" A STUDY ON THE LIVING CONDITIONS OF AUTO-RICKSHAW DRIVERS IN PALLITHAZHAM"

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MASTER OF ARTS IN ECONOMICS

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MARCH 2023

CERTIFICATE

This is to certify that this dissertation entitled "A STUDY ON THE LIVING CONDITIONS OF AUTO-RICKSHAW DRIVERS IN PALLITHAZHAM" is a record of the original research work conducted by SIVAPRIYA SIVADAS (Reg.No AM21ECO015) under my guidance & supervision in partial fulfilment of the requirements for the award of the degree in Master of Arts in Economics to the St. Teresa's College, Ernakulum (Affiliated to Mahatma Gandhi University, Kottayam).

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<u>DECLARATION</u>			
I hereby declare that this di	ssertation titled "A STUD"	Y ON THE LIVING	
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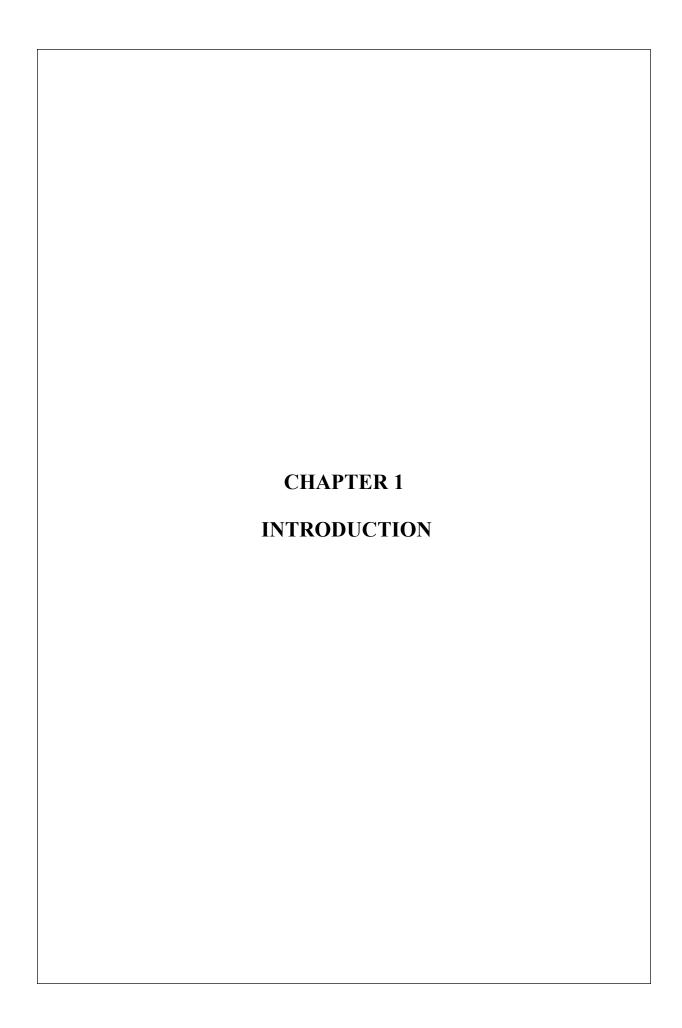
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1.1 INTRODUCTION

The Indian economy depends heavily on the transport industry, which makes it easier for people and goods to move around the nation. It includes a number of forms of transportation, including air, water, rail, and road. Road Transportation: With a large share of both freight and passenger traffic, road transportation is India's primary means of transportation. India has one of the greatest road networks in the world, linking urban and rural areas. The industry supports sectors like tourism and logistics and helps create jobs in the economy. Rail Transport: Indian Railways operates the second-biggest rail network in the world and the largest in Asia. It is essential for moving people and large amounts of cargo over great distances. Railways support market integration, industrial growth, and inter connectivity on a national level. Air Transport: India's aviation industry has expanded significantly in recent years. It links important cities, outlying regions, and distant places. Air travel supports trade, business, and tourism, which helps to advance economic growth. Water Transport: Rivers, canals, and coastal shipping lanes are all part of India's huge network of inland waterways. Despite the fact that the water transportation industry is still immature in comparison to the road and rail sectors, initiatives are being taken to improve its infrastructure and boost inland water transportation for the transfer of cargo. The transport industry makes a variety of contributions to the Indian economy; such as employment generation, facilitates trade and commerce, connectivity and regional development, infrastructure development, government revenue etc.

The auto rickshaw is a popular mode of transportation all throughout the world, both as a vehicle for hire and for personal use. An auto rickshaw is a crucial component of urban mobility and a step towards raising the standard of living in Indian cities while also promoting sustainable transportation. Passengers are transported by auto between the chosen locations. This is distinct from other forms of transportation where the pick-up and drop-off sites are chosen by the passengers. People choose auto services because they think they are more flexible in terms of time schedules, routes, and destinations, among other things. Passengers frequently rent autos anywhere, anytime, without making bookings, and they are reasonably priced. The auto-rickshaw service provides more employment opportunities to the unemployed. Most of the country's population earns their living in the informal sector. The informal sector has always been the backbone of any economy around the world. This sector notably contributes to the global economy in terms of employment, and the production of

goods and services. The fact is that most auto drivers lack a higher education, and many of them entered their current field due to a lack of education. This frequently serves as a platform for many drivers to find employment and support their families. Many autos are privately owned or hired, and drivers play a vital part in our society. Employees, students, and other types of passengers rely on auto drivers to get them where they need to go safely. Auto rickshaws are available in both urban and rural locations. Anyone can now book an auto rickshaw online based on their location. However, it is more useful in cities. Trade unions are common among auto drivers in every city. They aim to ensure their collectiveness and so preserve their rights through trade union activities.

Auto drivers face numerous challenges, such as a lack of parking spaces, rising fuel prices, rising road charges, and constantly changing traffic laws, etc. Most auto drivers are unaware of the health consequences of noise and pollution. Continued sitting in the driving posture places significant strain on the spine, causing a variety of health issues in drivers such as back discomfort, headaches, tension, and overall stiffness. An auto driver's job is extremely important because he is accountable for safety and punctuality. The job also necessitates a high level of concentration and attentiveness. However, their earnings are low. Insurance for rickshaws is available. Auto rickshaw insurance is intended to protect owners financially against vehicle damage, third-party injuries or property damage, and other risks associated with driving on the road. However, the reality is that getting insurance takes a lengthy time, which causes problems for drivers. The vehicle can only be repaired if the insurance is received on time. Some people travel by auto with no fare or at a reduced rate. These are the things that make driving tough. Because the auto rickshaw drivers need to make their livelihood. They get very little earnings a day, and there are days when they don't get anything at all. When compared to cities, auto rickshaws in rural areas do not have as much run. Despite these obstacles, auto-rickshaw drivers are attempting to live a life of dignity.

