

**A Study on
Social Security Scheme
for Barbers in Delhi**

2004

NATIONAL ACADEMY FOR TRAINING AND
RESEARCH IN SOCIAL SECURITY
NEW DELHI

**NATIONAL ACADEMY FOR TRAINING AND
RESEARCH IN SOCIAL SECURITY**

**Employees' Provident Fund Organisation
Ministry of Labour, Govt. of India**

30-31, Institutional Area, Janak Puri, New Delhi-110058

ACKNOWLEDGEMENTS

The study group acknowledges the great intellectual support rendered by Dr. V.K. Mehta, eminent economist and former Director, Planning Commission, Sh. Harmandar Singh, eminent social security expert and former Director ISSA and Sh. Manohar Lal DGLW during the study.

The NATRSS expresses its gratitude towards the Ministry of Labour, Govt. of India which sponsored the study.

The NATRSS also expresses its gratitude towards Dr. P. D. Shenoy, Labour secretary, Dr. Ashok Sahoo, Labour & Employment Advisor, Dr. Harcharan Singh, Director, Ministry of Labour and Sh. Surender Sain, General Secretary, Sain Mahasabha, New Delhi for their valuable support to the study.

The Study group expresses its gratitude towards the barber community, Azad Barber Union, and Sain Mahasabha for their sincere co-operation and support.

EXECUTIVE SUMMARY

Social security denotes the programme of protection to workers. In India social security schemes are available to the workers in the organised sector only which constitutes hardly 9% of total workforce. Rest 91% workers in the unorganised sector have no access to social security. There is a great challenge before the country in providing social security to the entire workforce. The challenge is to cover the uncovered unorganised sector. Unorganised sector is vast and complex in nature. It consists of varied occupations and multiple income groups. A major obstacle to introduction of social security scheme for this sector is the heterogeneous nature difficulty in identifying the target group. To design social security scheme for this sector we need to study these diverse occupational and income group to know their needs and paying capacity etc. so that suitable contributory social security scheme can be designed for such groups. In this connection the MOL, Govt. of India and NATRSS decided to study barbers in Delhi to know their priority needs and suggest several options for meeting the needs so that a suitable social security scheme can be designed for them. This was a 6 month project sponsored by the MOL & NATRSS. The study was conducted by the NATRSS. Barbers also fall under unorganised sector and there is no social security scheme for them in Delhi. They are easily identifiable, uniformly distributed, Lack of illegalities and Marginally above the poverty line as such having the paying capacity so we thought to take up this community for the study.

The project requires a thorough understanding of socio-economic profile of the barber community (occupational community). This ensures a detailed field survey of the subjects in the prescribed area. This study is aimed to cover barbers of all categories- (i) street barbers (ii) barber shops (iii) beauty parlour and (iv) gents saloon spread across the Delhi. According to 1991 census total population of barbers in Delhi is 9613. A sample consisting of 1003 barbers was randomly selected. A pre tested questionnaire was used to elicit responses on their self profile, family profile, job profile, expenditure profile, savings profile etc. The collected data was tabulated employing simple statistical methods. Later on this was analyzed as per the need of the study. During this course two meetings were conducted with the representatives of barbers - first before the field survey and second after the draft report to know their view points about the proposed study. Two seminars were also conducted during the study - first seminar was aimed to discuss the findings of field survey and in the second seminar draft report was discussed.

Following is the socio-economic profile of barbers in Delhi based on the field survey conducted by the study group:- barbers' average age of employment is 48 years. 75% of them are literate. 50% have migrated from U.P., 18% from Bihar and more than 4% from Rajasthan, Haryana etc. Only 15% belong to Delhi. 52% having the I.D. proof. Most of the barbers are self employed. Most of them have got informal training. More than 85% are willing to contribute monthly in a social security scheme. Average amount of monthly contribution is Rs. 200/-. Their average monthly income is Rs. 3350/-. Their priority needs are as follows:-

	NEEDS	% OF SAMPLE	
		RANK I	RANK II
1.	Loan	61.59	18.72
2.	Pension	19.66	33.99
3.	Life Insurance	15.13	21.94
4.	Health Insurance	9.17	29.32
5.	Child Education	14.44	16.14
6.	Professional Training	9.52	19.80
7.	Disability Insurance	0.00	1.96
8.	Maternity Benefit	0.57	0.57

There is no commonly accepted definition of social security. The term has been defined differently by different authorities. However the certain things are common in all the definitions. The I.L.O. defines social security in the following words:- "The expression has acquired a wider interpretation in some countries than in other but basically it can be taken to mean the protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, Maternity, employment injury, unemployment, invalidity, old age and death, the provision of medical care; and the provision of subsidies for families with children".

If we look at the priority needs of barbers in the light of above definition-pension, life insurance and health insurance come under it's purview. Loan-need may not come under it directly. According to survey 61% barbers need loan facility. Among the priority needs this is the highest number. They need loan for various purposes. This loan need could be divided into following three categories:- Professional need, employment need, housing need. On the above facts the study group understands

that barbers loan need may be considered under the social security and there may be a suitable provision for the same. Among the priority needs loan, pension, life insurance and health insurance have emerged prominently. Keeping in view of the needs we have suggested several alternatives for each of the needs.

Following are these :-

NEEDS	PRODUCTS
1. Loan	(i) Co-operative Society (ii) Micro credit
2. Pension	(i) Varishth Pension Bima Yojna (ii) Group Superannuation Scheme (iii) Unorganised Sector Workers' Social Security scheme. (iv) Barbers' Pension Scheme
3. Life Insurance	(i) Janshree Bima Yojna
4. Health Insurance	(i) E.S.I Scheme (ii) Barbers' Health Scheme

The present study has identified the perceived needs and explored the options to meet these requirements in effective manner. During the course of discussions held with stakeholders, the financial institutions, it was brought out that it is feasible to devise a customized solution for many of these needs. However the study group did not have time and resources to deal with issue in depth. It is therefore suggested that a further study may be made in this regard. While deciding the suitable product and delivery mechanism, it is expected that barbers' trade union, financial institutions and concerned Govt. agency are co-ordinated and associated. While deciding the suitable product and delivery mechanism the following facts may be kept in view :-

- (i) Most of the barbers are self employed.
- (ii) All the schemes are voluntary in nature.
- (iii) All the schemes are to be implemented by the groups.
- (iv) A serious involvement of trade union and community based association is required.

- (v) An agency preferably govt. agency is required to monitor and facilitate the scheme.
- (vi) Trade union/association is required to be educated about the scheme.
- (vii) A nodal agency is required.
- (viii) Barbers are easily identifiable group.

We hope that the conclusions and recommendations of the study would serve as valuable inputs in designing a suitable social security scheme for barbers in Delhi.

Finally this study is expected to give a fillip to the devising of appropriate social security scheme for other occupational and income groups in the unorganised sector.

PROJECT TEAM

The project "A Study on social security scheme for barbers in Delhi" was undertaken by the Ministry of Labour, Govt. of India and the National Academy for Training & Research in Social Security, New Delhi. The team Constituted of 10 members. They are enlisted below: -

1. Dr. Satbir Silas Project Director
Director, National Academy for Training & Research in Social Security.
2. Sh. Rambir Dalal Research Officer
*Regional Provident Fund Commissioner-II
Sub Accounts Office, Inderlok, New Delhi*
3. Sh. Yogendra Jha Research Officer
Assistant Director, National Academy for Training & Research in Social Security
4. Ms. Pausami Basu Statistical Assistant
Pursuing M. Phil. in Geography from J.N.U.
5. Sh. Sarbeswar Sahoo Research Assistant
Pursuing M. Phil. in Sociology from J.N.U.
6. Sh. Gunjan Kumar Jain Data Entry Operator
Certificate in computing from IGNOU
7. Sh. Pradeep Kumar Field Investigator
M.A. (sociology) from JNU
8. Ms. Sweta Kumari Gupta Field Investigator
Pursuing M.Phil in Geography from J.N.U.
9. Sh. Rakesh Arya Field Investigator
Pursuing M.Phil. in Geography from JNU
10. Sh. Ashish Kumar Field Investigator
*Pursuing M. Phil. in the dept.
of African Studies, D.U.*

■ C O N T E N T S ■

Acknowledgements	(i)
Executive Summary	(ii)
Project Team	(vi)
Chapter 1 Introduction.....	1
Chapter 2 Design of the study.....	4
Chapter 3 Socio-Economic profile of Barbers.....	7
Chapter 4 Social Security Scheme for Barbers.....	54
Chapter 5 Conclusions/Recommendations	69
Chapter 6 Policy Implications.....	71
Annexure 1 Questionnaire.....	73
Annexure 2 Suggestions and problems of the Barbers.....	77
Annexure 3 Preliminary observations from the field	79
References	

Social security denotes the programme of protection to workers. It provides funds for economic and social development and a steady labour force. Some of the major social security schemes available in India are : Workmen's Compensation Act-1923, Maternity Benefit Act- 1961, Gratuity Act - 1972, Employees' State Insurance Act - 1948 and Employees' Provident Fund and Miscellaneous Provisions Act - 1952.

Notwithstanding the above schemes, there is a great challenge before the country in providing social security to the entire workforce. The challenge is in the form of covering the uncovered unorganised sector.

According to the 1991 census the total workforce in India is 31.41 crore. Out of this only 279.41 lakh are employed in the organised sector. That is around 91 percent of the workforce is engaged in the unorganised sector. The schemes mentioned above are applicable by and large to the workers of organised sector. A large number of workers in the unorganised sector are still to be covered. National Accounts Statistics Report of 1995 confirms that nearly 65 % of the national income is contributed by the unorganised sector. In spite of this largest workforce have no social security. National commission on Labour 2002 says "The term unorganised sector eludes definition" Its main feature can be identified and the sector and processes where unorganised labour is used can be listed though not exhaustively. Apprentices, casual and contract workers, home based artisans, a section of self employed persons involved in jobs as vending, rag picking and rickshaw pulling, agricultural workers, migrant labour and those who perform manual and helper jobs come under this sector as well as those who depend on natural resources that are open or common property¹.

The study group appointed by the National Commission on Labour 2002 has brought out certain general characteristics of enterprises or employment in this sector such as low wages and low earnings, high percentage of employment of family labour, piece rate payments, home based work or contractual work, seasonal or intermittent employment, lack of organisation into trade unions, casual and multiple jobs, existence of debt bondage, existence of co-operative of self employed workers, dependence on others for supply of raw material, less access to capital, existence of health hazards etc².

1. Report of the National Commission on Labour - 2002 Volume- I Page NO- 603.

2. Report of the National Commission on Labour - 2002 Volume- I Page NO- 604.

Though not many schemes have been implemented for the unorganised sector but a few notable ones have been in existence. They can be used as important reference points and the base for adopting and implementing various social security schemes for the unorganised sector. These schemes though restricted in limited areas can be adopted and implemented on a larger scale. The notable ones are :

- (1) SEWA
- (2) Kerala Welfare Schemes
- (3) Mathadi Boards of Maharashtra
- (4) National Dairy Development Board

Unorganised sector is vast and complex in nature. It consists of varied occupations and multiple income groups. A major obstacle to introduction of social security scheme for unorganised sector is the heterogeneous nature difficulty in identifying the target group and their varied requirements. In view of this it is important to study in detail various occupational/income groups, understand their needs, assess their paying capacity etc. so that an appropriate social security scheme could be devised. In particular, innovative schemes have to be devised to cater to the peculiar features of various target groups.

It is in this context that the Ministry of Labour (MOL), Govt. of India and National Academy for Training & Research in Social Security (NATRSS) decided to study Barbers in Delhi to know their priority needs and suggest several options for meeting the needs so that a suitable social security scheme can be designed for them. Barbers fall under unorganised sector and there is no social security scheme for barbers in Delhi. Barbers are easily identifiable, uniformly distributed, are marginally above the poverty line and as such have paying capacity so it was decided to take up this community for a detailed study. Mandate of MOL includes labour welfare and mandate of NATRSS includes research on social security so both are suitable partners. This report is the result of "A study on social security scheme for barbers in Delhi". This was a 6 month (1.10.03-31.3.04) project sponsored by MOL and NATRSS. The study was conducted by the NATRSS.

The project requires a thorough understanding of the economic and social profile of the barber community (occupational community). This was sought to be achieved through a detailed field survey of the subjects in the prescribed area. The study covered barbers of all categories - (i) Street barbers (ii) Barber shops (iii) Beauty parlour and (iv) Gents saloon spread across the entire territory of Delhi. Delhi for this purpose has been divided into 4 parts - (i) North (ii) South (iii) East (iv) West. The study area is the metropolitan area of Delhi.

The present study has made an attempt to systematically identify the social security needs of the barber community and has suggested tentative solutions to effectively meet these requirements keeping in view the socioeconomic profile of the target group, existing institutional arrangements etc. However the implementation part requires a further study.

There is a total of six chapters in the report. Chapter 1 deals with introduction, Chapter 2 deals with the design of the study adopted by the study group while chapter 3 presents the socio-economic profile of barbers based on survey conducted by the study group. Chapter 4 discusses several alternatives of social security scheme for barbers in Delhi. Chapter 5 deals with conclusions/recommendations and the last chapter is on policy implications. In addition to this three annexures are there as follows :-

Annexure - 1 Questionnaire

Annexure - 2 Suggestions and problems of the barbers.

Annexure - 3 Preliminary observations from the field.

The conclusions and recommendations of the study would serve as valuable inputs in designing a suitable social security scheme for barbers in Delhi.

At the outset, the relevant secondary data was collected from census, N.S.S.O., existing social security schemes in the organised and unorganised sector. Besides this, the existing literature on insurance and social security was reviewed. A preliminary unstructured field survey was conducted on barbers to know their socio-economic profile and understand the nature of problems faced by the community. During september 2003 a draft questionnaire was prepared. The project formally started on 1st October 2003.

After some preliminary deskwork, a meeting was conducted on 17.10.03 with the representatives of the barber community to elicit their viewpoints. The Project Director highlighted the objectives of proposed study. Draft questionnaire was also discussed in the meeting. This meeting was useful as project team got important feedback from the community representatives. The points emerging from this feedback were suitably incorporated in final questionnaire. Besides getting an idea about socio-economic profile of barbers, this interaction also helped in refining the questionnaire and during the month of october 2003 following activities were undertaken-survey of existing literature on insurance/social security scheme, secondary data collection, sample selection, questionnaire designing and pre-testing of questionnaire etc. On 19th, 20th and 22nd october 2003 pre-testing of questionnaire was undertaken by field investigators in different localities of Delhi. In this course a total 100 barbers were investigated. A meeting was held on 24.10.03 to discuss on several aspects emerging out of pre-testing of questionnaire. In fact a lot of difficulties/problems were faced by the field investigators. Those difficulties were discussed in detail. After discussion necessary changes/corrections were incorporated in the questionnaire. This pre-testing provided useful input in finalisation of questionnaire. A meeting was conducted on 31.10.2003 to interact with field investigators exclusively. In this meeting entire questionnaire was discussed in detail. Area chart was given to each field investigator alongwith the name and address of barbers' representatives.

According to 1991 census total population of barbers in Delhi is 9613. Out of this 7942 are males and 1671 are females. Given the nature of their work & demand for their services the barbers are uniformly distributed across the city & accordingly it was decided to utilise the stratified sample technique to capture the socio-economic profile of barbers. A sample consisting of 1003 barbers, was randomly selected. Care was taken to see that the barbers were drawn from the entire geographical area of the city. Barbers were classified into four categories -

Following is the sample from each category :-

1.	Street Barber	-	293
2.	Shop Karigar	-	514
3.	Beauty Parlour (Ladies)	-	103
4.	Gents Parlour / Saloon	-	93
			<hr/>
			1003

A pretested questionnaire was used to elicit responses of the barbers on their self profile, family profile, job profile, expenditure profile, savings profile etc. The data from sample barbers was collected during the month of November 2003. The collected data was tabulated employing simple statistical methods. Later on this was analysed as per the need of the study. A seminar on "A study on social security scheme for barbers in Delhi" was conducted on 12.1.2004. A total 20 persons attended the seminar including subject experts Sh. Harmandar Singh, Dr. H.S. Anand, Prof. Amitabh Kundu, Sh. Manohar Lal and Dr. V.K. Mehta. At the outset Dr. Satbir Silas, Project Director highlighted the objectives of research project. Then findings of field survey was presented before the subject experts. The purpose of this seminar was to know the viewpoints of eminent scholars on the findings of field survey so that the future course of direction could be decided to the study. Initiating the discussion the Project Director classified the needs of barbers which were based on the field survey. Sh. Harmandar Singh felt that there were three essential components of social security for the unorganised sector which should provide for (i) job security for employment (ii) health insurance (iii) insurance for tools. Sh. Singh also stressed the importance of local NGOs and informal agencies to assist govt. bodies to provide social security to this sector. Dr. H.S. Anand suggested several measures to improve the quality of research project. Prof. Amitabh Kundu justified the category of barbers being chosen for this project as the first informal sector to be studied in detail for the purpose of coverage of social security. The reasons being :- (i) easily identifiable category (ii) capacity of paying for the social security schemes (iii) lacking illegality in practice (iv) do not belong to the lowest rung of the society and have capacity to self-finance a large part of the cost of coverage for social security (v) geographically well distributed. Sh. Manohar Lal DGLW expressed satisfaction with the work undertaken as part of the project which was very encouraging. He appreciated the progress of the project and hoped that the study report would prove useful in introducing a well-designed social security scheme for barbers & would stimulate such coverage for other categories of unorganised sector. Dr. V.K. Mehta co-ordinated the entire discussion and at the end presented a conclusion of the proceedings.

One of the Research Officer in the project team visited Ahmedabad and Mumbai to study the functioning of SEWA and mathadi workers respectively. The evaluation of the experience of these success stores in extending coverage to the unorganised sector was duly taken into account in formulating the proposals for the coverage of social security for barbers.

A draft report was prepared during the month of February and March 2004. A seminar on "A study on social security scheme for barbers in Delhi" was held on 29.3.04. A total 30 persons attended the seminar including subject experts Sh. Harmandar Singh, social security expert, Sh. Manohar Lal DGLW, Sh. Sanjay Rastogi, Divisional Manager, LIC, Dr. Ashok Sahoo, Labour and Employment Advisor, Dr. V.K. Mehta, economist, Sh. R.N. Manna, Director (Actuary) ESIC.

Sh. Surender Sain, General Secretary, Sain Mahasabha and Sh. Suraj Prakash, barber also attended the seminar from barber community. The purpose of the seminar was to discuss the draft report. At the outset Dr. Satbir silas Project Director highlighted the main points of the draft report. Sh. Manohar Lal highlighted the importance of inclusion of barbers' association, Union in the proposed scheme. He also suggested several alternatives for the proposed social security scheme. Sh. Surender Sain and Sh. Suraj Prakash were much enthusiastic and expressed willingness to participate in the proposed scheme. Dr. Sahoo highlighted the importance of the detailed analysis undertaken on barbers as a part of the study and hoped that outcome of the study would provide useful policy implications for the barber community and also for similarly placed occupational groups in the unorganised sector. The representative of LIC, pointed out the difficulties in the implementation of insurance scheme for the unorganised sector. Particularly pension component given the long term nature of commitment & the need for maintaining foolproof records to avoid disputes in identification of beneficiary. He was of the view that if a suitable proposal is put up the LIC may be in a position to make a pension scheme for barbers exclusively taking into account their peculiar requirement. The representative of ESIC felt that unorganised sector worker's social security scheme may be implemented among barbers also. He argued that extension of the benefit under ESI would require an amendment of the ESI Act. Dr. Mehta discussed possibility of several alternatives for the proposed social security scheme for barbers in light of the socio-economic survey, general policy environment and resource requirement etc.

