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**A SURVEY ON WELFARE MEASURES FOR EMPLOYEES AT
TAMILNADU NEWSPRINT PAPER LIMITED, KARUR**

TAMIL NADU

SUMMER PROJECT REPORT

Submitted by

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A PROJECT REPORT

submitted

In partial fulfilment of the requirements

for the award of the degree

of

MASTER OF BUSINESS ADMINISTRATION

Department of Management Studies

Kumaraguru College of Technology

(An autonomous institution affiliated to Anna University, Coimbatore)

Coimbatore - 641 049

November, 2011

BONAFIDE CERTIFICATE



BONAFIDE CERTIFICATE

Certified that this project report titled “A STUDY ON WELFARE MEASURES FOR EMPLOYEES AT TAMILNADU NEWSPRINT PAPER LIMITED, KARUR” is the bonafide work of Ms. B.SARANYA, Reg No: 1020400050, who carried out the project under my supervision. Certified further, that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The concept of “Labour welfare” is flexible and elastic and differs widely with time, Region, Social values and customs, degree of industrialization the general socio-economic development of the people and the political ideological, prevailing at particular time.

The origin of labour welfare activities date back to the First World War [1914-1918]. In the beginning the work was started on voluntary basis. The economic depression gave also stimulus to the labour welfare activities.

Labour welfare means well being of the working population and its importance lies in the fact that industrial constitute a very significant and important element of countries population.

Proper maintenance of labour welfare measures reduces absenteeism. Labour turnover, grievances increase work efficiency and develop positive attitude among them. This study would help the concern for formulating suitable strategies and also provide suggestions and recommendations for good human resource practices in carbon industry.

INTRODUCTION

CHAPTER 1

INTRODUCTION

COMPANY PROFILE

1.1 THE INTRODUCTION ABOUT INDUSTRY

Paper industry plays an important role in the industries development in India. Paper industry occupies a large percentage in India market. It provides wide employment opportunities. Paper industry not only plays vital role in India economy but also enhances our product values in world market.

From the time, human life started in this world, people realized the need for communication and they wanted to record certain thing for future generation. Initially rocks and trees were used to carve the message. After that palm leave were used for communication process. Then mental sheet with sharp tools for writing were used. In olden days the kings used silicon cloth to write important documents.

Origin of paper

The origin of Paper is Papyrus, which grows in abundance in delta of Egypt. After processing, the leaves were used for writing. Ancient Egyptians this method.

The art of paper making

The art of paper making was first discovered in china its origin was kept as secret by the Chinese for a long time. Then the art of paper making slowly travelled westward and reached Samarkand in west Asian. Then the used and manufactures of paper gradually along southern shores of Mediterranean. After that though Spain it reached morocco and then spread widely all over the world.

First paper mill in the world

The first paper mill was started in china and then Baghdad. After 40 year a paper mill was started at Hainault in France. Then the art of paper making entered into England,

A perspective of paper industry in India

The earliest efforts in mechanizing the paper industry in India could be traced to the beginning of 19th century when the Baptist missionary. William Carey started a paper path of government. Meantime in 1895, the Indian paper making association was established and it rendered a proud service to paper industry.

The growth and development of the organized paper industry in India can be broadly divided into three phases: 1870 to World War II, 1936 to around 1950 and 1951 to present day.

Present trend

Paper Industry in India has a long history with the first being commenced in 1832 though the paper industry in India is more than a century old; it grew at a very slow pace till 1950. The industry has only 17 mills till 1950 and 1.6 lakhs tone of paper; presently the industry is crowded with nearly 400 companies.

India's per capital consumption of paper is around 3kg to 3.5kgas against the 27% in Singapore 14kg in Singapore china, 11kg in Indonesia and 40kg at Asian pacific region. India's consumption is far less than average per capital consumption of the world, which is 45.6kg. The industry production in the current is around 2.8 million tones.

Not long ago in 1995-96 the industry was unbeat mood. Following the presentation of the dream budget in March 97 it was looking forward to a healthy growth and strong bottom lines. However there was declaration in the economy with global demand of paper (GDP) growth falling to 5% an export growth taking a nosedive to 2.645. The performance of the entire manufacturing sector was below the par. But in contrast to 1998-99. Indian paper industry gradually moved to its owned place. However during 2005-2006 the trend paper market has been towards better position.

1.2 PROFILE

1.2.1 INDUSTRY PROFILE

Paper is a material made in thin sheet as an aqueous deposit from linen rags, wood pulp or other form of cellulose which is used for writing, printing and wrapping etc.,

Paper plays a vital role in communication purpose. Paper was invented by TSAI-LUN in LEI-YANG province of china. The first paper machine was invented by a French man, NICOLOUS-LOUIS ROBERT in 1799. In India the first paper machine was set up at Scram pore in West Bengal.

Ts'ai Lun seems to have made his paper by mixing finely chopped mulberry bark and hemp rags with water, mashing it flat, and then pressing out the water and letting it dry in the sun. He may have based his idea on bark cloth, which was very common in China and also made from mulberry bark. Ts'ai Lun's paper was a big success, and began to be used all over China. By the 400's AD, people in India were also making paper. People all over the Islamic world soon began using paper, from India to Spain. By 1250 AD, the Italians had learned to make good paper and sold it all over Europe. In 1338, French monks began to make their own paper. Once they had learned to make paper, they became more interested in also learning about Chinese printing, and a man called Gutenberg produced the first printed Bible in 1453. By this time, people in the country of the Aztecs (modern Mexico) had also, independently, invented paper. Their paper was made out of agarve plant fibers, and people used it to make books.

Meanwhile, in China people were using paper in more and more different ways. They were using it for kites, and even for toilet paper!

Pulp and Paper manufacturing industry is one of the largest among the top ten in the world. Today the world paper production has crossed 300 millions per annum.

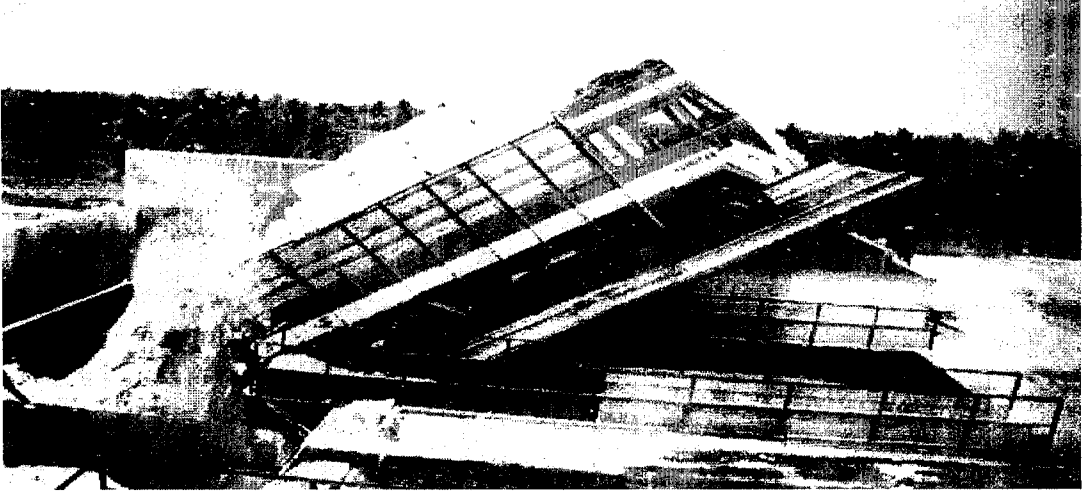
1.2.2 COMPANY PROFILE

To be the market leader in the manufacture of world class eco-friendly papers by adopting innovative technologies for sustainable development.

TNPL was formed by the Government of Tamil Nadu in April 1979. The primary objective of the company is to produce Newsprint, Printing and Writing paper using bagasse a sugarcane residue as the primary raw material. The registered office of the company is situated at Gundy, Chennai.

The products are being marketed throughout the country and also being exported to 20 countries around the world. The factory is situated at kagithapuram in Karur district of

writing paper, which commenced production in the year 1984. The capacity was doubled to 1, 80,000 TPA in January 1996 after implementation of the first project. Recently the capacity has been further enhanced to 2, 30,000 TPA in April 2003 through up gradation of both the paper machines.



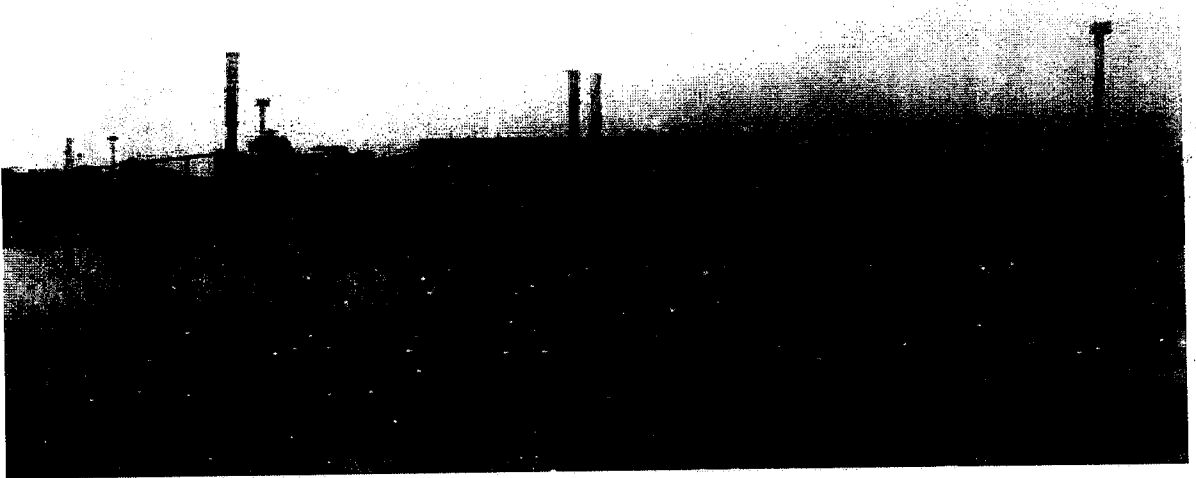
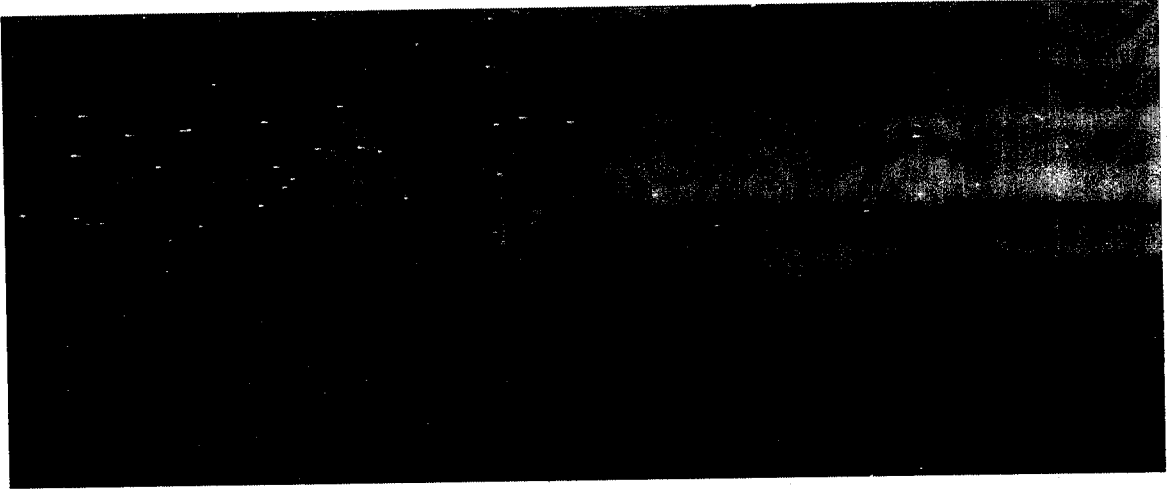
BAGASSE TIPPLER

The largest production capacity in India at a single location and paper machines with built in flexibility for manufacturing Newsprint, Printing and writing papers in the same machine.

TNPL has the unique arrangement with the sugar mills for sourcing the raw material in the form of exchange of steam/fuel for baggasse. TNPL is committed to manufacture and supply eco-friendly papers to customer's satisfaction with the emphasis on continual improvements in its quality management systems. Meeting customers requirement with eco-friendly raw materials (viz., Baggasse) for paper making through continuous process improvements is TNPL's Quality policy, Quality standardization without compromise on environment is being accomplished with online quality control at various stages of production. Despite opening up of Indian markets for imports, TNPL has been consistently recording increasing in year by year, which demonstrates the company's commitment to Quality. Direct interaction with customers through customer service cell has helped the company in meeting the Customer Satisfaction Index (CSI) ranging from 7.01 to 7.50. Customized products are also being manufactured by TNPL to meet the customer delight.

The Online Integrated Information system (OIIS) a mini ERP package developed

improved information for faster and timely decision making for assured product quality. The automated process control facilities ensure complaint free products at various stages upto the final packing and dispatch.



AERIAL VIEW OF TAMIL NADU NEWSPRINT AND PAPERS LIMITED

By using bagasse as the primary raw material instead of wood, TNPL is saving deforestation of about 30,000 acres of forestland every year. Due to the usage of bagasse the chemical consumption in the pulp bleaching process is lower. TNPL's effluents completely comply with the norms set by Tamil Nadu Pollution Control Board. TNPL is adopting

1500 acres of land around the factory. The farmers are cultivating cash crops such as sugarcane, groundnut etc., and using TNPL effluent water. TNPL has obtained the prestigious ISO 14001 certificates from RWTUV, Germany for successfully establishing and applying environmental management system for development manufacture and supply of paper.

TNPL has installed a bio methanation plant to generate methane gas from the effluent water and use it as a field as substitute for furnace oil in the lime kiln saving 10 KL of furnace oil every day.

THE VISION:

To be the market leader in the manufacture of eco-friendly world class papers adopting innovative technologies.

THE MISSION:

1. Attain leadership in paper industry.
2. Promote the usage of Baggasse in the manufacturer of Newsprint and Printing and Writing paper.
3. Minimize environmental impact and become an environment friendly organization.

TNPL COMMITMENTS ON QUALITY

- ✓ Company committed to satisfy customers for the product, TNPL develop, manufacture and supply with emphasis on.
- ✓ Customer requirements at competitive prices.
- ✓ Use of Eco-Friendly raw materials.
- ✓ Improve the quality of the paper to that of International standards.
- ✓ Become globally competitive in terms of cost, pricing and quality.
- ✓ Continuous process improvements. Involvements of all employees. Suppliers and dealers.

TNPL EXPORT NETWORK

Australia, Egypt, Greece, Indonesia, Jordan, Kenya, Malaysia, Myanmar, Nepal,

1.2.3 PRODUCT PROFILE

The broad product range of TNPL is given below:

- ✓ TNPL Ultra White Maplitho
- ✓ TNPL Elegant Mapilitho
- ✓ Hi-Tech Maplitho
- ✓ TNPL Maplitho
- ✓ Radiant Printing
- ✓ Commander
- ✓ Hardbound Notebook
- ✓ TNPL Offset Printing
- ✓ Cream wove
- ✓ Copy Crown
- ✓ TNPL Copier
- ✓ Students' Favourites
- ✓ Super Print Maplitho
- ✓ Perfect Copier
- ✓ Ace Marvel

- TNPL Ultra White Maplitho

A premium product with superior brightness and opacity for high resolution, multi-colour printing. It is an ideal product for high-end printing segments like diaries, calendars, annual reports, brochures and catalogues.

- **TNPL Elegant Maplitho :**

A high bright paper with excellent visual appeal and good surface properties. It is best suited for printing of diaries, calendars, posters, annual reports and quality text books etc.

- **Hi-Tech Maplitho:**

With a pleasant shade and improved optical properties, Hi-tech maplitho is an economical product for quality multi colour printing on high speed web offset printing machines. The product has been an ideal choice amongst the computer stationery, notebook and calendar

- **TNPL Maplitho:**

An economical and ideal offset printing paper with entry level surface sizing and most suitable for high speed single and double colour commercial offset printing.

- **Radiant Printing:**

A non-surface sized paper with good strength and visual appearance. This product is the customer's choice for printing of textbooks, student notebooks, brochures and commercial grade printing.