1.2 REVIEW OF THE LITERATURE

Auto rickshaws are a convenient mode of transportation inside cities, and most people rely on them for their day-to-day activities of getting from one location to another. Drivers play an important part in the informal economy of the service sector. Auto-rickshaw transportation is very important in city life. Auto drivers provide transportation to all sectors of the city's population, regardless of the time of day or night. Residents in all cities rely on auto rickshaws for transportation. It is the most popular means of para-transit connectivity for a larger proportion of the population. The auto rickshaw sector in India offers a large number of job opportunities to the unemployed. The majority of the country's population earns a living in the informal sector. They are also a low-cost form of transportation, allowing people to easily reach otherwise inaccessible locations. It has become one of the most dependable urban modes of transportation.

Auto rickshaw drivers have a lot of burden on their shoulders. The auto rickshaw driver is in charge of safety and punctuality. Their job necessitates intense concentration and alertness. Despite having a lot of responsibilities, this sector is encountering a variety of issues such as a lack of parking spaces, rising fuel prices, growing road charges, and continually changing traffic laws, among others. The majority of car drivers are unaware of the health risks posed by noise and pollution. Continuous sitting in the driving posture puts tremendous strain on the spine, resulting in a number of health difficulties in drivers such as back pain, headaches, tension, and overall stiffness. Even though there are obstacles like this, most people continue to work since they need to do so for their current expenses.

(Sayoojkumar K.P. 2017) A study was conducted on the "socioeconomic and health status of auto-rickshaw drivers in the Calicut area". The study of auto drivers reveals a tremendous impact on their socioeconomic and health perspectives. According to the research, the socioeconomic status of Calicut city's auto drivers is average. They fall under the lower middle-class category. They are dissatisfied with the government's assistance plan, and many are unaware of the government's welfare scheme. The vast majority of drivers have no savings habits.¹

(Tigari, Harish, and HB Santhosh. 2020) A "study on the socioeconomic background of auto-rickshaw drivers" was undertaken. Find out that driver happiness is average and that they are crucial in an economy. This sector gives job opportunities. The wages of auto drivers are not awful, but they experience the same level of expenses. It is sometimes claimed that earning money is impossible.²

(Melwani V, Priya A, Toppo M, Sethia S, Khan A, Melwani S. 2018) "Study to assess the socio-demographic profile, health status and working conditions of auto-rickshaw drivers in Bhopal". This study was conducted on the various circumstances of auto drivers. This study reveals that drivers experience health difficulties such as back discomfort and neck pain. It also asserts that as auto rickshaw drivers make up a significant portion of the public transportation system, the government should increase their social security through a variety of programs. ³

(Jithu T.V. 2019) "Empowerment through Employment: A Study among the Women Auto-Rickshaw Drivers" In most sectors of the labour market, women are paid less than males. However, in the transportation industry, particularly in vehicle driving, women are paid on par with males. The payment is determined only by the distance and time of the journey to the destination. This industry provides equal employment possibilities for men and women.⁴

(Rajesh Ranjan. 2015) "A Study on Work-Life Balance of Auto Rickshaw Drivers in Mumbai" This study gave a detailed look into the daily life of auto-rickshaw drivers. Genuinely maintaining a work-life balance is challenging in any sector, but auto drivers find it especially. According to the study, most auto-rickshaw drivers had difficulty balancing their employment and family/personal lives.⁵

(Sarannya Sivasankaran, Poornima. 2022) "A Study on Job Satisfaction of Auto Drivers with Special Reference to Coimbatore District" The study discusses job satisfaction and the issues that auto-rickshaw drivers face every day. The study reveals that auto drivers are dissatisfied with their jobs. Their socioeconomic situation is inadequate. They are dissatisfied with their current earnings. The majority of respondents are unable to save money because

they do not earn enough to cover both ends of the income scale. Mention their health difficulties as well.⁶

(Anitha Ramachander, Chaya Bagrecha, Sumangala Talur 2015) "Financial Well-being of Auto Drivers in Bangalore – A Study Conducted under Research Promotion Scheme of AICTE". According to the study, the drivers are from economically disadvantaged backgrounds, and most of them are uneducated. Their savings are minimal, and their typical incomes barely cover both ends. Also mentions their health difficulties. focuses on the driver's financial and educational status, as well as their way of living.⁷

(M Yesurajan and Dr. T. Indra. 2017) "Common work-related health problems of auto rickshaw drivers in India - Causes and strategies" According to this study, the focus is on driver health difficulties, among other things. Many drivers are still unaware of their health. Because of their strain and stress, auto-rickshaw drivers have the lowest health outcomes. As a result, most drivers developed unhealthy practices to relieve tension, which negatively impacted vehicle drivers' health. As a result, it is proposed that the government seek information on how to improve the health, knowledge, and wellness of automobile drivers.⁸

(Dr. Vikram K. Joshi. 2020) "Empirical Study Of Technology Based Auto-Rickshaw Service Quality Perception Using SSTQUAL" (SSTQUAL, or Service System Transition Quality, is the perception of quality during a service system's transition period. It refers to the quality experienced by consumers or users when a service system undergoes a significant change, such as the implementation of new technology, the modification of processes, or the introduction of new service features.) According to the study, both service providers are performing well when it comes to providing technology-based auto booking services to their consumers. According to the analysis, Uber outperformed its opponent in terms of average customer satisfaction, enjoyment, personalization, functionality, security, and assurance. consumers of Uber regarded its apps to be the most pleasant and customized, whilst consumers of the Ola App found it to be aesthetically appealing, with up-to-date technology in terms of design dimension. Customers of the Uber App demonstrated the strongest behavioural intentions to use their services again and suggest them to their friends.⁹

(**Dr. P. Ponraj, M. Sankara Narayanan. 2020**) "Share Auto Rickshaw Transport Service". The study discusses the social and economic backgrounds of auto drivers, as well as their job happiness. It is stated that auto drivers constitute the backbone of this kind of transportation.¹⁰