The overall thrust of the comments/ observations made by experts was the recognition of the important contribution of the study towards understanding the peculiar circumstances of barber community that in itself would provide useful insights into devising appropriate social security scheme for barbers. The exact modalities for the scheme would however need to firm up several specifics in consultation with stakeholders including the financial institutions. There was a general consensus among the experts that at this stage of study barbers' priority needs and several alternatives available for social security may be suggested by the study group and for the implementation part a further study may be made. The role of barbers' union and association was also highlighted and need for proper strengthening of these bodies was stressed.

The study group has taken into account suggestions/observations made by experts in preparing this report.

For fulfilling the objectives of project entitled "A study on social security scheme for barbers in Delhi", a field survey was conducted across various parts of Delhi on individual barbers. A 1003 such were covered. An attempt has been made to reach all nook and corner of the city, dividing the city into 4 parts (T-1) and surveying 250 approximately from each part. An honest effort has also been made to extend the survey uniformly to all the four categories-Street Barber, Shop Karigar, Gents Parlour / Saloon and Beauty Parlour (Ladies). The main findings of the survey has been generated and listed in a series of tables provided on further pages :-

As a part of the study, an attempt was made to identify the perceived needs and their priority so that an appropriate social security scheme could be devised for barbers. According to survey conducted by the study group, barbers' priority needs are as follows :-

	NEEDS	% OF SAMPLE	
		RANK I	RANK II
1.	Loan	61.59	18.72
2.	Pension	19.66	33.99
3.	Life Insurance	15.13	21.94
4.	Health Insurance	9.17	29.32
5.	Child Education	14.44	16.14
6.	Professional Training	9.52	19.80
7.	Disability Insurance	0.00	1.96
8.	Maternity Benefit	0.57	0.57

Note : For details, refer 'Table T-27' Chapter 3 of the Report

DEFINITION OF SOCIAL SECURITY

There is no commonly accepted definition of social security. The term has been defined differently by different authorities. However certain things are common in all the definitions. The International Labour Organisation (ILO) defines social security in the following words - "The expression has acquired a wider interpretation in some countries than in other but basically it can be taken to mean the protection which society provides for its members, through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidies for families with children".¹

1. Social Security Principles - ILO page no. 8

If we look at the priority needs of barbers in the light of above definition - pension, life insurance & health insurance come under its purview. Loan-need may not come under it directly. According to survey, 61.59% barbers need loan facility. Among the priority needs this is the highest number. They need loan for various purposes. This loan need could be divided into following three categories :-

PROFESSIONAL NEED

Barbers require loan due to their professional need. This includes setting up a new shop, purchasing of modern instruments & equipments, modernization & repairing of old shop, bigger space for existing shops etc.

EMPLOYMENT NEED

According to survey barbers' average maximum age of employment is 48.45 years. It means that after the age of 48 years most of the barbers become unemployable. This situation arises due to a preconceived notion that after 45-46 years barbers are outdated. Most of the customers think that after this age barbers are not fit to serve them as per the need of modern style & fashion. This is really a great socio-economic problem among the barbers unlike in other working segments. Since most of the barbers become unemployable at the age of 48 years and are not equipped to do any other work, at this stage of their life, the option left for them for employment and livelihood is to take up supervisory work by opening a new shop & employing younger barbers. To set up a new shop they need loan. Due to their poor economic condition Banks & Financial Institutions do not provide them loan. As a result they go to private money lenders who charge exorbitant rate of interest & are exploitative. At present the cost of setting up a new shop is around Rs. one lakh.

HOUSING NEED

According to survey 49.55%barbers have migrated from U.P., 18.34% from Bihar and more than 4% from Rajasthan, Haryana etc. Only 15.35% barbers belong to Delhi. Due to this migration & low level of earning most of the barbers do not have proper housing facility. The low income coupled with high house rents compel them to stay in slum areas with a miserable living conditions. Most of the street barbers & shop karigars sleep on the roadside. Therefore a great desire has been expressed for a housing loan.

On the above facts the study group understands that barbers' loan-need may be considered under the social security and there may be a suitable provision for the same.

On the above facts the study group understands that barbers' loan-need may be considered under the social security and there may be a suitable provision for the same.

In this chapter we discuss one by one barbers' first four priority needs, possible alternatives for meeting these needs, suitability, unsuitability and possible delivery mechanism etc.

LOAN

Barbers' entire loan-need could be classified into two categories :

- (i) Professional Loan or Personal Loan
- (ii) Housing Loan.

Here we discuss the alternatives for meeting these requirements.

CO-OPERATIVE SOCIETY

To meet loan need, formation of co-operative society by the barbers would be useful. This is very successful model for social protection and is being adopted very successfully by the organisation like SEWA etc. Since two different needs are there, two different co-operative societies could to be formed -

- (i) Thrift and Urban Credit Co-operative Society for professional or personal loan
- (ii) Co-operative House Building Society for housing loan.

Planning Commission has defined co-operative as "formation of an organisation in which persons voluntarily associate together on the basis of equality and for promotion of economic interest". It has got certain privileges also. The Central Government and the State Governments provide financial assistance to the societies in various ways, such as-

- by subscribing to the share capital of the co-operative society.
- by giving loans or making advances to the co-operative societies.
- by guaranteeing the repayment of principal and payment of interest on debentures issued by a co-operative society
- by giving financial assistance to the societies in any other form including giving subsidies to co-operative society

The Central Government may also guarantee the repayment of share capital of a co-operative society and dividends thereon as also guarantee the repayment of principal and payment of interest on loans and advances to a co-operative society. The basic intention here is to operate effectively, for the benefit of weaker sections¹.

1. Formation and management of a co-operative society.
Nabhi Publication Page No. 1.9

Following are the objects of "Thrift and Urban Credit Co-operative Society":

- a) to undertake thrift and credit business
- b) for creation of funds to be lent to its members for necessary purposes¹

Following are the objects of Co-operative House Building Society:

- a) to acquire through outright purchase or on lease, land for
 - i. construction for houses for giving to members either on rent or on hire purchase agreement system or by outright sale.
 - ii. allotment of plots to its members on such terms and conditions as may be fixed by the society in accordance with bye-laws for the construction of houses by the members for their own use.
- b) to arrange to supply either on commission or otherwise building material to its members for the construction of houses by the members for their own use on the land allotted to them by the society².

For new co-operative societies to be formed in Delhi, certain viability norms for different classes of societies have been prescribed by the Registrar :

VIABILITY NORMS³

S. No.	CLASS OF SOCIETY	NO. OF MEMBERS	SHARE CAPITAL	AREA OF OPERATION
1.	Thrift and Urban Credit Co-operative Society	200	100000.00	NCTD
2.	Co-operative House Building Society	60	60000.00	NCTD

The facility available for such societies could be suitably availed of for the proposed schemes for members.

1. Formation and management of a co-operative society. Nabhi Publication Page No. 1.11
2. Formation and management of a co-operative society. Nabhi Publication Page No. 1.13
3. Formation and management of a co-operative society. Nabhi Publication Page No. 1.15

MICRO CREDIT FACILITY

Micro credit involves the grant of very small loans with a view of helping the poor to start their own ventures. It has been recognized as one of the effective means of poverty eradication. This fact was underlined by the world summit on micro credit held in Washington which was opened by Hilary Clinton and addressed among others by the Prime Minister of Bangladesh who gave birth to the concept. It has been reported that today there are over 3.5 million borrowers of micro credit in Bangladesh who together with their dependants constitute 20% of the population. Micro credit opens the doors to those who are confined in a static conservative society to self actualization and gives them self respect and social mobility. Hillary Clinton said micro credit is a macro idea. It has a great potential not only to alleviate poverty but also to promote self sufficiency and stimulating economic activity in some of the world's most destitute and disadvantaged communities.

Micro credit facility is being provided by the NABARD and SIDBI. A micro finance development fund has also been setup in NABARD with contribution of Rs. 40 crore each by NABARD and RBI¹.

The loans under this facility are usually available without collateral. This credit facility is available to Self Help Groups. Barbers' Co-operative Society and Self Help Groups may also avail loan under the scheme.

The Government of India as well as some of the State Governments are encouraging the formation of the Self Help Groups.

SUGGESTION

The study group suggests that two co-operative societies - Thrift and Urban Credit Co-operative Society for professional loan and Co-operative House Building Society for housing loan may be formed by the barbers. Efforts may be made to improve credit flow to the barber community from the existing micro credit scheme of SIDBI & NABARD. To avail loan under the scheme barbers are required to form Self Help Groups. In the formation of co-operative societies & Self Help Groups, involvement of barbers' trade union and community based association would be greatly helpful. The study group understands that co-operative society and Self Help Groups may be complimentary to each other and both together may serve the purpose of loan.

PENSION

At present there is no pension scheme for barbers exclusively. According to survey 19.66% barbers have given first priority to pension and 33.99% have given the second priority for the same as per their needs. So pension is a need for barbers. But the question is at what age should it start? As brought out in the survey, barber is a working category faced with a peculiar problem. Most of the barbers become

1. Report of the National Commission on Labour 2002, Volume-I Page No. 849

unemployed at the age of 48 years due to their being outdated in relation to the demands of their clients. Technically pension should start after 48 years but the study group understands that it would not be feasible to provide pension at this early age because of two reasons first - duration is very long. If any pension provider agrees to it, he would be fixing contribution very high that would not be affordable. Second - it is not advisable that at this early age they should be made idle. This working age may be utilized for productivity. Barbers become unemployed at this age since they are outdated. Two ways are there to remove their unemployment. First - if modern training is provided to them, they may be able to continue their employment. Second - if professional loan is provided to them, they may be able to set up their own shop so that earning is continued. Then what should be the ideal age for pension? The study group is of the view that pension may start after the age of 55 years.

OPTION

There may be four options of pension for barbers which are discussed below :-

Varishtha Pension Bima Yojna¹

Varishtha Pension Bima Yojna is a government subsidized scheme announced for Indian citizen aged 55 years and above, in the union budget 2003-2004. the scheme will provide an annual return of 9%.

BENEFITS

- * Pension during the life time of the pensioner.
- * In the event of unfortunate demise of the pensioner, purchase price will be return to the nominee / legal heir of the pensioner.
- * Exit option available after 15 years.
- * Loan facility available to the extent of 75% of purchase price after three years.

MINIMUM & MAXIMUM PENSION

MODE OF PENSION	MINIMUM (RS.)	MAXIMUM (RS.)
Monthly	250/-	2000/-

PREMIUM

Only single premium is payable.

Mode of pension	Minimum Premium (Rs.)	Maximum Premium (Rs.)
Monthly	33,335/-	2,66,665/-

1. Source: L.I.C. Brochure.

Under the Yojna only single premium is payable. Minimum premium is Rs. 33,335/-. Suppose a barber intends to join the scheme, he has to deposit minimum Rs. 33,335/- at once. As per his economic condition he can accumulate this money in around 30 years. Every month he has to deposit a certain fixed amount in a bank. In this situation there would not be any relation between LIC and pensioner. Suppose tomorrow LIC decides to drop the scheme because of loss or otherwise, then there would not be this option for the barber.

Ideal situation therefore would be if LIC allows the pensioner to deposit the monthly premium with LIC which could be accumulated over the working life toward purchase price of annuity and there of promise a fixed pension amount after the age of 55 years is made.

GROUP SUPERANNUATION SCHEME¹

Group Superannuation Scheme of LIC provides pension benefits. Following are the salient features of the scheme :-

BENEFITS

On retirement of a member, the corpus (contribution plus interest) is utilized to provide the following :-

- a) Commuted Value (equivalent to 1/3rd of corpus)
- b) The Corpus that remains after providing for the commuted value is taken as the purchased price to provide for pension.

PENSION OPTIONS

- (i) Life pension ceasing at death.
- (ii) Life pension with return of capital & group pension terminal bonus on death.
- (iii) Life pension guaranteed for 5, 10, 15 or 20 years and life thereafter.
- (iv) Joint life pension payable on the last survivor of the employee and spouse.
- (v) Joint life pension payable to the last survivor of the employee and spouse with return of capital on the death of the last survivor.

ELIGIBILITY CONDITION

Any group of employees is eligible to be covered under the scheme.

1. Source: L.I.C. Brochure.

CONTRIBUTION

Employer and employee both may contribute under scheme. Under the scheme premium is to be paid by the employer, if desired employee also may contribute. Since most of the barbers are self employed and here there is very less number of employer, barber alone has to pay the premium. But LIC does not receive the premium directly from employee under the scheme. There has to be a some intermediary agency. Role of intermediary agencies could be played by the trade union / association. To join the scheme barbers will have to form the groups. It is also necessary to devise appropriate mechanism of record keeping so that the intended beneficiaries are able to receive the due pension without problem.

UNORGANISED SECTOR WORKERS' SOCIAL SECURITY SCHEME¹

On 23rd January 2004 Ministry of Labour, Govt. of India launched a scheme "Unorganised Sector Workers' Social Security Scheme". This scheme is applicable to entire unorganised sector workers including barbers. This is a fully funded scheme which is being managed by the Employees' Provident Fund Organisation.

Following are the main features of the scheme :

Coverage : It will cover all the workers in the age group of 18-35 years in the unorganised sector drawing pay / wages / income not more than Rs.6500/- per month. All workers in the age group of 36-50 are eligible to become members only for a period of five years from the day of notification of the scheme. There after only the workers who are below the age of 36 years on the date of joining the fund are eligible to become the members of the fund. The scheme is voluntary for the workers where there is no identifiable employer and for the self-employed.

Contribution : The scheme will be financed by the contributions from workers, employers and the government. The workers in the age group of 18-35 years will contribute Rs.50/- per month and workers in the age group of 36-50 years will contribute Rs.100/- per month. The employers in both categories, where identifiable, will contribute @ Rs.100/- per month. Workers in the age group of 18-35 with no identifiable employer shall pay a minimum contribution of Rs.100/- per month. Workers in the age group of 36-50 with no identifiable employer shall pay a minimum contribution of Rs.200/- per month.

The Central Government shall contribute at the rate of 1.16 % of monthly wages of enrolled workers taking as base the average national floor wage as notified by the Central Government from time to time.

1. Source : Scheme Brochure

BENEFITS

- (i) Old Age Pension : A flat rate registered pension of Rs.500/- per month on retirement at the age of 60 years and total disablement and family pension in case of death of the worker.
- (ii) Personal Accidental Insurance :
- (iii) Health Insurance :

Under the scheme pension is payable at the age of 60 years but barbers' pension-need arises at the 55 years itself so there is need to modify the scheme so that barbers may also join the scheme.

BARBERS' PENSION SCHEME

Here is another option of pension for barbers exclusively. Barbers' pension scheme may be designed keeping in view of their need and paying capacity. This scheme may be designed by the LIC in consultation with barbers' union/association and any interested nationalized bank. All the three parties sitting together may design the pension scheme and its modalities, benefits, contributions etc. This may be a group pension scheme. LIC has got such experience and infrastructure to design and manage the scheme properly. The Government may play the role of catalyst and co-ordinator in this regard besides providing the subsidy of 1.16% to the pension fund which is available to the workers of organized sector & has been extended in the new unorganised sector scheme.

LIFE INSURANCE

At present there is no life insurance for barbers exclusively. According to survey 15.13 % barbers have given first priority to Life Insurance and 21.94% have given the second priority for the same as per their needs. Various available schemes for life coverage have been examined in the light of their suitability to barber community. Janshree Bima Yojna of LIC which provides Life Insurance to poor persons and can cover barbers also is considered suitable for extension to them. Janshree Bima Yojna¹ is discussed below :-

ELIGIBILITY

- I. Persons between age 18 years and 60 years.
- II. In addition to persons below the poverty line, even persons marginally above the poverty line may be covered.
- III. The groups will be identified and notified by LIC in consultation with Nodal Agency.
- IV. Minimum members should be 25.

1. Source: L.I.C. Brochure.

BENEFITS

- (a) In the event of death of the member, sum assured of Rs.20,000/- will become payable to the nominee.
- (b) Accident benefit : in the event of death by accident or partial/total permanent disability due to accident the following benefits shall be payable:
 - (i) On death due to accident : Rs. 50,000/-
 - (ii) Permanent total disability due to accident : Rs. 50,000/-
 - (iii) Loss of two eyes or two limbs or one eye and one limb in an accident: Rs.50,000/-
 - (iv) Loss of one eye or one limb in an accident: Rs.25,000/-

PREMIUM

- * Initially Rs. 200/- per member p.a. to be shared as under: -
- * 50% of the premium to be paid by members/nodal agency/state government.
- * The balance 50% of the premium will be borne by Social Security Fund.
- * Experience Rating Adjustment will be allowed after 3 years on the basis of claim experience, if the group is of minimum 2000 members. If the claim experience is adverse, LIC may revise the premium rates.

NODAL AGENCY

Nodal Agency shall mean Panchayats, NGOs, Self Help Groups or any other institutionalized arrangement.

The Nodal Agency will act for and on behalf of the insured members in all matters relating to the scheme.

Suitability of Janshree Bima Yojna for Barbers

IDENTIFIABLE GROUP

Barbers are easily identifiable group. Survey says that they do not change the place of work frequently. Their shops are established. Even street barbers are almost consistent. It is much easier to form groups for extension of coverage. Thus this scheme easily could be implemented on barbers forming their groups.

COVERABLE INCOME GROUP

According to survey barbers' average monthly income is Rs. 3350/-. Barbers are marginally above the poverty line, thus they are eligible to be covered under the scheme.

AFFORDABLE PREMIUM

Under this scheme Rs.100/- to be paid by the members p.a. which is affordable to the barbers given their willingness and income position.

SUGGESTION

The study group understands that Janshree Bima Yojna is very much suitable to the barbers and it may be adopted for them. This would help to cover one of the important social security needs of the barbers on a systematic basis.

HEALTH INSURANCE FOR BARBERS

At present there is no health insurance for barbers exclusively. According to survey 9.17% barbers have given first priority to health insurance and 29.32% have given the second priority for the same as per their needs. There may be two options of health insurance for barbers which are discussed below :-

ESI SCHEME¹

Salient feature of the scheme :

BENEFITS

Employees' State Insurance Scheme is a social security scheme designed to provide following five benefits to the insured workers / their families -

- (i) Medical Benefit
- (ii) Sickness Benefit
- (iii) Disablement Benefit
- (iv) Dependant's Benefit
- (v) Maternity Benefit

CONTRIBUTION

The employer is required to contribute 4.75% of the wages of the employee as his share of contribution and the employee is required to pay 1.75% of the wages as his share of contribution.

COVERAGE

The scheme applies to the following categories of factories and establishment in the implemented areas :-

1. Source : E.S.I. brochure

- * Non-seasonal factories and establishment using power and employing 10 or more persons.
- * Non-seasonal and non-power using factories and establishment employing 20 or more persons.

Under the scheme contribution is to be made by both - employer and employee. For coverage under the scheme minimum number should be 10. Since most of the barbers are self employed, here there is no employer. In this situation employee alone may contribute both the share. To make this provision there is a need to modify the scheme. In most of the barbers' shop no. of worker is less than 10. Similarly here also a modification is required to reduce the no. so that barbers may also join the scheme. As at present self employed category barbers are not eligible category for coverage under ESI rule it would necessitate amendment in ESI Act to facilitate those availing of services.