- **TNPL Offset Printing**

Bright and endowed with superior internal bonding strength, it renders good functional properties. This product is best suited for student notebooks and continuous stationery.

- **Cream wove**

This is a product for "low end-high quality" printing. It is ideal for examination papers, text books, students exercise notebooks and a wide range of stationery.

- **Copy Crown:**

A super bright multi-purpose office paper known for high opacity. It is offered in ready to use cut size packets converted and packed on state of the art on line sheeters. Copy crown comes in attractive, compact and convenient packages. This product is available in A4 size 80 / 75 GSM packs of 500 sheets. This multi-functional paper is designed to meet all the printing needs of a modern office. It is ideally suited for laser, inkjet, plain paper fax and digital

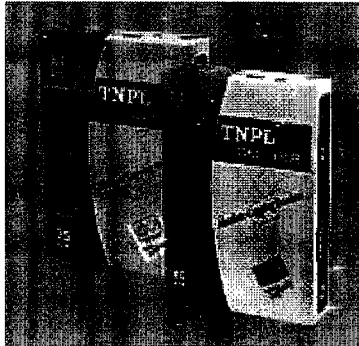


copiers.

- **TNPL Copier**

A widely known copier paper conforming to international standards. This copier paper is offered in 80 and 75 GSM. It is available in A4, A3 and legal sizes. Operationally well accepted for high-speed copying by virtue of its excellent dimensional stability.

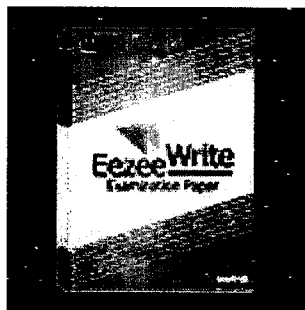
The product is offered in moisture proof attractive convenient packs.



- **Students' Favourites**

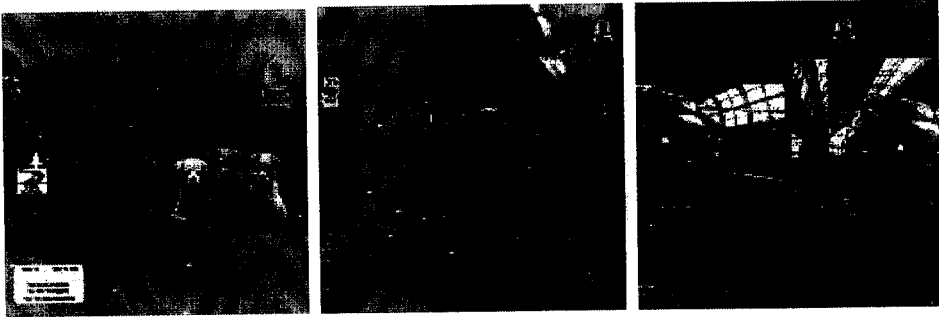
- 1. Eezee Write*

Ready-to-use cut sized writing paper offered in convenient and shrinks wrapped packing. It is converted to perfect dimensions in an online sheeting machine of international repute. This bright writing paper with a smooth finish is an ideal choice for writing. The product is offered in two sizes viz. 33.5 X 42.0 cm and 34.5 X 43.0 cm in reams of 500 sheets.



- 2. Eco-friendly Soft-bound Notebooks*

TNPL notebooks are made from bright, strong and smooth paper encased between attractive wrappers in multi colour trendy designs. The durable binding is the best in the market. The popular sizes and affordable price are the students' delight. Each notebook propagates eco - friendly message to the student community.



- **Super Print Maplitho**

A Product for high speed printing. The smooth surface with an excellent finish gives unique print evenness. This printer friendly product exhibits high degree of run ability and low degree of ink consumption. This new product from TNPL is becoming an ideal choice among printers and publishers.

- **Eco-friendly Hard-bound Notebooks**

TNPL Hardbound notebooks are made from top class surface sized ultra white paper with a very pleasing shade with extra smoothness for trouble free writing. The notebooks are made with strong and rigid covers with laminated multi color designs. The binding, made with latest technology, is the unique feature which is very easy to handle, durable and at the same time has long life.

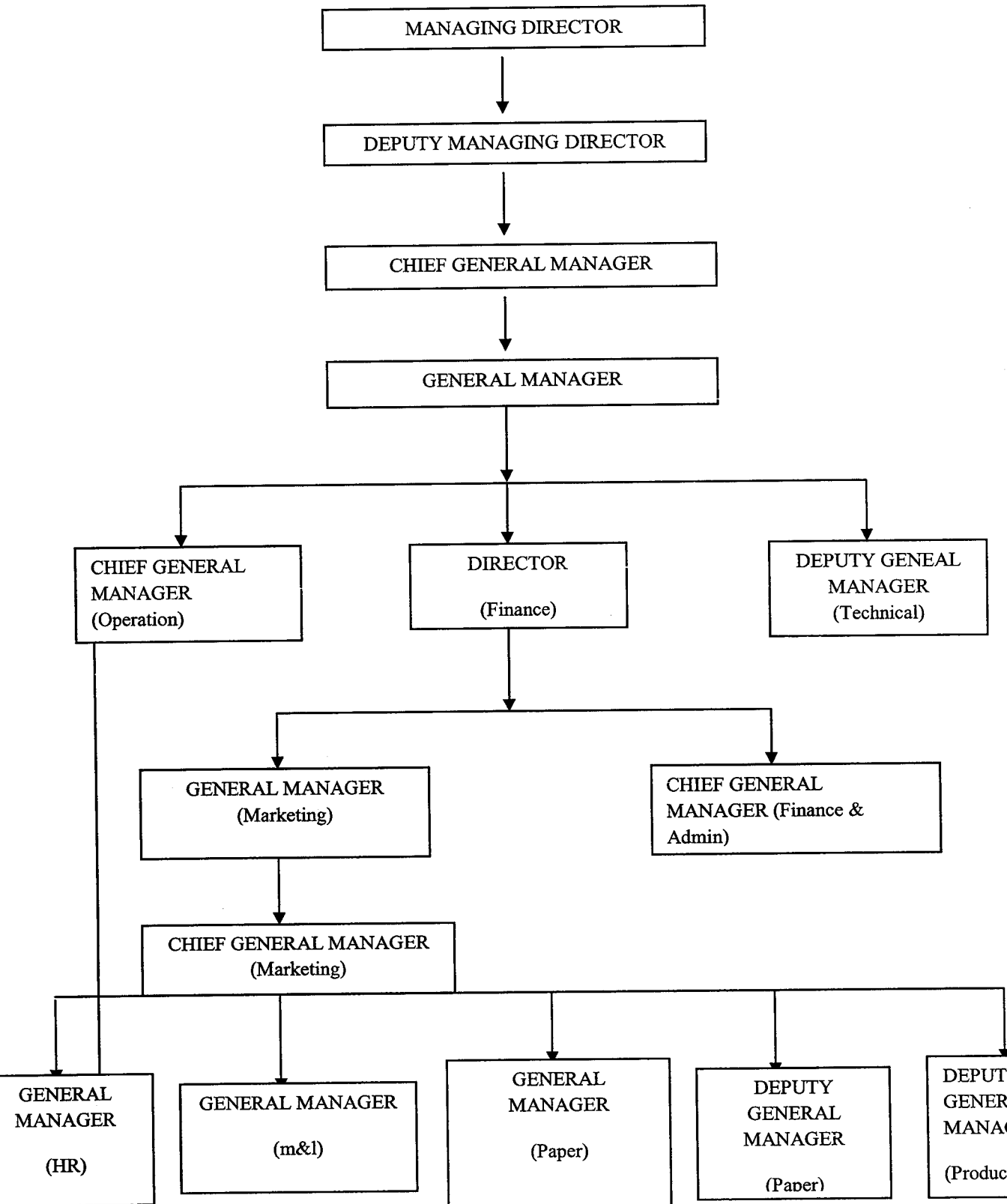
- **Perfect Copier**

A new economic copier developed with functional properties for trouble free "High-volume", "High-speed" commercial mass copying. The product is offered in moisture proof attractive convenient packs.

- **Ace Marvel**

An innovation product for different end-applications such as "Thermal and carbonless coating" Notebooks and Computer Stationary. Ace Marvel + is specially treated for lint free high quality and high speed 4 color offset printing.

1.2.4 ORGANIZATION CHART



1.3 NEED FOR THE STUDY

The basic needs of a labour are freedom from fear, security of employment from want adequate food, better health, clothing and housing are human requirement. Basic needs in life means an atmosphere of good working conditions and satisfaction of labour.

Pylee and simon George has pointed out that “Even one discontent employee can eventually infect an entire organization, the germ of discontent which in turn, will result in lower efficiency, poor morale and reduction in overall production.

A health worker is a basic requirement of an organization. It is therefore incumbent in on the part of employee to look after the needs of worker and provides such facilities which could ensure minimum health hazards.

The concerning law prescribes the minimum standard but progressive employer must extent his activity to protect the health of the employees and their dependents. In return, their co-operation will be wholehearted: efficiency will be maximum and attitude will be proper and congenial.

The success of welfare activities depends on the approach which has been taken into an account in providing such welfare measure to employees. The main objective of welfare measure is to secure the labour proper human conditions of the work and living, to minimize hazardous effect on the life of workers and their family members, and to provide facilities such as housing, medical assistant, crèche, stores etc

1.4 OBJECTIVES OF THE STUDY

1.4.1 PRIMARY OBJECTIVE

- The primary objective is to assess the existing welfare measures of TNPL through a survey by questionnaire method.

1.4.2 SECONDARY OBJECTIVE

- To identify any new welfare measures expectations by the workers.
- To assess the cost for such new welfare measures.

1.5 SCOPE OF THE STUDY

Employee welfare by its very nature must necessarily be elastic and differs from time to time, region to region, industry to industry, country to country depending upon the value, system level to education, social customs degree of industrialization and the general standards of the social economic development of the people.

The International Labour Organization (ILO) observes the term is one which tends itself to various interpretations and it has not always the same significance in different countries. Sometimes the concept is very wide one is more or less, synonymous with conditions of a work as a whole.

It may include not only the minimum standards of hygienic and safety yards chosen general employee legislation but also such aspects of working life as social insurance schemes, measures for the protection of a worker and young work as a limitation of hours of work, paid vacations etc.

The scope of employee welfare is their family wide and is not limited to any one country, one region, one industry as occupation. The scope of employee welfare has been “described by writers and intuitions of different shades in different ways and from different angles”.

The time of demarcation cannot be very precise, but what should be the common characteristic in that welfare measures should ameliorate the workers and the living conditions of the workers and their families and make their lives meaningful. In the final analysis, labour services should enable the workers to live a richer and more satisfactory life.

- δ Contribute to the productivity of employee and efficiency.
- δ Retire the standard of living of workers by indirectly reducing the burden on the purse.
- δ Be in time and harmony with similar services obtaining as a neighboring community where an enterprise is situated.
- δ Be administratively viable and essentially development outlook.

The scope of employee welfare however cannot be limited to facilities within or near the undertaking. Nor can it be so comprehensive as to “Embrace the whole range of social welfare as social services”.

1.6 LIMITATIONS OF THE STUDY

- The area of covered in the study is limiter to kagithapuram, focusing on paper production.
- The sample size is limited to 200 employees. Therefore this study may not be adequately representing the entire paper production.
- Respondents are not reluctant in answering the questions.
- Expectations and desires of the respondents are not similar. So it is not possible to make definite conclusions.

REVIEW OF LITERATURE

CHAPTER 2

2. REVIEW OF THE LITERATURE

Review of literature is to analyze critically a segment of a published body of knowledge through summary, classification and comparison of prior research studies, review of literature and theoretical articles.

Sharma [2000] says that the social economic agonies of the production workers of North-East India. The process of unequal recruitment and unfair wage relations has continued through their history. The workers had hardly any possibility of exploring alternatives. They lived on daily basis wages that did not provide any possibility of savings and mobility.

Bhadra[2005] clearly explains the social and health conditions the tea plantation workers in India. Health security is one of the major components of social security. The basic facilities that is necessary for the mental, physical and intellectual development of a person. Health security includes health care facilities such as dispensary, medical, water supply, drainage and sanitation.

Carl Wellman [1996:268] defined social benefits as assistant provided to an individual who is need. This “welfare” or “social security” is the collective name for all social benefits especially for groups that need protection to grow into better citizens. It also includes crèche since it plays a major role in children’s health. A human beings cal lay ethical claim from society on the minimum livelihood. If he or she lacks the means of sustaining life because of circumstances beyond his or her control.

Pigou [2005] defined economic welfare as the part of social welfare that can be brought directly or indirectly into relation with measuring need of money. According to him “the economic welfare of a community of a given size is likely to be greater, the larger is the share that accrues to the poor”.

In the **Report II of the ILO Asian Regional Conference**, it has been stated that workers welfare may be understood to mean “such services, facilities, and amenities, which may be established outside or in the visibility of undertakings, to enable the persons employed therein to perform their work in healthy and congenial surroundings and to provide them with the amenities conducive to good health and high morale.

The Labour Investigate Committee [1994-1996] includes under labour welfare activities “anything done for the intellectual, physical, morale and economic betterment of workers, whether by employers, by government or by other agencies, over and above what is laid down by law or what is normally expected as per of the contractual benefits for which the workers may have bargained.

The Report of the committee on Labour Welfare[1969] includes under it “such services, facilities an amenities as adequate canteens, rest and recreational facilities, sanitary and medical facilities, arrangements for travel to and from work and for the accommodation of workers employed at a distance from their homes and as such other services, amenities and facilities including social security measures as contribute to improve the conditions under which workers are employers.

Pigeos [2005] defined economic welfare as that part of social welfare that can be brought directly or indirectly into relation with the measuring of money.

The Oxford Dictionary of social defines welfare as “A state of faring or doing well. Free from calamity, enjoyment of health and prosperity”

The Encyclopedia of social science defines it as “the voluntary efforts of the employer to English, within the existing industrial system, working and sometimes living and cultural condition of employees beyond what is required by law, the customs of the industry and the conditions of the market.

RESEARCH METHODOLOGY

CHAPTER III

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve in the research problems. It includes the overall research design, the sampling procedure, data collection method and analysis procedure.

3.1 TYPES OF RESEARCH:

A Research Design is a plan, structure and strategy of investigation so conceived as to obtain answers to research problems. The plan is the complete scheme or program of research. It includes an outline of what the investigator will do from writing the hypothesis and their operational implication to the final analysis of data.

Descriptive research:

In this research study the researcher used descriptive research design. A descriptive research attempts to describe systematically a situation, problem, phenomenon, service or program, or provides information about say the living conditions of a community.

3.2 SOURCE OF DATA

Primary data:

Questionnaire schedule was used for the collection of primary data. The questionnaire comprised of questions based on

- ⌘ Measures
- ⌘ Dimensions

Secondary data:

The secondary sources were collected from journals, websites, Books and Magazines

3.3 TIME PERIOD COVERED:

The time period for completing the project is 45 days.

3.4 POPULATION AND SAMPLE SIZE

From the population of 1979 employees, 200 respondents were chosen from various departments and also from different grades.

Total Strength

Workmen	- 1167
Staffs	- 170
Executives	- 642
Total	- 1979

3.5 SAMPLING TECHNIQUE

Since the study is the descriptive in nature it was found to apply the Convenience Random sampling method.

3.6. TOOLS OF ANALYSIS

Summated scales or likert type scales are developed by utilizing the item analysis approach where in a particular item is evaluated on the basis of how well it discriminates between those people who total score is low. These items or statements the best meets this sort of discrimination test are evaluated in the final instrument.

3.7. STATISTICAL TOOL

To analyze and interpret the collected data the following statistical tool were used,

1. Simple percentage analysis.
2. Chi-square test.

ANALYSIS AND INTERPRETATION

CHAPTER 4

4. ANALYSIS AND INTERPRETATION

Analysis means computation of certain indices or measures along with searching for pattern of relationship that exist among data groups. It is a critical examination of the assembled and grouped data for studying the characteristics of the objects under study for determining the patterns of relationship among the variables relating to it.

Interpretation is the device through which the factors that seems to explain what have been observed by the researchers in the course of the study and provides us theoretical conceptions.

The analysis and interpretation is derived in a parts

Part 1. Primary data

Part 2. Secondary data.

