

UNDERSTANDING HEALTH AND LIFE INSURANCE PROBLEMS OF TRUCK DRIVER IN INDIA: A BASE LINE STUDY

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Abstract

India is a very vast country and entire population of the country is dependent on the transport system in one or other way, some are directly associated with it as they earn their bread butter from the same, while some can be affected by its success and failure because they use so many things transported from one place to another on daily bases; that is why transport system is said to be the lifeline of the country. Many people are involved in the transport system at different level; and truck drivers are one among them. Our fancy e-commerce sites, super-market chains, food outlets, and many other retail stores would be out of business if it was not for these gypsies. For the government of India, they are tools that need to be exploited every day, every hour, every minute, and every second.

This study was conducted in Navi Mumbai by an NGO entitled 'Shikhar Organization for Social Development' which works for community development with an objective to educate and empower the society. This particular study was conducted to understand the problems faced by the truck drivers with special reference to their health and life insurance. A sample of 100 truck drivers was considered for the study and an interview schedule was used to collect data. This article pointed out things such as truck drivers' long working hour, health problems, regional discriminations followed by awareness on AIDS and bad habits.

Keywords: Truck Drivers, Life Insurance, Working hours, Health, AIDS.

Introduction

Truck drivers are the lifeline of India. Our fancy e-commerce sites, super-market chains, food outlets, and many other retail stores would be out of business if it was not for these gypsies. For the government of India, they are tools that need to be exploited every day, every hour, every minute, and every second. Under the Motor Vehicles Employees Act of 1961, a truck driver is entitled to a minimum salary of Rs 5,000, a weekly off and insurance and compensation in case of accidents; but for their owners, they are tools that help them make money, a small part of which eventually lands up with these drivers. Most of them never visit their families for weeks, don't see their children grow, and never get to meet their relatives.

Economic growth accelerated by market liberalization and global market integration, has created many significant opportunities for men in particularly in the urban centers. But rural impoverishment has led many men to leave their families and villages in search of work, changing traditional patterns of sexual unions (Upadhyay, 2000).

Need of the Study

Many accidents occur on the highways at night or early in the morning; and it is a common belief that truck drivers are often responsible for the accidents and also suffer from different diseases, Jef Mark (1999), in his paper titled “Long-distance truck drivers' sexual cultures and attempts to reduce HIV risk behaviour amongst them: a review of the African and Asian literature” addressed that long-distance truck drivers have been implicated in the early geographical spread of HIV in the African and Asian epidemics where the driver sexual cultures are poorly described. It is also pointed out that most migrant workers are highly mobile and often live in unhygienic conditions in urban slums. Long working hours, relative isolation from the family and geographical mobility may foster casual sexual relationships and make them highly vulnerable to STDs and HIV/AIDS. (World Bank Report, 2006; Verma and Roy, 2002; Ghosh, 2002; Panda et al., 2002; Upadhyay, 2000; Shreedhar and Colaco, 1996; DeSircar and Tewari, 1996.)

Significantly, Pandey et.al (2012), in their paper said that alcohol use has been found to correlate with risky sexual behaviour as well as sexually transmitted infections among populations with high-risk behaviour in India. The study revealed that alcohol consumption was highly prevalent over the illiterate drivers and also had higher nexus to STI than those who did not consume alcohol. Their study concluded that reduction in alcohol or no alcohol consumption has direct correlation to less prevalence of sexually transmitted diseases. In another study Kumar & Ganguly (2011) reported high prevalence (33%) of hypertension among truckers. Though, higher proportion of the drivers might actually be suffering from risk factors of metabolic syndrome

Kartikeyan et.al (2004), did a complete enumeration cross-sectional study to compare social and health profile of truck and tempo drivers in Bhiwandi taluka of Thane District in Maharashtra. The study revealed that the differences in distribution were statistically significant between the two groups as regards education, average monthly income, marital status, religion, habits/addictions and health problems. The frequency of injuries due to road accidents was significantly among the truck drivers.

So, this study was aimed to study the perception of truck drivers and to examine problems they faced in the professional life. This study was focused to find the answers of questions such as reason behind the selection of the profession, awareness of health and diseases, proneness to accident and regional discriminations etc.