1.3 STATEMENT OF THE PROBLEM

Transport facilitates the movement of people and goods throughout the country and is a major contributor to the Indian economy. There are several modes of transportation included in it, such as air, water, train, and road. Transport by road etc. The auto rickshaw sector plays a key role in the Indian economy, particularly in urban and semi-urban areas. In India, the auto rickshaw sector is an important source of employment. It provides work for a significant number of people, including drivers, mechanics, spare parts suppliers, and vehicle manufacturers. Individuals or small business owners frequently own and operate auto rickshaws. Individuals can become self-employed and earn money by operating auto rickshaws under this micro-entrepreneurship concept. Auto rickshaws are noted for being less expensive than other kinds of transportation, such as taxis or private cars. They serve people of all income levels, including lower-income persons who rely on them for everyday commute. Last-mile connection is provided by auto rickshaws, which connect individuals from their houses to key transportation hubs such as bus stops, railway stations and metro stations. They help to bridge transport infrastructure gaps and improve overall connectivity. It also plays important role in Kerala economy such as Reduction of Traffic Congestion, Support for Local Economy, Tourism Industry etc. It is a sector that provides numerous benefits to society. As a result, it is vital to learn about the social status of persons working in this profession, their issues, and their living situations. The auto drivers work in the unorganized sector they have no job security in their field of activity. This study aims to find out the problems faced by the auto drivers and also study about their social and economic background.

1.4 OBJECTIVES

- 1. To understand the social and economic status of auto-rickshaw drivers in pallithazham.
- 2. To understand the problems faced by auto-rickshaw drivers.

1.5 METHODOLOGY

1.5.1 SOURCES OF DATA

The current study includes both primary and secondary data collection methods.

Primary data is collected through direct interaction and organized questionnaires. Secondary data is collected from several publications, journals, and internet sources etc

1.5.2 AREA OF STUDY

Pallithazham is a village in the Mulanthuruthy, Ernakulam district of Kerala, India. Mulanthuruthy is a suburban town in Kerala's Ernakulam district. It is around 14 kilometres from Kochi (Cochin), Kerala's commercial centre. The population is mostly residential, with a mix of ancient and modern structures. The location is blessed with rich greenery and a quiet ambiance, making it an excellent getaway from the hustle and bustle of daily life. This location was chosen for studying the living conditions of auto-rickshaw drivers.

1.5.3 SAMPLE SIZE

The simple random sampling method was used to collect samples for this study from 60 auto rickshaw drivers in the Ernakulam district of pallithazham.

1.5.4 PERIOD OF STUDY

The study was carried out from January to March 2023.

1.6 THEORETICAL FRAMEWORK

Human Capital Theory

The theory of human capital is one economic theory that is frequently related with human living situations. Human capital theory is a key economic concept that emphasizes the monetary worth of human skills, knowledge, and abilities. It was developed in the 1960s and 1970s by economists such as Gary Becker and Theodore Schultz. This idea holds that expenditures in human capital, such as education and healthcare, can result in higher incomes,

better job prospects, and higher living standards. Individuals who gain more skills and knowledge through education and training are more productive and better able to adjust to economic changes. The role of health in determining living conditions is also highlighted by human capital theory. A healthy population is regarded as a valuable asset for economic development since healthier people are more likely to be productive and contribute to economic prosperity. Healthcare investments, preventive measures, and access to quality medical services are viewed as critical for improving living circumstances and overall economic growth. The theory of poverty is another economic theory that is important to living conditions. This theory investigates the causes and consequences of poverty and focuses on resource distribution within a society. Income disparity, a lack of access to education and healthcare, and a lack of job possibilities are highlighted as causes of poverty. According to poverty theory, addressing these variables through policies such as income redistribution, social safety nets, education and skills training programmes, and job creation initiatives can assist improve the poor's living conditions. Societies can improve their citizens' general well-being and living conditions through eliminating poverty and improving income distribution. Human capital theory has far-reaching consequences for educational policy, labour market dynamics, income inequality, and economic growth methods. It establishes a framework for comprehending the economic worth of investing in human potential and emphasizes the significance of lifelong learning and skill development in a continually changing world.

1.7 SCHEMES OF THE STUDY

The study is divided into four chapters.

Chapter 1- introduction

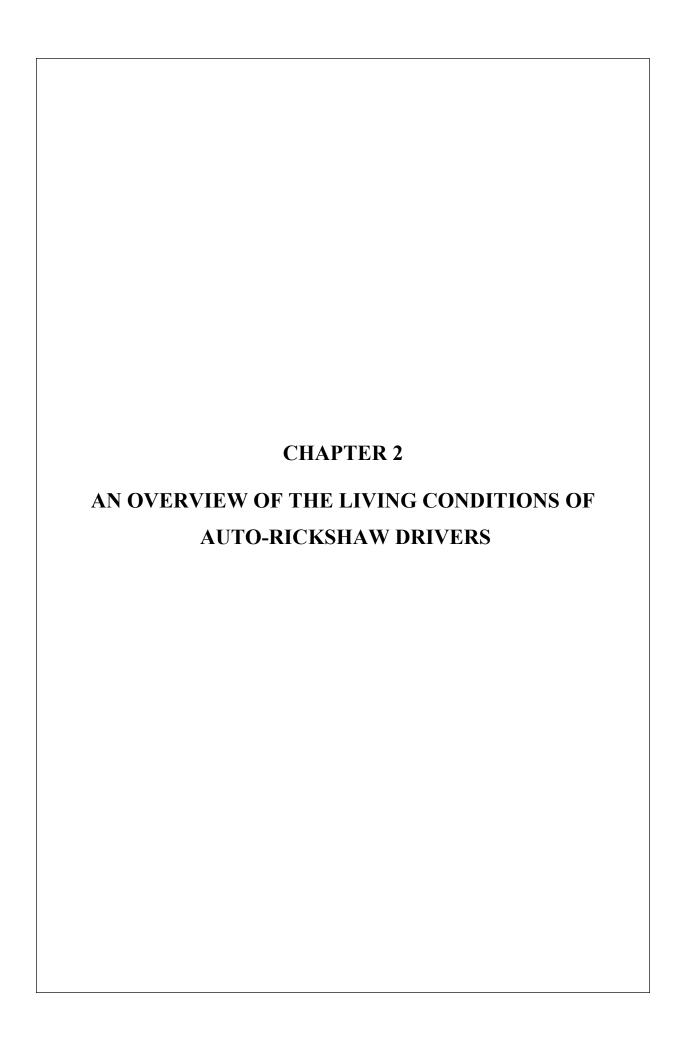
First chapter includes introduction, review of the literature, statement of the problem, objectives, methodology, theoretical framework, scheme of the study and limitations.