Table: 4.1

Table showing age of the respondents in the company

Particulars	No of respondents	Percentage
21 - 31	16	8.0
31 - 40	57	28.5
> 40	127	63.5
Total	200	100.0

Interpretation:

The table above shows that majority of the employees (63.5%) belong to the age group of >40. About 8% of the employees are under the age of 21-31, 28.5% are from the age group 31-40.

Chart: 4.1

Chart showing age of the respondents:

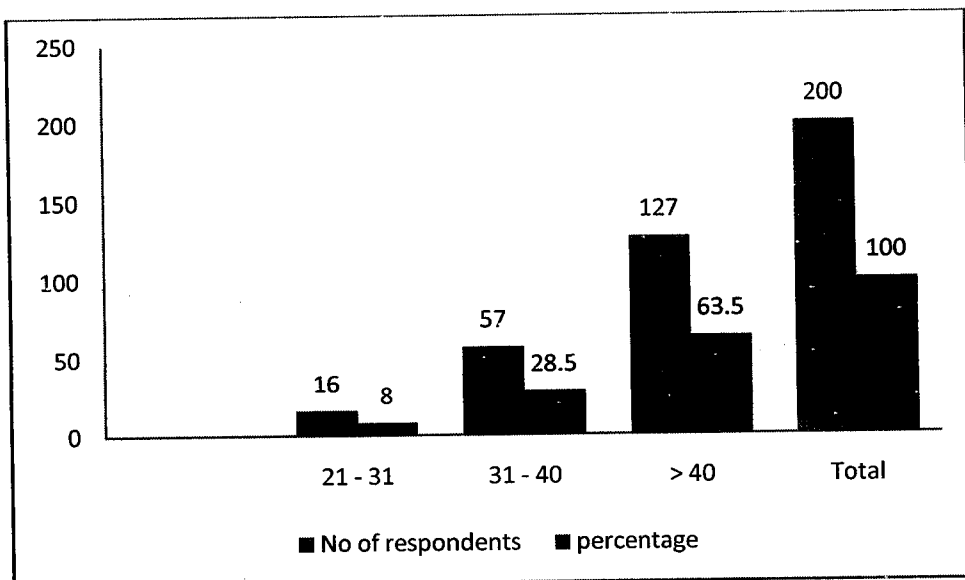


Table 4.2

Table showing gender of the respondents in the company

Particulars	No of respondent	percentage
Male	164	82.0
Female	36	18.0
total	200	100.0

Interpretation:

From the above table, it is identified that 82% of the respondents are male and the remaining 18% of the respondents are female.

Chart 4.2

Chart showing gender of the respondents in the company

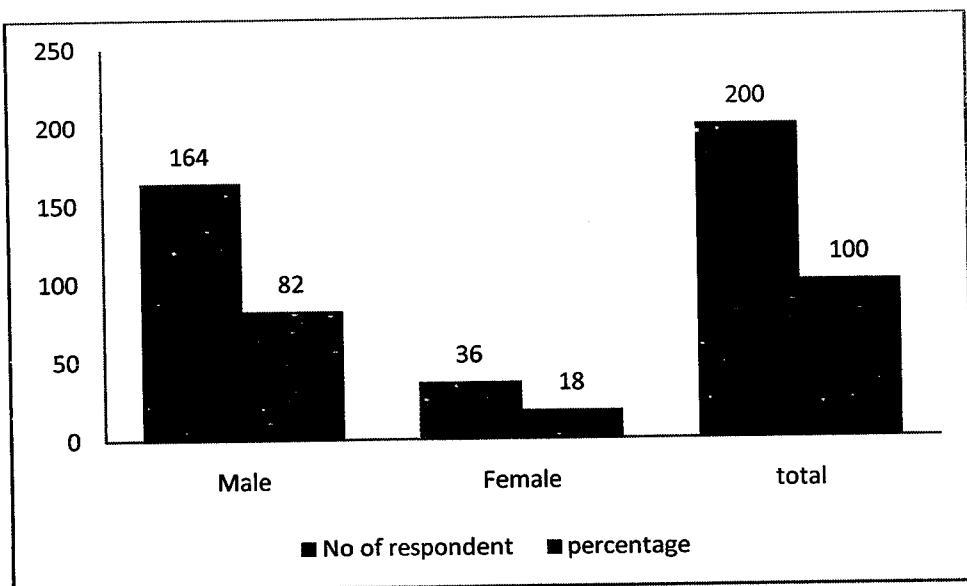


Table 4.3

Table showing marital status of the respondents

Particulars	No of respondent	percentage
married	191	95.5
single	9	4.5
Total	200	100.0

Interpretation:

The table shows the marital status of the employees. 95.5% of the employees are married, 4.5% of the employees are single.

Chart 4.3:

Chart showing marital status of the respondents in the company

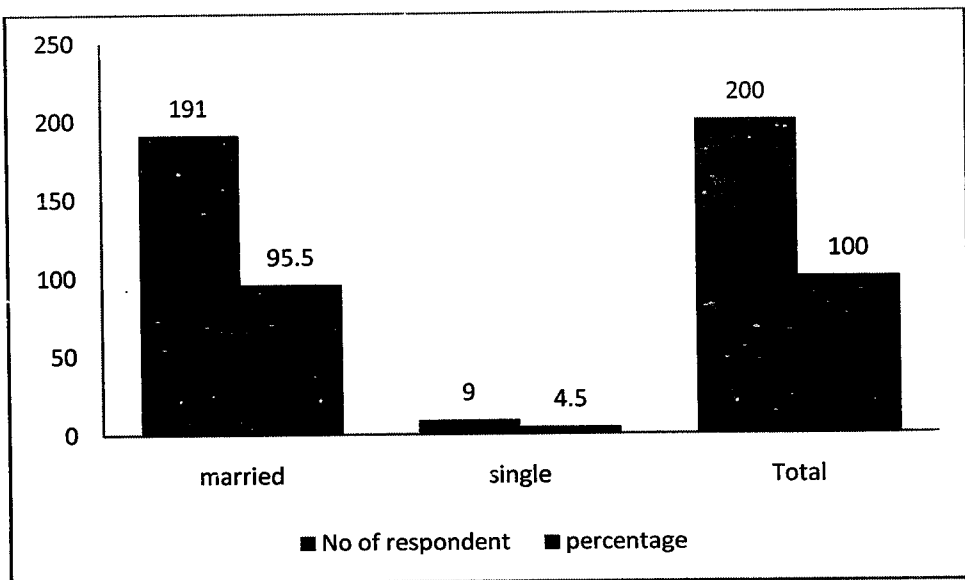


Table 4.4

Table showing education qualification of the respondents in the company

Particulars	No of respondent	Percentage
school level	1	0.5
diploma	12	6.0
graduate	114	57.0
post graduate	70	35.0
un educated	2	1.0
others	1	0.5
Total	200	100.0

Interpretation

The table shows the educational qualification of the employees. 57% of the employees are graduate, 35% are post graduate, 6% are diploma, 1% are uneducated, .5% are school level, .5 are others.

Chart 4.4

Chart showing education qualification of the respondents in the company

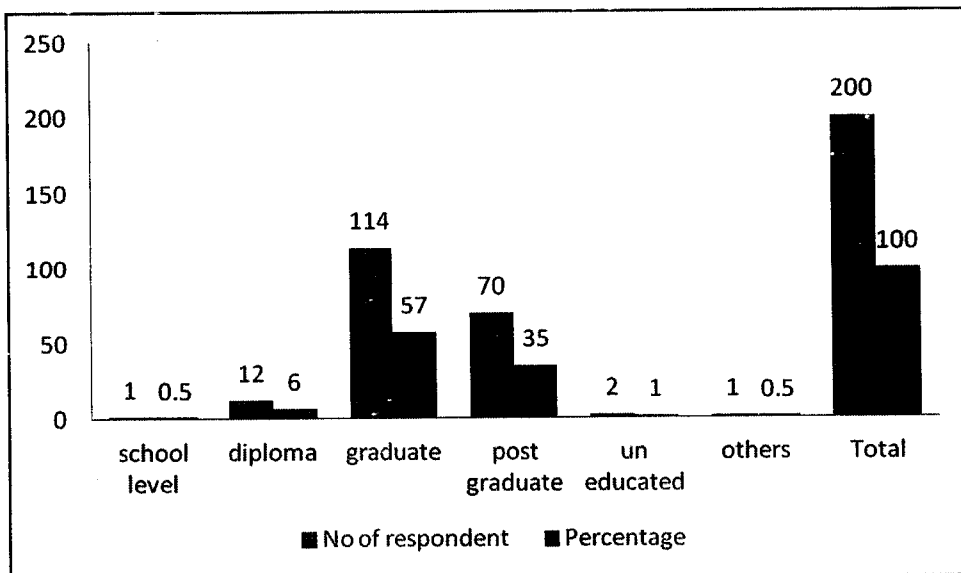


Table 4.5

Table showing monthly income of the respondents in the company

Particulars	No of respondent	percentage
< 10000	5	2.5
10000 - 20000	14	7.0
20000 - 30000	87	43.5
30000 - 40000	81	40.5
> 40000	13	6.5
Total	200	100.0

Interpretation

The table shows the monthly income of the employees. 2.5% of the employees are earning < 10000, 7% are 10000-20000, 43.5% are 20000-30000, 40.5% are 30000-40000, 6.5% are greater than 40000, 2.5% are less than 10000.

Chart 4.5

Chart showing monthly income of the respondents in the company

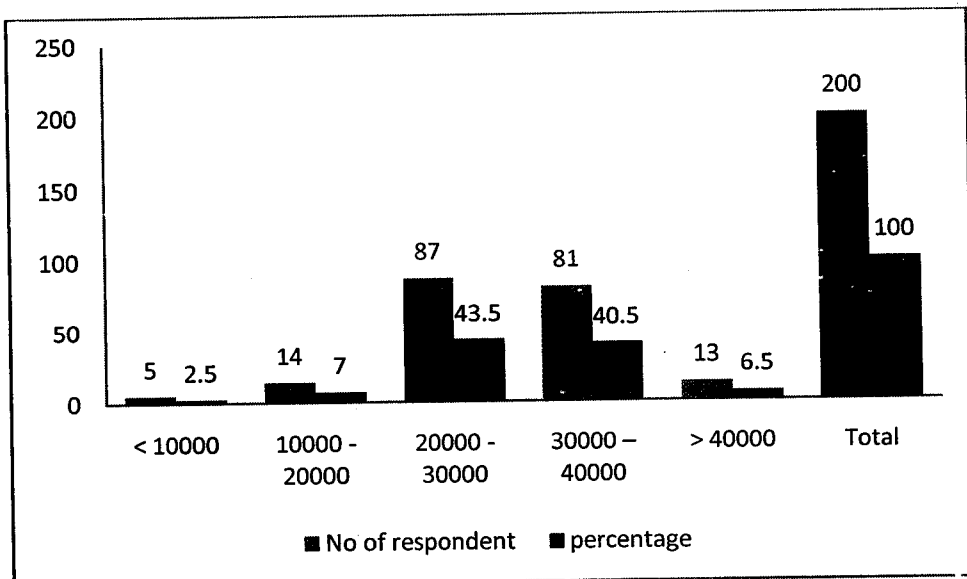


Table 4.6

Table showing experience of the respondents in the company

Particulars	No of respondents	percentage
< 5	17	8.5
5 - 10	16	8.0
10 - 20	128	64.0
> 20	39	19.5
Total	200	100.0

Interpretation

The table showing 64% of the employees having 10-20 years experience, 19.5% are greater than 20 years, 8.5 are less than 5 years, 8% are 5-10 years.

Chart 4.6

Chart showing monthly income of the respondents in the company

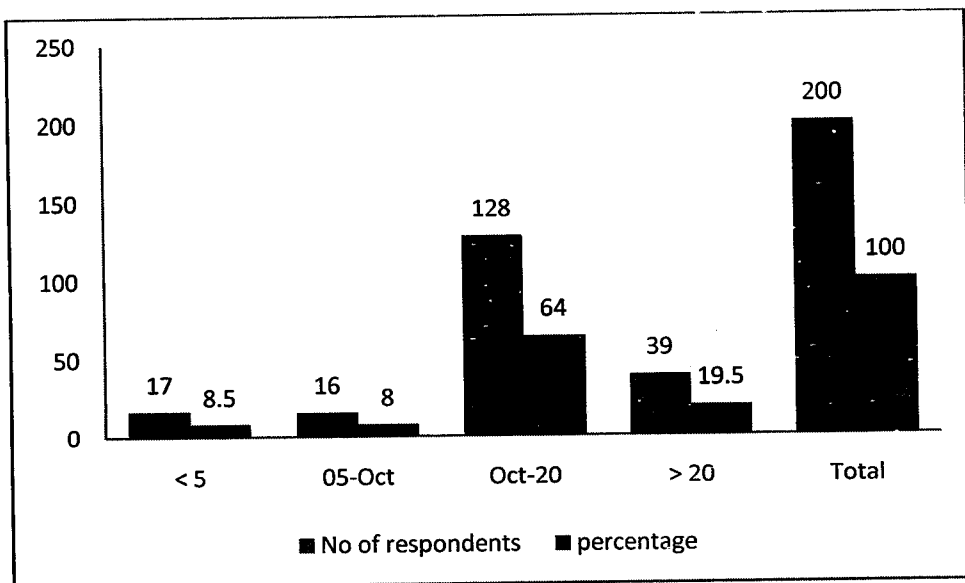


Table 4.7

Table showing awareness of welfare provided by the company to the respondents

Particulars	No of respondents	percentage
yes	191	95.5
no	9	4.5
Total	200	100.0

Interpretation

the table showing awareness of the welfare provided by the company.95.5% of the employees are aware about the welfare measures provided by the company, 4.5% are not aware about the welfare measures.

Chart 4.7

Chart showing awareness of welfare provided by the company to the respondents

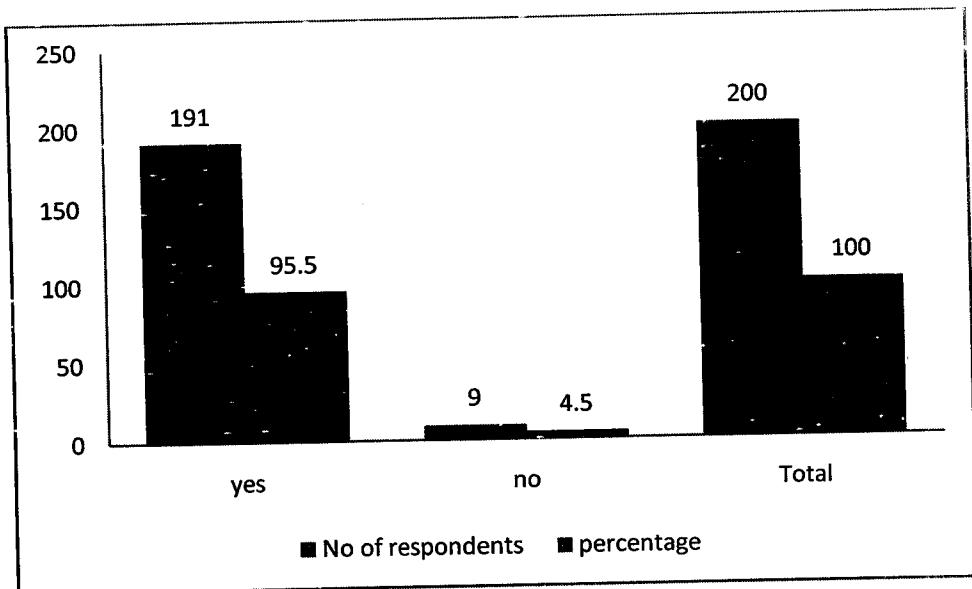


Table 4.8

Table showing satisfaction of overall welfare measures provided by the company to the respondents

Particular	No of respondent	percentage
highly satisfied	10	5.0
satisfied	109	54.5
average	80	40.0
dissatisfied	1	.5
Total	200	100.0

Interpretation

The table showing satisfaction level of the welfare provided by the company. 54.5% of the employees are satisfied, 40 % are average, 5% are highly satisfied and 0.5% is dissatisfied.