BARBERS' HEALTH SCHEME

The Universal Health Scheme does not cover the day to day medical need for ordinary ailments. This was considered an important need by the barber community. Here is another option of health scheme for barbers exclusively. Barbers' health scheme may be designed keeping in view of their need and paying capacity. There may be two ways in this regard, first - a collaboration with the hospitals run by the charitable trust. Second - services may be obtained from a panel of doctors specialist in different areas. For collaboration between hospitals and barber community, we may need a nodal agency. Barbers' trade union / association may act as nodal agency. The government may provide a certain amount of subsidy to the health scheme in the form of drug etc. There may be some arrangement between hospitals and nodal agency in which nodal agency pays a fix amount monthly to the hospitals in lieu of that barbers are provided health services. Nodal agency may collect a fixed amount from the members. To make the scheme effective it is suggested that the proposed association / Self Help Group should have an important role in evaluating the usefulness of such an arrangement to its members and if not satisfied should be authorized to change the panel of doctors / hospitals.

After evaluating the various alternatives of health scheme the study group feels that the second one is the most suitable option.

The present study has identified the perceived needs & explored the options to meet these requirements in effective manner. During the course of discussions held with stakeholders, the financial institutions, it was brought out that it is feasible to devise a customized solution for many of these needs. However, the study group did not have time & resources to deal with issue in depth. It is therefore suggested that a further study may be made in this regard. While deciding the suitable product and

delivery mechanism, it is expected that barbers' trade union, financial institutions and concerned government agency are co-ordinated and associated. Here there is a road map for further study group -

☞ FIRST STEP

A government agency is identified, say department of labour welfare or social welfare, government of India.

☞ SECOND STEP

Identified government agency makes aware the target group about the possible products.

☞ THIRD STEP

The government agency motivates the target group to form the Self Help Groups and Co-operative Society.

☞ FOURTH STEP

The government agency arranges the meeting between the representatives of NABARD / SIDBI and representatives of barbers' union to get the loan facility.

☞ FIFTH STEP

The government agency arranges the meeting between LIC and Union to decide the pension and life insurance package.

☞ SIXTH STEP

The government agency arranges the meeting between union and charitable hospital to decide the modalities of health services.

Here it is remarkable that the government agency need not to get much involved into the affairs for a long time. It's role should be to just introduce both the parties. Once system is established, it may take it's own course. Just initial push up is required.

While deciding the suitable product and delivery mechanism, the following facts may be kept in view :-

- (i) Most of the barbers are self employed.
- (ii) All the schemes are voluntary in nature.
- (iii) All the schemes are to be implemented by the groups.
- (iv) A serious involvement of trade union and community based association is required.
- (v) An agency preferably government agency is required to monitor and facilitate the scheme.

- (vi) Trade union / association is required to be educated about the scheme.
- (vii) A nodal agency is required.
- (viii) Barbers are easily identifiable group.

BARBERS' TRADE UNION / ASSOCIATIONS

In the entire process the role of barbers' trade union and association is very crucial. Here is a general information about union and association.

PRESENT STATUS OF TRADE UNION / ASSOCIATIONS THE ASSOCIATIONS / TRADE UNION OF BARBERS IN DELHI

AZAD BARBER UNION

This is the only registered trade union of barbers in Delhi. In last election held in 2003 around 1300 members exercised their franchise to elect the office bearers. Though the union is trying to organize the barbers and advocating their rights, still a lot is required to improve the functioning of the union. In Delhi 9613 barbers are there but in the union election only 1300 participated.

NAI MAHASABHA

Nai Mahasabha, Clock Tower, Hari Nagar, New Delhi is a community based association which is registered in 1973. It has 6225 members. Rupee one is collected from each member as a lifetime membership fee. Last election was held in 2003. This is the biggest community based association of barbers in Delhi. It has mass base. The mahasabha is properly maintaining the records of membership. It involves in several community based social services. It conducts regular meetings of barbers and discusses the issues relating to the barbers. It has a proper office with suitable infrastructure.

SMALL ASSOCIATIONS

Besides Azad Barber Union & Nai Mahasabha some small associations are also there which have a base & membership only in particular area of Delhi. Following are these:

- * Nai Thakur Mahasabha : Mangolpuri
- * Sain Vikas Sabha : Palam
- * Sain Samaj Sangathan : Najafgarh
- * Sain Samaj : Mehrauli

These associations are having informal members from 200 to 500. here it is remarkable that barbers' trade union and associations are much enthusiastic and have expressed their willingness to join the proposed scheme.

NEED FOR AN EFFECTIVE TRADE UNION / ASSOCIATION

The big hurdle to implementing any social security scheme for workers in the unorganised sector is their unorganised nature. They are scattered, ununited and not easily identifiable. Therefore there is an urgent need for an effective trade union or association which can organize them, unite them and finally to help in the implementation of social security scheme. Barbers are also in the unorganised sector and situation is almost similar to other workers in the unorganised sector. Barbers' trade union and associations may motivate its members to join social security schemes. They may make them aware also about the existing social security schemes.

STEPS TO MAKE AZAD BARBER UNION MORE EFFECTIVE

- (i) It may try to increase the number of members motivating the workers.
- (ii) More members to be encouraged to participate in the union election.
- (iii) It may have a proper infrastructure.
- (iv) It may organise its members on one platform for common cause.
- (v) It may propagate the existing social security schemes among the members and motivate them to participate.

SUGGESTION

The study group suggests that the Azad Barber Union and Nai Mahasabha may motivate its members to participate in the social security scheme. They may form co-operative societies and Self help groups. The study group understands that without the serious involvement of the union and the mahasabha, it is difficult to implement the social security scheme for barbers. The government agency designated for implementing the scheme should play an important catalytical role in vitalizing the associations / union for effective delivery of the scheme benefits.

CONCLUSIONS AND RECOMMENDATIONS

The project "A study on social security scheme for barbers in Delhi" was aimed to study socio-economic profile of barbers particularly their priority needs and to suggest several alternatives for meeting the needs so that a suitable social security scheme could be devised for them.

To know the socio-economic profile an extensive field survey was conducted among 1003 barbers in Delhi. Complete survey report in analysed form is available in chapter 3. Among the priority needs of barbers loan, pension, life insurance and health insurance have emerged prominently.

Keeping in view the needs we have suggested several alternatives for each of the needs. Following are these

NEEDS	PRODUCTS
1. Loan	(i) Co-operative Society (ii) Micro Credit
2. Pension	(i) Varishth Pension Bima Yojna (ii) Group Superannuation Scheme (iii) Unorganised sector workers' social security scheme. (iv) Barbers' Pension Scheme.
3. Life Insurance	(i) Janshree Bima Yojna
4. Health Insurance	(i) E.S.I Scheme (ii) Barbers' Health Scheme.

Now the next task is to decide the most suitable option among the several products for each of the needs and devise a delivery mechanism. To decide a suitable product and delivery mechanism we need a co-ordination among the barbers' trade union, insurance/financial institutions and concerned govt. agency. To co-ordinate the above agencies there is a need to make a further study. It is therefore suggested that a further study may be made in this regard so that a suitable social security scheme could be devised for the barbers.

While deciding the suitable product and delivery mechanism the following facts may be kept in view :-

- (i) Most of the barbers are self employed.
- (ii) All the schemes are voluntary in nature.
- (iii) All the schemes are to be implemented by the groups.
- (iv) Trade union / association is required to be educated about the scheme.
- (v) A nodal agency is required.
- (vi) Barbers are easily identifiable group.
- (vii) A serious involvement of trade union and community based association is required.
- (viii) At the age of 48 years most of the barbers become unemployed, if training and loan facility is provided to them they may continue their employment.
- (ix) Barbers are required to form self help groups and co-operatives societies.

* * *

At present there is no social security scheme which is suitable to the entire unorganised sector because diverse nature of this sector with peculiar needs of different groups. Unorganised sector is vast and complex in nature. It consists of varied occupations and multiple income groups. Therefore a single social security scheme can not be made for the entire unorganised sector. There has been a long felt need that each & every occupational and income group may be studied so that a suitable social security scheme can be devised.

In this course the MOL & NATRSS has initiated with the study of barber community which can be a model for other similar occupational and income groups. Under this study we have identified the needs which are peculiar, for example barbers need pension at earlier age because they become unemployable at earlier age, similarly their loan need has got highest position in priority. Thus this study gives a rough idea about the nature of needs in the unorganised sector. Under this study we have suggested several alternatives to meet the social security needs of barbers. This can be applicable to other similar occupational and income groups also. By this study we are able to know barbers' saving and paying capacity which can be useful to insurance and financial institutions. If any social security scheme is designed by these institutions for this group taking into account of their income and needs same scheme may be applicable to similar occupational and income groups also.

There is a great challenge before the country particularly MOL to provide social security to the entire work force. This study would be useful to MOL also. By this study the MOL would be able to know the specific needs and measures for meeting the needs of barbers so that a suitable social security scheme could be devised for them.

This study says that most of the barbers become unemployable at the age of 48 years due to preconceived notion that after 45-46 years they are outdated, if training and loan facility is provided to them, they may continue their employment. This technique may be applied to other workers also in the unorganised sector.

In the implementation of social security scheme for the target group the role of trade union, association, and N.G.Os is highlighted under the study, the same could be applicable to other workers also in the unorganised sector.

By this study it is understood that there is a large no. of groups in the unorganised sector which have capacity to pay in the contributory social security scheme provided that innovative arrangements are made to channelise their savings and customised products suited to their requirement are made available to them.

Finally this study is expected to give a fillip to the devising of appropriate social security scheme for other occupational groups in the unorganised sector.

* * *

ANNEXURE - I
QUESTIONNAIRE

1. Street Barber 2. Shop 3. Beauty Saloon / Parlour

SELF PROFILE

1. Name :

2. Age (years) :

3. Sex : 1. Male 2. Female

4. Caste :

5. Category : 1. General 2. SC 3. ST 4. OBC

6. Illiterate / Literate : 1. Illiterate 2. Literate

7. *If literate*

Qualification : 1. Primary 2. Middle School 3. Matric 4. Intermediate 5. Grad./PG

8. Place of Birth : District : _____ State : _____

9. Place of Job (address) : M/s

Pin : Tel :

10. Residence Address :

Pin : Tel :

11. Mobile No. (If any) :

12. Since how long residing in Delhi (in years) :

13. Having any Address / ID Proof : 1. None 2. Ration Card 3. Voter ID Card 4. Passport

FAMILY PROFILE

1. Type of Family : 1. Joint 2. Nuclear

2. Total no. Number of Dependants :

3. No. of Minor Dependants (Male) :

4. No. of Adult Dependents (Male) :

5. No. of Minor Dependants (Female) :

6. No. of Adult Dependent (Female) :

JOB PROFILE

1. Years engaged in the profession :

2. Status of the Respondent

1. *Owner only*

2. *Owner cum Karigar*

3. *Karigar (Commission Basis)*

4. *Karigar (Salary Basis)*

3. If owner, whether the shop is owned or rented : 1. owned 2. rented

4. If owner, cost of setting up the shop :

5. Number of Employees :

6. Borrowing / Loan Structure :

(a) Year of Borrowing :

(b) Amount :

(c) Purpose :

(d) Source :

(e) Rate of Interest (per month)

(f) Problems Faced :

7. Any Training Undergone :

Formal

Informal

S. No.	Place of Training	Duration (months)	Expenditure Incurred	Problems Faced

8. Pursuing any other Occupation (part time or seasonal) :

9. When out of work

(a) Reasons :

(b) Source of Income :

EXPENDITURE PROFILE

S. No.	Expenditure Type	Amount
1.	Education	
2.	Medical	
3.	House Rent (if any)	
4.	Money Sent out to Dependants	
5.	Professional	

SAVINGS PROFILE

1. Amount Saved (average per month) :
2. Nature of Saving : 1. Regular 2. Temporary

3. Self income / Salary (approx. per month) :

Investment Structure (amount per month)

4. In Any Scheme(s) : 1. Yes 2. No

5. If yes, please give name(s) :

6. Private or Public : 1. Private 2. Public

Scheme Details

7. Source of information :
1. Friends/Relative 2. TV 3. Newspaper 4. Radio 5. Other

8. Nature of the Scheme :
1. Insurance 2. Saving Schemes 3. FD 4. Committee/Chit Fund 5. Other

9. Payment Structure of theScheme

Approximate Amount (Rs) :

Frequency (1. Daily 2. Weekly 3. Monthly 4. Quartely 5. Half-Yearly 6. Annually)

10. Problems Faced :

11. Suggestions :

OTHERS

1. Professional Hazard :

2. Infrastructure Required :

(a) Type of training :

(b) Finance (amount) :

3. Any Knowledge about Government Schemes :
Insurance, Social Security Programmes, etc.

4. Till what age you get employment :

5. Are you willing to contribute for pension and insurance schemes :

(a) Frequency of contributions

1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Half-Yearly 6. Annually) :

(b) If yes, amount of contributions, you are ready to make (amount in Rs.) :

6.

Priority Needs	<i>Pension</i>	<i>Health Insurance</i>	<i>Maternity Benefits</i>	<i>Life Insurance</i>
Rank				
Priority Needs	<i>Loan Facility</i>	<i>Children Education</i>	<i>Disability Insurance</i>	<i>Professional Training</i>
Rank				

7. Opinion about scope of employment and Income enhancement in this profession

8. Strategies of improving the above aspects

9. Suggestions and expectations from government

(For Office Use Only)

Name of the Field Investigator :

Area :

Date of Survey :

Record No. :

SUGGESTIONS AND PROBLEMS OF THE BARBERS AS
IDENTIFIED BY THE COMMUNITY

1. *Loan at Concessional Rates* : The barber community belong to a poor and deprived section of the society. Their income stands quite less to sustain a decent standard of living. The loans from the informal sources are very exploitative in nature. Thus a need for loan at concessional rate arises.
2. *Modern Equipments* : Modern and latest equipments for the profession have been very necessary to compete in the market. These should be made cheaply and easily available to them.
3. *Shops for the Barbers* : Renting a place turns quite unaffordable in Delhi especially for the poor barbers. The Government should make some provisions to provide shops and working areas in a commercial place at low and affordable prices.
4. *Training facility* : Professional training is a necessity in all jobs and so is for this community. This not only increases the standard of living but also enhances the capacity and quality of work. Special care should be taken so that the training is given at alternative timings i.e. in non-working hours.
5. *Cheap Electricity and Water Supply* : Along with the high rented shops, the bills for electricity and water is mounting. They use up a large chunk of their income for these facilities. For such deprived professional group, these facilities should be provided at cheaper rates.
6. *Housing Facility* : The low income coupled with high house rents compel them to stay in slum areas with a miserable living conditions. Most of the street barbers and shop karigars sleep on the road side. So the Government should make the provisions of housing facility as under the Indira Awas Yojna.
7. *Education for children* : The low economic condition of the family does not encourage children going to school and drag them along with to take up their traditional profession. The Government should take care of the education of the children from this community.
8. *Licensing* : The people who are pursuing this occupation should be given license to secure their positions and save them from extortionists. This would be an

additional help to identify them for any scheme undertaken and also to secure them from all kinds of eviction.

9. *Health Insurance* : The people who are working in this profession can work only till the age of 45-50. Most of them complain of health problem including weakening of the eye, body-aches and various nervous disorders. Due to the lower income they have almost zero saving. Thus the Government should make provisions to meet the recurring medical expenses and also health insurance for the aged.
10. *Barbers' Union* : Due to their unorganized and scattered nature, Such an association usually does not exist and wherever they do, they do not function satisfactorily. They have become unable to represent and bargain, as Ela Bhatt rightly points out the lack of organisational aspect amongst this sector. Such Unions should thus be present for collective bargaining and receiving benefits from the Government.
11. *Caste Identification* : Caste certificate should be produced for availing Government facilities as well as loans at cheaper rates. The people from this caste feel the infiltration of people from non-barber caste as a threat to their survival.
12. *Fixed Price* : There should be an equal price structure and none should be allowed to charge below this rate.
13. *Pension Scheme* : The people in this profession belong to a low income group and earn quite little to maintain their family. Thus they generate negligible saving when they are forced to retire from this profession. Thus the Government should provide some pension scheme for the people who are out of work.
14. *Minimum Wage* : Due to increase in the number of shops in the market and infiltration of people from other caste generates a competition, unemployment and lack of organisation make them a vulnerable section who work at low wages. So the Government should take proper action for the enforcement of Minimum Wage Act and all poorly paid Karigars should be given a minimum wage for their work.
15. *Increasing Competition* : Survival of the fittest has been the law of the market economy. The mushrooming of beauty Parlours and gents Parlours has been so high that the shops and the street barbers are not able to compete with them. So their income level and the quality of work deteriorates.
16. *Recognition* : This work is not yet recognized as a profession. It is to be identified for various schemes under the Government.

ANNEXURE - 3

PRELIMINARY OBSERVATIONS FROM THE FIELD

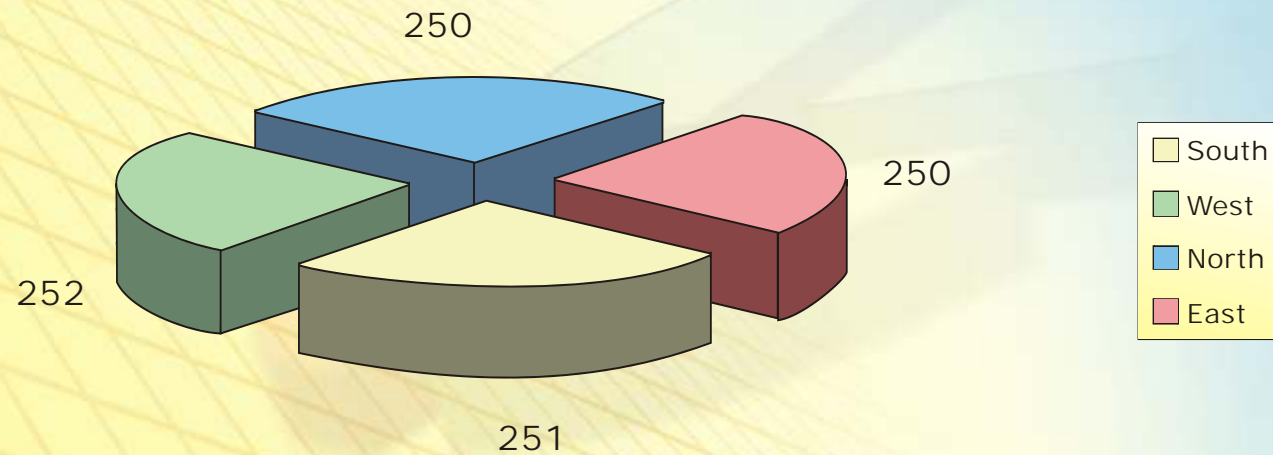
1. Unemployment was not reported much. But disguised unemployment did prevail as the number of shops have been significantly large and the larger it gets the number of customers per barber income reduces. Idle sitting in the day is quite common and thus the hours actually worked are few. The money earned is also quite less.
2. All barbers who are ready to contribute are of the opinion that they would invest on monthly basis with the amount ranging from 100 to 500 rupees.
3. Most of the people in this profession have received informal training.
4. Loan requirement for bigger space is the common requirement.
5. Most of the people who are barbers in Delhi have migrated from villages in U.P. and Bihar.
6. The basic knowledge and awareness of investment and saving is generally lacking and most of the earning (saving) is sent out to dependents.
7. The barbers in Mehrauli area have been deprived of many customers as construction workers who were in large numbers in this area have left. The government had stopped the construction activities in this area. The income thus has reduced by 50% from around Rs. 7000 per month to approximately Rs. 3000 per month.
8. An interest has been shown for Barbers' Housing Society' so that they can reside legally in Delhi with the Government aid.
9. Most people suggest (especially street barbers) that they lose out income when they go for training. Thus an associate support programme should be implemented along with free or minimal fee training programmes. The training can also be carried out in non-working hours.

