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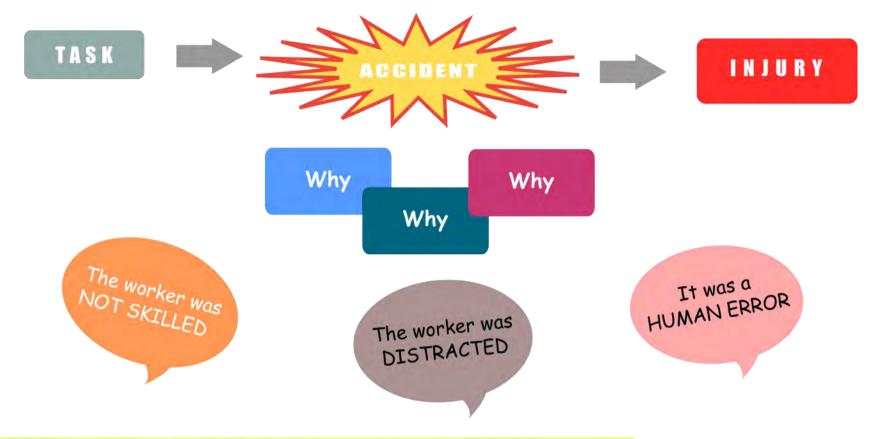
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## **HOW DO ACCIDENTS HAPPEN?**



No human being, howsoever skilled, can keep their concentration for 8x60x60 = 28800 seconds in a day!

Especially if they are doing REPETITIVE work, without breaks at regular intervals.

So, is it MY FAULT?

NO ABSOLUTELY NOT Then
Whose fault is it?

## INTRODUCTION

Most accidents at any workplace happen as employers do not invest in ensuring safety of workers. However, most employers regularly blame workers for accidents at the workplace. Workplace accidents are made to look like failures of individual workers with no relation to the workplace or its organisation. In fact, even statistics say that most accidents occur due to human error. This is because it does not closely scrutinise the underlying reason for these acidents and accepts those provided by employers to limit their liability.

Safe workplaces result when materials, tools, equipment, the work environment and the design of work and tasks are as safe as possible. Education on safe practices for all employees and management prioritisation of worker safety over productivity are essential elements for ensuring a safe workplace.

No human can keep their attention and full concentration for every 60 seconds in every 60 minutes for 8 hours in a day. Further, every worker is made to perform tasks that are repetitive and monotonous to increase speed of the task and hence productivity. Accidents such as the slipping of a chisel while chipping stone pieces and injuring the hand occurs when a worker is forced to repetitively perform a task mechanically without requiring thought and/or planning. Ability to concentrate on a task also declines as the day progresses and the body tires out. It also declines, in the case of stone quarrying in Rajasthan, as the temperature rises. But the target to meet for the day does not decline as the day progresses. In fact, supervisors demand more work as the day ends. Thus, with a tired body and mind, it is very difficult to meet the target in the last hours of the workday. In case of overtime work, it becomes more difficult. This is when accidents occur. Accidents occur when:

Employers do not invest in workplace safety - collective protection is not institutionalised

Employers demand high productivity - workers are harrassed to meet targets

Workers work for long hours performing monotonous tasks to increase productivity

#### What is the solution?

Investment in collective protection would ensure that even if any person committs a human error, the accident should not occur. For example, at a blasting site, if all workers are moved to a safety room protected from the blast no one will be injured. Also, if the blasting is conducted by properly trained persons, accidents can be avoided. Investment in a safety room, training of staff and ensuring safe practices at the workplace are all necessary constituents of collective protection.

#### MANAGEMENT MUST MAKE MINES SAFE

#### What is the problem with this Solution?

Employers find that the cost of accidents to them is much cheaper than the cost of investment to prevent accidents.

Workers in the sandstone mines in Kota-Bundi area, like most other workers, are not able to hold employers responsible for accidents, as they have (i) No proof of employment; (ii) No social security coverage, and (iii) No alternative employment. Therefore, cost of accident at the mine for employers is ZERO. The entire cost of each accident is effictively borne by the victim(s).

Even if the workers, would have proof of employment and social security coverage, the cost of even 100 accidents at the mine in a year, would be lower than cost of investing in collective protection for the employer, as cost of labour is abysmally low. With an ineffective and unenforced framework for safety standards and regulations and the management culture that does not value human lives, employers will continue to allow accidents to happen.

HOW DO WE MAKE ACCIDENTS COSTLY FOR EMPLOYERS

**ORGANISE WORKERS IN A STRONG UNION** 

### Cost to Employer:

## Wage + Social Security + Safe and Decent Conditions at Work

To make accidents costly for employers we need to:

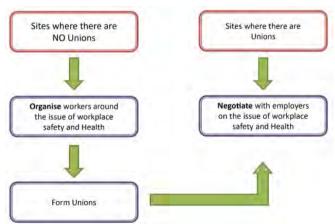
Increase Wage + Improve Social Security + Provide Safe Working

Conditions

Freedom of association and collective bargaining is a pre-requisite to effect any change in the existing conditions at work and in wages.

BUT, Unionising has been and continues to be very difficult in informal employment. In the sandstone mines, most workers are migrants from nearby areas, though many of the families may have been in the area for over two decades. They live in temporary shelters or in illegal colonies under a constant threat of eviction from civic authorities. The nature of the work is temporary too. As the rains hit this region, mining of sandstone comes to a halt with the rain water collecting in the mines. It is in this period that the workers get tied to the mine owners or the middlemen for daily existence through loans. This creates a dependence on the employer that is difficult to escape. The fear of eviction and the struggle to survive in times of unemployment act as primary barriers to unionisation.

## How can Unions Use Health and Safety to Organise?



Unorganised workers, especially in employment relations that they are socially dependent on, find it difficult to respond to direct organizing efforts. Thus Health and Safety at the Workplace can be used as an entry point for discussion with workers. Participatory democratic methods to involve workers in formulating demands for the workplace would: (i) build confidence in their collective identity; (ii) build confidence of workers in their capacity to articulate problems and hence demands; (iii) develop organic leadership from among the workers to negotiate with employers on the demands raised by the workers.

#### Towards a democratic trade union

**Step 1:** Assisting workers to identify their problems. Conduct workplace mapping excercises with workers engaged in each task with an aim to identify workplace related health prolems and linking it to their work.

