Original Research Article

Utilization pattern of social welfare schemes among women beedi workers in comparison with non-beedi workers

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ABSTRACT

Background: Social security is basic fundamental human right, felt need and demand of the people for their wellbeing in the society, its fulfillment will contribute in achieving various developmental goals of the nation. In India, beedi industry has one of the largest employers of workers, after agriculture and construction, of which most of them are from socioeconomically backward populations living in urban slums and these people are the one who utilize social welfare and healthcare schemes to the highest level. Thus this study was done to know socio-demographic profile and utilization pattern of social welfare schemes among women working as beedi workers in comparison with non-beedi workers.

Methods: Community based cross sectional study among 100 beedi workers and 100 non-beedi workers residing in urban slums, for a period of three months. House to house survey was done and utilization pattern of social welfare schemes were noted.

Results: Of the 200 women, maximum 34% beedi workers and 30% non-beedi workers were in the age group of 30-39 years, 90% beedi workers and 66% non-beedi workers were illiterates and 62% beedi worker as well as 82% non-beedi worker belonged to nuclear family. 54% and 42% were from class IV socioeconomic status. 96% of beedi workers were utilizing BPL services compared to 84% of non-beedi workers ($\chi^2=5.355$, $df=3$, $p=0.005$). In addition, 78% beedi workers were utilizing health and education benefit from beedi worker welfare fund scheme. 68% of the beedi workers were utilizing BPL services, inspite their monthly income was more than 1000Rs compared to 54% non-beedi workers whose monthly income was less than 1000Rs, which was found to be statistically significant ($\chi^2=22.33$, $df=1$, $p<0.0001$). It was found that years of employment and working hours also had significant impact in utilizing these services.

Conclusions: Better utilization of social welfare services was seen among beedi workers because of the awareness present in their working environment compared to non-beedi workers. There is need to emphasize women living in urban slums to utilize social services to the maximum extent for their welfare and better life

Keywords: Beedi, Below poverty line, Slums, Social security, Workers, Urban

INTRODUCTION

Beedi is a crude cigarette in which tobacco is rolled in a small beedi leaf (tendu) and tied with a cotton thread. Beedi industry is the largest tobacco based industry in India. The industry has been classified as unorganized

sector, falling under the small scale and cottage industry sector.¹ It has one of the largest employers of workers in India, after agriculture and construction.²

Women constitutes to a very high percentage of labour force in these beedi industries.³

Beedi workers are more often the most vulnerable sector of the society and a large number of them are absolutely dependent on beedi rolling in rural India. They continue to struggle for survival despite getting low wages, steady exploitation by the contractors, lack of education and medical facilities as well as they are neglected in government policies. In India, most of the beedi workers are women, who work from their homes and are isolated from the rest of the industrial workforce and for this reason they are easy target for greater exploitation.⁴

The India's Ministry of Labour estimated that about 4.4 million people are working in the beedi rolling industry, majority of them are home based women workers accounting to almost 90%. According to Indian Labour Organization (ILO) reports, there are 300 manufacturers of major beedi brands and thousands of small scale contractors and manufacturers who are involved in beedi production.¹

In initial phases beedi rolling was largely confined to organised sector, but now beedi production is taking place under unorganised sector. Such a drastic shift has been attributed to government rules, regulations and policies on stringent laws related to organised sector and tax concessions which are attributed to unorganised sector. Moreover now-a-days bulk of production takes place through contract system of labouring⁵ or through out-sourcing to different agencies, so that there is reduction in the manufacturing cost indirectly creating more profit margins.

Although beedi rolling has been identified as hazardous occupation by labour authorities, the health and working conditions of beedi workers has not been in the forefront of public consciousness. One of the main reasons for this could be the lack of mobilization among beedi workers themselves.⁶

Most of beedi workers come from low socio-economic populations living in urban slums for their daily livelihood and these are the one who are utilizing social welfare and healthcare schemes to the highest level for their well-being.² Social security measures are an integral part of any society, a means to provide some form of security/assistance to its members.

However, the evolution of social security and the process of its implementation vary across time and place. In India, majority of population particularly, those engaged in the unorganised sector, continues to be outside the purview of social security.⁷ As an initiative beedi workers welfare fund act was amended in 1976, started as a scheme for the welfare of the beedi workers and their families, which gives assistance to health, education, maternity benefits, group insurance, recreation and housing assistance.⁸

There is a need for strengthening and extending these social security measures to provide a basic income as

well as comprehensive medical and health care facilities to all those in need for their better life. Thus, this study was done in an attempt to study socio-demographic profile and utilization pattern of social welfare schemes among women working as beedi workers in comparison with non-beedi workers.