REFERENCES

1. Workmen's Compensation Act - 1923
2. Maternity Benefit Act - 1961
3. Gratuity Act - 1972
4. Employees' State Insurance Act - 1948
5. Employees' Provident Fund & Miscellaneous Provisions Act - 1952
6. Census Report - 1991
7. National Accounts Statistics Report - 1995
8. National Commission On Labour - 2002
9. Mala Dayal : Towards Securer Lives : (SEWA's Social Security Programme)
10. Kalimo Rose : Where Women are leaders : (The SEWA Movement in India)
11. Ela Bhatt : Co-operatives and Employment of Women
12. C.R. Kothari : Research Methodology
13. SEWA : Annual Report : 2002
14. Social Security for Workers in Unorganised Sector - Experience of Kerala, Economic & Political Weekly - August-3, 1996
15. The Maharashtra Mathadi, Hamal and other Manual Workers Act - 1969
16. Wouter Van Ginneken : Social Security for the excluded Majority - I.L.O.
17. Social Security Principles : I.L.O.
18. Formation and Management of a Co-operative Society - Nabhi Publication
19. L.I.C. Pension Schemes & life Insurance Schemes.
20. Unorganised Sector Workers' Social Security Scheme : 2004

ZONAL DISTRIBUTION OF THE FIELD SURVEY

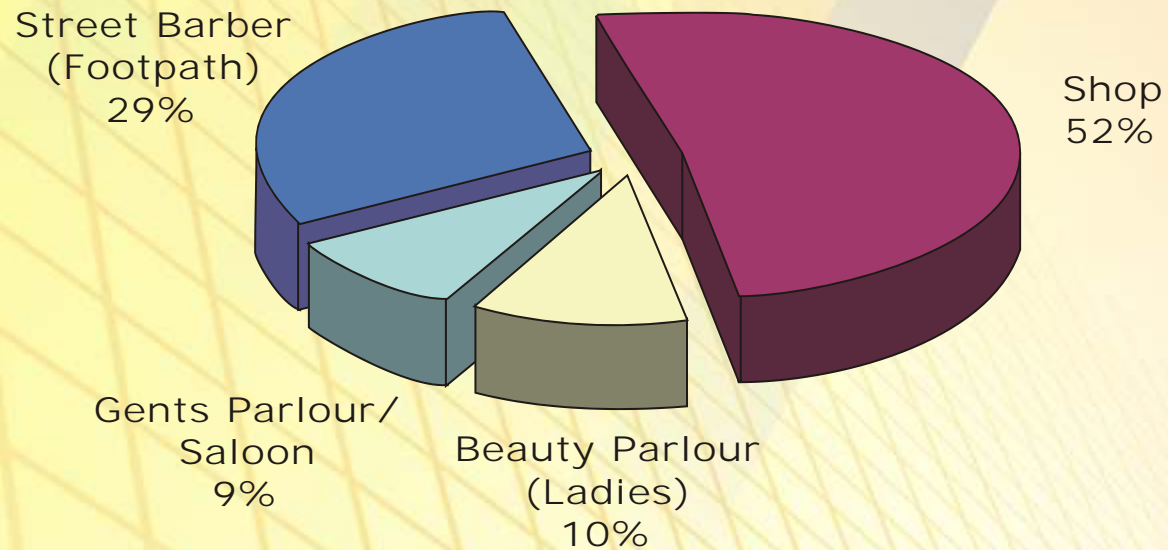
TOTAL SAMPLES COLLECTED = 1003



T-1 : ZONAL DISTRIBUTION OF THE FIELD SURVEY

S. NO.	ZONES	COLOUR OF THE QUESTIONNAIRES	NO. OF SAMPLES COLLECTED
1.	South	Yellow	251
2.	West	Green	252
3.	North	Blue	250
4.	East	Pink	250
		TOTAL	1003

CATEGORICAL CLASSIFICATION OF THE TOTAL SAMPLES



T-2: CATEGORICAL CLASSIFICATION OF THE TOTAL SAMPLES

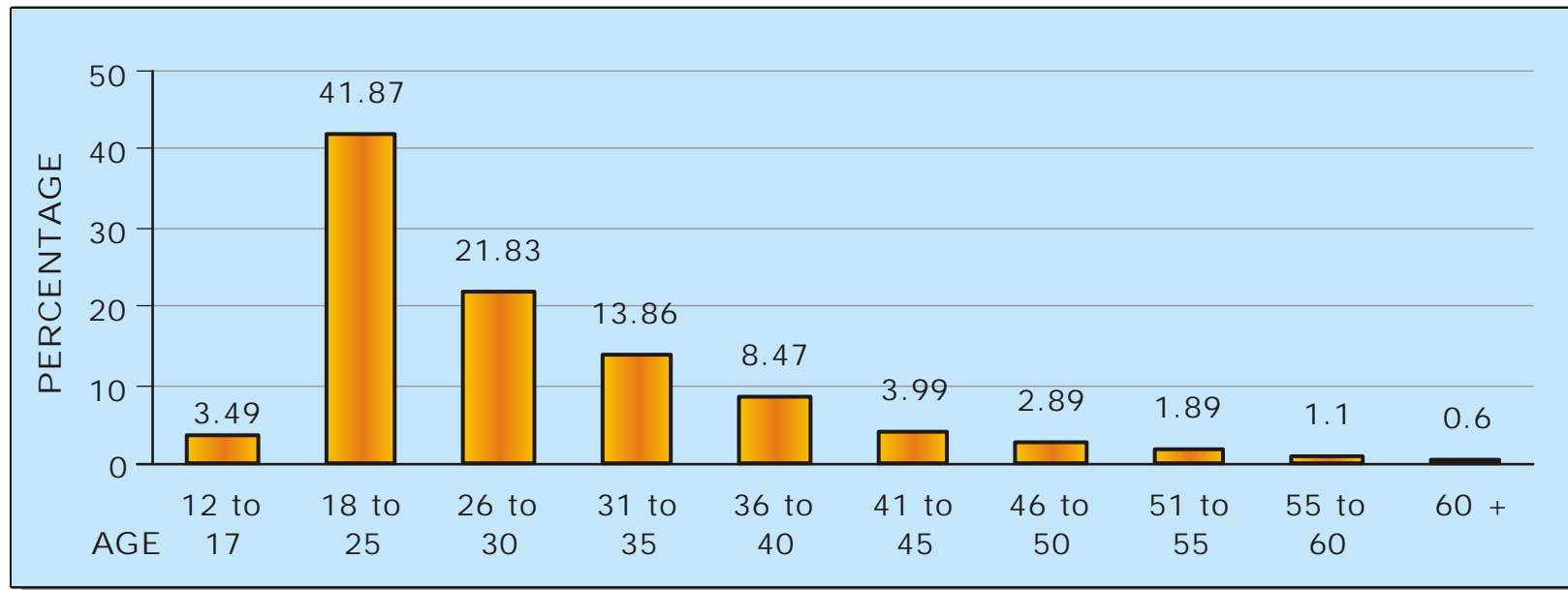
10

S.NO.	CATEGORY	SOUTH	WEST	NORTH	EAST	TOTAL	%
1.	Street Barber (Footpath)	67	71	83	72	293	29.21
2.	Shop	109	140	126	139	514	51.25
3.	Beauty Parlour (Ladies)	52	15	7	29	103	10.27
4.	Gents Parlour / Saloon	23	26	34	10	93	9.27
	TOTAL	251	252	250	250	1003	100

T-3 : CATEGORIES, SUB-CATEGORIES & NO. OF SAMPLES COLLECTED

S. No.	CATEGORY	SUB CATEGORY	SAMPLES COLLECTED	%	TOTAL	%
1.	Street Barber (Footpath)		293	100	293	29.21
2.	Shop	1. Owner Only 2. Owner cum Karigar 3. Karigar (Commission Basis) 4. Karigar (Salary Basis) 5. Trainee	11 244 228 22 9	2.14 47.47 44.36 4.28 1.75	514	51.25
3.	Beauty Parlour (Ladies)	1. Owner Only 2. Owner cum Karigar 3. Karigar (Commission Basis) 4. Karigar (Salary Basis)	4 63 4 32	3.88 61.16 3.88 31.07	103	10.27
4.	Gents Parlour / Saloon	1. Owner Only 2. Owner cum Karigar 3. Karigar (Commission Basis) 4. Karigar (Salary Basis)	7 24 40 22	7.53 25.81 43.01 23.65	93	9.27
		TOTAL	1003		1003	100

T-4 : AGE GROUP CLASSIFICATION



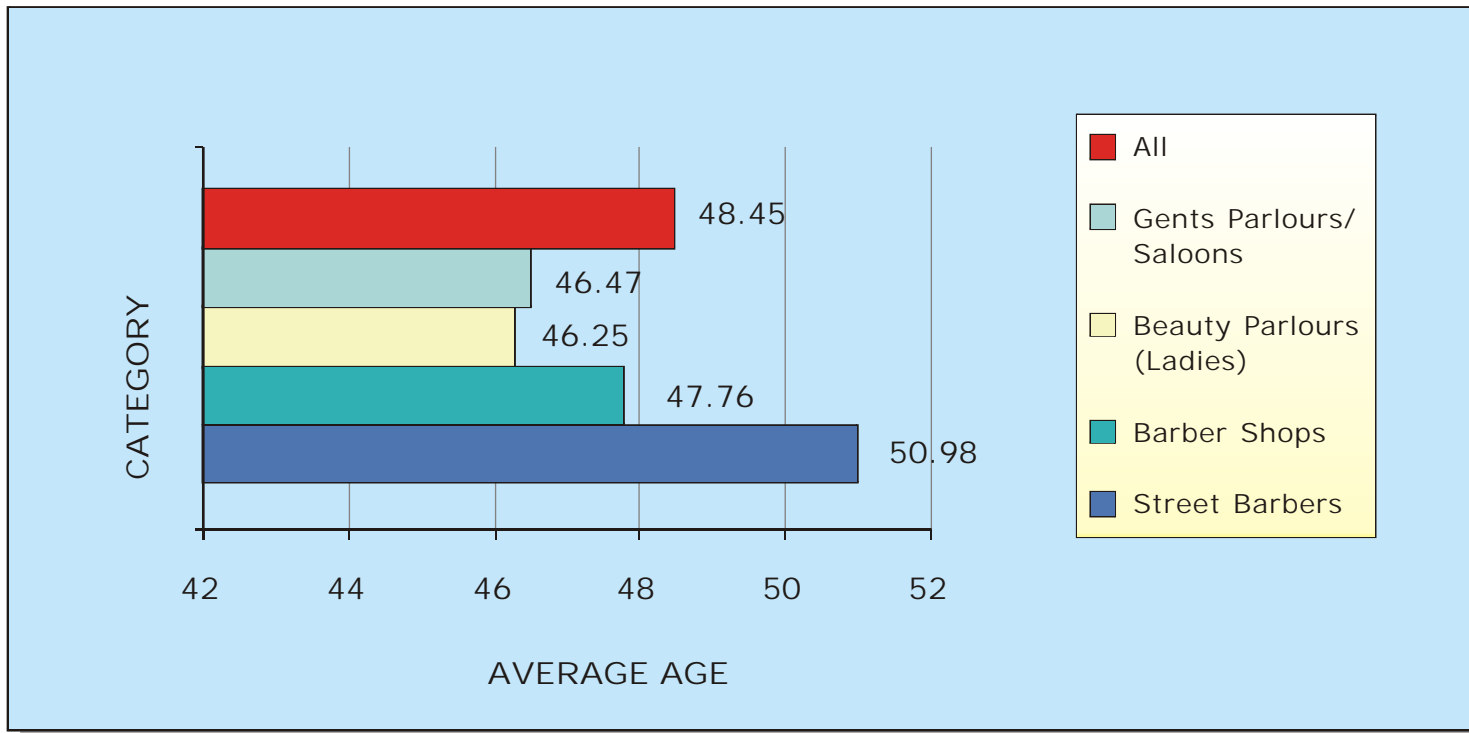
12

S. No.	AGE	No. OF SAMPLES	%
1	12-17	35	3.49
2	18-25	420	41.87
3	26-30	219	21.83
4	31-35	139	13.86
5	36-40	85	8.47

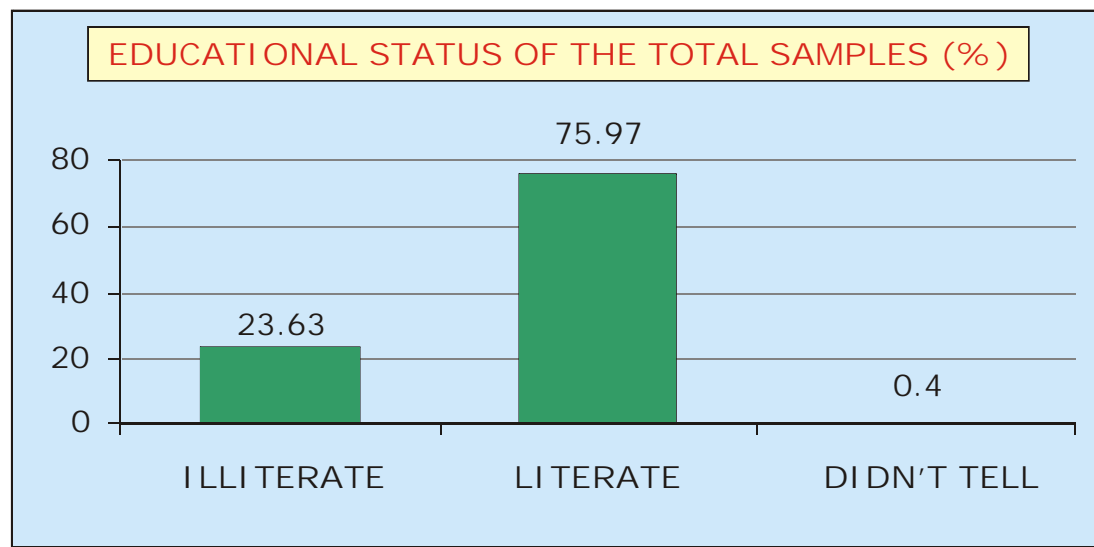
6	41-45	40	3.99
7	46-50	29	2.89
8	51-55	19	1.89
9	55-60	11	1.10
10	60+	6	0.60
		1003	100
Average Age : 28.88			

T-5 : MAXIMUM AVERAGE AGE OF EMPLOYMENT

13



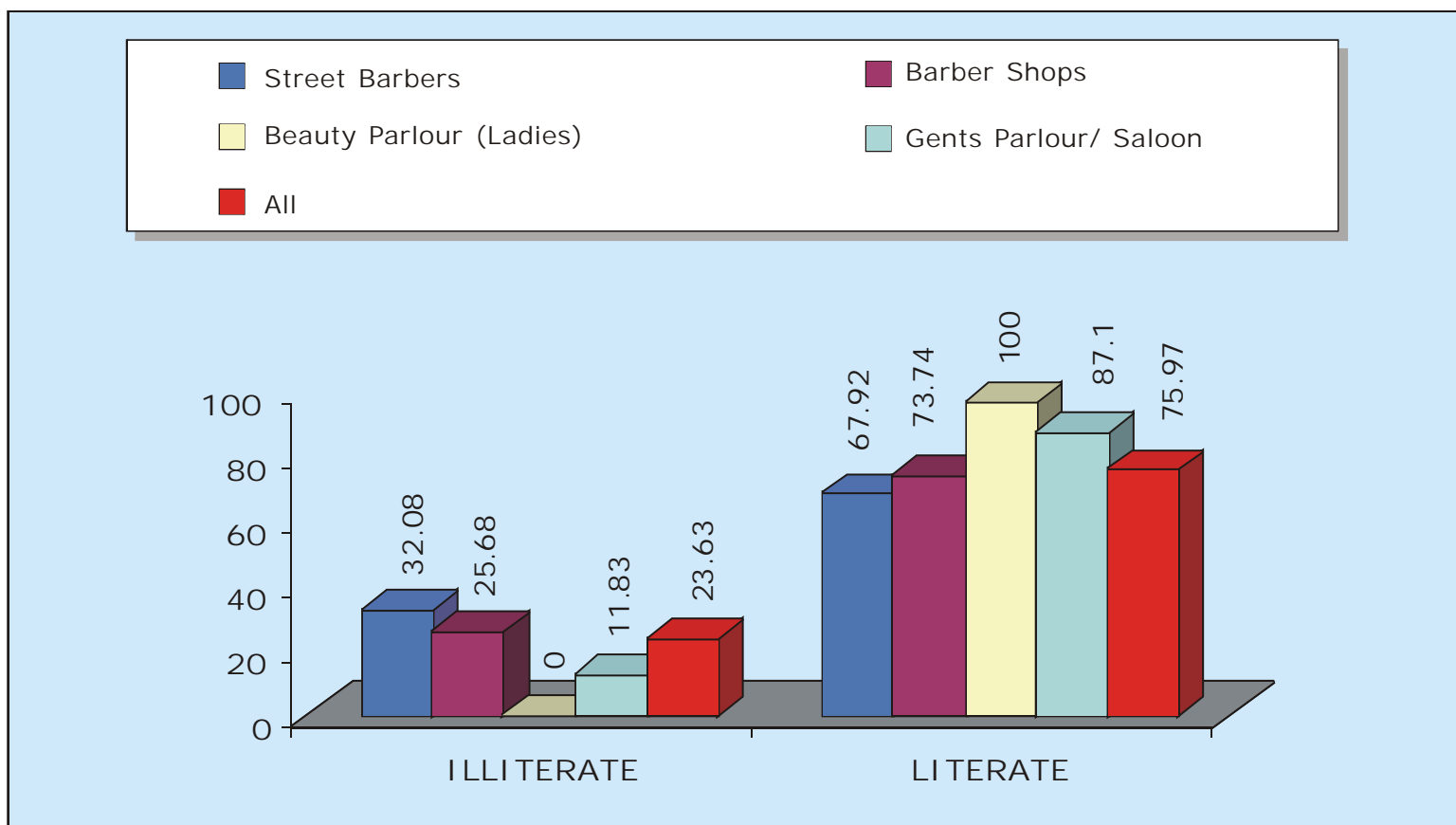
T-6 : EDUCATIONAL STATUS OF THE TOTAL SAMPLES



S. No.	EDUCATIONAL STATUS	NO. OF SAMPLES	%
1.	Illiterate	237	23.63
2.	Literate	762	75.97
3.	Didn't tell	4	0.40
	TOTAL	1003	100

EDUCATIONAL STATUS OF EACH CATEGORY (%)