Chart 4.8

Chart showing satisfaction of overall welfare measures provided by the company to the respondents

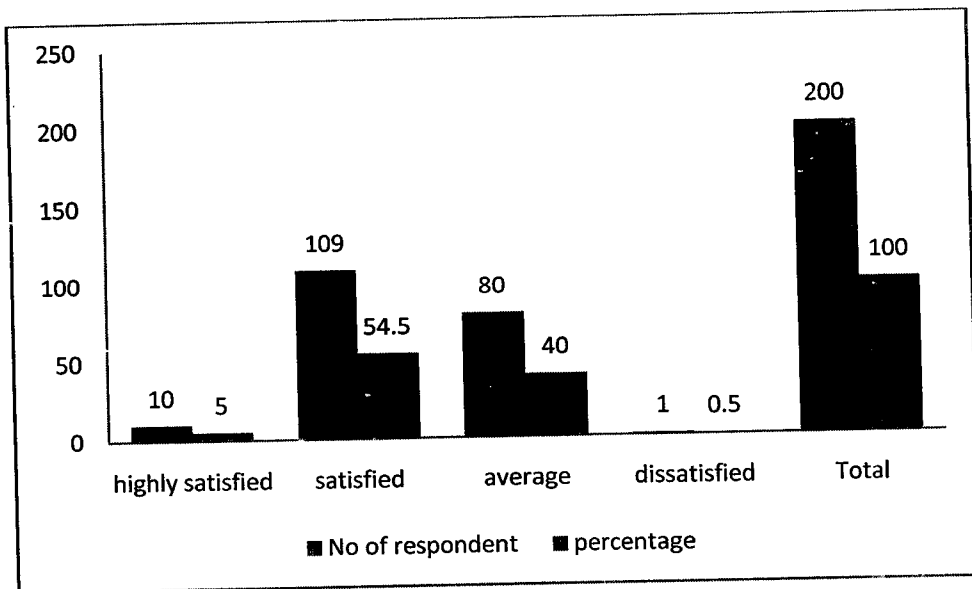


Table 4.9

Table showing the satisfaction level of the respondents in respect with the leave facilities of the company

Particulars	No of respondents	Percentage
highly satisfied	5	2.5
satisfied	73	36.5
average	99	49.5
dissatisfied	16	8.0
highly dissatisfied	7	3.5
Total	200	100.0

Interpretation

The table showing the satisfaction leaves facilities provided by the company. 49.5% are averagely satisfied with the eave facilities, 36.5% are satisfied, 8% are dissatisfied, 3.5% are highly dissatisfied, 2.5 % are highly satisfied.

Chart 4.9

Chart showing the satisfaction level of the respondents in respect with the leave facilities of the company

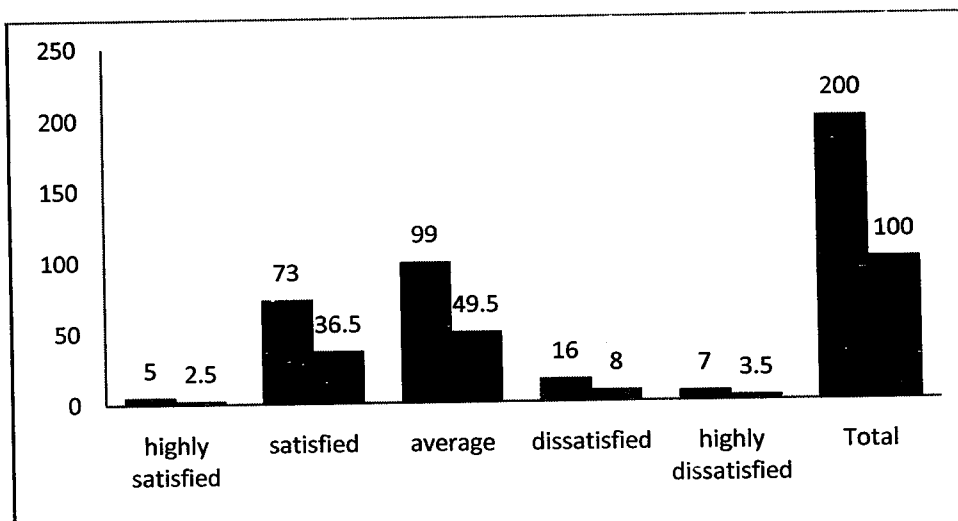


Table 4.10

Table showing the satisfaction level of the employees in respect with canteen facilities in the company

Particulars	No of respondent	percentage
highly satisfied	4	2.0
satisfied	95	47.5
average	93	46.5
dissatisfied	7	3.5
highly dissatisfied	1	.5
Total	200	100.0

Interpretation

The table showing the satisfaction level of canteen facilities provided by the company. 46.5% are averagely satisfied, 47.5% are satisfied, 3.5% are dissatisfied, 2% are highly satisfied, 0.5% are highly dissatisfied.

Chart 4.10

Chart showing the satisfaction level of the employees in respect with canteen facilities in the company

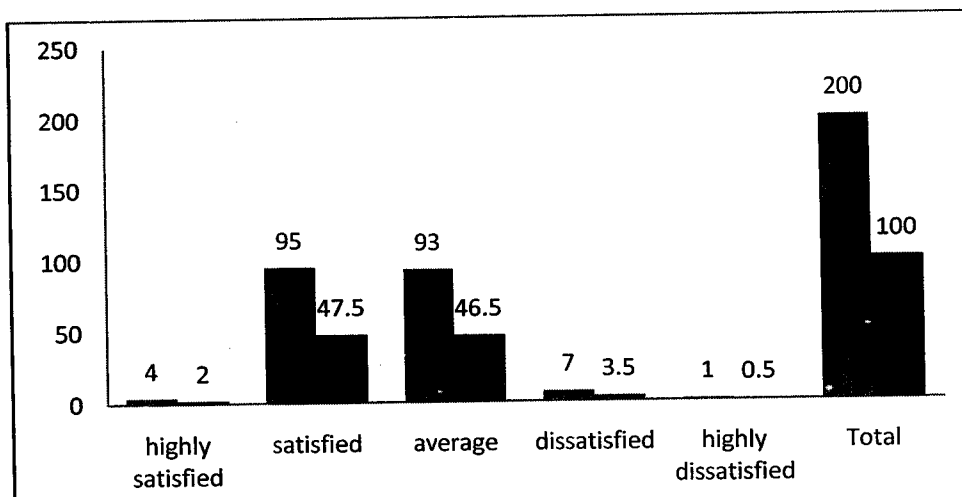


Table 4.11

Table showing the satisfaction level regarding the quality of food provided by canteen to the respondents

Particulars	No of respondents	percentage
satisfied	43	21.5
average	116	58.0
dissatisfied	38	19.0
highly dissatisfied	3	1.5
Total	200	100.0

Interpretation

The table showing the satisfaction level of quality of food provided by canteen in the company.58% is averagely satisfied, 21.5% are satisfied, 19% are dissatisfied, 1.5% are highly dissatisfied.

Chart 4.11

Chart showing the satisfaction level regarding the quality of food provided by canteen to the respondents

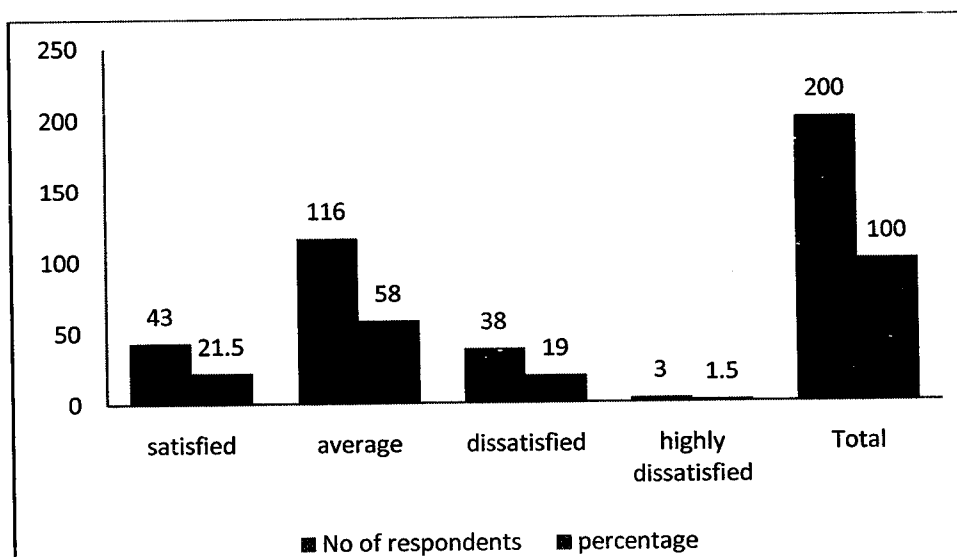


Table 4.12

Table showing the opinion of the respondents regarding housing loan provided by the company

Particulars	No of respondents	respondents
yes	102	51.0
no	98	49.0
Total	200	100.0

Interpretation

The table showing the need of housing loan provided by the company.51% wanted housing loan, 49% don't want housing loan.

Chart 4.12

Chart showing the opinion of the respondents regarding housing loan provided by the company

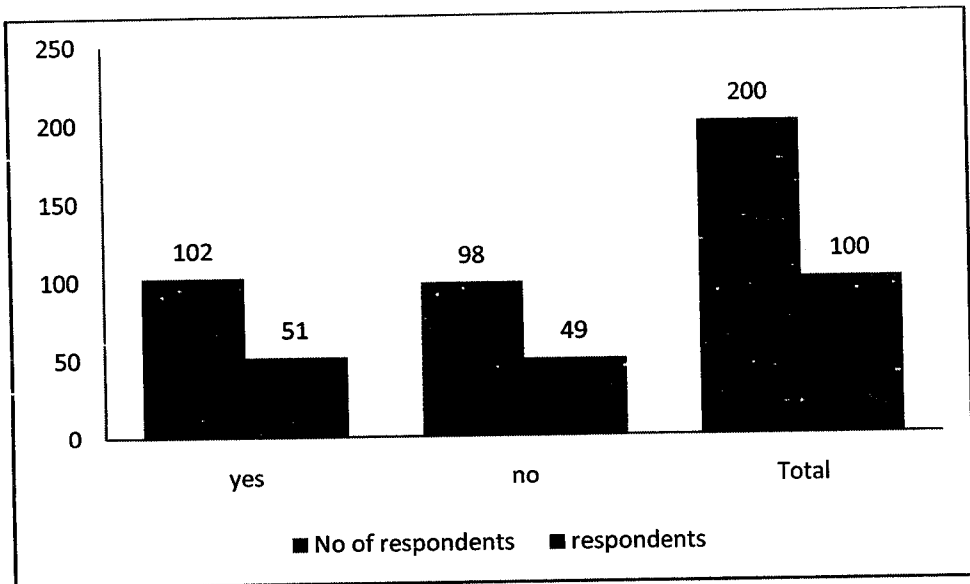


Table 4.13

Table showing the monthly installment for housing loan provided by the company to the respondents

Particulars	No of respondent	percentage
no	101	50.5
1000 - 5000	41	20.5
60000-10000	54	27.0
>10000	4	2.0
Total	200	100.0

Interpretation

The table showing the monthly installment for housing loan provided by the company. 50.5% don't want loan, 27% want to pay 6000-10000 as installment, 20.5% want to pay 1000-5000, 2% want to pay >10000 as installment.

Chart 4.13

Chart showing the monthly installment for housing loan provided by the company to the respondents

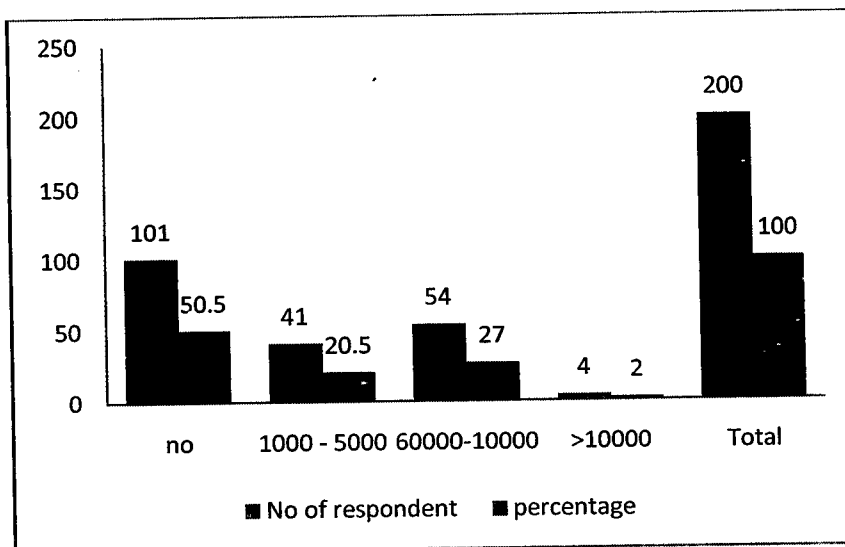


Table 4.14

Table showing the expected housing loan amount by the respondents

Particulars	No of respondents	percentage
no	101	50.5
600000 - 1000000	57	28.5
> 1000000	42	21.0
Total	200	100.0

Interpretation

The table showing expected amount for housing loan provided by the company.50.5% don't want loan, 28.5% want 600000-1000000,21% want >1000000.

Chart 4.14

Chart showing expected amount for housing loan to the respondents

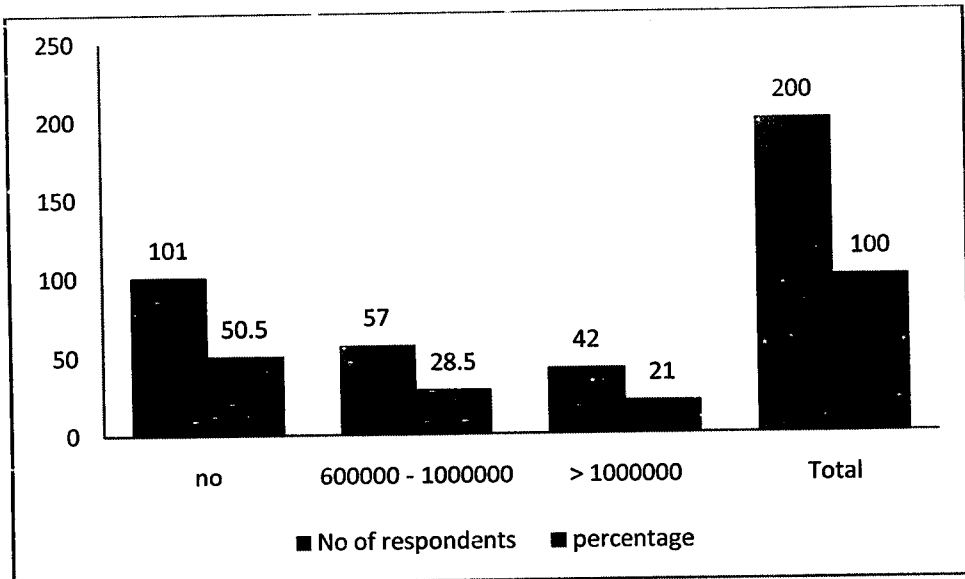


Table 4.15

Table showing interest rate for the housing loan provided by the company to the respondents

Particulars	No of respondent	percentage
no	101	50.5
0%	24	12.0
1-5 %	64	32.0
6-10 %	11	5.5
Total	200	100.0

Interpretation

The table showing the interest rate for the housing loan provided by the company. 50.5% don't want housing loan, 32% want 1-5% interest, 12% want 0% interest, and 5.5% want 6-10% interest.