**Step 2:** Assist workers to identify Social Problems linked to their work and employment relations.

**Step 3:** Prioritise problems with workers through a democratic consultation.

**Step 4:** Negotiate/Collectively Bargain with employers/government on the identified issues.

It is important to win small victories – These provide confidence to workers to negotiate in the next round for other demands.

Thus, it is important to initially select issues that are socially unacceptable and hence, indefensible for employers. Non-provision of adequate drinking water at the mines is certainly one issue that no employer can defend. This demand could be a starting point for negotiations. Children in the mines and their health and safety could be another starting point.

# What should Trade Unions do?

**WORKER EDUCATION** 

**CAMPAIGN** 

INSPECTION

On hazards of specific tasks

On solutions for hazardous work

Ensure security of employment, muster rolls, identity cards etc.

On rights at work

For workmen's inspector for inspection of mines

Of worksite for hazardous work

On need for joining unions and collective bargaining for workplace safety and health

For health & safety committees

Of implementation of social security measures

On social security measures

On implementation of social security measures

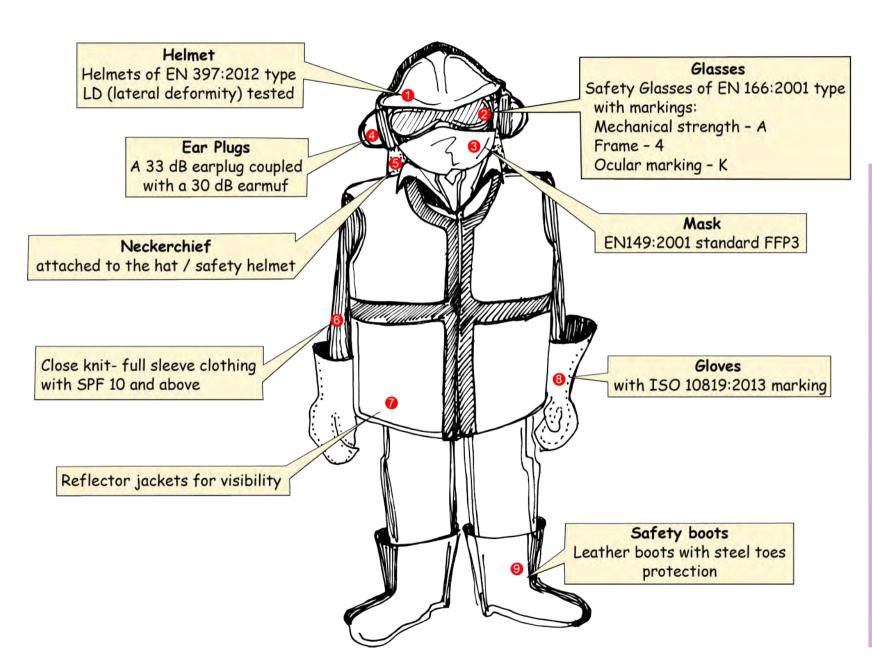
**REFUSE UNSAFE WORK** 

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The following sections provide an illustration of the existing conditions in the sandstone mines and along with it provide a pictorial depiction of how we can change this.



## Every employer in mines should provide to all workers



Rest breaks at regular intervals to protect from heat

Provision of safe drinking water

Separate Rest Rooms for men and women

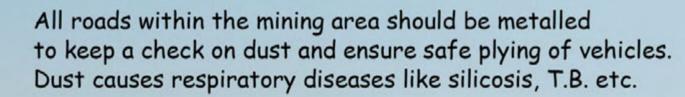
Canteen at workplace

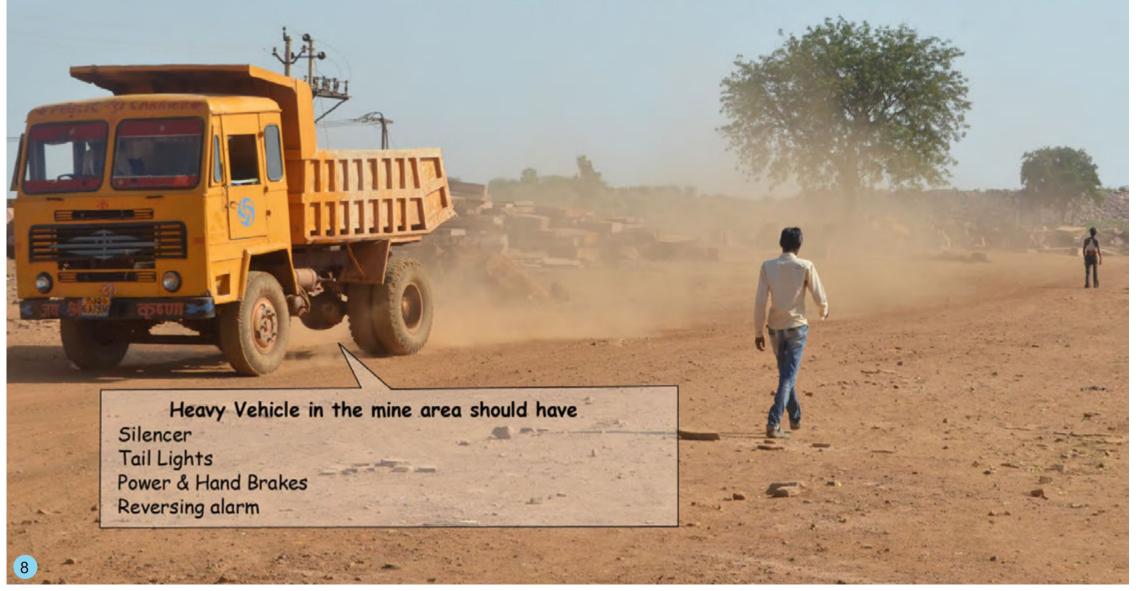
Safe Créche for children under 6 years of age

First-Aid Box

Safety Officer

Medical Check-up once in 2 years till age 40 every year thereafter





## Blasting

Blasting is a highly hazardous process which can lead to serious accidents, including death, of workers involved in blasting or those persons around the blasting area.

Blasting in mining area is often carried out by untrained workers under negligible supervision. Thus, safety requirements are ignored.

Sound and splinter proof glass room: to prevent from flying stone particles, dust and loud noise.