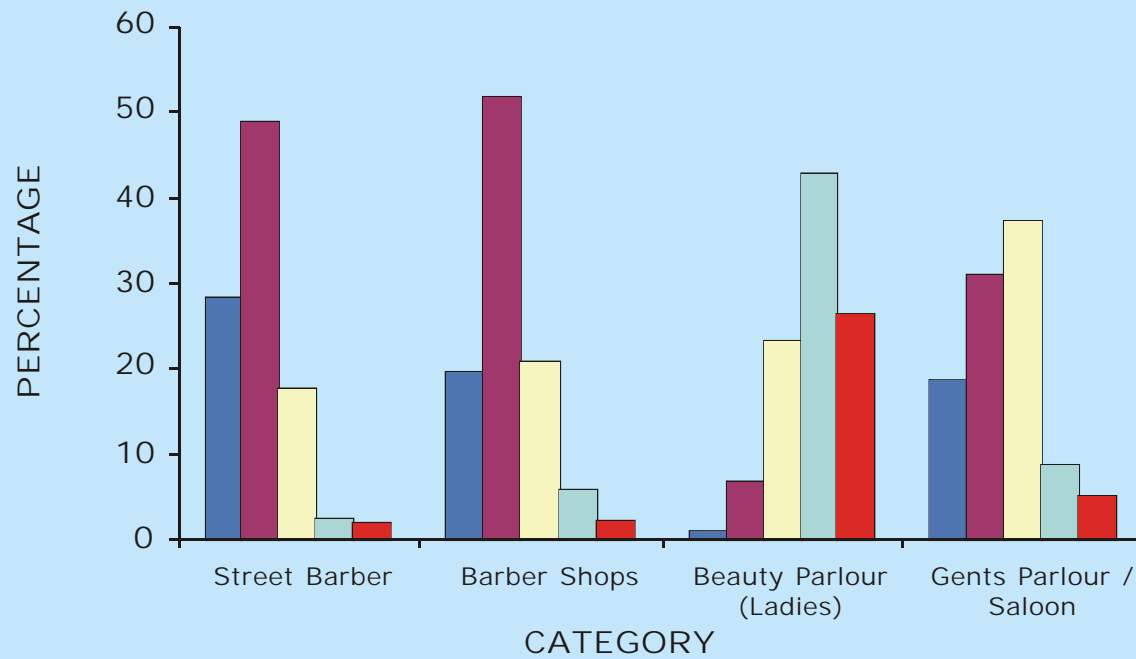
15



T-7 : EDUCATIONAL STATUS OF EACH CATEGORY

EDUCATIONAL STATUS	STREET BARBERS	%	BARBER SHOPS	%	BEAUTY PARLOUR (LADIES)	%	GENTS PARLOUR /SALOON	%
Illiterate	94	32.08	132	25.68	0	0.00	11	11.83
Literate	199	67.92	379	73.74	103	100.00	81	87.10
Didn't tell	0	0	3	0.58	0	0.00	1	1.08
TOTAL	293	100	514	100	103	100	93	100

LITERACY LEVEL

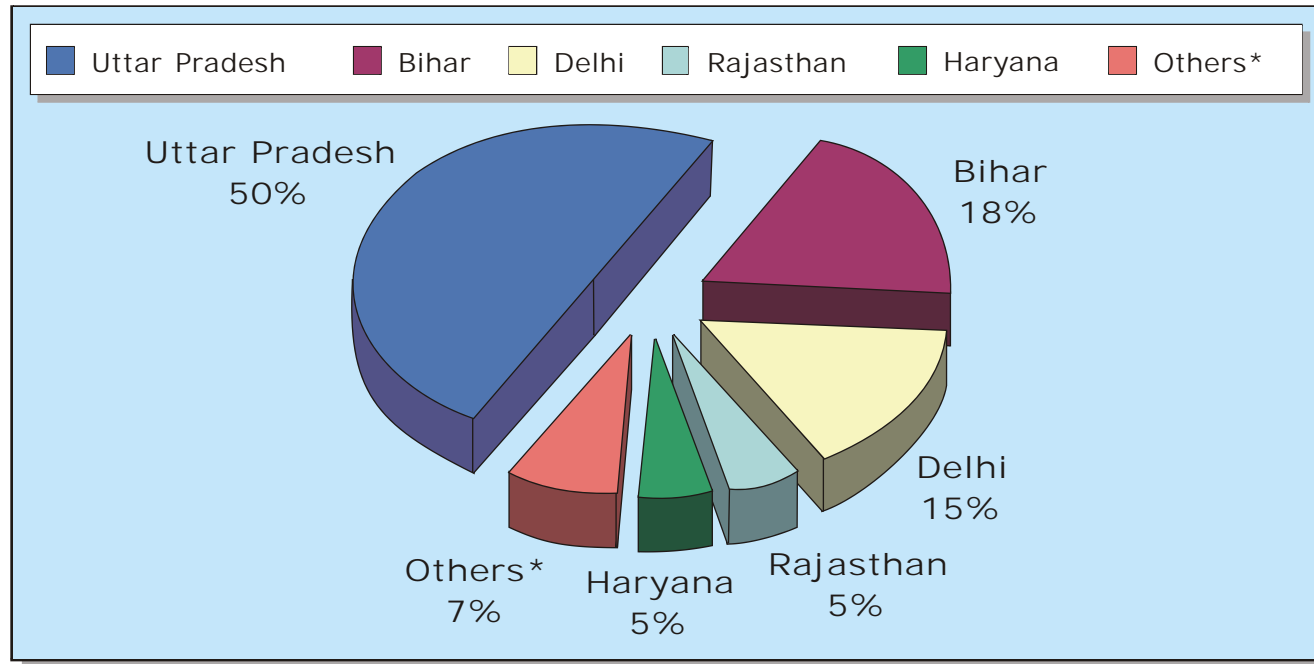


T-8 : LITERACY LEVEL

EDUCATIONAL LEVEL	STREET BARBERS		BARBER SHOPS		BEAUTY PARLOUR (LADIES)		GENTS PARLOUR / SALOON		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%
Primary	56	28.14	74	19.53	1	0.97	15	18.52	146	19.16
Middle School	97	48.74	196	51.72	7	6.80	25	30.86	325	42.65
Matric	35	17.59	79	20.84	24	23.30	30	37.04	168	22.05
Intermediate	5	2.51	22	5.80	44	42.72	7	8.64	78	10.24
Grad./PG	4	2.01	8	2.11	27	26.21	4	4.94	43	5.64
Didn't tell*	2	1.01	0	0.00	0	0.00	0	0.00	2	0.26
TOTAL	199	100	379	100	103	100	81	100	762	100

*Literate but didn't reply their educational level

MIGRATION STATUS OF THE SAMPLES

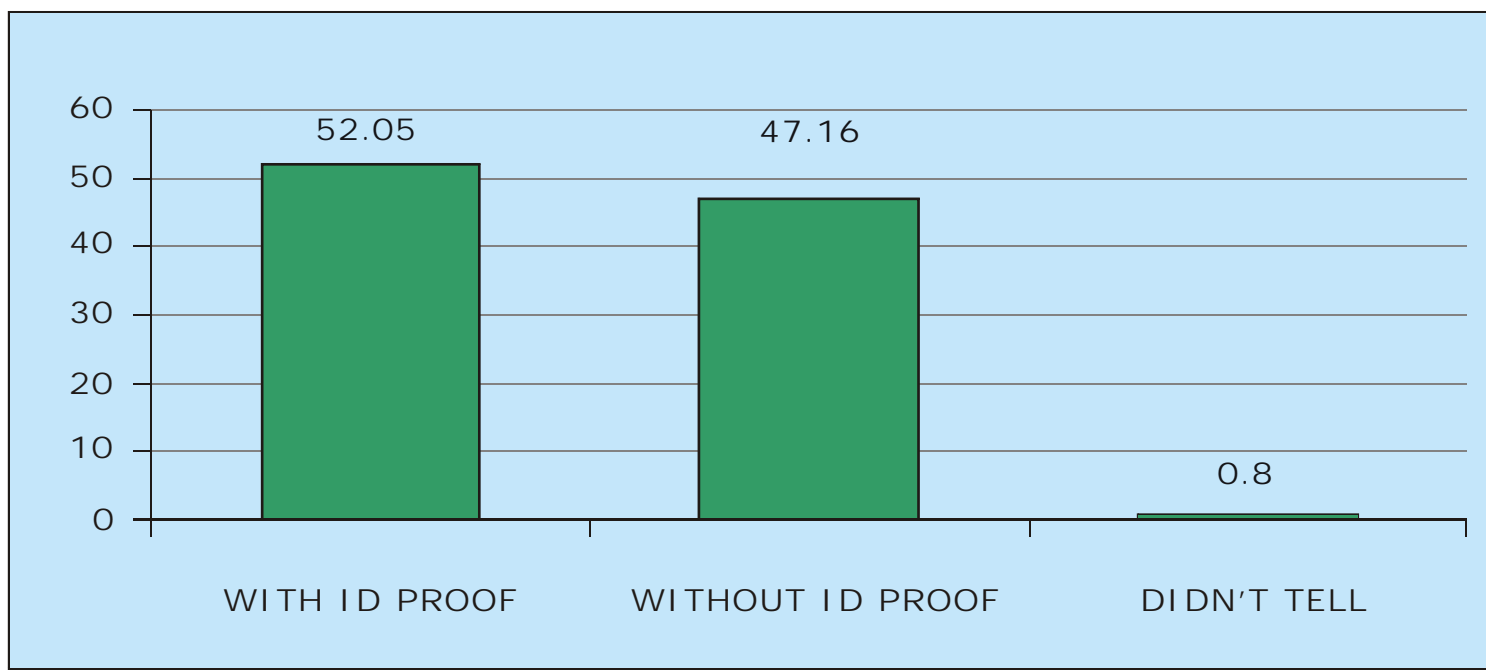


19

OTHERS*

Uttaranchal	: 1.40%	West Bengal	: 0.40%
Punjab	: 1.00%	Tamilnadu	: 0.30%
Madhya Pradesh	: 0.90%	Pakistan	: 0.20%
Jharkhand	: 0.70%	Chattisgarh	: 0.10%
Himachal Pradesh	: 0.60%	Pondicherry	: 0.10%
Nepal	: 0.60%	Didn't tell	: 0.80%

SAMPLE WITH ID PROOF %

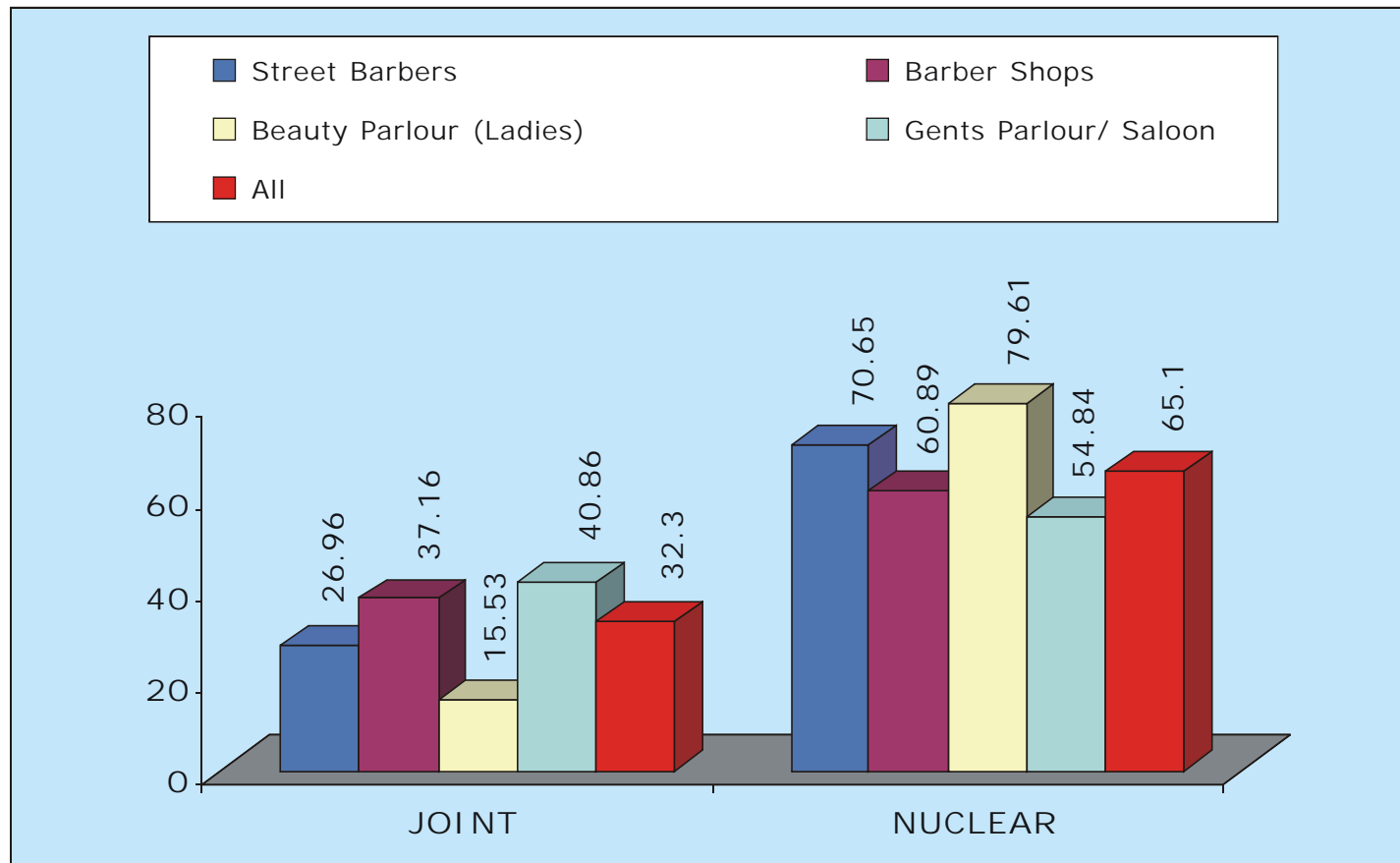


T-10 : SAMPLES WITH ID PROOF

S. No.	CATEGORY	WITH ID PROOF		WITHOUT ID PROOF		OTHERS*		TOTAL
		No.	%	No.	%	No.	%	
1.	Street Barbers	109	37.20	180	61.43	4	1.37	293
2.	Barber Shops	263	51.17	248	48.25	3	0.58	514
3.	Beauty Parlour (Ladies)	96	93.20	7	6.80	0	0.00	103
4.	Gents Parlour/ Saloon	54	58.06	38	40.86	1	1.08	93
	All	522	52.04	473	47.16	8	0.80	1003

* did not reply

TYPE OF FAMILY %



T-11 : TYPE OF FAMILY

S. NO.	CATEGORY	FAMILY TYPE						TOTAL
		JOINT		NUCLEAR		OTHERS*		
		No.	%	No.	%	No.	%	No.
1.	Street Barbers	79	26.96	207	70.65	7	2.39	293
2.	Barber Shops	191	37.16	313	60.89	10	1.95	514
3.	Beauty Parlour (Ladies)	16	15.53	82	79.61	5	4.86	103
4.	Gents Parlour/ Saloon	38	40.86	51	54.84	4	4.30	93
	All	324	32.30	653	65.10	26	2.60	1003

* Single / did not reply

T-12 : DEPENDENTS OF SAMPLES

S. No.	CATEGORY	DEPENDENTS								TOTAL
		MINOR MALE		ADULT MALE		MINOR FEMALE		ADULT FEMALE		
		No.	%	No.	%	No.	%	No.	%	No.
1.	Street Barbers	379	30.79	148	12.02	340	27.62	364	29.57	1231
2.	Barber Shops	658	31.67	292	14.05	509	24.49	619	29.79	2078
3.	Beauty Parlour (Ladies)	71	40.11	15	8.47	64	36.16	27	15.26	177
4.	Gents Parlour/ Saloon	100	24.45	90	22.00	90	22.00	129	31.55	409
	All (1003)	1208	31.01	545	13.99	1003	25.75	1139	29.24	3895

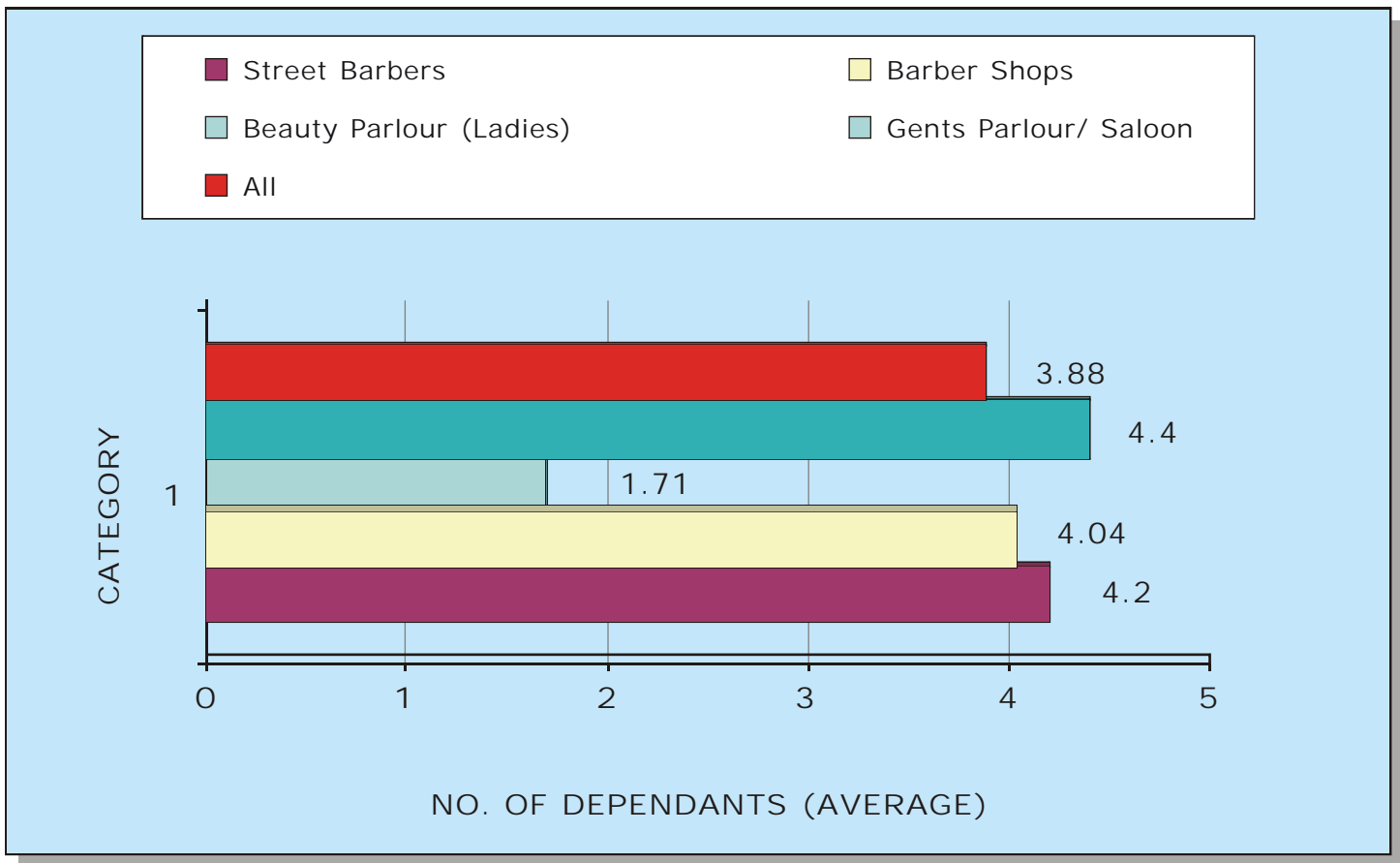
T-13 : DEPENDENTS OF SAMPLES

S. No.	CATEGORY	DEPENDENTS								TOTAL*
		MINOR		ADULT		MALE		FEMALE		
		No.	%	No.	%	No.	%	No.	%	No.
1.	Street Barbers	719	58.41	512	41.29	527	42.81	704	57.19	1231
2.	Barber Shops	1167	56.16	911	43.84	950	45.72	1128	54.28	2078
3.	Beauty Parlour (Ladies)	135	76.27	42	23.73	86	48.59	91	51.41	177
4.	Gents Parlour/ Saloon	190	46.45	219	53.55	190	46.45	219	53.55	409
	All (1003)	2211	56.77	1684	43.23	1753	45.01	2142	54.99	3895

* Total = Minor + Adult or Male + Female

NO. OF DEPENDANTS PER SAMPLE (AVERAGE)