METHODS

This study was a community based, cross-sectional study, which was carried out for a period of 3 months among women involved in beedi working and non-beedi workers like house maids and others living in urban slums, which is the field practice area of Urban Health Training Centre, attached to a tertiary care hospital, which provides quality primary health care to the urban slum dwellers and population of nearby catchment area.

Convenient sample size of total 200 women was considered, out of which 100 women were involved in beedi rolling work and 100 women were involved in other work like house maids residing in urban slum. A house-to-house survey was carried out by doing systematic random sampling (every 5th house was considered). Individual houses were selected separately for beedi and non-beedi working women and only one woman was considered from each house, as she was considered as representative of that family to avoid future bias.

Data was collected by interviewing 200 women participants (100 beedi workers and 100 non-beedi workers) by conducting house-to-house survey with the help of a predesigned and pretested questionnaire after signing a written informed consent form on voluntary basis and confidentiality was assured before the data collection was initiated.

Tested proforma included questions on the socio-demographic status, data on knowledge regarding social welfare schemes and their utilization, availability of identity document/passbook in relation to the benefits utilized under Beedi Worker Welfare Fund Act and their monthly income. The study was approved and ethical clearance was obtained from Institutional Ethics Committee. Data were analysed using SPSS software version 20.0. Descriptive statistics and Chi-square test was applied to find an association between two attributes and $P < 0.05$ was considered as statistically significant.

RESULTS

A total of 200 women (100 beedi workers and 100 non-beedi workers) were included in the study. Table 1 describes the sociodemographic characteristics, where maximum 34% beedi workers and 30% non-beedi workers were in the age group of 30-39 years.

90% beedi workers and 66% non-beedi workers were illiterates, 68% beedi workers and 64% non-beedi

workers were married as well as 62% of beedi workers and 82% of non-beedi workers belonged to nuclear family.

Table 1: Sociodemographic characteristics of the study participants.

Category	Beedi worker (n=100)	Non-beedi worker (n=100)	Total (n=200)
Age (in years)			
20 – 29	10	18	28
30 – 39	34	30	64
40 – 49	16	12	28
50 – 59	24	30	54
≥60	16	10	26
Educational status			
Illiterate	90	66	156
Primary	02	34	36
High school	06	00	06
Pre university	02	00	02
Graduate	00	00	00
Post graduate	00	00	00
Marital status			
Married	68	64	132
Unmarried	06	02	08
Widow	24	18	42
Divorce	00	02	02
Separate	02	14	16
Type of family			
Nuclear	62	82	144
Joint	30	12	42
Three generation	08	06	14
Socio-economic status			
Class I	00	00	00
Class II	02	04	06
Class III	08	14	22
Class IV	54	42	96
Class V	36	40	76

54% of beedi workers and 42% of non-beedi workers were of class IV socioeconomic status (SES, Modified B. G. Prasad's Classification 2015 - India).

Table 2 shows awareness regarding social welfare schemes among study participants. 96% of beedi workers were more aware about social welfare schemes available compared to 84% of non-beedi workers, which was statistically significant ($\chi^2=8$, $df=1$, $P=0.005$), with $OR=2.857$ (95% CI = 0.8638 to 9.450).

This shows that beedi workers are 4.5 times more aware than non-beedi workers.

Table 2: Awareness regarding social welfare schemes among study participants.

Awareness	Beedi worker (n=100)	Non-beedi worker (n=100)	Total (n=200)
Yes	96	84	180
No	04	16	20

$\chi^2=8.00$, $df=1$, $p=0.005$, $OR=4.5714$ (95% CI =1.4706 to 14.21).

Table 3 shows utilization of BPL services according to socioeconomic status among the study participants. Maximum, 54.17% of beedi workers and 40.47% of non-beedi workers who belong to class IV socio-economic status were utilizing BPL services ($\chi^2=5.355$, $df=3$ $p=0.1476$). Even the participants who belong to class II and Class III socio-economic status were also utilizing BPL services.

Table 4 describes utilization of BPL services according to the years of employment. 37.5% of beedi workers who had work experience of more than 15 years were utilizing BPL services, but 35.72% of non-beedi workers who had work experience of less than 3 years were utilizing BPL services. This change can be contributed to their awareness regarding their health and utilization of the benefits by government.

Table 3: Utilization of BPL services according to socio-economic status.