The blasting area should be properly marked in local language & with pictures.

Blasting should be carried by trained and experienced blast operators, under trained supervision.

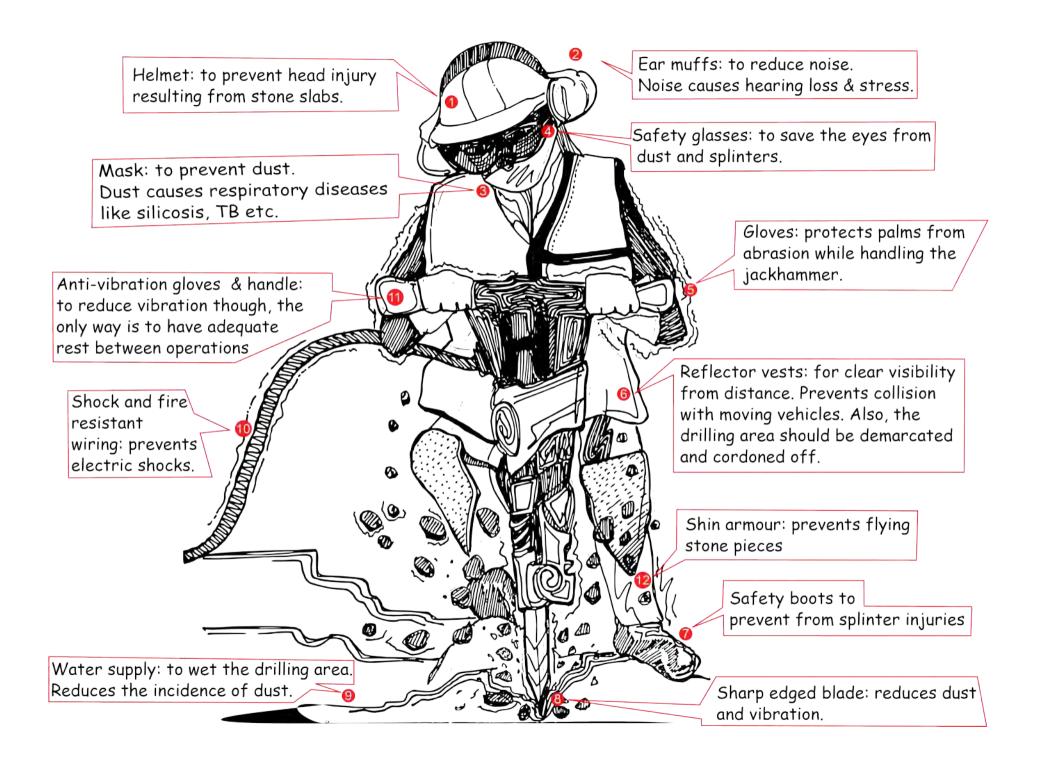
All persons should be notified about the blast timing and safety procedures.

Blasting area should be cleared using proper signals and all persons in the mining area should be assembled in the safety glass room before blasting.