Objective

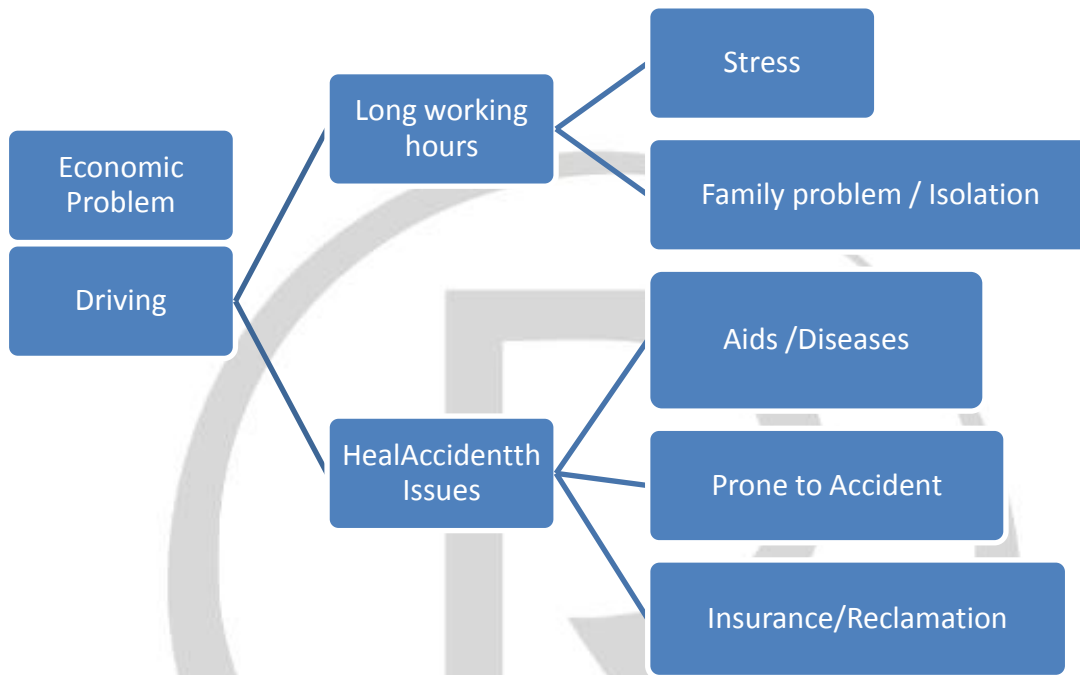
To study the perception of truck drivers towards their profession and life

Methodology-

A sample of 100 male drivers was selected with the help of purposive sampling technique; mean age of the sample was 30 years with the range of 20 to 50 years. An interview schedule based on the parameters such reason behind the selection of the profession, awareness of health and diseases, proneness to accident and regional discriminations etc. was used for the purpose of data collection. Data was collected by the investigator either at highway or at truck

terminal of Vashi, Navi Mumbai. Investigator collected the information regarding personal identification data, long working hours, experiences and history of alcohol or tobacco ingestion. They were also asked about the proneness to accidents followed by life & family insurance, hospital and health services.

Research Study –



Analysis of Data

Data was analyzed qualitatively as well quantitatively and described in the following heads:-

Responses on selection of Professional Career

In India education is most important part and family background when we talk about selection of job. 70% of truck drivers have selected this professional due to economic condition 25% out of choice and 5 % under pressure.

Working Hours

Truck drivers do driving for more than 10hours; they need to do driving for long distance and this also gives negative impact on health which leads to stress and also one of the reasons for accident in India. Contractors allot less time for truck driver to pay less even though the traveling hours required for covering the distance need 9 hours they give only 8 hours to drivers to pay less.Out of 100% we have seen 50% drivers who consume alcohol to stay awake for driving.

Health and life Policy

Truck drivers are aware of health diseases like aids and sexual transfer diseases as they travel and stay away from home so they are prone to these diseases. Out of 100% only 2 % go for health check in a year and 70% go to private hospital, 30 % go to government hospital for check up. We found 10 out of 100 drivers who consume alcohol while driving a vehicle.

Tobacco consumption was present in 51% of drivers. Truck Drivers doesn't get any compensation from contractor for accident or any health problem. Salary paid is also less so they only can insure family security.

Prone to Accident

Out of 100 trucks driver we have seen 80% of them responded says they are more prone to accident and risk to life, 20 % says there is less change for accident. Due to long working hours and stress truck drivers are always in pressure to be on time due to which eating habit also get effected and deficiency in body increases. Overloaded of material is also a major reason for accident.

Life Insurance

95% out of 100 truck drivers have health insurance for themselves and their family too. Truck drivers don't get any life insurance facility from the dealers and they are highly prone to accident. 5 % don't do any life insurance. No compensation or health insurance is been given to truck driver for their life. Some of the drivers even don't have company employment registration certificate.

Discrimination

99% Out of 100 truck drivers have face discrimination problem in their tours. Trucks drivers have to go on long tours and face problem as regional and states changes language and rules get change. Contactors overload the truck will materials to save money and truck drivers need to face police and truck driver face this problem, need to pay fine for the same. If document problem occurs most of the time they need to pay fine from their own salary.

Rating of the Professionals

Professional life and their problems make truck drivers suffer. 100 out of 60% rate their professional as 5 or less and rest of 40% of them says more than 8% out of 10. Due to long working hours and staying away from family gives multiple problems.

Suggestion

Under New Company Act for Corporate Social Responsibilities Corporate Social Responsibility (CSR) has to be taken up by each truck manufacturing company to come forward and set up recreational facilities which includes resting area, sports, swimming pool, and hygienic medical centers for any emergency.

Conclusion

Research paper saysthose truck drivers are not educated and face problem and are highly prone to accident. No health insurance or any support is being provided from contractor and most of the drivers have done their family insurance for better future; they also face discrimination problem in different regional .Long duration of working hours is one of the reasons for the accident and also has impact on health and also one of the reason for indulging in bad habits too. We found 50% drivers who consume alcohol while driving a vehicle. Tobacco consumption was present in 51% of drivers.

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