Socio-economic Status	BPL Services					
	Beedi workers (n=96)		Non-beedi workers (n=84)		Total (n=180)	
	Number	Percentage	Number	Percentage	Number	Percentage
Class II	02	02.08	04	04.76	06	03.33
Class III	08	08.33	14	16.67	22	12.22
Class IV	52	54.17	34	40.47	86	47.78
Class V	34	35.42	32	38.10	66	36.67
Total	96	100	84	100	180	100

Note: No workers were belonging to class-I socioeconomic status; $\chi^2=5.355$, $df=3$, $p=0.1476$.

Table 5 describes utilization of BPL services according to the monthly income of the study participants. It was

found that 70.83% of the beedi workers were utilizing BPL services to a maximum extent had monthly income

of more than 1000Rs compared to 35.71% of non-beedi workers, who also had monthly income more than 1000Rs, which was found to be statistically significant

($\chi^2=22.33$, $df=1$, $p<0.0001$) with OR=0.1983, (95% CI = 0.1043 to 0.3769).

Table 4: Utilization of BPL services according to number of years of service.

Years of Service	BPL services					
	Beedi worker (n=96)		Non-beedi worker (n=84)		Total (n=180)	
	Number	Percentage	Number	Percentage	Number	Percentage
< 3	06	06.25	30	35.72	36	20.00
3-5	04	04.17	22	26.19	26	14.45
5-10	20	20.83	16	19.05	36	20.00
10-15	30	31.25	08	09.52	38	21.11
> 15	36	37.50	08	09.52	44	24.44
Total	96	100	84	100	180	100

Table 5: Utilization of BPL services according to their monthly income.

Monthly Income	Beedi workers (n=96)		Non-beedi workers (n=84)		Total (n=180)	
	Number	Percentage	Number	Percentage	Number	Percentage
<1000 Rs	28	29.17	54	64.29	82	45.56
>1000 Rs	68	70.83	30	35.71	98	54.44
Total	96	100	84	100	180	100

$\chi^2=22.33$, $df=1$, $p<0.0001$, OR=0.1983, (95% CI = 0.1043 to 0.3769)

DISCUSSION

The present study was aimed at assessing the utilization pattern of social welfare schemes among women working as beedi workers in comparison with non-beedi workers in relation to their socio-demographic factors. Present study revealed that, majority of women were in the age group of 30-39 years (34%) and 90% were illiterates, in similarity to a study conducted in Karugamputhur village of Vellore district, where 32% belonged to same age group of 30-39 years. In terms of education 53% were educated up to primary school, whereas only 12% were illiterates⁹ this may be because of low socio-economic status and also cultural background might have played a role, where women are deprived of basic education.

In our study, maximum 62% women beedi workers were from nuclear family in comparison to a study conducted in Trichirapalli, where 53.3% belonged to joint family¹⁰ and in another study conducted in Dakshin Kannada district of Karnataka, 77% belonged to joint family.¹ This may be due to good involvement of the family members in the household activities, allowing them to spare time for beedi making, indirectly reducing the economic burden on the family.

In present study, 96% of beedi workers and 84% of non-beedi workers utilize BPL schemes, compared to a study done in Dakshin Kannada district of Karnataka, 48.3% had BPL card, 30% had APL card, 4.2% had annapoorana card and 17.5% had anthyodaya card.¹ This indicates that

awareness among our study participants was more, as they are more aware about the availability of social welfare schemes and their benefits because of their nature of working environment.

In present study total 37.5% of beedi workers who had work experience of more than 15 years utilize BPL services when compared to 35.72% of non-beedi workers who utilize BPL services who had work experience of less than three years, whereas study conducted in urban area of Kavour, 31% were utilizing the services, who had experience of working more than 25 years in beedi rolling.¹¹ This shows that number of years of work and experience among the beedi workers plays a pivotal role in utilizing the social welfare schemes better than others as beedi workers get to know about the schemes and their benefits from their colleagues and employers. Overall, women beedi workers were more aware regarding the social welfare schemes available than non-beedi workers living in urban slums, which can be attributed to their conditions of working environment, monthly income and number of years of work experience.

CONCLUSION

The present study revealed that, awareness regarding social welfare schemes was more among women beedi workers than non-beedi workers. Beedi workers utilized health benefit more under Beedi Worker Welfare Fund and BPL services as compared to non-beedi workers because of the awareness present in their working

environment. Beedi Worker Welfare Fund has certainly offered financial and health support to beedi workers but there is need for improvement in efficiency and administration of schemes.

There is need to emphasize all women living in urban slums to enrol and utilize different kinds of social services and schemes to the maximum extent for their welfare and better life. To add up the latest concern in healthcare system is mis-utilization or under-utilization of many schemes, which are considered problem related to just tip of iceberg, to overcome these issues, cross verification has to be done at all levels, so that poorest and the deserved gets the maximum benefits.

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