Chart 4.15

Chart showing monthly rate for the housing loan provided by the company to the respondents

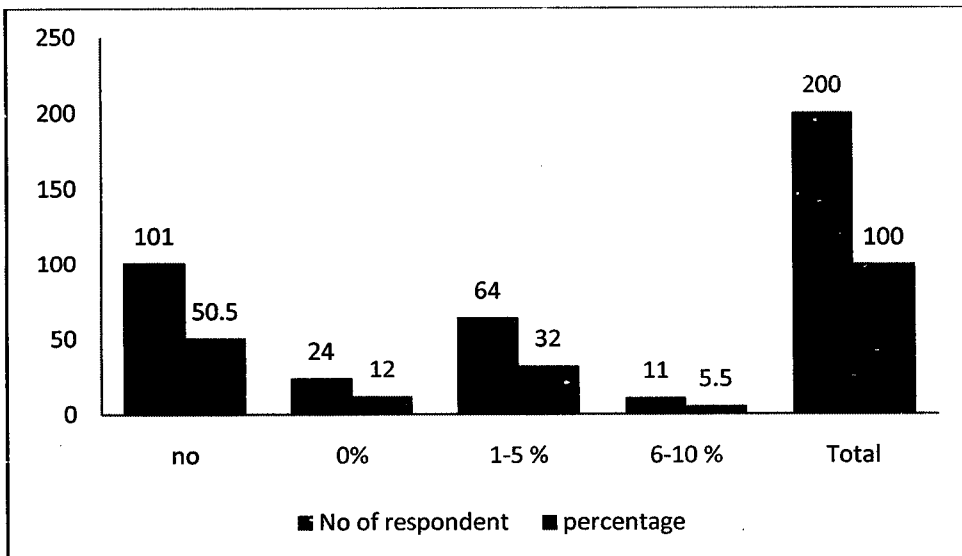


Table 4.16

Table showing opinion about housing loan provided by the company to the respondents

Particulars	No of respondents	percentage
highly satisfied	7	3.5
satisfied	79	39.5
average	102	51.0
dissatisfied	12	6.0
Total	200	100.0

Interpretation

The table showing the opinion about the housing loan provided by the company. 51% are averagely satisfied, 39.5% are satisfied, 6% are dissatisfied, 3.5 are highly satisfied.

Chart 4.16

Chart showing opinion about housing loan provided by the company to the respondents

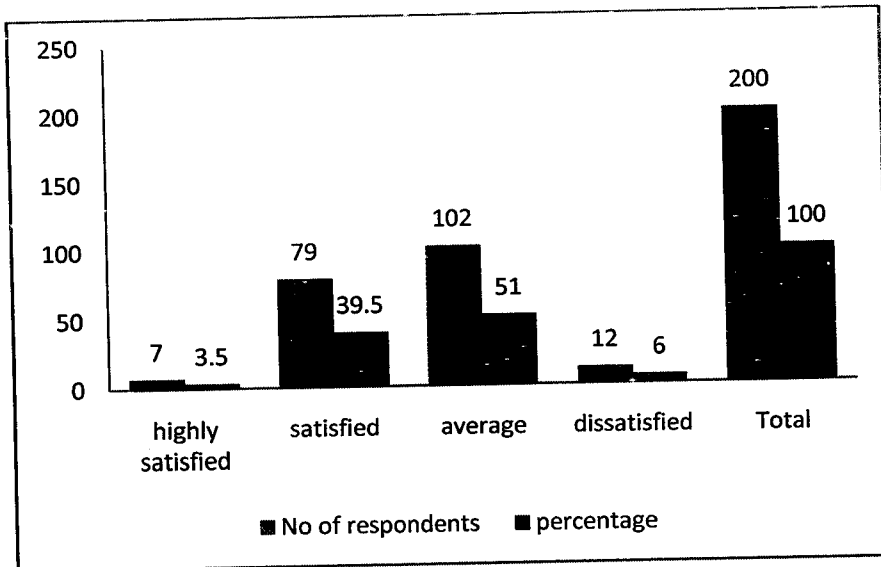


Table 4.17

Table showing the satisfaction level of medical facilities provided by the company to the respondents

Particulars	No of respondents	percentage
highly satisfied	8	4.0
satisfied	137	68.5
average	49	24.5
dissatisfied	6	3.0
Total	200	100.0

Interpretation

The table showing medical facilities provided by the company.68.5% is satisfied, 24.5% are average, 4% are highly satisfied, 3% are dissatisfied.

Chart 4.17

Chart showing satisfaction level of medical facilities provided by the company to the respondents

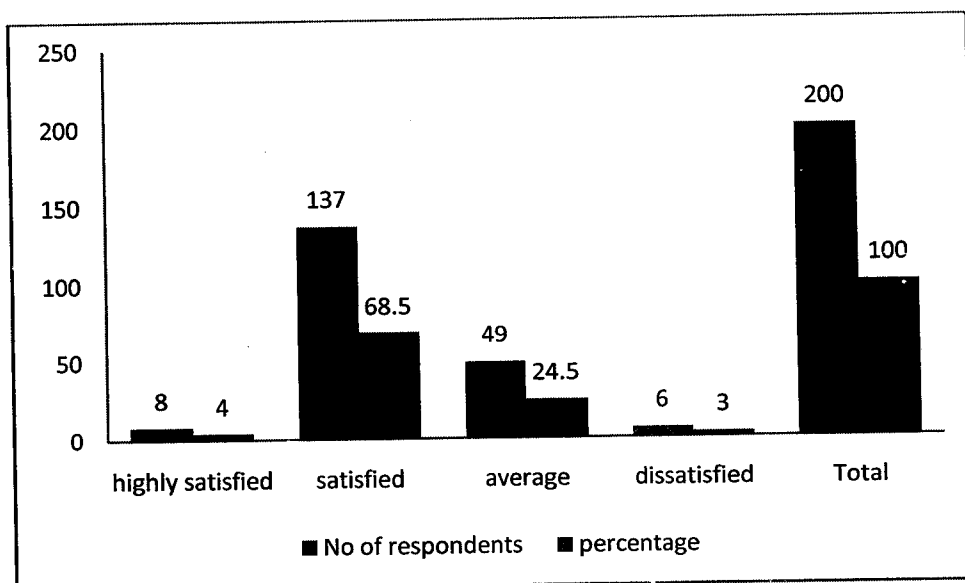


Table 4.18

Table showing the satisfaction level regarding the medical facilities fulfill the respondents need.

Particulars	No of respondents	percentage
highly satisfied	8	4.0
satisfied	136	68.0
average	56	28.0
Total	200	100.0

Interpretation

The table showing medical facilities need fulfill the employees provided by the company.68% are satisfied with the need provided by the company,28% average, 4% are highly satisfied.

Chart 4.18

Chart showing satisfaction level the medical facilities fulfill the respondents need

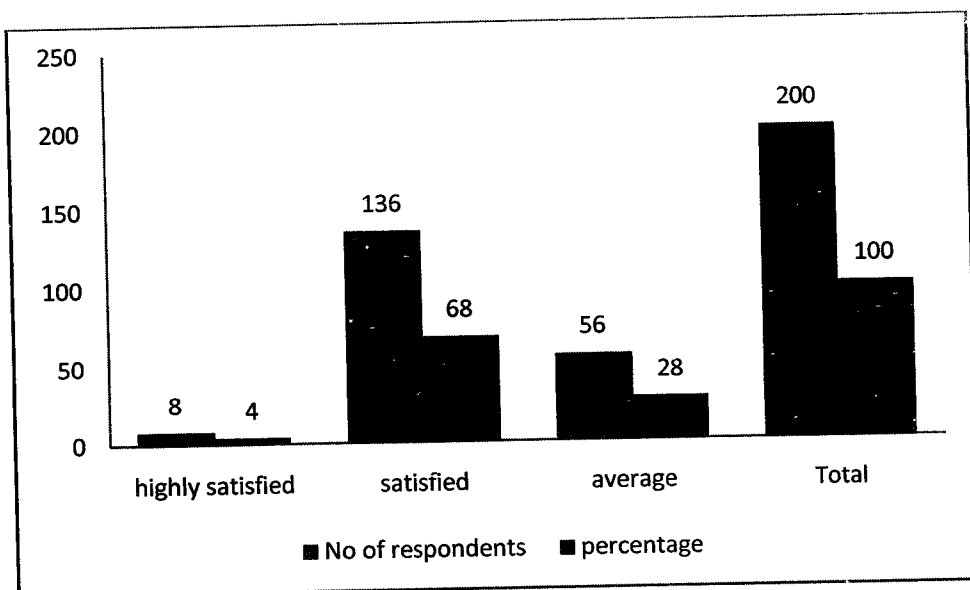


Table 4.19

Table showing opinion about the medical facilities after retirement of the respondents in the company

Particulars	No of respondents	percentage
yes	21	10.5
no	179	89.5
Total	200	100.0

Interpretation

The table showing medical facilities after retirement provided by the company.89.5% are not satisfied with the medical facilities after retirement and 10.5% are satisfied with the facilities after retirement.

Chart 4.19

Chart showing opinion about the medical facilities after retirement of the respondents in the company

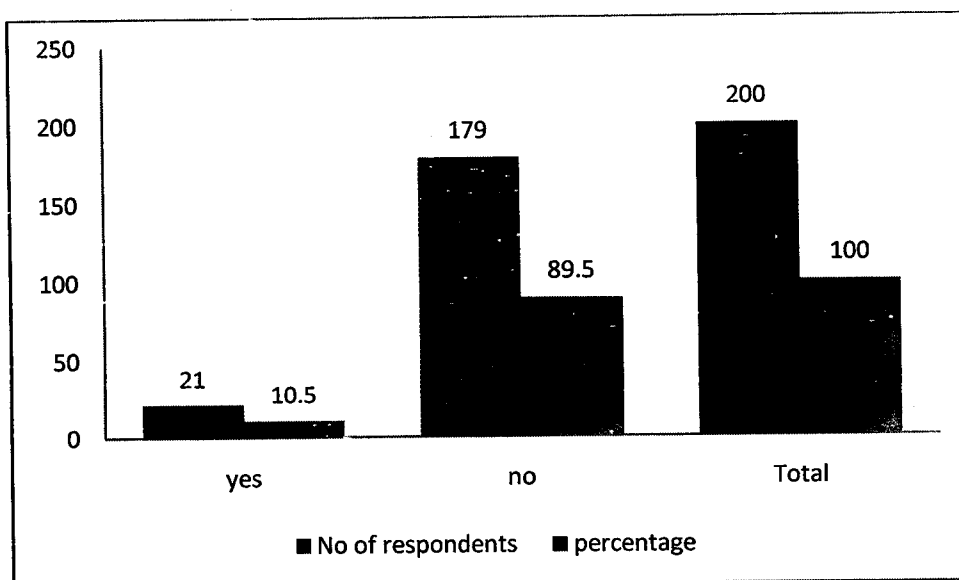


Table 4.20

Table showing expected loan amount for medical facilities after retirement to the respondents

Particulars	No of respondents	percentage
No	23	11.5
< 100000	37	18.5
100000 – 500000	136	68.0
600000 – 1000000	4	2.0
Total	200	100.0

Interpretation

The table showing loan amount for the medical facilities after retirement.68% wants 100000-500000,18.5% want less than 100000,11.5 don't want loan,2% wants 600000-1000000.

Chart 4.20

Chart showing loan amount for medical facilities after retirement to the respondents

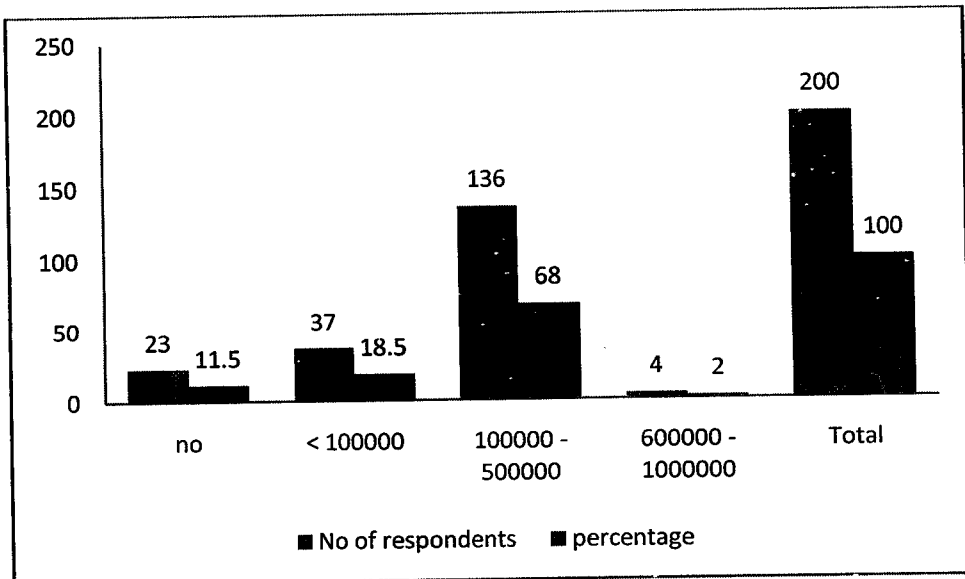


Table 4.21

Table showing interest rate for the medical loan provided by the company to the respondents

Particulars	No of respondents	percentage
no	29	14.5
0%	92	46.0
1-5%	75	37.5
6-10%	4	2.0
Total	200	100.0

Interpretation

The tables showing the interest rate for the medical loan provided by the company. 46% wants 0% interest, 37.5% want 1-5% interest, 14.5% don't want loan, and 2% want 6-10% interest.

Chart 4.21

Chart showing interest rate for the medical loan provided by the company to the respondents

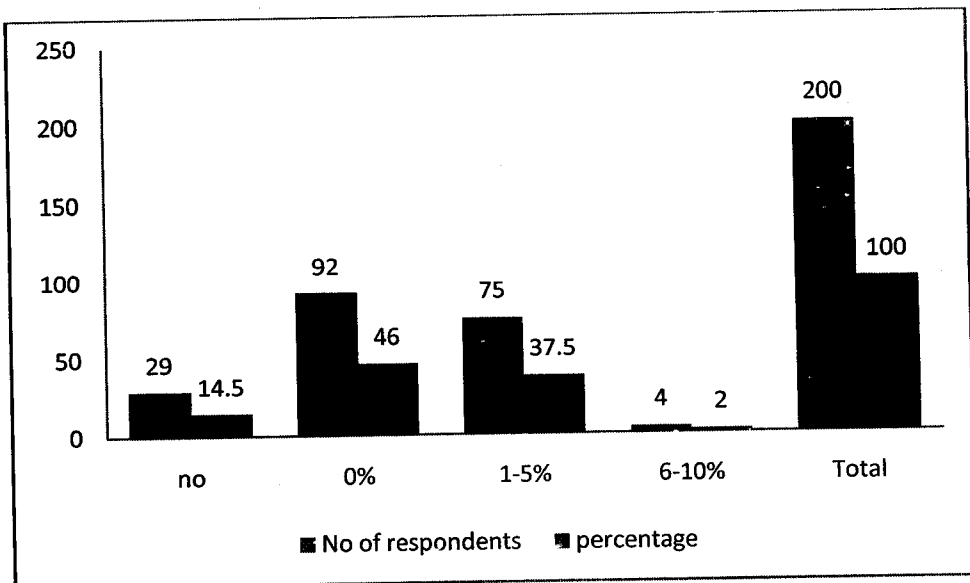


Table 4.22

Table showing the opinion about other facilities than ESI in the company to the respondents

Particulars	No of respondents	percentage
yes	37	18.5
no	163	81.5
Total	200	100.0

Interpretation

The table showing other facilities than ESI in the company.81.5% is not satisfied and 18.5% are satisfied with facilities.

Chart 4.22

Chart showing the opinion about other facilities than ESI in the company to the respondents

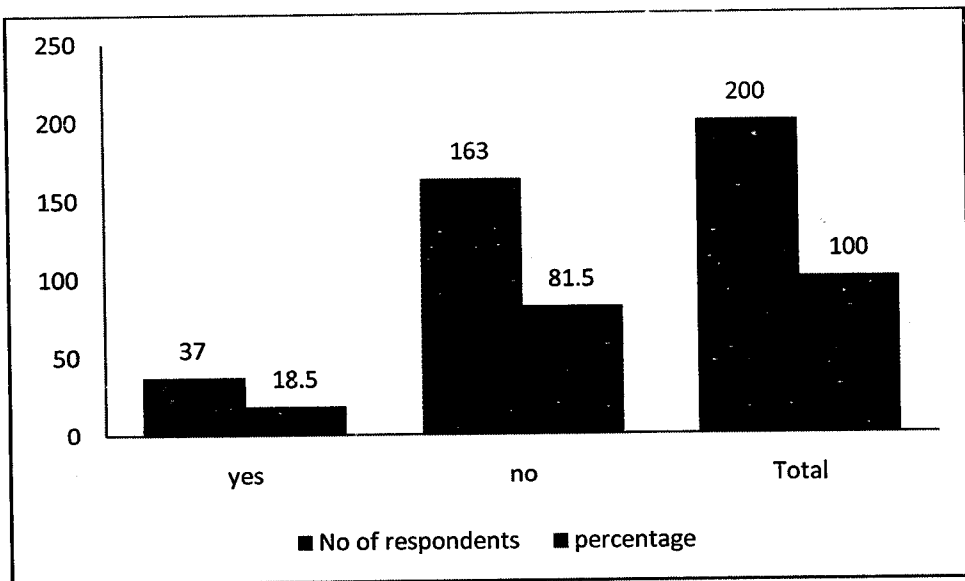


Table 4.23

Table showing the opinion regarding higher education loan provided by the company to the respondents

Particulars	No of respondents	percentage
yes	31	15.5
no	169	84.5
Total	200	100.0

Interpretation

The table showing 84.5% don't want education loan and 15.5% want education loan.