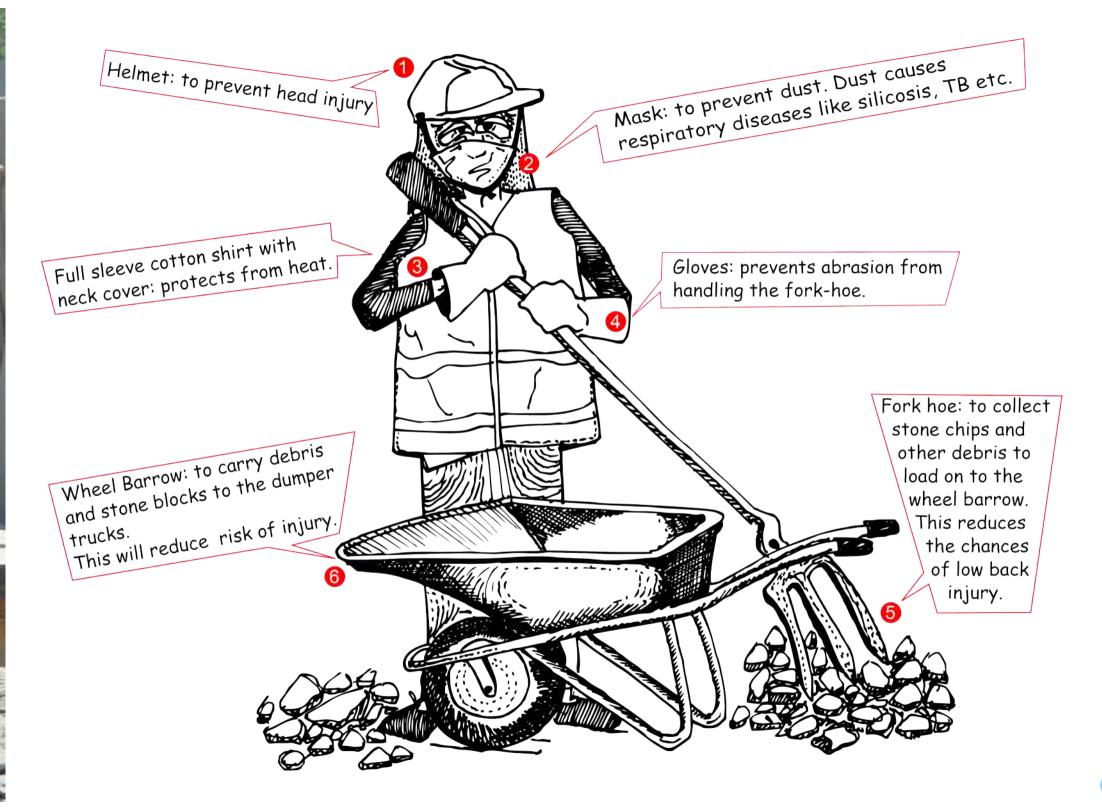


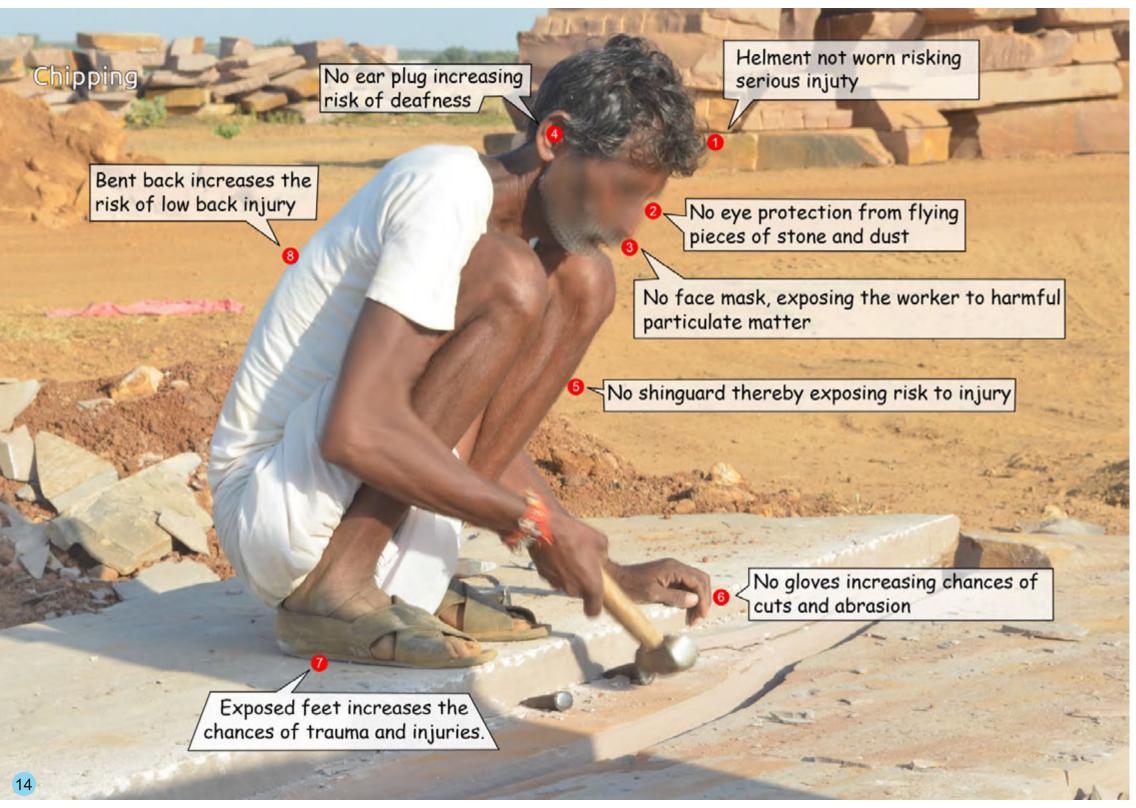
Drilling

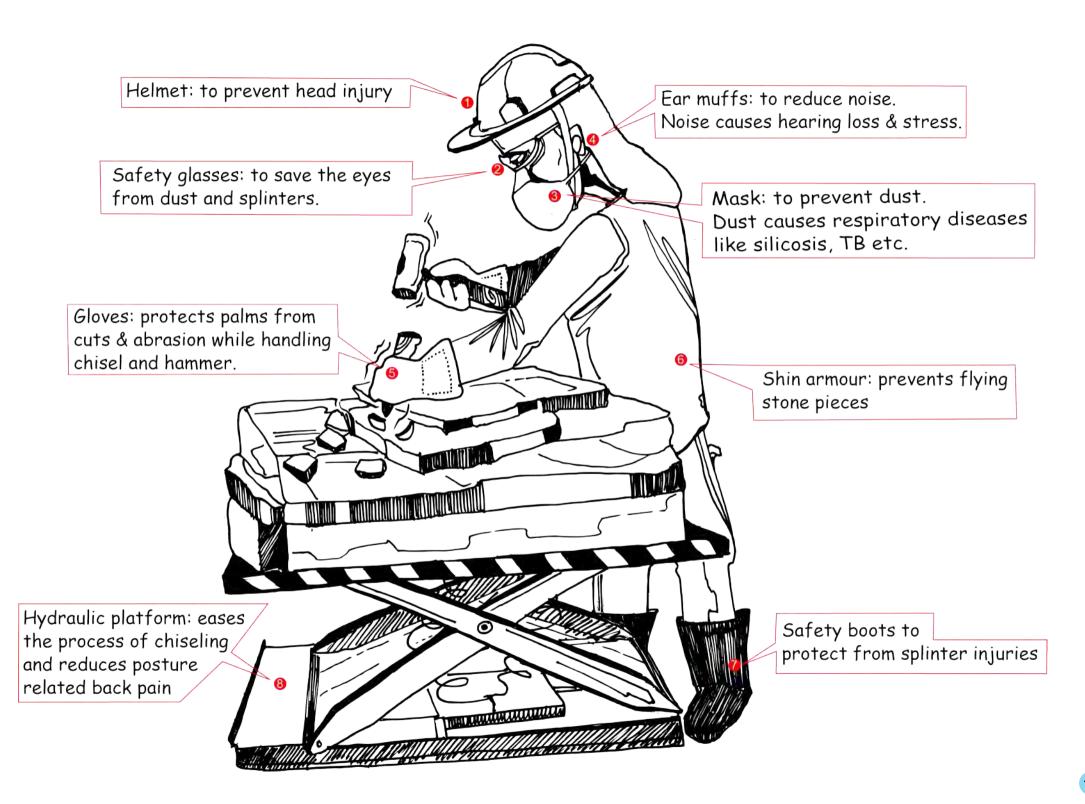


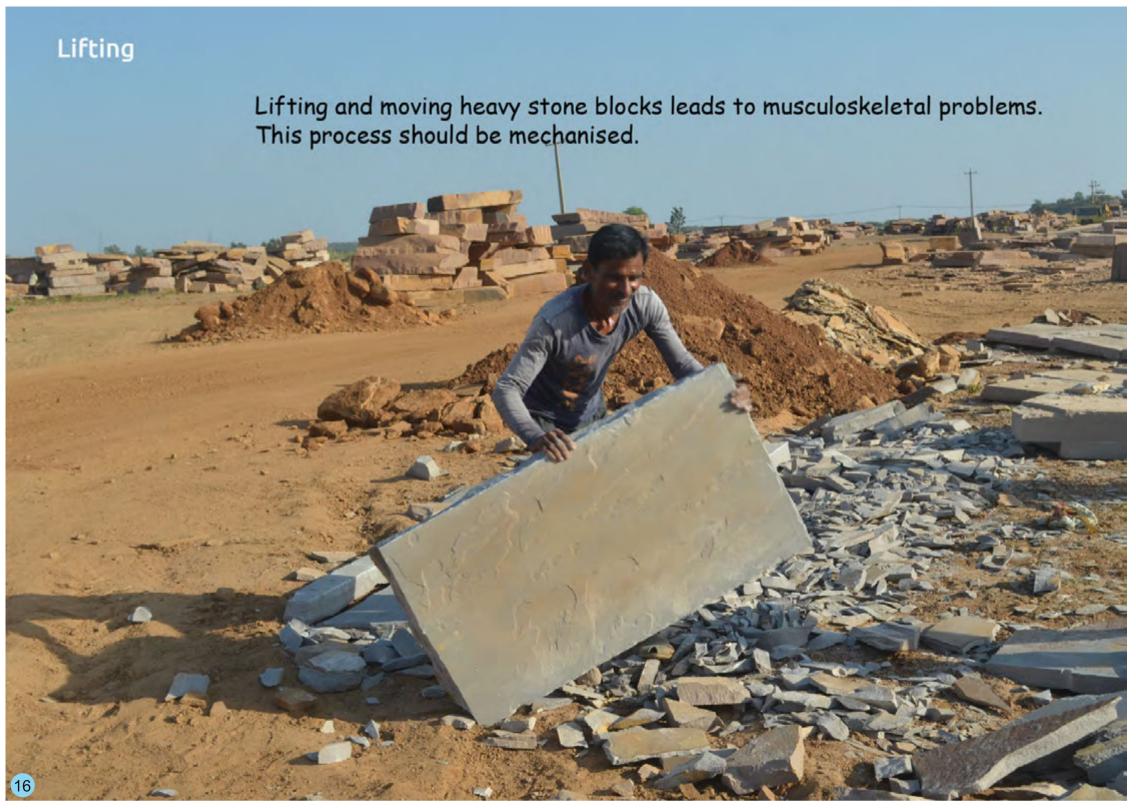




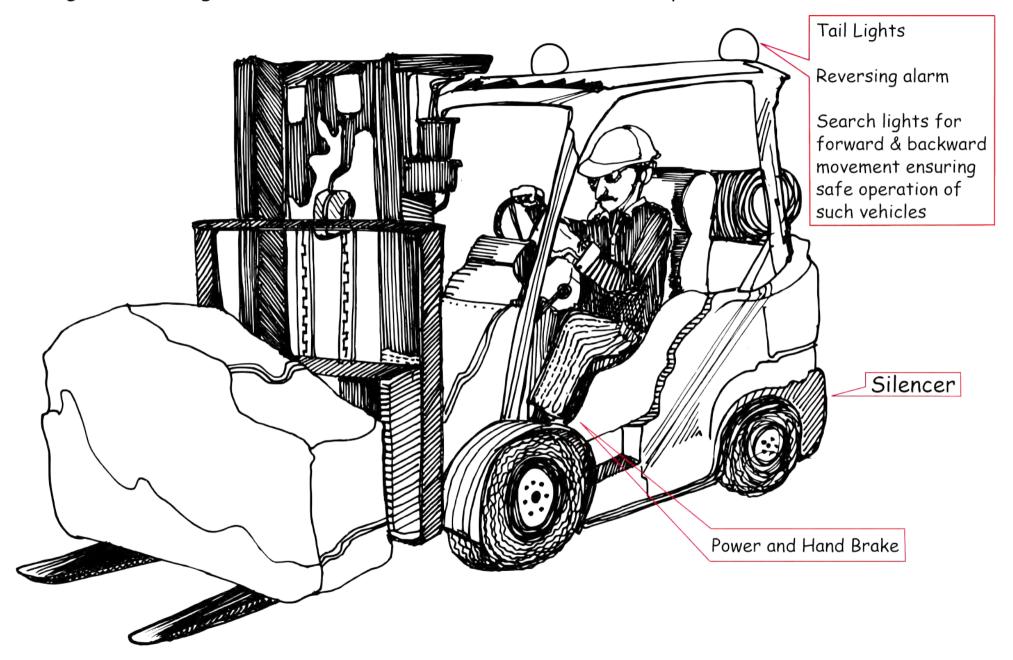








Lifting and stacking of blocks should be carried out with the help of fork lifts



## **CHILDREN IN SANDSTONE MINES**

In most sandstone mines in the Kota-Bundi area, the workers live within or near the mining area with their families. Many of them migrate from neighbouring districts and states to work during the peak season of mining. The migrant workers essentially live in temporary shelters, usually provided by the mine owners, within the mine area. This is usually in areas which are not being excavated at that moment.

When the adults go to work in the morning they leave their children behind in these temporary shelters or in case of infants, upto the age of 3 years, they may be taken to the worksite by their mothers. Children left behind in the temporary shelters are usually taken care of by their older siblings, mostly elder sisters. Being drawn into the role of a care giver prematurely girl children are deprived of their childhood.

Further, adolescents usually male may accompany their fathers to the worksite as apprentices and to get initiated into the work.

Children in the sandstone mines thus, can be classified into two categories:

- (a) infants and young children accompanying their mothers to the worksite; and
- (b) adolescents accompanying parents to learn the skill.

Hazards to children can thus also be classified as:

- (a) hazard due to proximity to mining area;
- (b) hazard due to worksite organisation.

## Infants and Young Children in Mines

Children accompanying their mothers, stay close to their mothers. The women, in the mines, are usually employed in clearing of stones and debris. The infants are not engaged in the work directly, but are exposed to its hazards due to their proximity to the working mother.

As women are involved in clearing debris and small stone chips from the mine area, the incidence of dust and sharp edged stone chips is very high.

**Exposure to Dust:** Infants and young children are exposed to this dust leading to severe chest congestions which debilitates their natural growth process and may even lead to chronic lung diseases, including silicosis, pneumoconiosis, and often leading to tuberculosis.

**Susceptibility to Injuries:** With no creche facility, the children are also susceptible to the possibility of injuries from stone chips. They may even wander away to areas where the stone slabs are being chipped or even to the blasting area which increases the possibility of severe injury.

**Exposure to Noise:** The intense noise of drilling or blasting, affect the hearing quality of infants and children for a lifetime. It also affects their ability to pay attention in the long run.