26

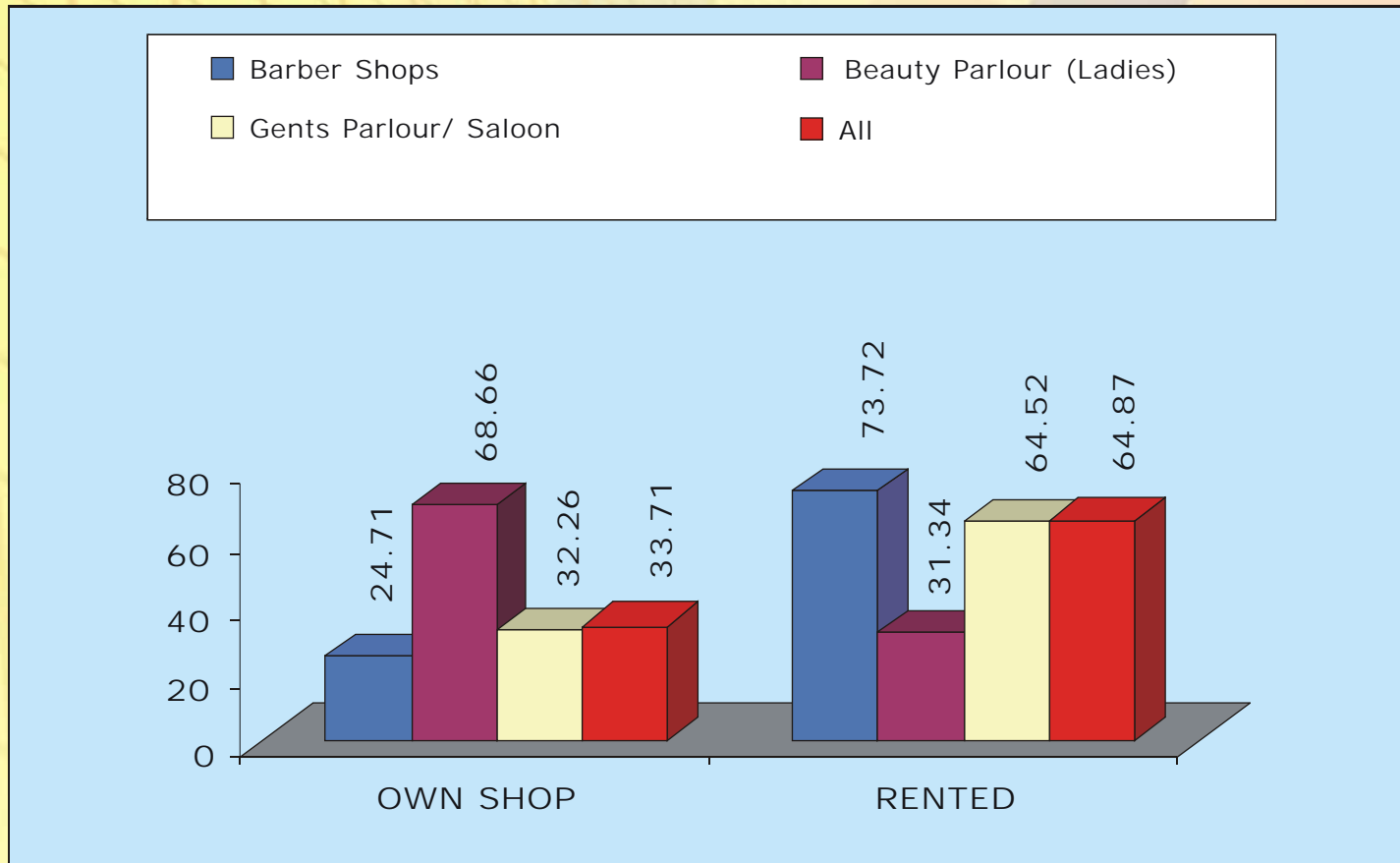


T-14: NO. OF DEPENDANTS PER SAMPLE (AVERAGE)

S. NO.	CATEGORY	TOTAL NO. OF SAMPLES	TOTAL NO. OF DEPENDANTS	NO. OF DEPENDANTS/ SAMPLE (AVERAGE)
1.	Street Barbers	293	1231	4.20
2.	Barber Shops	514	2078	4.04
3.	Beauty Parlour/ Saloon	103	177	1.71
4.	Gents Parlour/	93	409	4.40
	All	1003	3895	3.88

OWNER PROFILE (%)

28

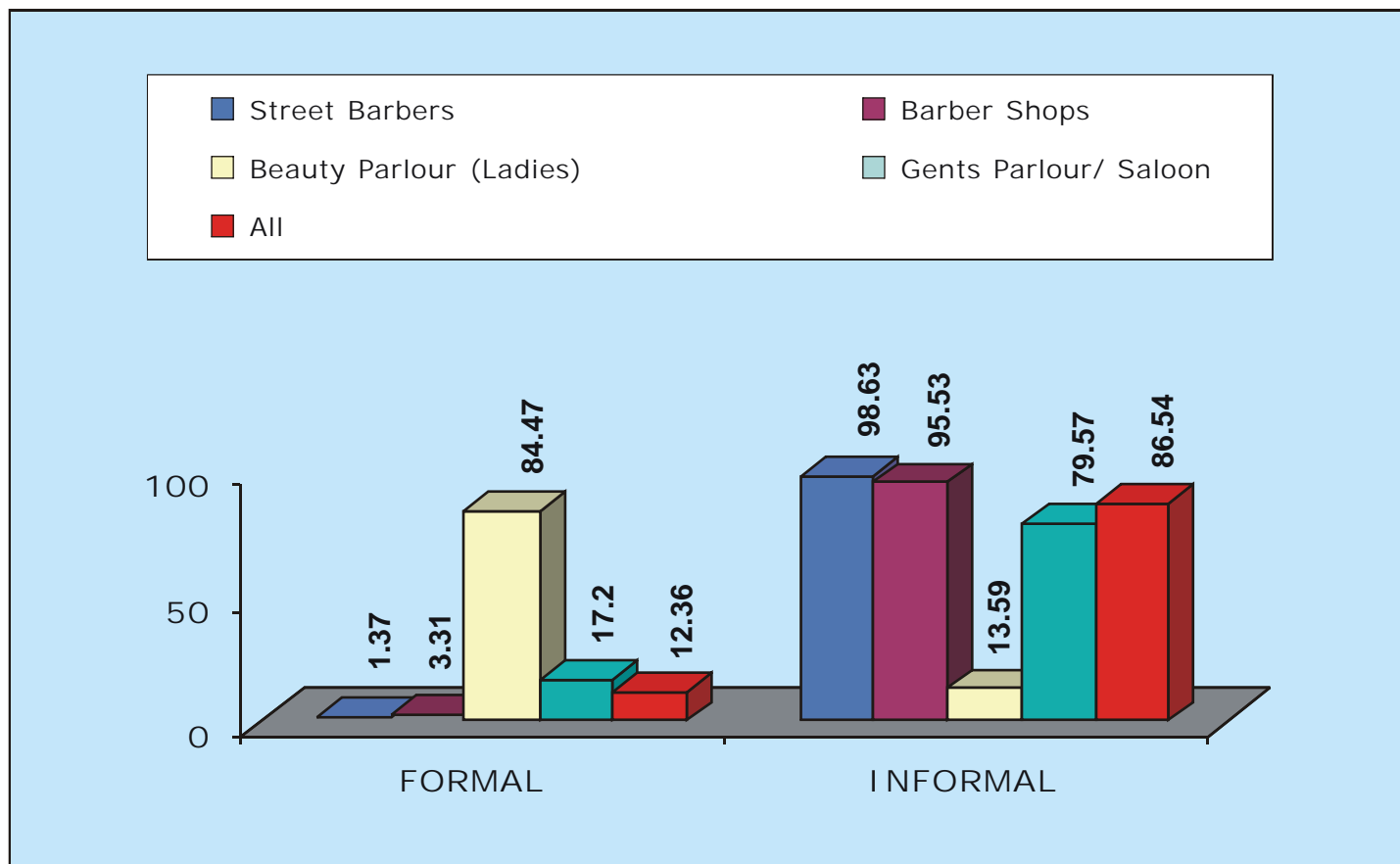


T-15 : OWNER PROFILE (%)

S. No.	CATEGORY	SHOP						TOTAL No. OF OWNERS
		OWNED		RENTED		OTHERS		
		No.	%	No.	%	No.	%	No.
1.	Barber Shops	63	24.71	188	73.72	4	1.57	255
2.	Beauty Parlour (Ladies)	46	68.66	21	31.34	0	0.00	67
3.	Gents Parlour/ Saloon	10	32.26	20	64.52	1	3.23	31
	All	119	33.71	229	64.87	5	1.42	353

TRAINING PROFILE (%)

30

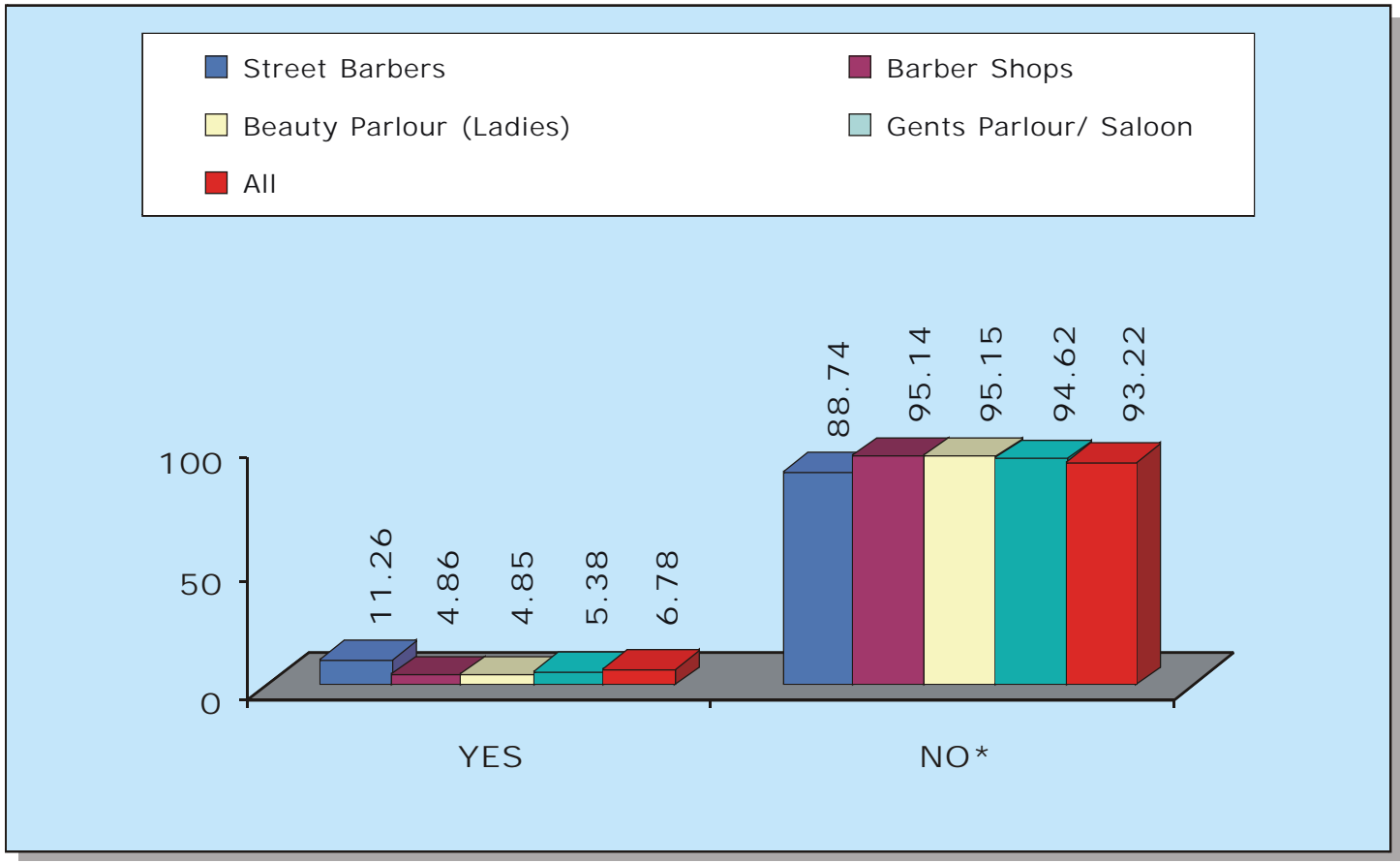


T-16 : TRAINING PROFILE

S. No.	CATEGORY	TRAINING						TOTAL
		FORMAL		INFORMAL		OTHERS		
		No.	%	No.	%	No.	%	No.
1.	Street Barbers	4	1.37	289	98.63	0	0.00	293
2.	Barber Shops	17	3.31	491	95.53	6	1.17	514
3.	Beauty Parlour (Ladies)	47	84.47	14	13.59	2	1.94	103
4.	Gents Parlour/ Saloon	16	17.20	74	79.57	3	3.23	93
	All	124	12.36	868	86.54	11	1.10	1003

SAMPLES WITH ANY OTHER OCCUPATION (%)

32



* No and did not reply

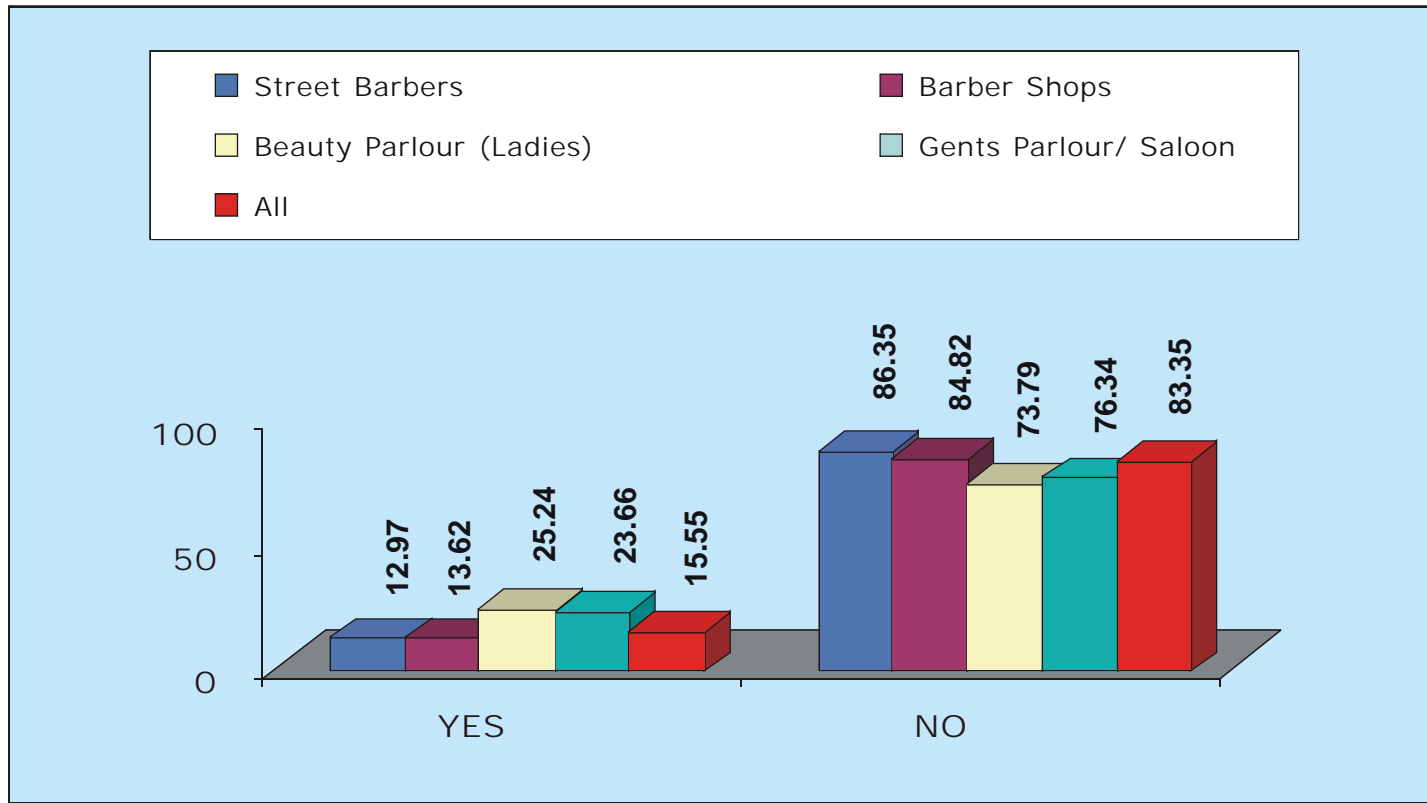
T-17 : SAMPLES WITH ANY OTHER OCCUPATION

S. No.	CATEGORY	OTHER OCCUPATION				TOTAL
		YES		NO*		
		No.	%	No.	%	No.
1.	Street Barbers	33	11.26	260	88.74	293
2.	Barber Shops	25	4.86	489	95.14	514
3.	Beauty Parlour (Ladies)	5	4.85	98	95.15	103
4.	Gents Parlour/ Saloon	5	5.38	88	94.62	93
	All	68	6.78	935	93.22	1003

* No and did not reply

INVESTMENT STRUCTURE

INVESTMENT IN A SCHEME (%)