Chapter 2 - an overview of the living conditions of auto-rickshaw drivers

Second chapter includes introduction, Indian view, kerala view, auto-rickshaw (the versatile three wheeled vehicles), auto drivers, a brief insight of living conditions of human being, living conditions of auto-rickshaw drivers, study area, auto drivers in pallithazham, schemes of government to support auto-rickshaw drivers.

Chapter 3 - an analysis on the living conditions of auto-rickshaw drivers in pallithazham

Third chapter includes analysis and interpretation of the data collected from the auto-
rickshaw drivers in pallithazham.
Chapter 4 - findings, recommendations and conclusion
Fourth chapter includes findings, recommendations and conclusion.
1.8 LIMITATIONS
Lack of timely availability of drivers.
The direct interviews with auto drivers was time consuming.



2.1 INTRODUCTION

This section will provide an overview of the living conditions of the study area's auto drivers. It provides an overview of the study area, as well as an idea about the living conditions and wants of an individual who is an auto driver and their working conditions and challenges.

2.2 INDIAN VIEW

An auto rickshaw is an important component of urban mobility that helps to raise the standard of living in Indian cities while also supporting sustainable transportation. Unemployed people in India have a lot of options in the auto rickshaw industry. The informal sector employs the vast majority of the country's workforce. They are also a low-cost mode of transportation that allows people to reach previously inaccessible regions. In India, there are 12 million auto-rickshaw drivers, with half of them renting their vehicle. The registered number of three-seater rickshaws (TSRs) in Delhi, India, was over 114 thousand in 2021. When compared to the previous year, the number of TSRs registered in the nation's capital city has climbed by over a thousand. The increased number of autos on Delhi's streets contributed significantly to the city's status as one of the most polluted in the world. The market for auto-rickshaws ranges from approximately 15,000 to 30,000 vehicles in Tier II cities (population between 1 and 4 million) to more than 50,000 vehicles in Tier I cities (population greater than 4 million). Mumbai has the largest auto-rickshaw market, with over 150,000 vehicles. Contrary to common assumption, auto-rickshaws are the second safest motorized method of transportation for pedestrians (after buses) in terms of mortality in both Mumbai and Bangalore. However, due to mixed-flow traffic circumstances in Indian cities as well as present vehicle design characteristics, the safety of auto-rickshaw occupants is a major worry that must be addressed immediately. Meanwhile, the population of Indian cities is expected to increase from 340 million in 2008 to 590 million by 2030. In India, the average beginning salary for an auto driver is roughly 0.2 lakh per year (1.7k per month). Auto rickshaw drivers in India confront a several difficulties in their employment.

2.3 KERALA VIEW

Kerala's auto rickshaw sector is important to the state's economy. Auto rickshaws are a popular means of transportation in Kerala for both short and medium distances. They give both urban and rural communities with economical and convenient mobility options. The auto rickshaw industry helps to generate jobs in the state. Many people, particularly those from lower-income families, rely on auto rickshaws for a living. Auto rickshaw drivers are frequently self-employed, allowing them to support themselves by providing transportation. Auto rickshaws play an important role in connecting various parts of the state, including remote areas with limited access to other modes of transportation. They are an important mode of transportation for commuters, especially in congested urban areas where larger vehicles may struggle to navigate narrow streets. Kerala is an increasingly popular tourist destination known for its scenic beauty, backwaters, and cultural heritage. Auto rickshaws provide tourists with a convenient and affordable mode of transportation, allowing them to explore different attractions and move around within cities or towns, contributing to the overall growth of the tourism industry in Kerala. The auto rickshaw industry contributes to the state's economy. It generates money for drivers, who then spend their profits on various goods and services, stimulating local companies. Through taxes, permits, and other relevant levies, the industry also contributes to the government's revenue. Kerala's auto rickshaw sector is governed by government regulations and policies. These rules are intended to assure passenger safety, reasonable rates, and safe working conditions for drivers. However, the sector, like any other, confronts issues such as rising fuel prices, competition from ridehailing services, and shifting regulatory frameworks.

2.4 AUTO RICKSHAW - (The versatile three wheeled vehicles)

An auto rickshaw, often known as a tuk-tuk or just an auto, is a three-wheeled motorized vehicle that is prevalent in many countries, particularly in South and Southeast Asia. It is a common way of transportation for short distances and is frequently employed as a taxi or public transit. The driver and passengers are usually accommodated in a small cabin at the front of an auto rickshaw. The cabin has sides that are open and may or may not have doors. The rear of the vehicle features passenger seating, usually with a tiny roof or canopy for shade. The three-wheeled design of auto rickshaws, which have two wheels in the back and one up front, distinguishes them from other types of vehicles. While the rear wheels are

utilized for propulsion, the front wheels are used for steering. Most auto rickshaws are propelled by small internal combustion engines, which are frequently driven by petrol or diesel. Electric auto rickshaws, on the other hand, are becoming increasingly popular as a more environmentally friendly alternative. An auto rickshaw's seating capacity varies depending on the model and nation. It usually seats two to six persons, including the driver. Standing passengers can be accommodated on some auto rickshaws. Because of their price and accessibility, auto rickshaws are a popular means of transportation in many developing countries. They are frequently utilized for short trips within cities and towns when roads are either narrow or busy. diverse countries have diverse designs and variants on auto rickshaws. In India, for example, the most prevalent type of auto rickshaw is the "Bajaj" or "Piaggio" model, whilst in Thailand, the popular type is the "tuk-tuk."

2.5 AUTO DRIVERS

Auto drivers, often known as auto-rickshaw drivers or simply "auto drivers," are people who drive auto-rickshaws, which are a common means of transportation in many countries, particularly in South Asia. Passengers are transported by auto drivers, generally inside urban regions. They collect customers, negotiate fares, then deliver them to their destinations. Autorickshaws are small, motorized vehicles that seat two to three passengers in the back. The driver sits at the front and controls the vehicle with handlebars, much like a motorcycle. Auto drivers typically haggle the fare with customers based on the distance, journey duration, and local laws, unlike taxis or other public transportation modes with fixed fares. Before setting off on the ride, passengers must agree on a fare to avoid misunderstandings. Auto drivers must have a current driver's license and follow all applicable traffic laws. The use of autorickshaws may be governed by laws and rules in various nations and localities. Auto owners are accountable for keeping their vehicles in excellent functioning order, which includes performing routine maintenance and repairs. Drivers must put passenger safety first by obeying traffic laws and exercising caution behind the wheel. The amount that auto drivers make can vary depending on the area, level of competition, and volume of passengers. The number of passengers carried, and the agreed-upon fares are often the two factors that determine earnings. Traffic jams, fluctuating fuel prices, competition from other forms of transportation, and safety issues are all common problems for drivers. They have to contend with the weather and other environmental factors while navigating the congested

metropolitan streets. In many nations, auto-rickshaws have become an essential component of the global transportation system. They serve as a means of transportation as well as a cultural symbol and an important component of the community. In many nations, auto-rickshaws have become an essential component of the global transportation system. They serve as a means of transportation as well as a cultural symbol and an important component of the community.