**Heat:** Temperature in the sandstone mines in peak periods of work may rise to 42-48 degree centigrade on many days. With no provision of shelter and sufficient drinking water, intense heat often leads to severe dehydration and sun stroke that may even be fatal.

#### **Adolescents at Work**

The United Nations Convention on the Rights of the Child, 1989 (UNCRC) was the first legally binding international instrument to protect civil, cultural, economic, political and social rights of children. The UN Convention defines a child as anyone below the age of 18 years and spells out the basic human rights that children everywhere should have, including the Right to Protection from Economic Exploitation (Article 32) and the Right to Education (Article 28).

#### ILO instruments on Prevention of Child Labour.

## C138:Minimum Age Convention, 1973

Minimum age for admission to employment or work:

## For general work:

at 15 years (13 for light work)

#### For hazardous work:

at 18 years (16 under certain strict conditions)

#### In less developed economies: at 14 years (12 for light work)

C182: Worst Forms of Child Labour Convention, 1999

This defines a person less than 18 years of age as a "child"

It requires elimination of

all forms of slavery

forced or compulsory labour

work which is likely to harm the health, safety or morals of the children

India has ratified The UN Convention on the Rights of the Child India has not ratified ILO Conventions Nos. 138 and 182

Trade unions must demand the Ratification of the ILO Conventions Nos. 138 and 182

#### **Indian law**

The Child Labour (Prohibition and Regulation) Act, 1986 bans child labour in certain employments and occupations and lays out a regulatory framework for employment of children. The Act defines a child as any person who has not completed the fourteenth year of age. The act identifies work in mines as a hazardous employment. Hence, even adolescents in the age group of 15-18 years are prohibited from being employed in mines.

Adolescents (in the age group of 15-18 years) accompanying their fathers are exposed to all the hazards that adult workers are exposed to as described in the earlier sections. In addition, the dust, the exposure to high temperature, etc prevent healthy growth of the mind

and body of the adolescent. The coercive nature of the employment relation also creates barriers for the growth of the mind and binds it to this occupation with an inevitability that cannot be escaped. However, given the extreme poverty and lack of both school education or skill development, joining parents at work to learn the skill is the only available choice. Thus, in the existing situation it is important to ensure safety of the adolescents at work and progressively take steps towards eliminating child labour.

According to the Mines Act, 1952, adolescents can be employed if the following conditions are met:

He has a medical certificate from a certifying surgeon that he is fit for work as an adult is in the custody of the manager of the mine.

He carries, while at work, a token giving a reference to such certificate. He gets an interval for rest of at least half an hour after every four and a half hours of continuous work on any day.

## No adolescent can be allowed to work in any part of a mine unless:

His work hours are not more than four and a half hours in any day.

His hours of work are spread between 6am and 6 pm in a day. Period of work is limited to two shifts which shall not overlap or spread over more than five hours each.

### **Generations lost in Quarrying**

The children live and grow within the mine environment and eventually begin working at the mines.

With most workers being migrants, their children begin their life as infants accompanying their mothers to work. As young children being left in the temporary shelters with their siblings waiting for their parents to return home. And as adolescents once again accompanying their parents to work to get initiated to the work.

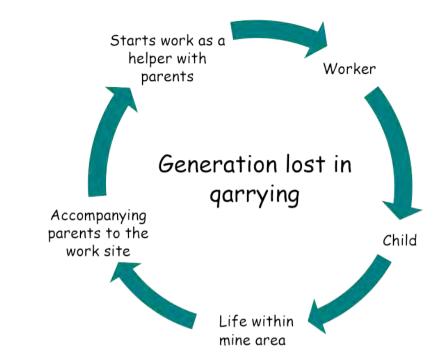
With negligible access to schools due to:

- (i) the temporary nature of work of their parents;
- (ii) distance from schools and lack of transporation; and
- (iii) sometimes a language barrier, most young children start looking at the mines as their passage to adulthood.

Many of them, start assisting their parents as adolescents while learning the skill as apprentices to their parents. These children, essentially adolescent male in the age group of 13-14 years, are initially engaged in breaking larger slabs into smaller slabs, assisting their fathers and within a couple of years become independent workers themselves.

The lack of social security coverage of the parents is often the primary reason for the vulnerability of their children. Seasonal unemployment and expenditure on exingencies create an unavoidable sense of insecurity among workers which then gets transferred to their children.

With no provision for medical coverage or for expenditures on exigencies such as death, marriage, etc., workers in times of need, are forced to take loans from their employer/contractor. This, then ties them to a debt trap that they are not able to escape.



As soon as a worker takes a loan, the rate of daily wage of the worker falls. But this drop in the wage is only a punitive action. This is not adjusted towards the repayment of the loan. Hence, the workers are almost never able to repay this loan. Their mobility to other mines is also restricted by these loans. However, in case of death of the worker, there is no evidence of these loans being passed on to the survivors of the worker. But these restrictions and the diminished capacity to earn, creates prohibitive conditions for the family and especially the children, to develop their ability to think, learn, reason and decide independently and hence, seek alternate skills and employment.

The children in the mines get accustomed to the idea of a life of hardship in the quarries. The idea of illness and possibility of accident and death does not register either with the workers or their children. Thus children in the mines grow up into full-fledged workers working

in the same mines where they lived their entire life and eventually falling into the debt traps in a manner similar to that of their parents. The basic needs of a child remain unaddressed.

The Right to a Decent and Secure Wage and Social Security for adult workers is the first step towards addressing the vulnerability of children in the mines.

### Hazards of Quarry life on children

The sandstone quarries are not located within the territories occupied by local residents. Hence these have very limited access to civic amenities like schools and hospitals. The children living in the mining area with their parents have very little access to interacting with the world outside the mines. Thus the children grow up in a secluded environment with almost no access to the basic needs of a child.