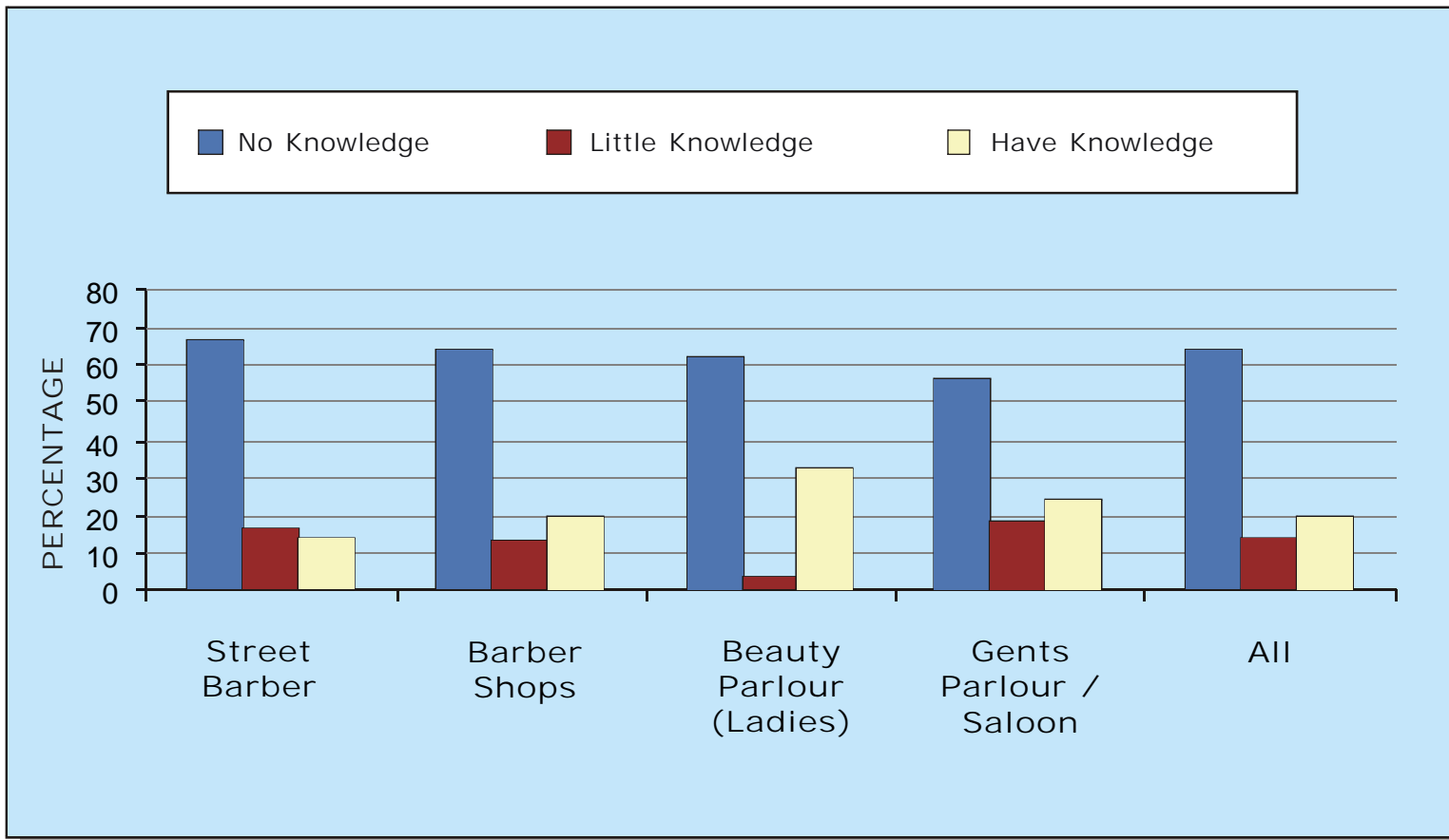


T-18 : INVESTMENT STRUCTURE

S. No.	CATEGORY	INVESTED IN A SCHEME						TOTAL
		YES		NO		OTHERS*		
		No.	%	No.	%	No.	%	No.
1.	Street Barbers	38	12.97	253	86.35	2	0.68	293
2.	Barber Shops	70	13.62	436	84.82	8	1.56	514
3.	Beauty Parlour (Ladies)	26	25.24	76	73.79	1	0.97	103
4.	Gents Parlour/ Saloon	22	23.66	71	76.34	0	0.00	93
	All	156	15.55	836	83.35	11	1.10	1003

* did not reply

ANY KNOWLEDGE ABOUT GOVT. SCHEME (%)

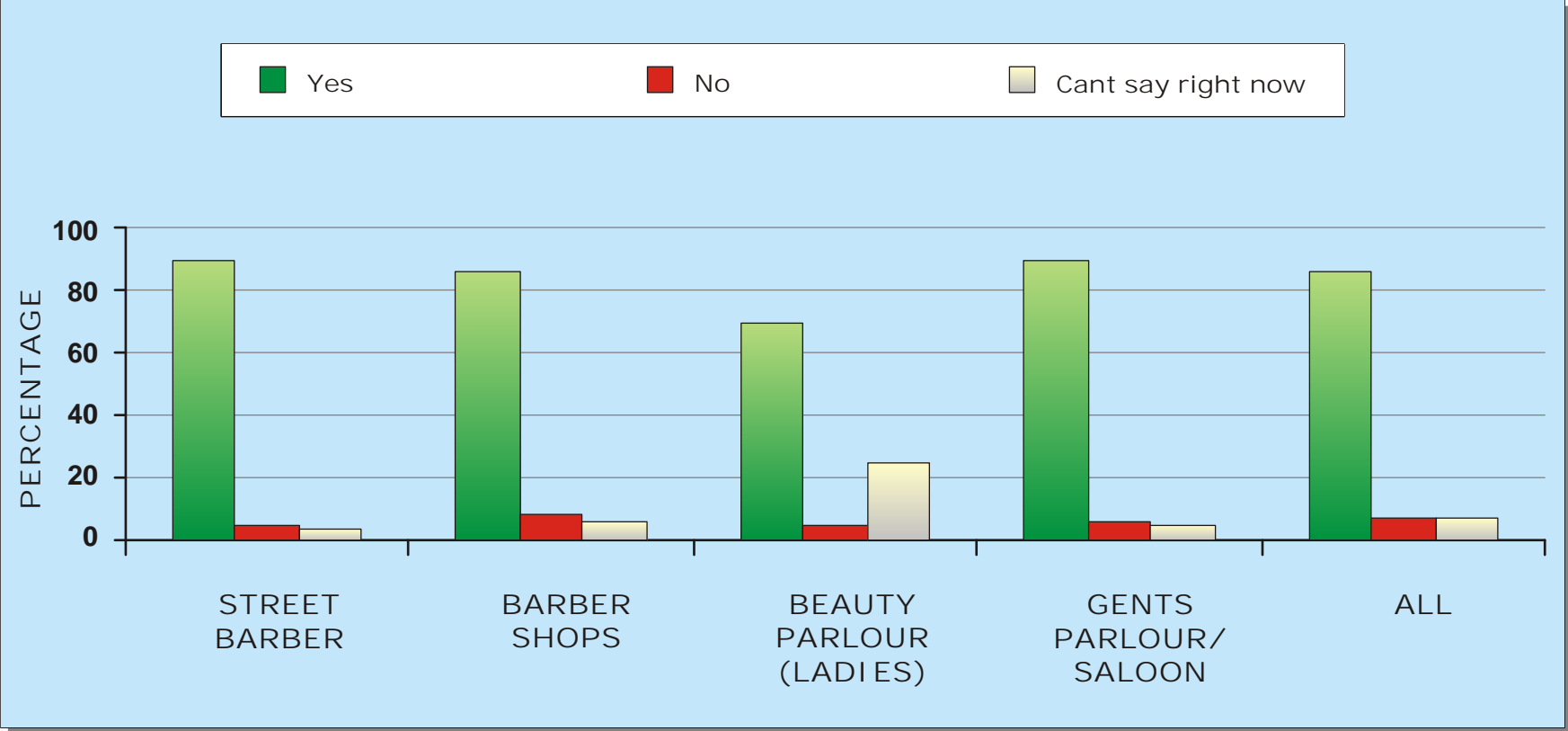


T-19 : ANY KNOWLEDGE ABOUT GOVT. SCHEME

S. No.	CATEGORY	KNOWLEDGE ABOUT GOVERNMENT SCHEME								TOTAL
		NO KNOWLEDGE		LITTLE KNOWLEDGE		HAVE KNOWLEDGE		DIDN'T REPLY		
		No.	%	No.	%	No.	%	No.	%	
1.	Street Barbers	196	66.89	49	16.72	42	14.33	6	2.05	293
2.	Barber Shops	332	64.59	68	13.23	103	20.04	11	2.14	514
3.	Beauty Parlour (Ladies)	61	62.14	3	2.91	33	32.04	3	2.91	103
4.	Gents Parlour/ Saloon	52	55.91	17	18.28	22	23.66	2	2.15	93
	All (1003)	644	64.21	137	13.66	200	19.94	21	2.09	1003

WILLINGNESS TO CONTRIBUTE (%)

38

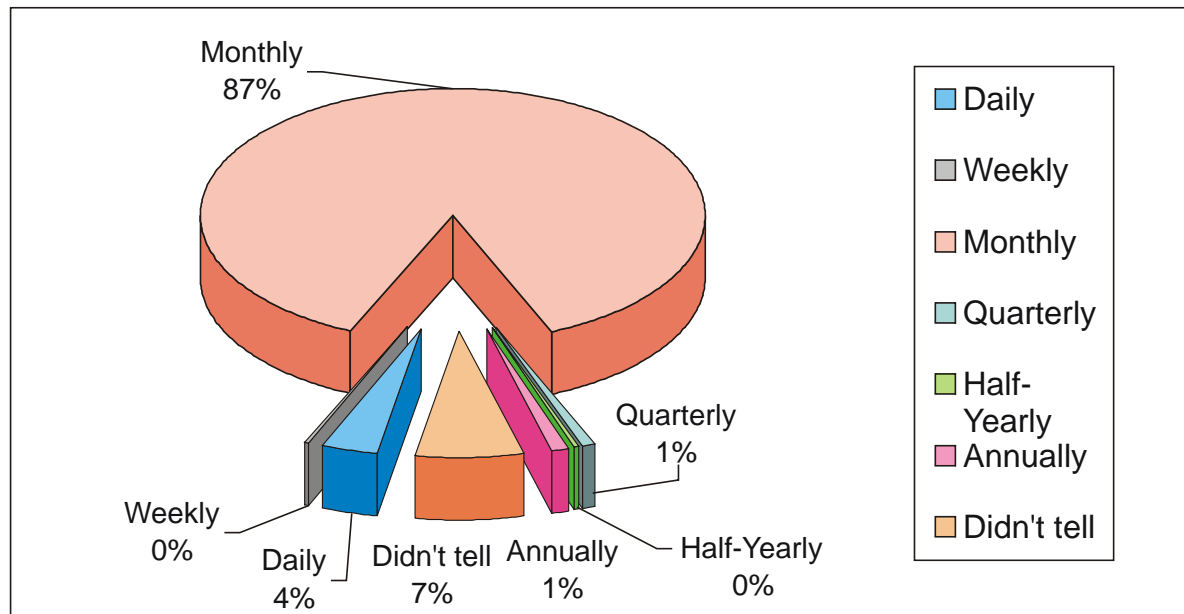


T-20 : WILLINGNESS TO CONTRIBUTE

S. No.	CATEGORY	WILLING TO CONTRIBUTE								TOTAL
		YES		NO		CAN'T SAY RIGHT NOW		DIDN'T REPLY		
		No.	%	No.	%	No.	%	No.	%	No.
1.	Street Barbers	261	89.08	15	5.12	12	4.10	5	1.71	293
2.	Barber Shops	441	85.8	42	8.17	29	5.64	2	0.39	514
3.	Beauty Parlour (Ladies)	71	68.93	5	4.85	26	25.2	1	0.97	103
4.	Gents Parlour/ Saloon	83	89.25	6	6.45	4	4.30	0	0.00	93
	All (1003)	856	85.34	68	6.78	71	7.08	8	0.80	1003

FREQUENCY OF CONTRIBUTION (IN CASE WILLING TO CONTRIBUTE IN %)

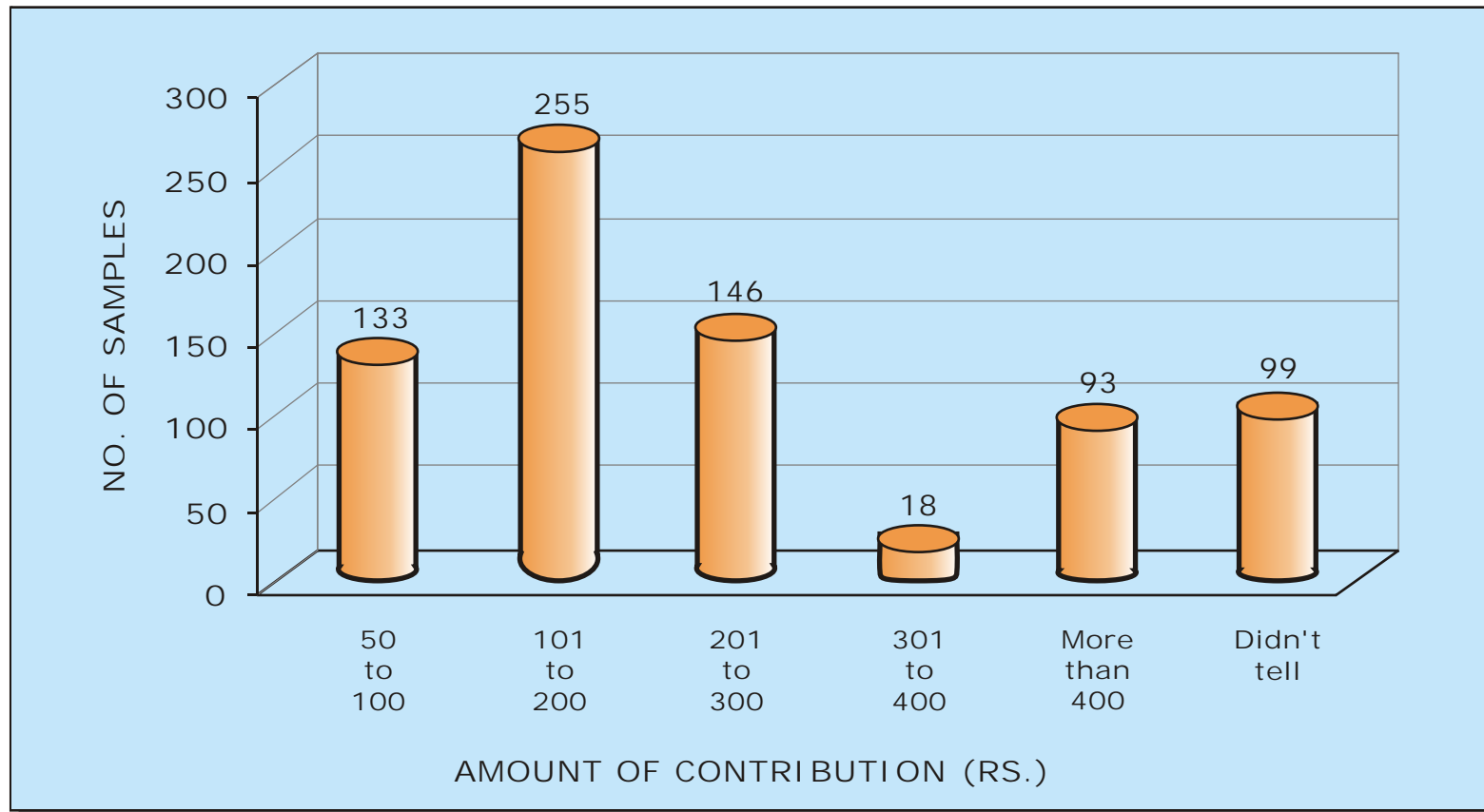
TOTAL NUMBER OF SAMPLES WILLING TO CONTRIBUTE = 856



T-21 : FREQUENCY OF CONTRIBUTION (IN CASE WILLING TO CONTRIBUTE)

FREQUENCY OF CONTRIBUTION	STREET BARBERS	BARBER SHOPS	BEAUTY PARLOURS	GENTS PARLOURS	TOTAL
Daily	17	10	2	2	31
Weekly	0	1	1	1	3
Monthly	228	381	60	75	744
Quarterly	2	4	1	0	7
Half-Yearly	0	2	0	1	3
Annually	1	6	0	1	8
Didn't tell	13	37	7	3	60
TOTAL	261	441	71	83	856

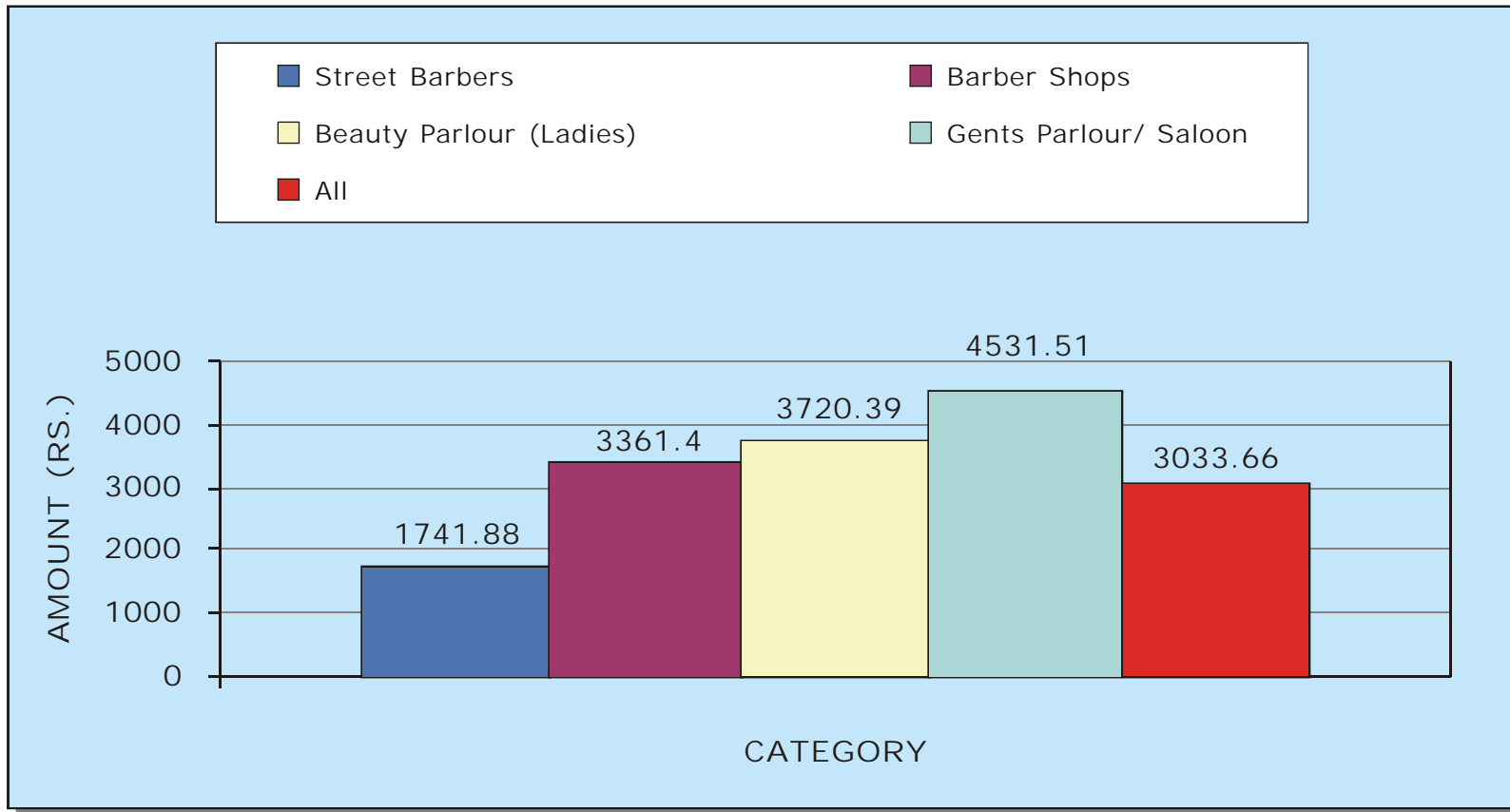
AMOUNT OF MONTHLY CONTRIBUTION (OUT OF 744 SAMPLES)



T-22 : AMOUNT OF MONTHLY CONTRIBUTION

CONTRIBUTION (RS.)	STREET BARBERS	BARBER SHOPS	BEAUTY PARLOURS (LADIES)	GENTS PARLOURS / SALOONS	TOTAL
50-100	74	48	5	6	133
101-200	72	142	15	26	255
201-300	38	86	9	13	146
301-400	2	11	2	3	18
More than 400	10	46	17	20	93
Didn't Tell	32	48	12	7	99
TOTAL	228	381	60	75	744

AVERAGE MONTHLY EXPENDITURE IN EDUCATION, MEDICAL, HOUSE RENT, MONEY SENT OUT TO DEPENDANTS AND PROFESSIONAL EXP.