2.6 A BRIEF INSIGHT OF LIVING CONDITIONS OF HUMAN BEING

Human living conditions can vary substantially depending on geographical location, socioeconomic situation, cultural background, and personal preferences. However, there are several essential characteristics that contribute to a person's living situations in general. Shelter: Adequate shelter is an important part of living situations. Basic needs: This often includes a habitation or home that offers weather protection, a suitable living space, and basic utilities such as electricity, water supply, and sanitation. Safety and security: It are critical for general well-being to live in a safe and secure environment. This involves having a secure community and social support networks, as well as being safe from crime, violence, and natural disasters. Education: Access to high-quality education is critical to improving living conditions. It equips individuals with the knowledge and skills required for personal development, employment prospects, and societal participation. Employment and income: Having a secure job or a steady source of money is essential for satisfying necessities, sustaining a family, and improving living conditions. A person's level of living is largely influenced by economic prospects and employment stability. Social connections: Having a helpful social network and maintaining positive relationships contribute to overall happiness and well-being. Living conditions are influenced by social interaction, community involvement, and a sense of belonging. Infrastructure: Infrastructure availability, such as transportation systems, communication networks, and public services (e.g., power, water). Economic variables have a significant impact on living conditions. Here are some significant economic factors that can have an impact on living conditions. Income and Poverty: A person's or household's level of income has a significant impact on their living situations. Individuals with higher salaries have better access to housing, healthcare, education, nutritious food, and other fundamental necessities. Poverty, on the other hand, is defined by low income and restricted resources and can result in insufficient housing, food insecurity,

and limited access to healthcare and education. Affordability of Housing: The cost of housing in relation to income is a major economic element influencing living conditions. Individuals and families can secure safe and adequate living conditions thanks to affordable housing. Overcrowding, inadequate living conditions, or even homelessness can result from high housing prices relative to income. disparity of Wealth: Economic disparity can have a considerable impact on living conditions. Wealth concentration in a few hands can result in inequities in access to resources, opportunities, and high-quality services. Addressing wealth inequality is critical to improving the lives of all members of society.

2.7 LIVING CONDITIONS OF AUTO-RICKSHAW DRIVERS

Auto drivers' living conditions can vary greatly based on a variety of factors such as location, socioeconomic situations, municipal legislation, and individual circumstances. Income: Auto drivers frequently earn a variable income that varies depending on factors such as passenger demand, competition, and operational costs. Due to low fares or severe competition, auto drivers in some places may struggle to make ends meet. Working hours: In order to maximize their earnings, auto drivers frequently work lengthy and irregular hours. To meet passenger demand, they may work throughout peak hours, late evenings, and on weekends. Working longer hours might have an influence on their quality of life and time available for personal and family activities, physical strain: Driving an auto rickshaw is a physically difficult job, especially in heavy traffic. Auto drivers may face discomfort or health difficulties as a result of prolonged sitting, pollution exposure, and the pressure of navigating through traffic for extended periods of time. Safety and security: Auto drivers may confront safety problems while on the job, especially late at night or in certain places. They may encounter rowdy passengers, thievery, or verbal or physical assault. Some of these threats can be mitigated by installing security cameras or operating in well-lit areas. Infrastructure and amenities: The availability and quality of car drivers' facilities can vary. Some regions may have dedicated auto stands or parking spaces, whilst others may lack adequate infrastructure, causing drivers to look for passengers or park in uncomfortable places. During breaks, access to amenities such as restrooms, food, and rest spaces may also vary. Social support: Automobile drivers frequently establish associations or unions to lobby for their rights, share information, and handle common difficulties collectively. These organizations can give a support system and assist with wage, working conditions, and legal difficulties.

2.8 STUDY AREA – PALLITHAZHAM

Pallithazham Mulanthuruthy is a village in the Indian state of Kerala's Ernakulam district. It is a little village around 12 kilometres east of Kochi, Kerala's largest metropolis. Mulanthuruthy is well-known for its natural beauty and peaceful settings. The community is mostly residential, with a mix of ancient and modern structures. The location is blessed with rich greenery and a quiet ambiance, making it an excellent getaway from the hustle and bustle of daily life. Mulanthuruthy has religious importance as well. Mulanthuruthy is recognised for its peaceful surroundings and offers a blend of rural and urban living. The neighbourhood is well-connected to the rest of Kochi by roads and public transportation. Mulanthuruthy Railway Station is the nearest railway station, and it provides convenient access to the town. Mulanthuruthy has a number of educational facilities, including schools and colleges, that serve the local populace. There are also hospitals, banks, grocery stores, and other vital services nearby. Mulanthuruthy's surroundings are noted for their natural beauty and stunning vistas. It is close to Kerala's backwaters, which provide chances for boating and other waterbased sports. There are also various religious and cultural landmarks in the area that draw tourists and pilgrims. Here stands the well-known St. Thomas Orthodox Cathedral, also known as Mulanthuruthy Marthoman Church. It is a historic church that is thought to have been founded by St. Thomas, one of Jesus Christ's twelve apostles. The church draws a great number of devotees and is a popular pilgrimage destination for Christians in Kerala. Pallithazham Mulanthuruthy is noted for its cultural legacy as well as its religious significance. The hamlet offers several traditional festivals and cultural events that highlight Kerala's unique traditions and customs. Overall, Pallithazham in Mulanthuruthy provides a pleasant living environment while being conveniently located near Kochi, making it an appealing residential location for persons seeking a balance of metropolitan facilities and a peaceful ambiance.

2.9 AUTO DRIVERS IN PALLITHAZHAM

Auto drivers can be found in both the organized and unorganized sectors, depending on the individual context and location, with pallithazham stand auto drivers working in the organized sector. Auto divers may operate under unions or associations that promote the interests of the drivers in the organized sector. This union may bargain for better working conditions and other advantages. Mulanthuruthy stand is home to two unions: CITU and

INTUC. There are two unions, but they are both pleasant and quiet. In Pallithazham stand, there are 60 vehicle drivers. all of them are male drivers. The bulk of them are between the ages of 48 and 58. The majority of them are married and have wonderful families. The majority of them are over the poverty line. The majority of their educational credentials are SSLC. Some of them make money through other means. The majority of them have been working in this industry for several years. Nobody rented an auto rickshaw since they all had one. They are all driving diesel auto rickshaws. The Pallithazham Auto Stand is a very friendly auto stand. They are also well-liked by the locals.