Basic needs of a child:

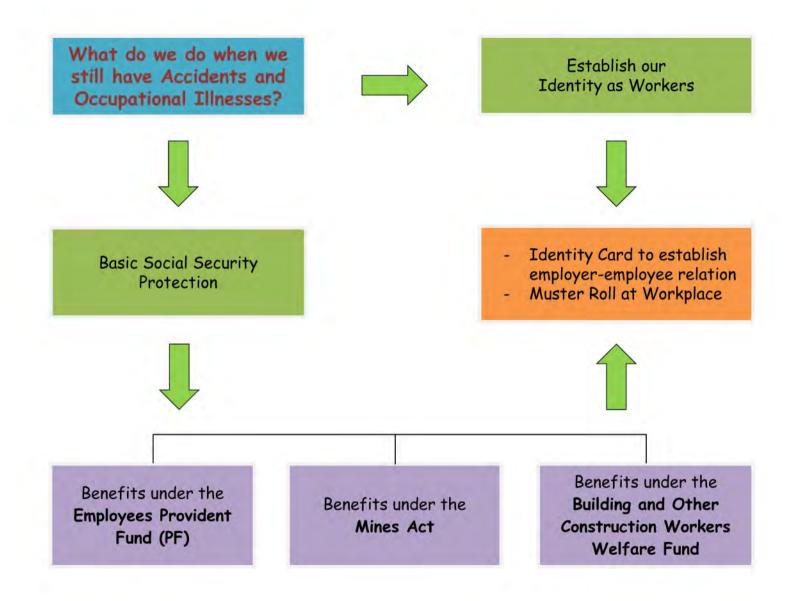


The lack of access to basic needs creates an environment of deprivation that affects the physical, emotional and psychological growth of the children of workers in the mining areas. It fails to develop the capacity of the future generation to seek a better living and working condition. The children, in their formative years, suffer deprivation from the essentials of formative developmental care.

The improvement of the condition of the children in the mines is inherently linked to the improvement of the conditions of work and life of their parents and hence to the organisation of the workplace.

Employers, Government, Unions and other Civil Society organisations must together guarantee the basic needs of every child.

## **Social Security**



Social Security for mine workers is a necessary condition to ensure adequate physical, mental and emotional development of children that allows them the opportunity to participate fully in economic, social and political life as adults.

Access to the benefits under the Provident Fund Act, the Mines Act or the Building and Other Construction Workers Welfare Fund, as described in the tables later, ensure basic social security of workers and take care of their needs in times of exigencies. However, these benefits, as described in the next section, do not ensure protection of the rights of children in the mines. In fact, accidents affecting children at the workplace become the sole responsibility of the parents. Employers take no responsibility or liability of the children in these worksites.

Thus, employer liability for children in mines need to be ensured.

# TRADE UNIONS MUST HOLD EMPLOYERS RESPONSIBE FOR SAFETY OF CHILDREN IN MINES

### **Infants and Young Children**

Infants and young children accompanying their mothers to work are exposed to dust, intense heat and noise, possibility of injuries from stone chips and heavy slabs. Most mines have no provision for a crèche or even a shelter for infants and young children accompanying their mothers to the mines.

#### ► Crèche and Child Care Centres

Under the Mines Crèche Rules, 1966, mine owners must provide crèches as per the requirements under the rules.

Crèches with trained crèche-in-charge, caregivers and cook must be provided by every employer for children of mine workers under the age of 6 years.

#### The Crèches should be:

- Near the worksite to ensure access of mothers but away from the blasting sites to ensure safety of the children as well as protect the children from the noise and the dust.
- In one building that is well ventilated with adequate natural light for healthy growth of the child. The room must provide protection to children in all weather, e.g. appropriately cooled in extreme heat.
- Equipped to provide a comprehensive early child care facility including nutritious food and drinking water, sanitation facilities including toilets, early childhood education that prepares the child for future schooling and regular health check-up and medical care. The medical officer in charge of the mine will be responsible for the regular health check up of the children.
- Provided with cots, clean bed linen, cooking and feeding utensils and toys for the children.

It is important to ensure a smooth transition between these worksite crèches and schools for these children as well as all other children in the school going age living in the mining area.

#### **▶** Schools

As the mines are located away from municipal areas, access to nearest school is the first barrier to schooling. This therefore should be the responsibility of every employer. According to the Mines Act, the Government may provide financial assistance up to 75% of the cost of a school bus or Rs. 700,000, whichever is less for a normal bus and 75% or Rs. 500,000, whichever is less for a mini bus to the Mine owners. Thus, workers and their trade unions should demand the provision of this bus for the children in the mine areas to ensure their access to education.

Access to education and alternate skill development based on interest should be promoted. However, access alone would not ensure choice. To ensure freedom of choice for young adults, it is important to ensure security of employment of the parents, free from coercive employment relations. A sense of security of parents ensures freedom of choice for their children.

#### **►** Adolescents

The adolescents who accompany their parents to work are not covered under any social security legislation as they are not considered full-time workers. In fact, in mines, which is considered a hazardous employment, accidents of adolescent workers would not even get recorded as it is prohibited to employ children in mines. As a result, the adolescent workers are more vulnerable to exploitation.

### Conclusion

Despite legislation, abject poverty and lack of social support creates condition in which children continue to accompany their parents to work, especially adolescents being initiated by their parents to the employment. The barrier to eliminating child labour remains closely linked to the institutional apathy. Many mines, mostly those which employ children, conduct their operations on a thin line bordering legality and illegality. As a consequence, monitoring and regulation of these mines are minimal. The thinner the line, the more insecure are the employment relations. In such a situation, the first step towards regulation must be taken by workers and their trade unions. Implementing the law and ensuring employer liability on workplace conditions and work organisation would ensure its positive impact on the children of the workers.

Children in the mines face multiple physical and social risks with immediate and long term effects. The physical risks, as discussed in the earlier sections, are linked to the work itself and the workplace. However, the social risks have a far reaching effect. The exposure to

a life in mines which includes consumption of alcohol, tobacco and other intoxicants to deal with the difficulties of life itself, the illegality of the enterprise and other criminal activities also leads to criminalisation of the children. These need to be addressed through a socialisation process that is rooted in understanding the work process and the insecurity of working families. Most awareness campaigns are rooted in the assumption that worker parents do not understand the hazards of child labour. Regularisation of the mine and the employment relation are primary steps to ensure elimination of children from the mines. The assumption that children do not attend school because they work, is also not entirely true. Lack of access to schools is the primary barrier to schooling for children. We must recognise that poverty is the most important reason for children of workers to be at the work or even at the workplace. Restructuring the mines and the working conditions in it thus must fundamentally address issue of wage, wage security, and social security of adult workers to ensure the protection of their children...