Chart 4.23

Chart showing the opinion regarding higher education loan provided by the company to the respondents

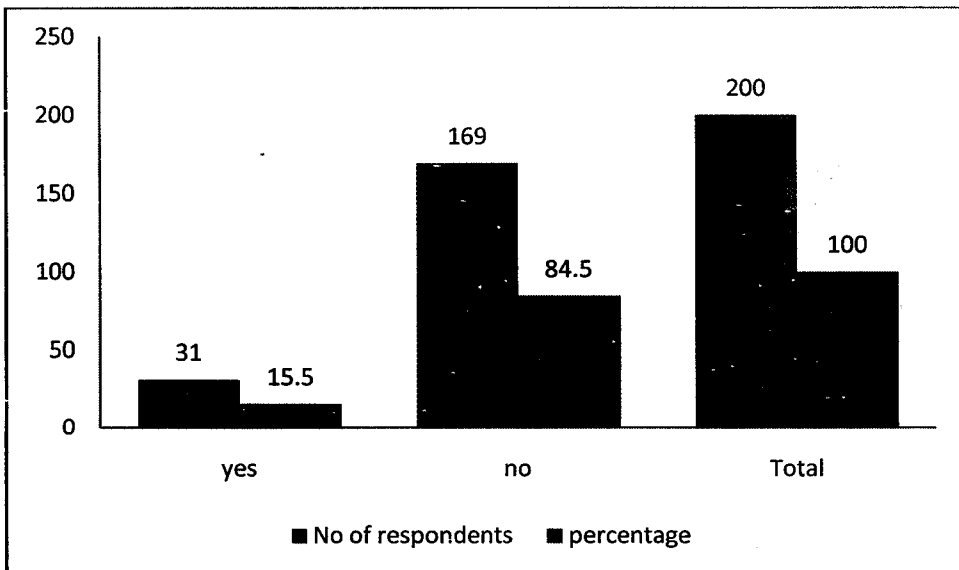


Table 4.24

Table showing expected loan amount for higher education to the respondents

Particulars	No of respondents	percentage
no	31	15.5
< 100000	11	5.5
100000 - 500000	139	69.5
600000 - 1000000	19	9.5
Total	200	100.0

Interpretation

The table showing expected amount for education loan provided by the company. 15.5% don't want loan, 9.5% want 600000-1000000, 5.5% <100000 and 69.5 wants 100000-500000.

Chart 4.24

Chart showing expected loan amount for higher education loan to the respondents

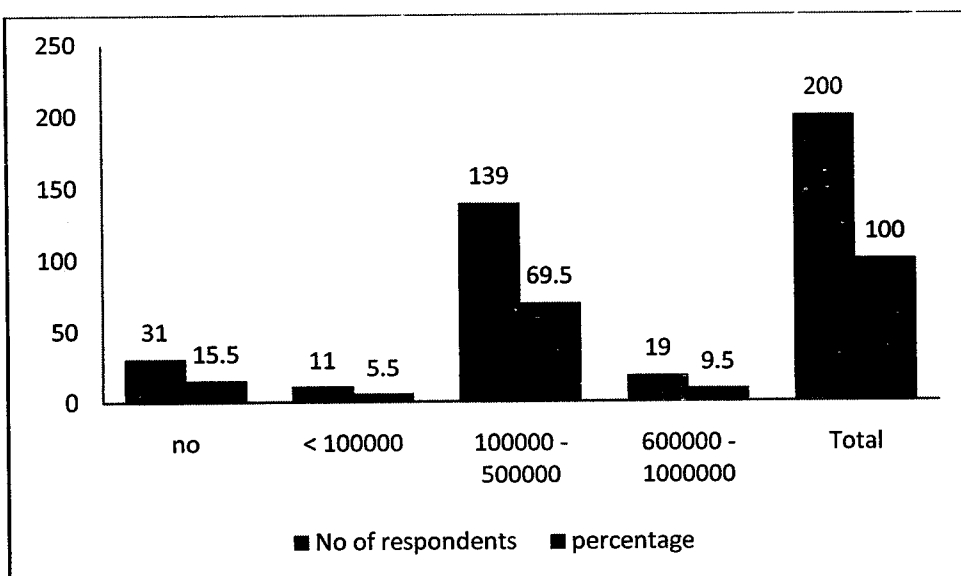


Table 4.25

Table showing interest rate for the higher education loan provided by the company to the respondents

Particulars	No of respondent	Percentage
no	31	15.5
0%	85	42.5
1-5	84	42.0
Total	200	100.0

Interpretation

The table showing the interest rate for the education loan provided by the company. 15.5% don't want education loan, 42% want 1-5% interest, 42.5% want 0% interest, and 0% want 6-10% interest.

Chart 4.25

Chart showing interest rate for the higher education loan provided by the company to the respondents

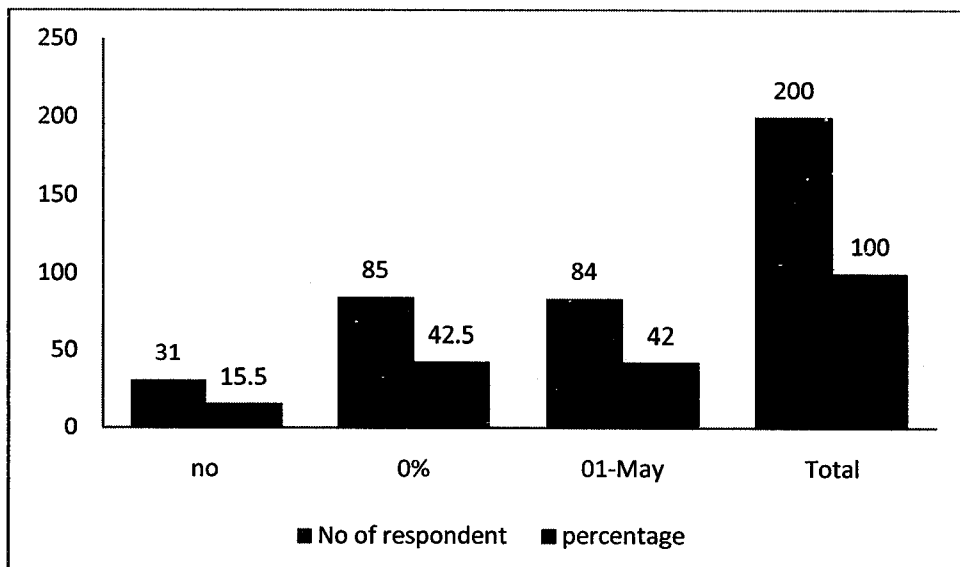


Table 4.26

Table showing the opinion first aid and emergency doctor facilities provided by the company to the respondents

Particulars	No of respondent	Percentage
yes	190	95.0
no	10	5.0
Total	200	100.0

Interpretation

The table showing the first aid and emergency doctor facilities provided by the company. 95% satisfied with the facility and 5% are not satisfied by the facility.

Chart 4.26

Chart showing the opinion first aid and emergency doctor facilities provided by the company to the respondents

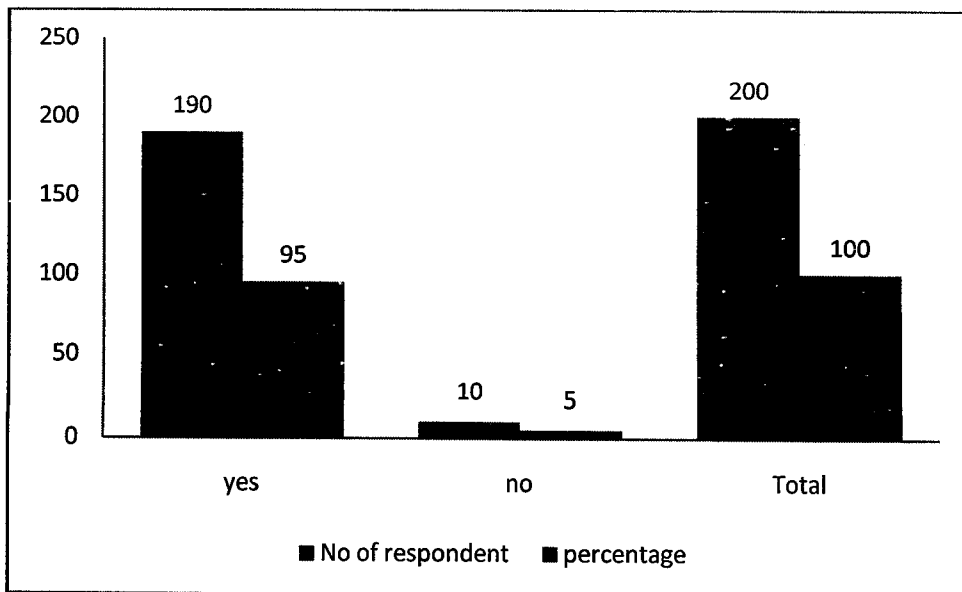


Table 4.27

Table showing the opinion send-off party after retirement provided by the company to the respondents

Particulars	No of respondent	Percentage
yes	182	91.0
no	18	9.0
Total	200	100.0

Interpretation

The table showing the send-off party after retirement provided by the company.91% satisfied with the facility and 9% are not satisfied by the facility.

Chart 4.27

Chart showing the opinion send-off party after retirement provided by the company to the respondents

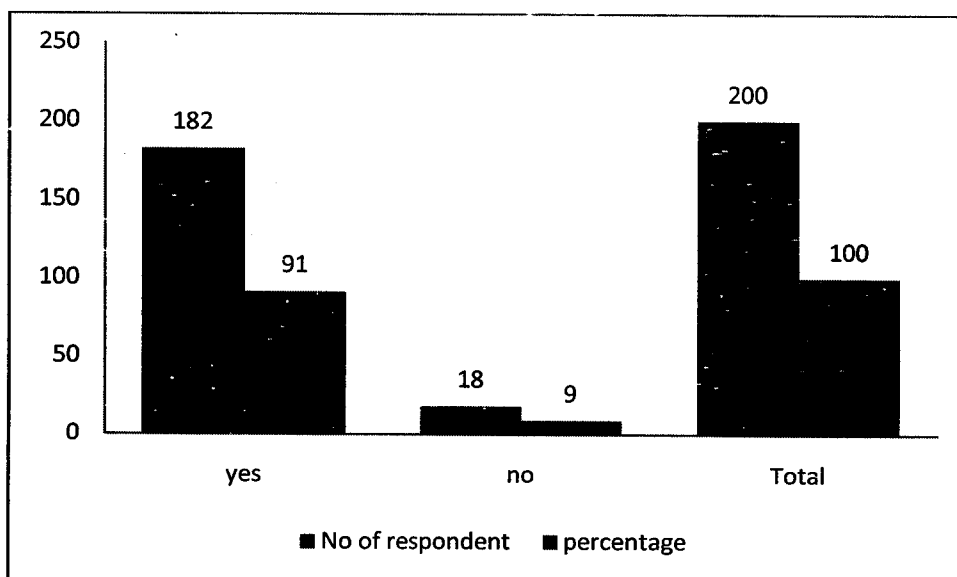


Table 4.28

Table showing the satisfaction level regarding the medical allowance provided by the company to the respondents

Particulars	No of respondent	Percentage
highly satisfied	8	4.0
satisfied	127	63.5
average	65	32.5
Total	200	100.0

Interpretation

The table showing the medical allowance provided by the company.63.5% is satisfied with the medical allowance, 32.5% are averagely satisfied, 4% are highly satisfied and no one is dissatisfied and highly dissatisfied.

Chart 4.28

Chart showing the satisfaction level regarding the medical allowance provided by the company to the respondents

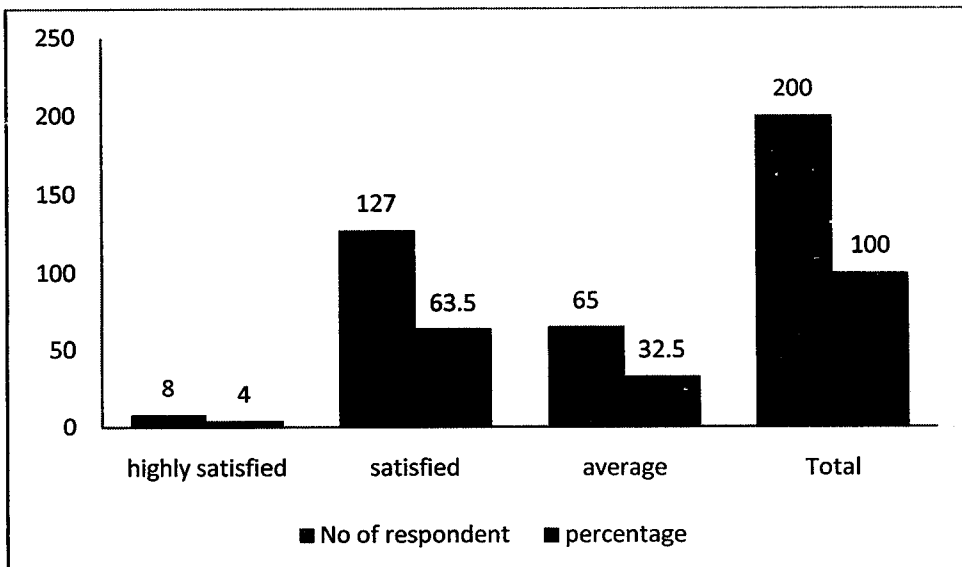


Table 4.29

Table showing the satisfaction level regarding the washing allowance provided by the company to the respondents

Particulars	No of respondent	Percentage
highly satisfied	5	2.5
satisfied	70	35.0
average	73	36.5
dissatisfied	45	22.5
highly dissatisfied	7	3.5
Total	200	100.0

Interpretation

The table showing the washing allowance provided by the company.36.5% averagely satisfied with the facility, 35% are satisfied with the facility 22.5% are dissatisfied with facilities, 3.5% are highly dissatisfied, 2.5% are highly satisfied.