2.10 SCHEMES OF GOVERNMENT TO SUPPORT AUTO-RICKSHAW DRIVERS

Several government programmes have been launched in India to assist auto rickshaw drivers, who are an essential part of many cities' transportation systems. These programmes are designed to provide financial support, insurance coverage, and other benefits to car owners. Here are a few significant government initiatives.

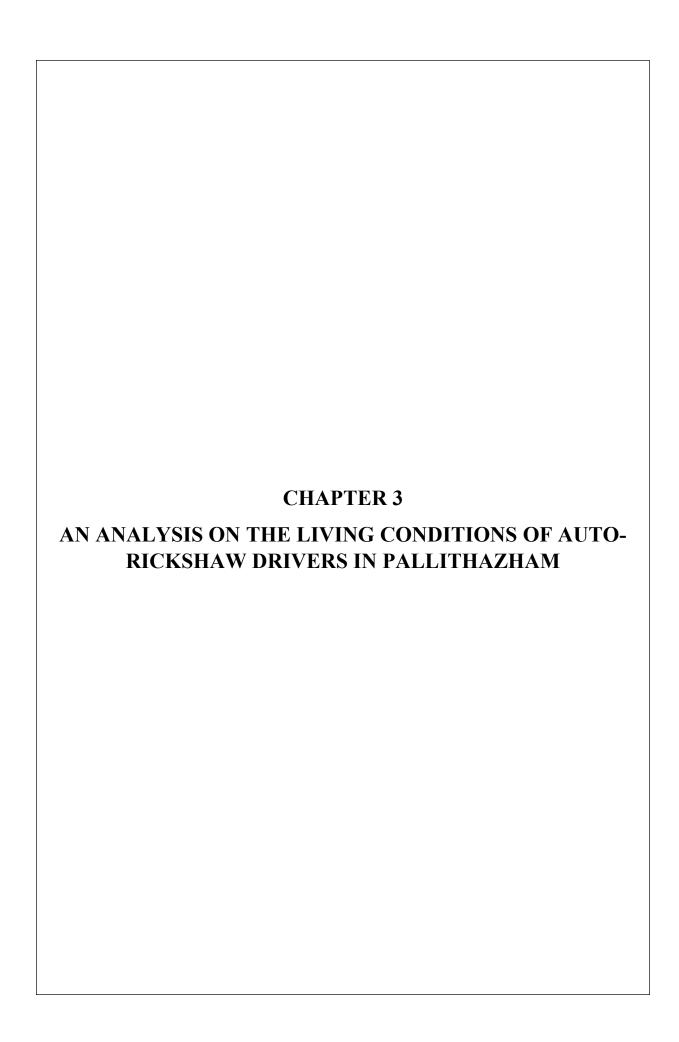
• PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY): PMSBY is an accident insurance plan that covers accidental death and disability. The scheme was introduced in May 2015 by India's Prime Minister, Narendra Modi, as part of the government's social security measures. Auto rickshaw drivers are eligible in this scheme and receive up to Rs. 2 lakhs in insurance coverage in the event of accidental death or permanent disability. Eligibility - The scheme is accessible to all Indian residents aged 18 to 70 who have a savings bank account. It is provided by a number of partnering banks. Coverage - PMSBY covers accidental death and permanent disability as a result of an accident. A payment of Rs. 2 lakh is payable to the nominee in the event of the insured's death as a result of an accident. A payment of Rs. 2 lakh is payable in the event of total and irreversible loss of both eyes or loss of use of both hands or feet, or loss of sight in one eye and loss of use of one hand or foot. A smaller payment is offered for other partial impairments. Premium: The PMSBY premium is set at a modest value of Rs. 12 per annum. On a yearly basis, the premium is withdrawn automatically from the policyholder's linked bank account. Enrolment and

Renewal: Individuals who want take part in the plan can submit a consent-cumdeclaration form to their bank. Each year, the enrolment period runs from June 1st to May 31st. The policy is valid for one year, and participants must renew it annually. Claim Process: In the event of a fatal or disabling accident, the nominee or insured should notify the bank where the insurance is stored. The bank and the insurance company will handle the claim, and the sum assured will be paid to the beneficiary or insured.

PRADHAN MANTRI MUDRA YOJANA (PMMY): The Pradhan Mantri MUDRA Yojana (Micro Units Development and Refinance Agency) is an Indian government scheme that provides financial assistance to micro and small businesses. It was introduced in April 2015 by the Government of India, led by Prime Minister Narendra Modi. The Pradhan Mantri MUDRA Yojana's major goal is to foster entrepreneurship and provide job opportunities by providing finance to small business owners. The scheme primarily targets non-corporate, non-farm small and micro firms, such as small manufacturing units, service sector units, and small trade organisations. Banks, non-banking financial firms (NBFCs), and microfinance institutions (MFIs) make loans to qualifying individuals and businesses under the MUDRA Yojana. These loans are divided into three types:1. Shishu: Micro firms in the early stages of development are given loans of up to \$50,000. 2. Kishore: Micro firms in need of funding for expansion are given loans ranging from \$50,000 to \$5 lakh. 3. Tarun: Loans ranging from 5,00,001 to 10 lakh are made available to well-established businesses in need of funding for expansion and diversification. MUDRA loans are collateral-free, which means that borrowers do not need to submit any security or collateral in order to obtain the loans. The interest rates for these loans are set by the lending institutions in accordance with their own regulations. Individuals or enterprises can approach participating banks, NBFCs, or MFIs to apply for a loan under the Pradhan Mantri MUDRA Yojana. The application process entails submitting required documentation and meeting the lending institution's eligibility conditions.

- PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY): The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is an Indian governmentsponsored life insurance scheme. The Government of India introduced it on May 9, 2015, as part of its social security and financial inclusion objectives. The scheme offers individuals affordable life insurance coverage with the goal of boosting the penetration of life insurance in the country. 1. Eligibility: All Indian citizens between the ages of 18 and 50 are eligible for the plan. The maximum age for entrance is 50 years old, while the maximum age for continuation is 55 years old. 2. Coverage: In the event of the insured person's death, PMJJBY provides a life insurance cover of Rs. 2 lakh (200,000 rupees), which is payable to the nominee/beneficiary. 3. Premium: The scheme's yearly premium is Rs. 330 (as of September 2021). The premium money is withdrawn automatically from the insured person's bank account using an auto-debit function. 4. Enrolment: Individuals can enlist in the scheme by submitting a self-declaration of good health and giving their permission for the premium payment to be deducted automatically from their bank account. Every year, the registration period runs from June 1 through August 31. However, new subscribers can join the scheme at any time during the year by paying the entire yearly premium with a selfdeclaration of good health. 5. Term: PMJJBY provides coverage from June 1 to May 31 of the following year. For continuous benefits, the insurance coverage must be renewed annually. 6. Payment and Claims: The nominee/beneficiary must submit the claim form, death certificate, and other needed papers to the selected insurance company in the event of the covered person's death. The claim amount of Rs. 2 lakh is deposited into the bank account of the nominee/beneficiary.
- STAND-UP INDIA SCHEME: The Stand-Up India scheme was introduced by the Government of India in 2016 with the goal of encouraging entrepreneurship among women and people from Scheduled Castes (SC) and Scheduled Tribes (ST). The scheme focuses on giving financial aid and assistance to greenfield firms (i.e., new initiatives) in the non-farm sector. This programme encourages entrepreneurship among women and members of the SC/ST groups. These auto drivers can apply for loans ranging from Rs. 10 lakhs to Rs. 1 crore to purchase auto rickshaws or develop their existing operations. 1. Eligibility: The scheme is open to persons, preferably from the SC/ST and female categories, who want to start a new business in the

manufacturing, service, or trading sectors. 2. Loan Facility: The scheme offers qualifying candidates bank loans ranging from Rs. 10 lakhs to Rs. 1 crore (extended up to Rs. 5 crores for manufacturing, services, and trading). Scheduled Commercial Banks (SCBs) and Regional Rural Banks (RRBs) will make these loans. 3. Composite Loan: The loan amount includes a term loan as well as working capital. The composite loan can cover up to 75% of the project cost, with the remaining 25% covered by the borrower's own funds or other financial institutions. 4. Interest Rates: The Stand-Up India scheme's interest rates are often lower than market rates. The particular rate, however, may differ depending on the lending institution's rules and the borrower's creditworthiness. 5. repayment duration: The loan under this arrangement has a maximum payback length of up to 7 years, with an 18-month moratorium period. This allows borrowers to stabilize and develop their businesses before beginning loan repayment. 6. Loan Application Process: To apply for a loan, interested applicants can contact participating banks with a complete project report or a business plan. Before authorizing a loan, banks assess the project's feasibility and the applicant's creditworthiness. 7. support and Handholding: In addition to financial aid, the Stand-Up India scheme intends to give assistance through various ways like as training programmes, workshops, and mentorship to enable entrepreneurs to effectively develop and build their enterprises.



3.1 AGE WISE CLASSIFICATION

The respondents to this poll were the auto drivers. The samples age range is divided into 6 categories like 18-28,28-38,38-48,48-58,58-68,68 & above.

TABLE 3.1
AGE WISE CLASSIFICATION

Options	%	Count
18-28	0.00	0
28-38	6.67	4
38-48	20.00	12
48-58	41.67	25
58-68	30.00	18
68 & above	1.67	1
total	100%	60

Source: Primary Survey – 2023

Table 3.1 shows that respondents are the major age group 48-58 around (41.67) %, followed by 58-68 age group people around (30%), followed by 38-48 age group people around (20%), then 2 8-38 age group people around (6.67%), 68 & above age group of people are around (1.67%), 18-28 age group people are (0.00%). This suggests that the majority of the drivers at Pallithazham Auto Stand are in their middle age. Here, we find people putting in a lot of effort to meet their requirements. Additionally, they have experience in their field.

3.2 MARITAL STATUS

TABLE 3.2

MARITAL STATUS

Options	%	count
Married	95.00	57
UN Married	5.00	3
Total	100%	60

Source: Primary Survey- 2023

This table 3.2 shows that the marital status of auto drivers. Most of them are married (95%) and only (5%) are not married.

3.3 EDUCATION

TABLE 3.3

EDUCATION

Options	%	Count
Bellow SSLC	6.67	4
SSLC	86.67	52
Plus Two	3.33	2
Degree	3.33	2
Pg	0.00	0
ITI	0.00	0
Total	100%	60

Source: Primary Survey- 2023

Table 3.3 shows that the most of respondents are SSLC. (86.67%) of respondents' qualification is SSLC. (6.67%) are below SSLC, (3.33%) are equally qualified in plus two and degree and none of the respondents are qualified in the other fields such as ITI, PG etc. The majority of drivers in Pallithazham are uneducated.

3.4 APL/BPL CATEGORY

TABLE 3.4

APL/BPL CATEGORY

Options	%	Count
Apl	63.33	38
Bpl	36.67	22
Total	100%	60

source: primary survey 2023

Table 3.4 shows that most of the respondents are belongs to the APL category (Above poverty line). (63.33%) are belongs to APL category and (36.7%) are belongs to BPL category. They are considered to be above poverty line because the majority of people in Pallithazham Stand have adequate living conditions.

3.5 SIZE OF THE FAMILY

TABLE 3.5

SIZE OF THE FAMILY

Options	%	Count
Nuclear Family	75.00	45
Joint Family	25.00	15
Total	100%	60

Source: Primary Survey- 2023

Table 3.5 shows that most of the respondents belongs to nuclear family. (75%) auto drivers included in the nuclear family and only (25%) of drivers are from the joint family. Nuclear family ensure economic stability.

3.6 OWNERSHIP OF AUTO

TABLE 3.6

OWNERSHIP OF AUTO

Options	%	Count
Owned	100.00	60
Rental	0.00	0
Total	100%	60

Source: Primary Survey- 2023

According to table 3.6, all of the drivers at Pallithazham stand own their auto rickshaws. There is (100%) owned their auto-rickshaws. This explains why they are all stable economically. They don't have to pay rent for their auto, and the majority of them can save money.

3.7 AVERAGE EARNINGS PER DAY

TABLE 3.7
AVERAGE EARNINGS PER DAY

options	%	count
200-400	0.00	0
400-600	1.67	1
600-800	18.33	11
800-1000	63.33	38
1000-1200	15.00	9
1200 & above	1.67	1
total	100%	60

Source: primary survey - 2023

Table 3.7 shows that majority of auto drivers average earning per day is about 800-1000. (63.3%) of drivers earn around 800-1000 rupees, (18.3%) of drivers earn 600-800 rupees, (15%) of drivers earn 1000-1200 rupees. Only (1.67%) of drivers earn about 400-600 and 1200 & above. This table explains all of auto drivers earn above 400 rupees per day. So, it shows that majority of them are economically stable. Of Course, they can save money. Their living standards are good.