## Frequently asked questions

1. Who can register with the Rajasthan Building and Other Construction Workers Welfare Fund?

Any worker who:

- (i) has completed the age of 18 years and is less than 60 years of age; and
- (ii) has worked as a construction worker for not less than 90 days in the last 12 months can become a member of the Welfare Board.
- 2. Are mine workers considered to be construction workers?

YES, a mine worker in sandstone mines is considered to be a building and construction worker as they work with building material.

- 3. What do you need to do to become a member of the Rajasthan Building and Other Construction Workers Welfare Fund?
- (i) Certificate of age to prove you are above 18 years of age. This may be a school certificate. If that is not available, it has to be a certificate issued by a medical officer certifying the age.
- (ii) Application for membership (in Form V) to the Welfare Board.
- (iii) Rs. 25 as membership enrollment fee.
- 4. Are mine workers eligible to benefits under the Employees State Insurance Act?

NO. Mine workers are governed by the Mines Act and hence they are not covered by Employees State Insurance Act.

# 5. Are Mine workers eligible to benefits under the Employees Provident Fund?

Yes. It applies to all mine workers with a wage less than Rs 15000 a month (except in coal mines -The Coal Mines Provident Fund Act applies to coal mines).

The EPF applies to all establishments which employ 20 or more persons.

## 6. What are the requirements for EPF contribution?

It is a contributory fund. Workers and Employers both contribute to this fund.

12% of Basic Wage +Dearness Allowance by individual worker 12% of Basic Wage +Dearness Allowance of wage of the particular worker by the employer

And an additional 3.67% of Basic Wage +Dearness Allowance by employer for administration of the fund.

So, if a worker earns Rs. 6000 a month (Basic + Dearness Allowance)

The PF contribution of the worker would be Rs. 720 every month.

This amount shall be deducted from the wage as statutory deduction for PF.

So, wage in hand will be Rs. 5280.

## 7. What will you get in return for this wage deduction?

(i) When you retire at the age of 60 years, or if you resign or die in employment, you can withdraw your entire PF deposit along with the interest on that amount.

- (ii) If you resign from employment, you can even transfer your PF account to your next employer and continue to save in your PF account.
- (iii) In case of financial emergency, such as house construction, higher education, marriage, illness etc., loans can be taken from the PF account or even Partial withdrawals are allowed. This will provide an institutional mechanism to escape the debt trap in the mines.

## 8. Who is a Workmen's Inspector?

For every mine with 500 or more persons employed, 3 employees must be selected by the owner or the management in consultation with the recognised trade union(s) to carry out inspection of the mines on behalf of the workers. When persons employed exceed 1500, additional Workmen's Inspector shall be appointed.

## 9. What is a Safety Committee?

Safety Committee is a joint committee of management and workers. It consists of

- (i) Manager Chairman
- (ii) Five officers nominated by the chairman
- (iii) Five workers
- (iv) Workmen's Inspectors
- (v) Safety Officer, if any

## **Benefits under the Mines Act**

Benefits	Mines Act		BOCW Fund for workers working up to 10 feet below the surface	
Crèche	Mine owners are required to construct crèches under the Mines Crèche Act		Creches at worksites	
Education	Girls	Boys		
Class I to IV (Dress/ Books)	Rs. 250	Rs. 250		
Class V to VIII	Rs. 940	Rs. 500		
Class IX	Rs. 1140	Rs. 700		
Class X	Rs. 1840	Rs. 1400		
Class VIII-X			Scholarship of Rs. 2000 per year	
Class XI-XII	Rs. 2440	Rs. 2000	Scholarship of Rs. 3000 per year	
Scholarship	Rs.250 each to school going children up to the age of 21 years or they get married.			
3 yr college degree or Diploma/Post-graduate/ Commercial degree	Rs. 3000	Rs. 3000	Scholarship of Rs. 5000 per year for graduation Scholarship of Rs. 10,000 per year for post graduation	
Medical College/ BSc (Agr)	Rs. 15000	Rs. 15000	Scholarship of Rs. 20,000 per year for Professional graduates, Medical & Engineering graduates	

Benefits	Mines Act	BOCW Fund for workers working up to 10 feet below the surface
Health	Manager and the second	
Maternity Benefit	Rs. 1000 for up to two live births, provided 6 months of employment	Rs.6000 for each delivery
Family Planning Surgery	Rs.500 after two children	
Eye glasses	Rs. 300 for each	
Cancer	100% reimbursement on actual expenditure	National Health Insurance Scheme with
	Rs.600 to Rs.750 per month as maintenance allowance during treatment	a coverage of Rs. 30,000 cashless treatment in Government listed hospitals
Heart Diseases	Reimbursement up to a maximum limit of Rs.130,000	
	Rs.750 to Rs.1000 per month as maintenance allowance during treatment	
Kidney Transplant	Reimbursement up to a maximum limit of Rs. 200,000	
	Rs.750 to Rs.1000 per month as maintenance allowance during treatment	
Silicosis	Rs.100,000 on identification and certification by medical board	
	Rs. 500,000 on death by silicosis	
Accidents	Financial Assistance in case of a serious accident: - First time: Rs. 10,000 - Rs. 1000 every month for 5 years	Financial Assistance in case of death by accident: Rs. 500,000
	·	accident: Rs. 500,000

Benefits	Mines Act	BOCW Fund for workers working up to 10 feet below the surface
Death	Rs.1500 to dependent of the mine worker as funeral assistance.	Rs. 5000 to dependent as funeral assistance
In account was	Cooper Transport for more in the analysis of 10 (O	
Insurance	Group Insurance for workers in the age group of 18-60  Death	
	- Normal Death while employed : Rs. 10,000	
	- Death by Accident: Rs.25,000	
	Accidents	
	- Partial Disablement: Rs.12,500	
	- Total Disablement: Rs.25,000	
Marriage	Financial assistance of Rs.5,000 for marriage of each daughter (up to 2 daughters) of a widow/widower mine worker.	Financial assistance of Rs.51,000 for marriage of each daughter (up to 2 daughters)
Cycle		Cycle or Rs.3000
Housing Loan and Subsidy	25% of the cost of housing or Rs.50,000 subsidy whichever is less is provided to mine owners for construction of housing for workers	
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Pension		Rs. 1000 per month after 60 years of age

Fundamental Principles and Rights at Work Branch (FUNDAMENTALS)

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