Chart 4.29

Chart showing the satisfaction level regarding the washing allowance provided by the company to the respondents

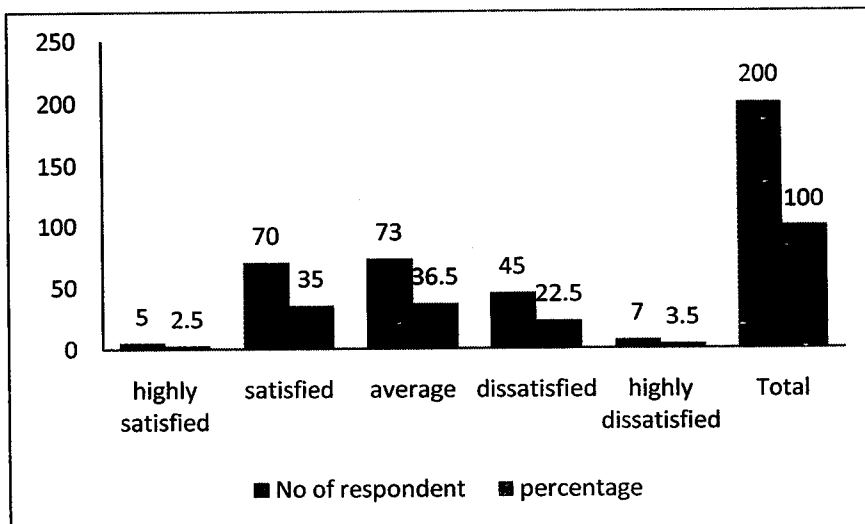


Table 4.30

Table showing the satisfaction level regarding the recreational facilities provided by the company to the respondents

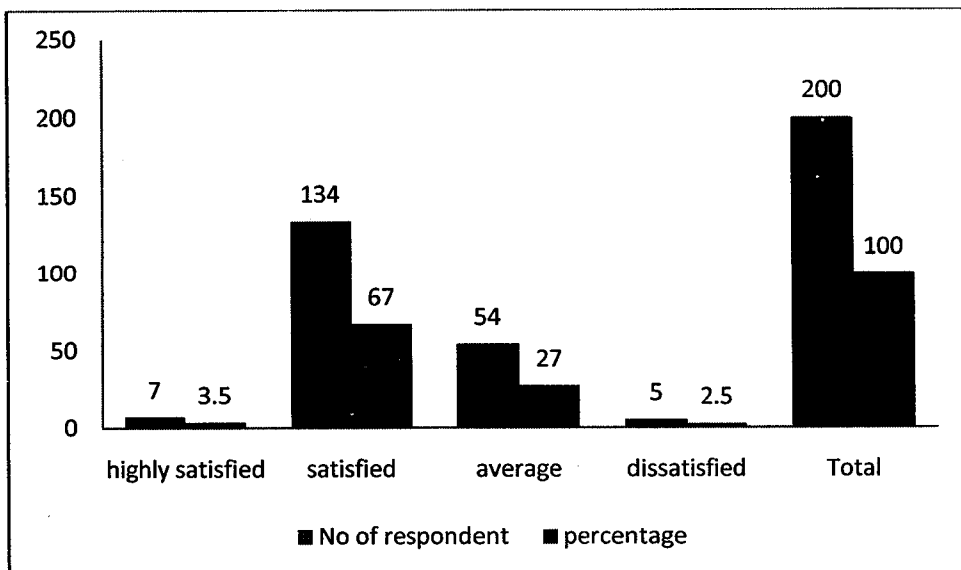
Particulars	No of respondent	Percentage
highly satisfied	7	3.5
satisfied	134	67.0
average	54	27.0
dissatisfied	5	2.5
Total	200	100.0

Interpretation

The table showing recreational facilities provided by the company. 67% satisfied with the facility and 27% are averagely satisfied with the facility, 3.5% are highly satisfied, 2.5 % are dissatisfied.

Chart 4.30

Chart showing the satisfaction level regarding the recreational facilities provided by the company to the respondents



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Table 4.31

Table showing the satisfaction level regarding the bus facilities provided by the company to the respondents

Particulars	No of respondents	Percentage
satisfied	36	18.0
average	49	24.5
dissatisfied	66	33.0
highly dissatisfied	49	24.5
Total	200	100.0

Interpretation

The table showing bus facilities provided by the company. 33% dissatisfied with bus facilities, 24.5% averagely and highly dissatisfied, 18% are satisfied.

Chart 4.31

Chart showing the satisfaction level regarding the bus facilities provided by the company to the respondents

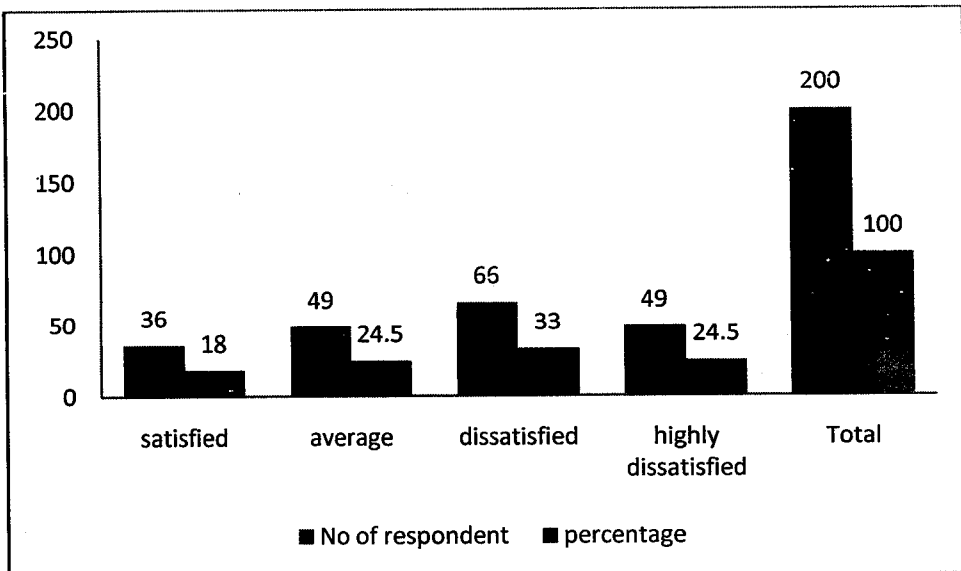


Table 4.32

Table showing the satisfaction level regarding the community facilities provided by the company to the respondents

Particulars	No of respondents	Percentage
highly satisfied	14	7.0
Satisfied	108	54.0
Average	76	38.0
dissatisfied	2	1.0
Total	200	100.0

Interpretation

The table showing community facilities provided by the company. 1% dissatisfied with community facilities, 38% averagely satisfied, 0% highly dissatisfied, 54% are satisfied and 7% are highly dissatisfied.

Chart 4.32

Chart showing the satisfaction level regarding the community facilities provided by the company to the respondents

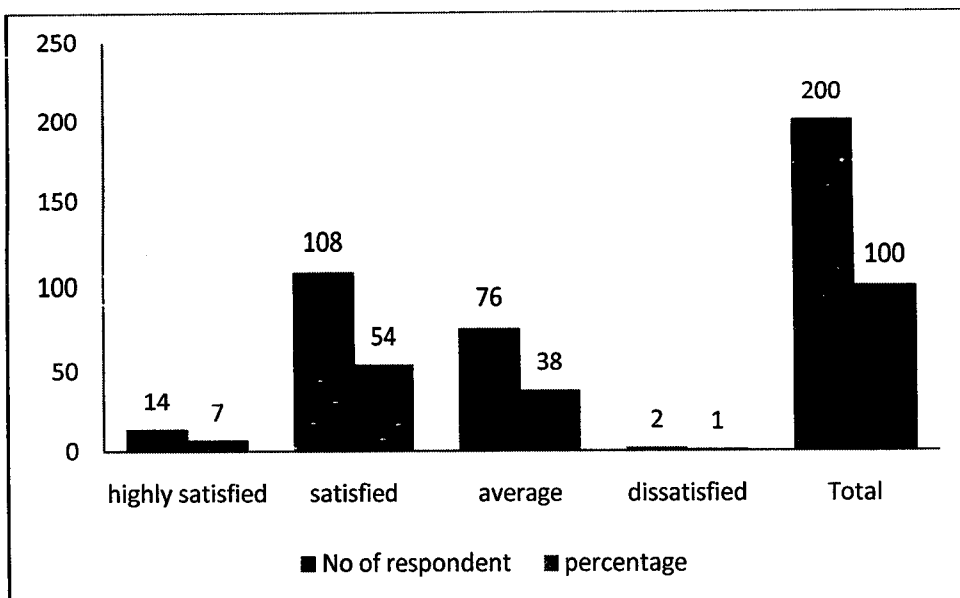


Table 4.33

Table showing the satisfaction level regarding the special medical facilities provided by the company to the respondents

Particulars	No of respondent	Percentage
highly satisfied	21	10.5
satisfied	112	56.0
average	57	28.5
dissatisfied	10	5.0
Total	200	100.0

Interpretation

The tables showing special medical facilities provided by the company. 5% dissatisfied with special medical facilities, 28.5% averagely, 0% highly dissatisfied, 56% are satisfied, 10.5 are highly satisfied.

Chart 4.33

Chart showing the satisfaction level regarding the special medical facilities provided by the company to the respondents

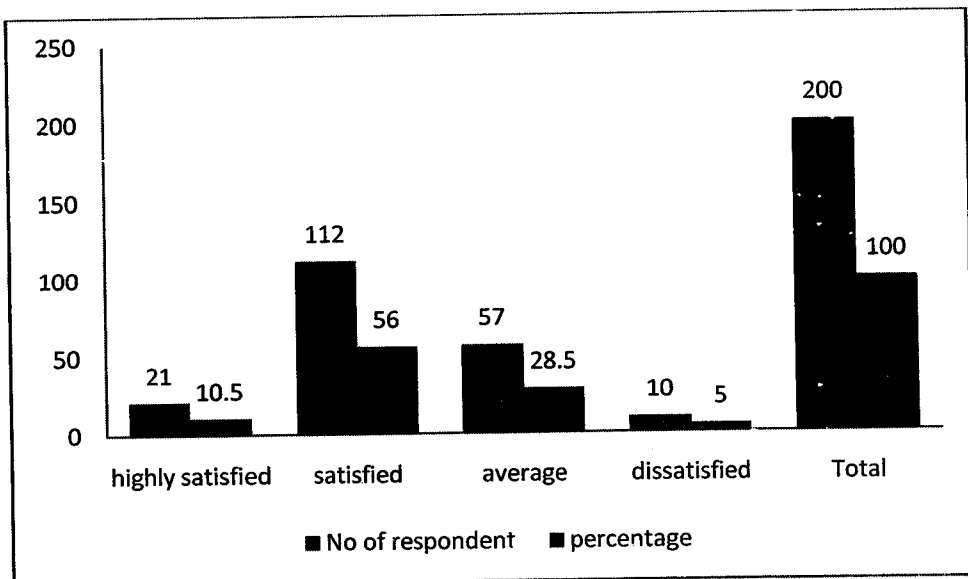


Table 4.34

Table showing the satisfaction level regarding the medical camp facilities provided by the company to the respondents

Particulars	No of respondent	Percentage
highly satisfied	16	8.0
satisfied	120	60.0
average	57	28.5
dissatisfied	7	3.5
Total	200	100.0

Interpretation

The table showing medical camp facilities provided by the company. 3.5% dissatisfied with medical camp facilities, 28.5% averagely, 0% highly dissatisfied, 60% are satisfied, 8% are highly satisfied.

Chart 4.34

Chart showing the satisfaction level regarding the medical camp facilities provided by the company to the respondents

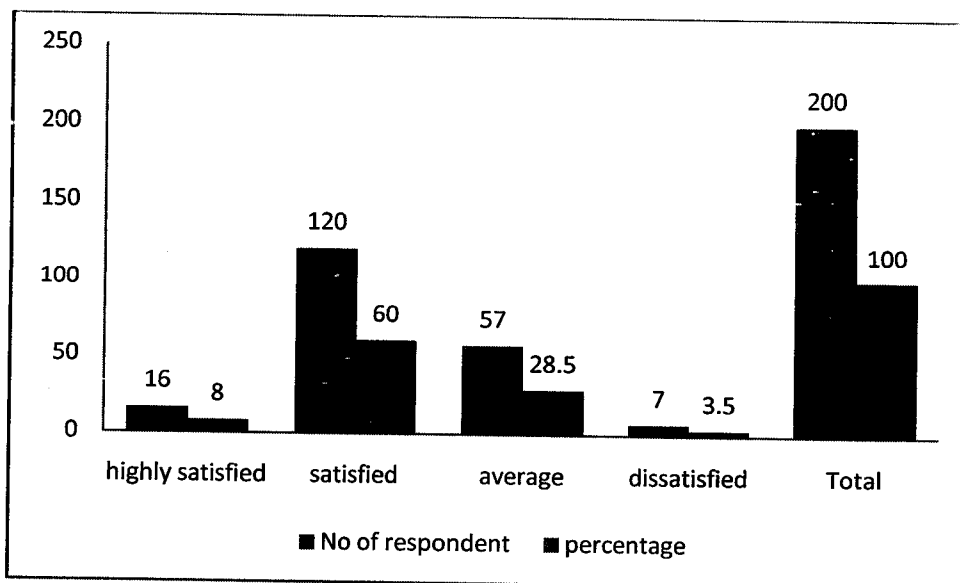


Table 4.35

Table showing satisfaction level regarding Bank and Postal facilities provided by the company to the respondents

Particulars	No of respondent	percentage
highly satisfied	20	10.0
satisfied	156	78.0
average	19	9.5
dissatisfied	5	2.5
Total	200	100.0

Interpretation

The table showing bank and postal facilities provided by the company. 2.5% dissatisfied with bank and postal facilities, 9.5% averagely, 0% highly dissatisfied, 78% are satisfied and 10% are highly satisfied.

Chart 4.35

Chart showing the satisfaction level regarding the Bank and Postal facilities provided by the company to the respondents

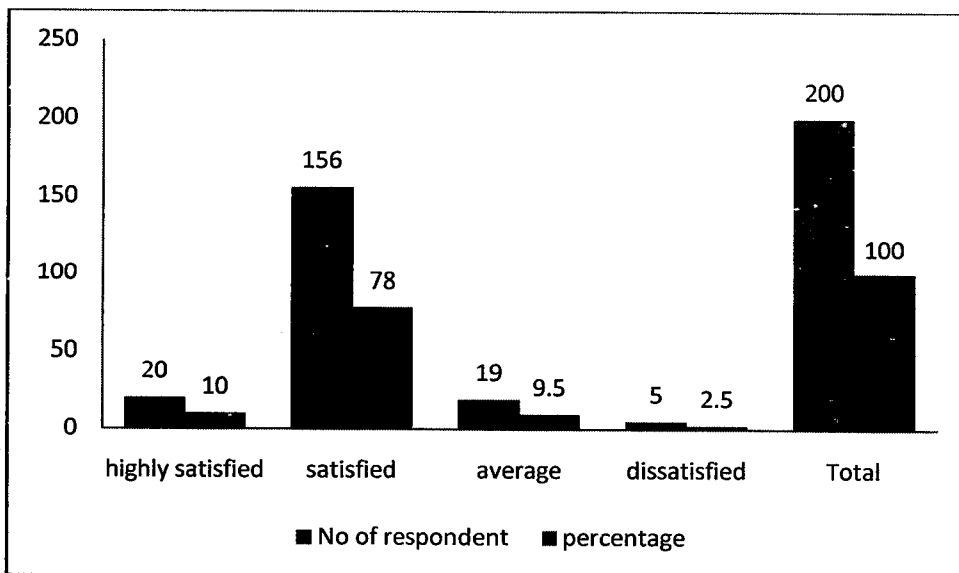


Table 4.36

Table showing the satisfaction level regarding the cooperative and theft facilities provided by the company to the respondents

Particulars	No of respondent	Percentage
highly satisfied	16	8.0
satisfied	130	65.0
average	46	23.0
dissatisfied	8	4.0
Total	200	100.0

Interpretation

The table showing cooperative and theft facilities provided by the company. 4% are dissatisfied, 23% are averagely, 0% highly dissatisfied, 65% are satisfied and 8% are highly satisfied.

Chart 4.36

Chart showing cooperative and theft facilities provided by the company to the respondents

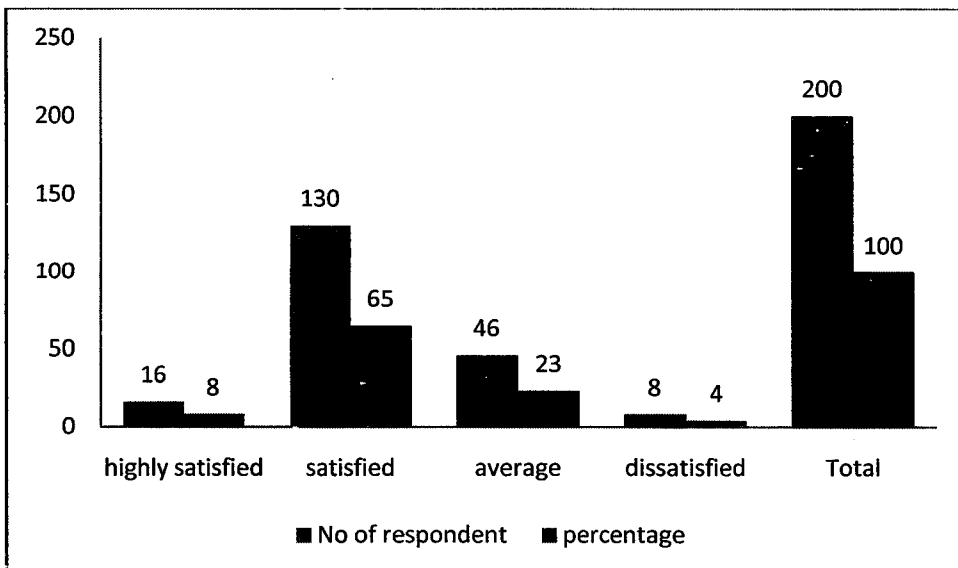


Table 4.37

Table showing the satisfaction level regarding the library facilities provided by the company to the respondents

Particulars	No of respondent	Percentage
highly satisfied	12	6.0
satisfied	118	59.0
average	60	30.0
dissatisfied	6	3.0
highly dissatisfied	4	2.0
Total	200	100.0

Interpretation

The table showing library facilities provided by the company. 3% are dissatisfied, 30% are averagely, 2% highly dissatisfied, 59% are satisfied and 6% are highly satisfied.