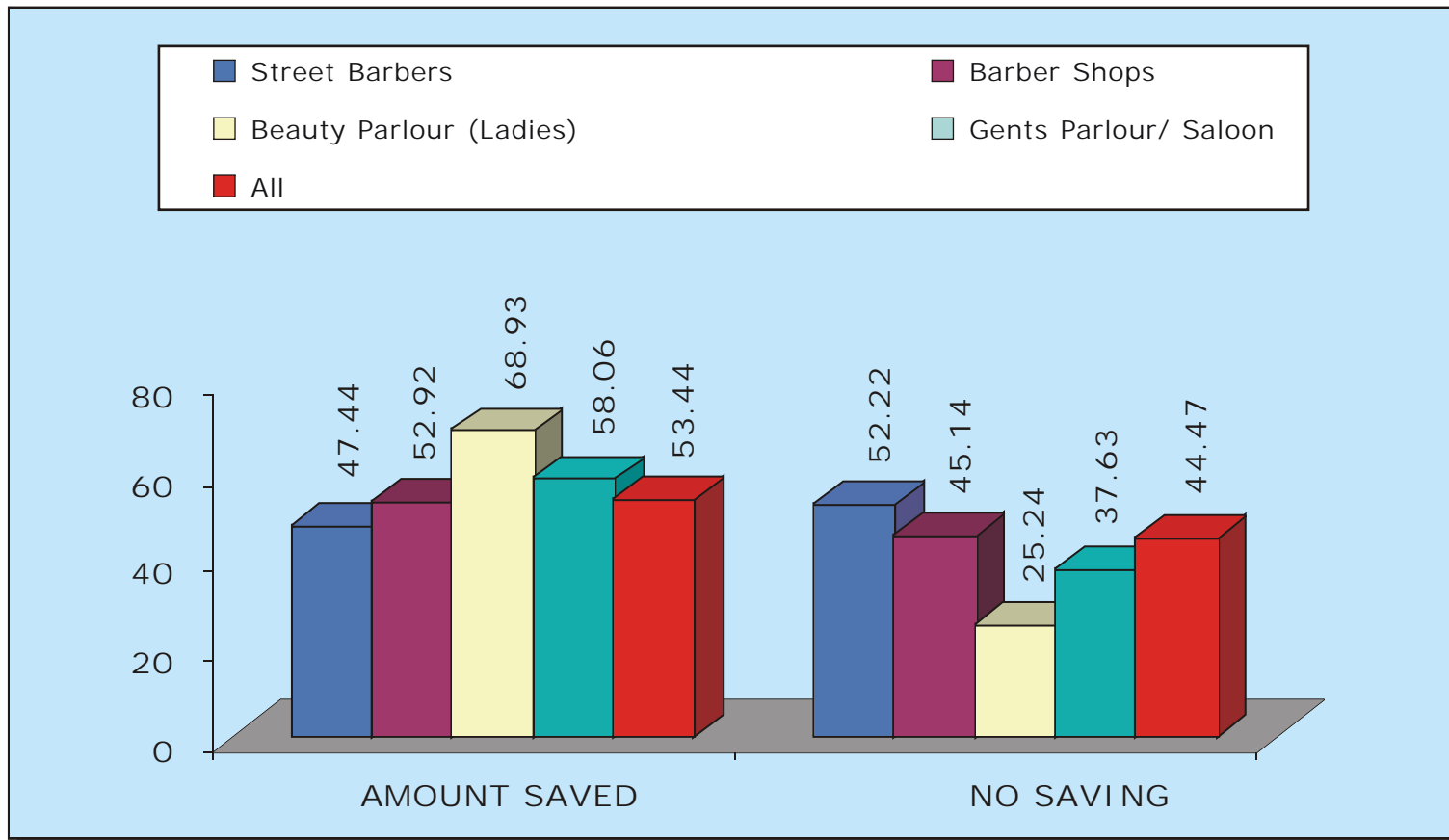


T-23 : TOTAL MONTHLY EXPENDITURE

S. NO.	EXPENDITURE TYPE	EXPENDITURE AMOUNT IN (RS.)				
		STREET BARBERS	BARBER SHOPS	BEAUTY PARLOUR (LADIES)	GENTS PARLOUR / SALOON	ALL CATEGORIES
1.	Educational	54850	143815	70000	31680	300345
2.	Medical	48150	94650	27800	29700	200300
3.	House Rent	112880	180411	37100	48950	379341
4.	Money Sent out	185200	333835	0	85200	604235
5.	Professional	109290	975050	248300	225900	1558540
6.	Total (1 to 5)	510370	1727761	383200	421430	3042761
7.	No. of Samples	293	514	103	93	1003
8.	Average Expenditure per Month (6/7)	1741.88	3361.40	3720.39	4531.51	3033.66

SAVINGS (%)

AMOUNT SAVED AVG. PER MONTH



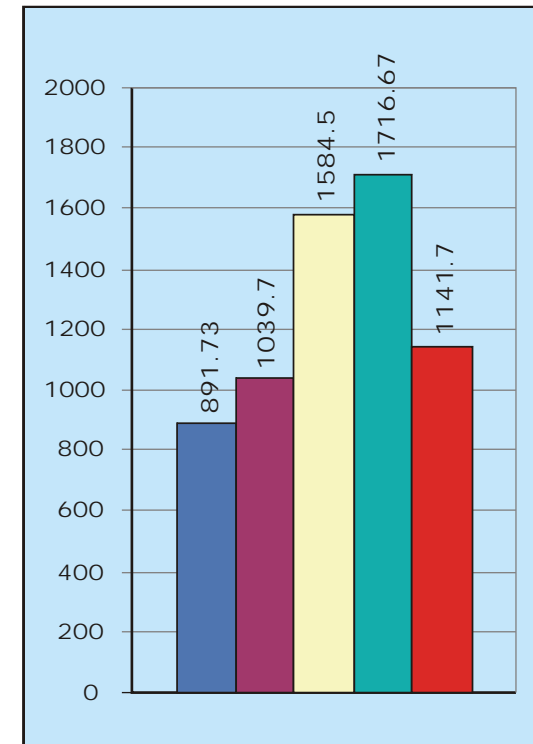
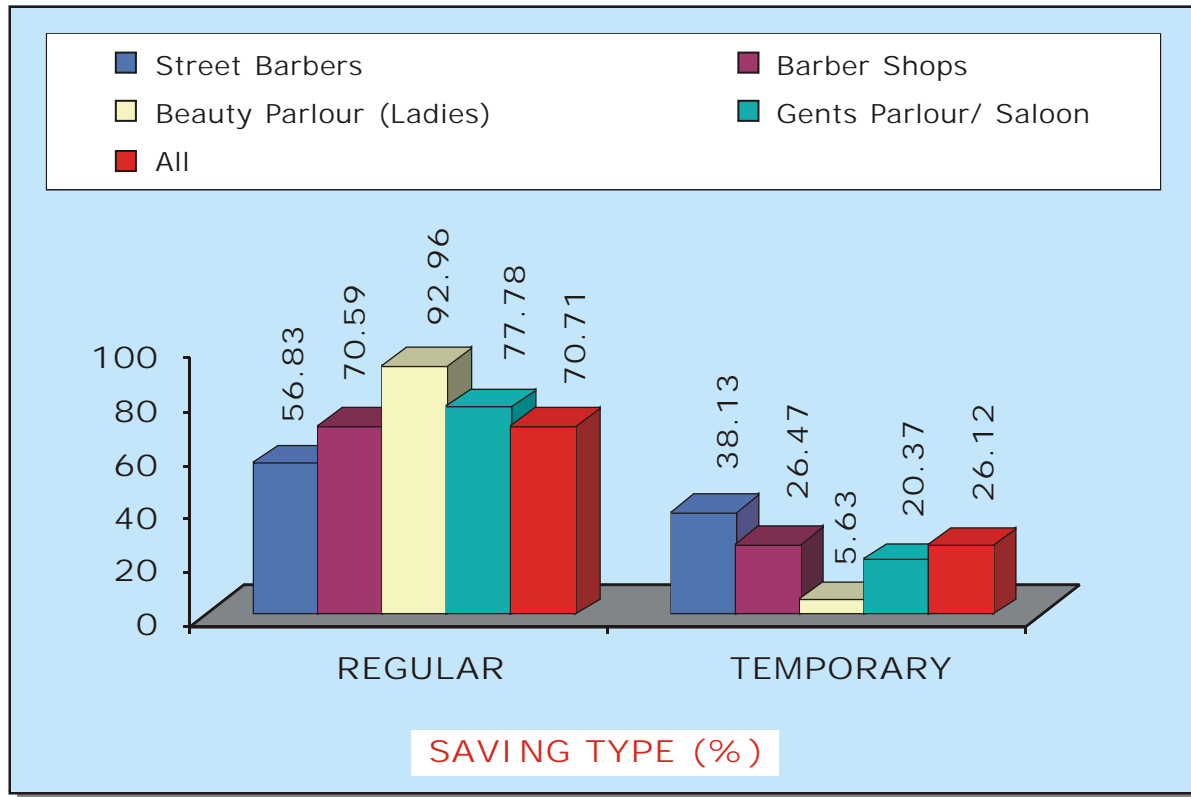
T-24 : SAVINGS

S. No.	CATEGORY	AMOUNT SAVED AVG. PER MONTH						TOTAL
		YES		NO		OTHERS*		
		No.	%	No.	%	No.	%	
1.	Street Barbers	139	47.44	153	52.22	1	0.34	293
2.	Barber Shops	272	52.92	232	45.14	10	1.95	514
3.	Beauty Parlour (Ladies)	71	68.93	26	25.24	6	5.83	103
4.	Gents Parlour/ Saloon	54	58.06	35	37.63	4	4.30	93
	All	536	53.44	446	44.47	21	2.09	1003

* did not reply

SAVING - TYPE & AMOUNT

48



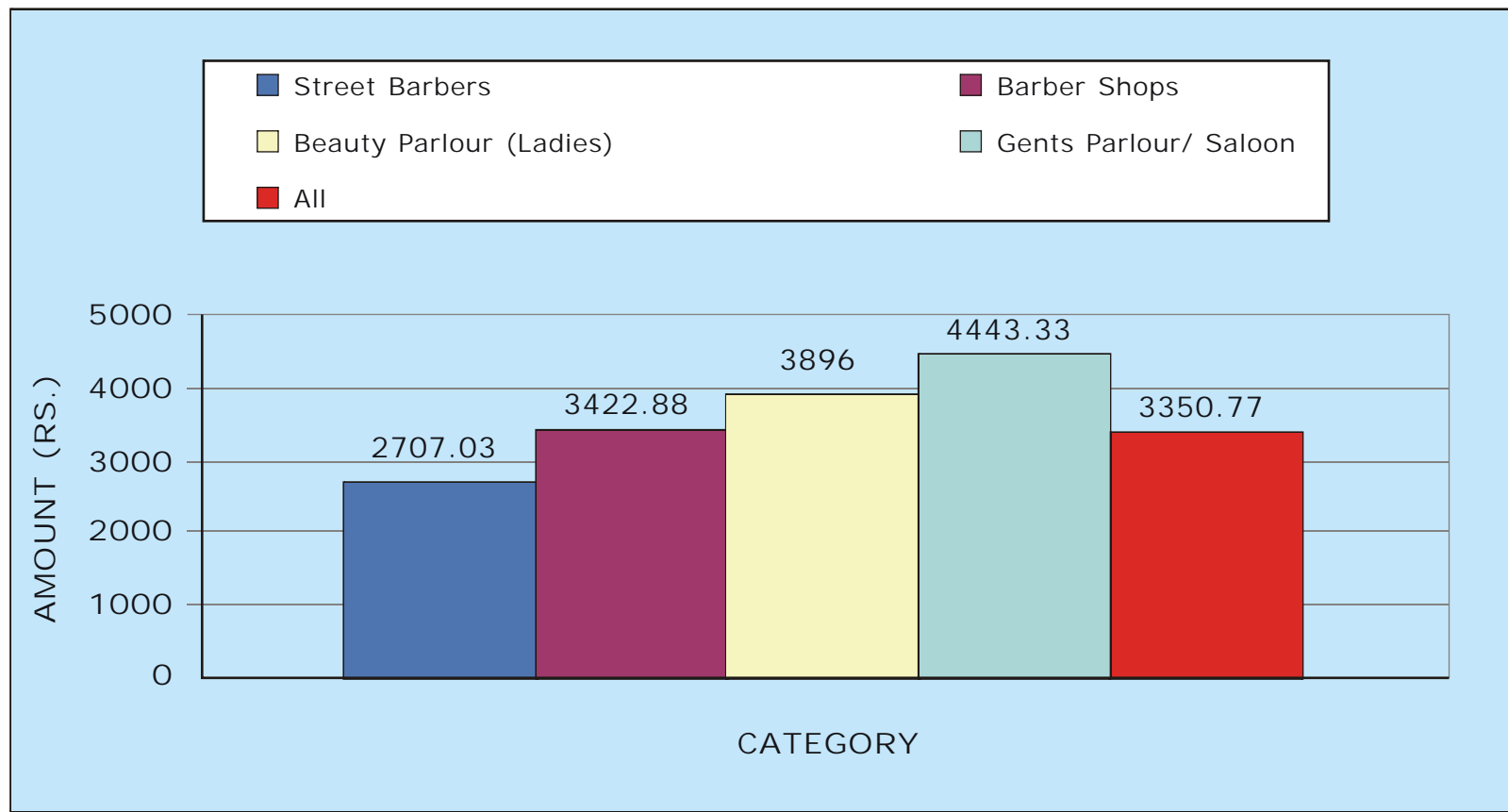
SAVING AMOUNT
(AVERAGE AMOUNT
SAVED PER MONTH IN RS.)

T-25 : SAVING - TYPE & AMOUNT

S. No.	CATEGORY	SAVING TYPE						TOTAL	AVERAGE AMOUNT SAVED PER MONTH (Rs.)
		REGULAR		TEMPORARY		OTHERS*			
		No.	%	No.	%	No.	%	No.	
1.	Street Barbers	79	56.83	53	38.13	7	5.04	139	891.73
2.	Barber Shops	192	70.59	72	26.47	8	2.94	272	1039.70
3.	Beauty Parlour (Ladies)	66	92.96	4	5.63	1	1.41	71	1584.50
4.	Gents Parlour/ Saloon	42	77.78	11	20.37	1	1.85	54	1716.67
	All	379	70.71	140	26.12	17	3.17	536	1141.70

* did not reply

AVERAGE INCOME PER MONTH



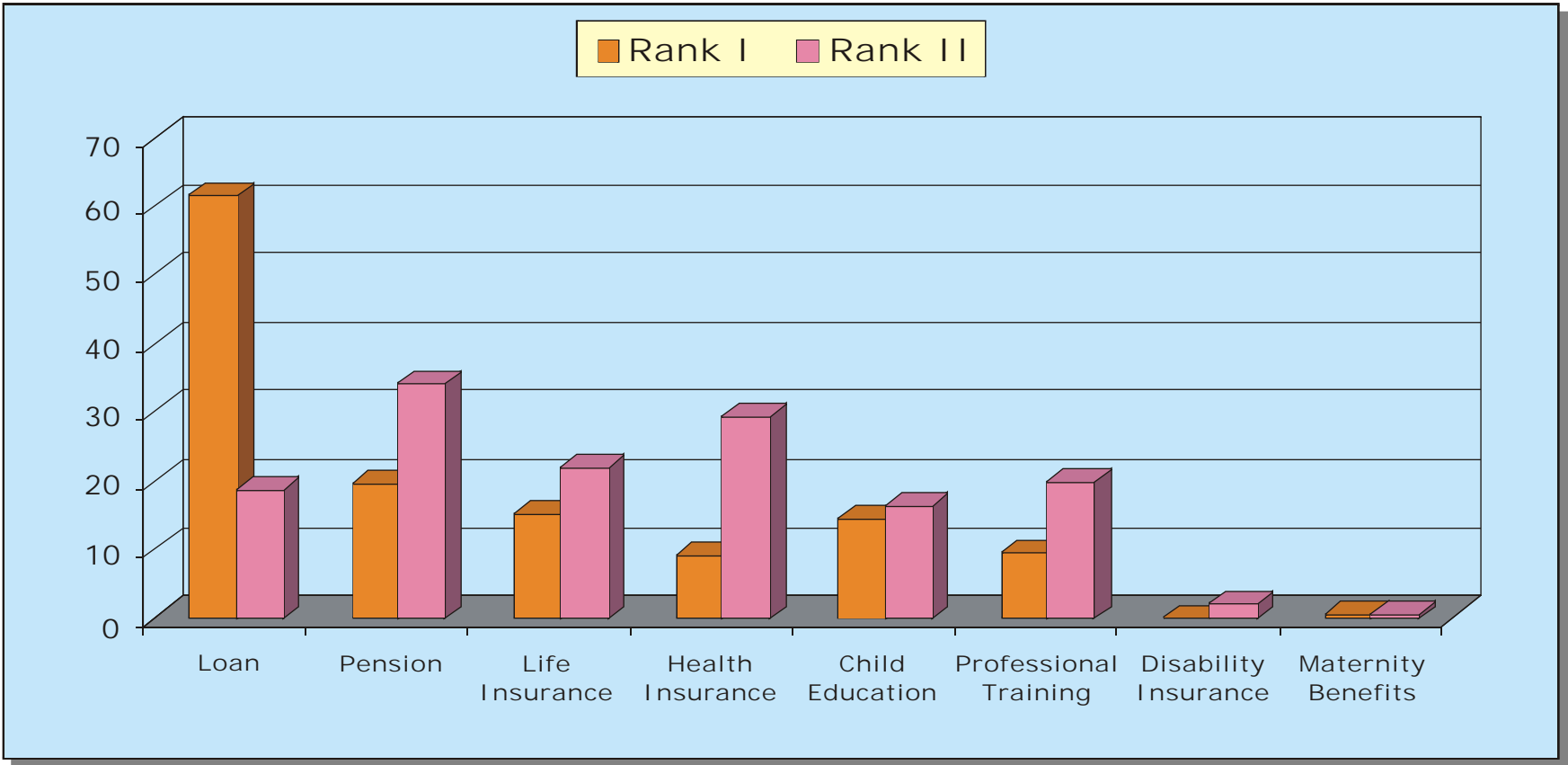
T-26 : INCOME

A	B	C	D	E	F	G	H	I
Category	Total No. of the samples (C+D+E)	No. of unpaid trainees	No. of samples (not disclosed their income)	No. of samples disclosed their income)	Total Income per month (Rs.)	Average Income /month (F/E) (Rs.)	Max. Income of the Category /month (Rs.)	Min. Income of the Category /month (Rs.)
Street barbers	293	0	0	293	793160	2707.03	5500	1000
Barber Shops	514	6	12	496	1697750	3422.88	10000	10000*
Beauty Parlours (Ladies)	103	0	3	100	389600	3896.00	20000	800
Gents Parlours/ Saloons	93	0	3	90	399900	4443.33	18000	1500
All	1003	6	18	979	3280410	3350.77	2000	800

* Unpaid trainee

PRIORITY NEEDS - RANK 1st & 2nd (%)

52



T-27 : PRIORITY NEEDS

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Needs	Rank I	II	III	IV	V	VI	VII	VIII	Total (Btol)	Didn't respond	Total No. of samples (J+K)	Rank (B/J*100)	Rank II % (C/J*100)
Loan	510	155	59	65	32	5	2	0	828	175	1003	61.59	18.72
Pension	140	242	150	97	68	9	3	3	712	291	1003	19.66	33.99
Life Insurance	100	145	230	112	54	10	10	0	661	342	1003	15.13	21.94
Health Insurance	51	163	170	111	50	8	3	0	556	447	1003	9.17	29.32
Child Education	68	76	69	93	89	55	14	7	471	532	1003	14.44	16.14
Professional training	38	79	60	53	41	43	40	45	399	604	1003	9.52	19.80
Disability	0	4	2	17	33	66	39	43	204	799	1003	0.00	1.96
Maternity benefits	1	1	6	9	7	20	60	71	175	828	1003	0.57	0.57