Chart 4.37

Chart showing the satisfaction level regarding the library facilities provided by the company to the respondents

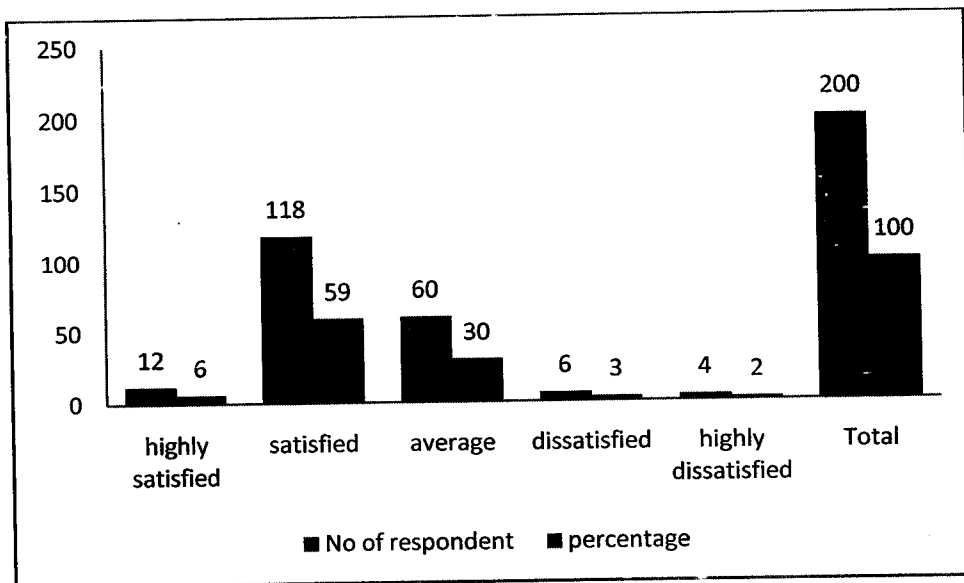


Table 4.38

Table showing the satisfaction level regarding the employee benefit scheme provided by the company to the respondents

Particulars	No of respondent	percentage
highly satisfied	16	8.0
satisfied	109	54.5
average	64	32.0
dissatisfied	11	5.5
Total	200	100.0

Interpretation

The table showing employee benefits scheme provided by the company. 5.5% are dissatisfied, 32% are average, 0% highly dissatisfied, 54.5% are satisfied and 8% are highly satisfied.

Chart 4.38

Chart showing the satisfaction level regarding the employee benefit scheme provided by the company to the respondents

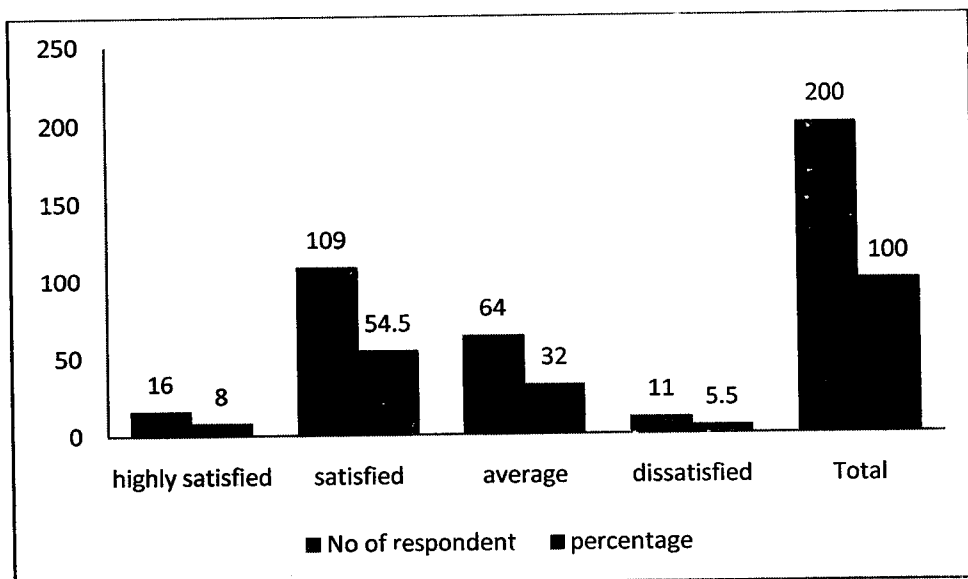


Table 4.39

Table showing the comparison of the overall mean of satisfaction and need of welfare, canteen and medical facilities of the respondents

Particulars	Overall satisfaction mean	Overall need mean
Welfare	2.36	2.495
Canteen	2.53	3.005
Medical	2.265	2.24

Interpretation

The overall satisfaction mean of canteen is more when compared to welfare and medical; the overall need of canteen is more when compared to welfare and medical.

Chart 4.39

Chart showing overall mean for satisfaction and need of welfare, canteen and medical facilities of the respondents

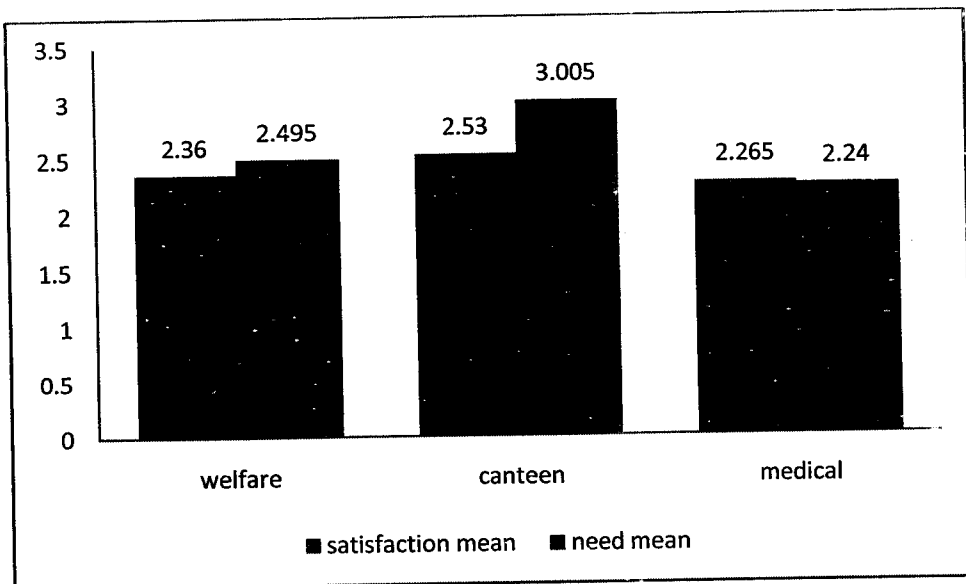


Table 4.40

Table showing the rank analysis of the facilities

Influencing factors	Total	Influencing order
Recreational Facility	457	5
Bus facilities	728	1
Community facilities	466	4
Special medical facilities	456	6
Medical camp	455	7
Bank and postal facilities	409	9
cooperative and theft facilities	446	8
Library facilities	472	2
Employee benefit scheme	470	3

Interpretation

It is clear from the above table average score analysis was performed for factors that influence the overall welfare of the organization the average score indicated weighted average score of respective factors. The order influencing is as follows bus facilities, library facilities, employee benefit scheme, community facilities, recreational facilities, special medical facilities, medical camp, cooperative and theft facilities and bank and postal facilities.

It is concluded that bus facilities, library facilities, employee benefit scheme and community facilities having greater impact.

Table 4.41

Table showing association between income of the employees and expected loan amount from the company for housing loan

H₀: There is no association between income of the employees and expected loan amount from the company for the housing loan

H₁: There is an association between income of the employees and expected loan amount from the company for the housing loan

		Expected loan amount provided from company			Chi-square value	Significance
		No	600000-1000000	>1000000		
Income of the employees	<10000	3	1	1	9.589 ^a	.295
	10000-20000	9	3	2		
	20000-30000	36	32	19		
	30000-40000	43	19	19		
	>40000	10	2	1		
Total		101	57	42		

Interpretation:

The significance value 0.295 is > 0.05 and therefore the H₀ is not accepted and H₁ that there is no association between income of the employee and expected loan amount provided from the company for housing loan.

Table 4.42

Table showing association between income of the employees and expected loan amount from the company for medical policy

H₀: There is no association between income of the employees and expected loan amount from the company for medical policy

H₁: There is an association between income of the employees and expected loan amount from the company for medical policy

		Expected loan amount for medical policy				Chi-square value	Significance
		<100000	100000-500000	600000-1000000			
Income of the employees	10000-20000	6	13	0	4.271 ^a	.978	
	20000-30000	28	57	2			
	30000-40000	22	57	2			
Total		56	127	4			

Interpretation:

The significance value 0.978 is > 0.05 and therefore the H₀ is not accepted and H₁ that there is no association between income of the employee and expected loan amount provided from the company for medical policy

Table 4.43

Table showing association between income of the employees and expected loan amount from the company for higher education loan

H₀: There is an association between income of the employees and expected loan amount from the company for higher education

H₁: There is no association between income of the employees and expected loan amount from the company for the higher education

		Expected loan amount loan for higher education				Chi-square value	Significance
		No	<100000	100000-500000	600000-1000000		
Income of the employees	<10000	2	2	1	0	21.973 ^a	.038
	10000-20000	2	0	11	1		
	20000-30000	14	4	57	12		
	30000-40000	12	5	60	4		
	>40000	1	0	10	2		
Total		31	11	139	19		

Interpretation:

The significance value 0.038 is < 0.05 and therefore the null hypothesis is accepted at 5% level of significance there is an association between income of the employee and expected loan amount provided from the company for higher education.

FINDINGS SUGGESTIONS & CONCLUSION

CHAPTER 5

FINDINGS

While doing my project about the welfare measures at Tamilnadu news print paper limited, some of the employees have expressed many of their problems, in which some of the welfare problems are:

- ❖ 54.5% of the employees satisfied with the welfare measures provided by the company.
- ❖ 49.5% of the employees are moderately satisfied with the leave facilities provided by the company.
- ❖ 58% of the employees are moderately satisfied with the quality of food provided by the company.
- ❖ 57% of the employees are graduated in the company.
- ❖ 51% of the employees really want housing loan and 49% of the employees not in need of housing loan.
- ❖ 32% of the employees are satisfied with interest rate between 1-5% for housing loan.
- ❖ 68.5% of the employees are satisfied with the medical facilities provided by the company.
- ❖ 89% of the employees are not interested in medical facilities after retirement.
- ❖ 68% of the employees want 100000-500000 loan amounts for medical facilities after retirement.
- ❖ 46% of the employees are satisfied with interest rate between 0% for medical loan.
- ❖ 81.5% of the employees are not aware about the ESI facilities.
- ❖ 95.5% of the employees are satisfied with the first-aid and emergency doctor.
- ❖ 63.5% of the employees are satisfied with the medical facilities provided by the company.
- ❖ 36.5% of the employees are moderately satisfied with the washing allowance provided by the company.

- ❖ 33% of the employees are dissatisfied with the bus facilities provided by the company.
- ❖ 54.5% of the employees are satisfied with the employee benefit scheme provided by the company.
- ❖ There is no association between income of the employees and expected loan amount from the company for the housing loan and medical loan
- ❖ There is an association between income of the employees and expected loan amount from the company for the higher education.

SUGGESTIONS

The following Suggestions are made to improve the team building in the organization.

- ❖ Most of the employees are satisfied with the provided welfare facilities
- ❖ Vehicle loan, education loan, housing loan can be provided to the employees.
- ❖ Canteen food and dining hall facilities may be extended for the employees.
- ❖ Training and motivation for employees can be arranged to improve the skills and knowledge for the employees.
- ❖ The loans can be availed at minimum interest rate for the well-being of the employees.
- ❖ To implement and improve bus facilities.
- ❖ It can be recommended to enrich the medical facilities and extend the leave facilities.
- ❖ Some changes can be inculcated in the employee benefit scheme for further development to increase the satisfaction level.

CONCLUSION

The study reveals that the workers in any organization yield a very important influence in the success of the organization. The main aim of this study is to examine the existing and future needed of welfare measures with its financial cost to the employees.

The study also has identified that the future welfare needs of the employees in the organization. It is suggested that the transportation, library facilities can be made more satisfactory to work sufficiently. The employees really need motivation to improve their skills.

These if implemented a healthy work environment could be achieved. The management should take care of employees' welfare so that the employees in turn will take care of the organization.

APPENDIX

APPENDIX

A SURVEY ON WELFARE MEASURES FOR EMPLOYEES AT TNPL., KARUR

QUESTIONNAIRE

1. Name: _____
2. Age (in years): < 20 21 – 30 31 – 40 > 40
3. Gender: Male Female
4. Marital status: married single
5. Educational qualification:
 - school level diploma graduate post graduate
 - uneducated others
6. Monthly income (in Rs):
 - <10000 10000 – 20000 20000 – 30000
 - 30000 – 40000 >40000
7. Work experience in the company (in years):
 - <5 5 – 10 10 – 20 >20
8. Are you aware of the welfare measures provided by the company? yes no
9. Are you satisfied with the welfare measures provided by your company?
 - highly satisfied satisfied average
 - dissatisfied highly dissatisfied
10. To what extent are your company's welfare measures accurate in satisfying your needs?
 - highly satisfied satisfied average
 - dissatisfied highly dissatisfied
11. Are you satisfied with your leave facilities?
 - highly satisfied satisfied average

12. Are you satisfied with your canteen facilities?

highly satisfied satisfied average

dissatisfied highly dissatisfied

13. What do you feel about the quality of food provided in your canteen?

highly satisfied satisfied average

dissatisfied highly dissatisfied

14. Are they providing housing loan for you? yes no

i) If yes, how much amount would you prefer to pay as monthly instalment for the housing loan provided? _____

ii) How much amount do you expect by the company for the housing loan? _____

iii) At how much interest rate you want? _____

15. What is your opinion about the housing loan policy?

highly satisfied satisfied average

dissatisfied highly dissatisfied

16. What is your opinion about the medical policy provided by the company?

highly satisfied satisfied average

dissatisfied highly dissatisfied

17. To what extent does the medical policy fulfil your needs?

highly satisfied satisfied average

dissatisfied highly dissatisfied

18. What are the facilities not covered by the company? _____

19. Are they providing medical facilities after your retirement? [] yes [] no

19.1. If no, do you want it?

i) What type of facilities you want? _____

ii) How much loan amount do you expect by the company for the medical facilities? _____

iii) How much interest rate you want? _____

20. Are they providing any other facilities other than ESI? [] yes [] no

21. Are they providing higher education loan?

[] yes [] no

21.1. If no, do you need higher education loan?

i) What type of higher education loan you want to develop your carrier? _____

ii) ii) How much loan amount do you expect by the company for the higher education? _____

ii) How much interest rate you want _____

22. Does your company provide first-aid and emergency doctor facilities?

[] yes [] no

23. Does the company give a send-off party on retirement?

[] yes [] no

23.1. If no, do you want it _____

24. What is your opinion on medical allowance provided to you?

[] highly satisfied [] satisfied [] average

[] dissatisfied [] highly dissatisfied

25. What is your opinion on washing allowance provided to you?

[] highly satisfied [] satisfied [] average

[] dissatisfied [] highly dissatisfied

26. Mark your opinion about the facilities provided by the company:

	highly satisfied	satisfied	Average	dissatisfied	highly dissatisfied
Recreational facilities					
Bus facilities					
Community hall					
Special medical assistance					
Medical camp					
Bank and post office					
Co-operative credit and thrift society					
Library					
Employee benefit scheme					

27. If you have any suggestions please specify here:

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