3.8 WORKING HOURS

TABLE 3.8

WORKING HOURS

options	%	count
6-8 hours	8.33	5
8-10 hours	1.67	1
10-12 hours	15.00	9
12-14 hours	50.00	30
14-16 hours	23.33	14
16 & above	1.67	1
total	100%	60

source: primary survey

According to table 3.8 shows that most of the auto drivers working hours are 12-14 hours. (50%) of drivers working hours in a day is 12-14 hours. (23.3%) of drivers are working 14-16 hours, (15%) of drivers are working 10-12 hours, (8.3%) of drivers are working 6-8 hours. (1.67%) of drivers are working 6-8 and 16 and above. It clearly shows that they are working for long hours to get better earnings. All other jobs normal working hour is till 8 hours. Although their working hours are lengthy, their pay level is also considerable, as was noted in the earlier section. the majority of them earning 1,000 or more a day. So, in order to make more money, people are encouraged to work excessive hours. Additionally, they had no trouble working for long periods of time.

3.9 PROBLEM FACED BY AUTO DRIVERS

TABLE 3.9
PROBLEM FACED BY AUTO DRIVERS

options	%	count
space availability	2.73	3
competition	16.36	18
infrastructure	0.00	0
respiratory problems	1.82	2
tension/stress	40.00	44
back pain	29.09	32
eyesight problems	10.00	11
total	100%	60

source: primary survey – 2023

Table 3.9 shows the problems faced by the auto drivers. most of the drivers have tension and stress. (40%) of drivers have tension and stress, it is the common problem faced by every human being, according to them having personal issues created tension among them. Then (29%) of drivers faces back pain, this is the common problem mainly faced by the aged auto drivers. It is caused by the driving posture of them and related to the hours they work, majority of them are middle aged and the aged people also have severe back pain. (16%) of drivers faces competition, it is also common in every field, it is due to the passenger demand, fair negotiation, route selection and service quality etc. (10%) of them faced eyesight problems, the aged people have eye sight issues. (2.73%) of them faced parking facility of auto, it is due to the congestion and safety concerns, insufficient use of space, lack of security etc. (1.82%) faced respiratory problems, the aged ones faced more of the health issues. No one has the problem of infrastructure, pallithazham area has a good infrastructure with good roads, fueling stations, traffic management system, maintenance and repair facilities, road safety infrastructure etc.

3.10 INSURANCE OF AUTO

TABLE 3.10

INSURANCE OF AUTO

options	%	count
yes	100	60
no	0.00	0
total	100%	60

source: primary survey – 2023

Table 4.10 shows that all of the auto drivers have insurance. This shows they are efficient and responsible in their job. Insurance gives financial help to the drivers and passengers.

3.11 AWARENESS ABOUT GOVERNMENT SUPPORTING SCHEMES

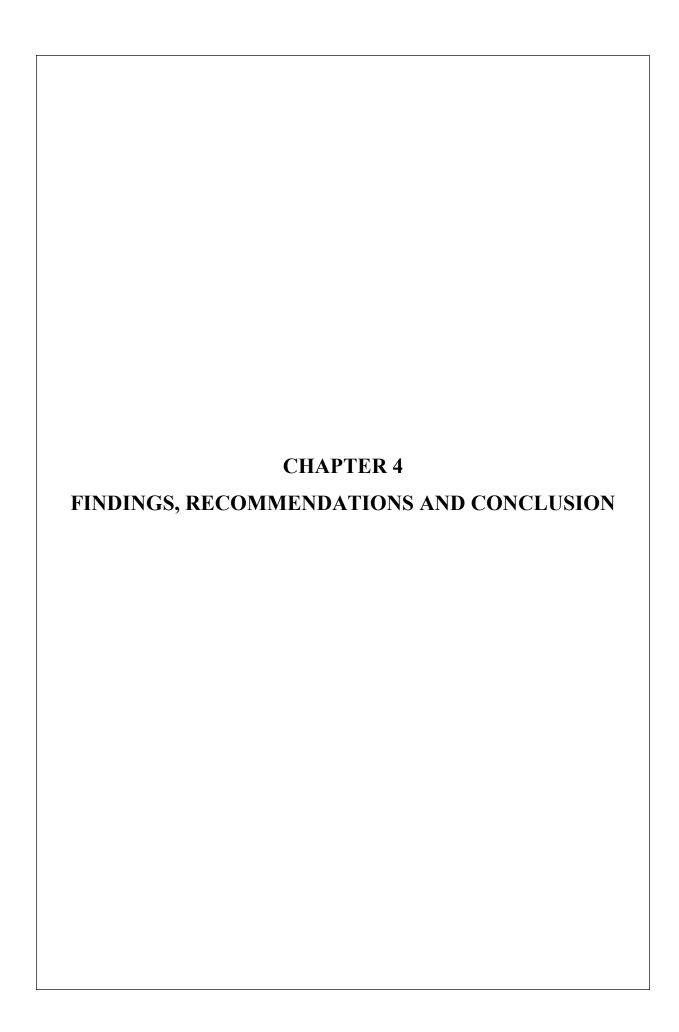
TABLE 3.11

AWARENESS ABOUT GOVERNMENT SUPPORTING SCHEMES

options	%	count
partially	8.33	5
fully	3.33	2
no knowledge	88.33	53
total	100%	60

source: primary survey – 2023

Table 3.11 shows that the driver's awareness about the government schemes. Here only (3.33%) of drivers have fully aware of the government schemes. (8.33%) drivers are partially aware, and majority of drivers (88.3%) have no knowledge about the government schemes. Actually, there are schemes that helpful to the auto drivers but majority of them have no idea about that. Their lack of understanding about these schemes could be attributed to a lack of education. Otherwise, they might not require these plans.



4.1 FINDINGS

- All the auto-rickshaw drivers in pallithazham stand are male. There is no special reason for the lack of female drivers at the pallithazham stand.
- The majority of the drivers had prior experience in this field. Some of them have worked in this field for over 30 years. They consider the auto rickshaw like a family member, as it provides revenue to meet all their needs while also allowing them to save money.
- The majority of them (86.67%) are SSLC. As a result, their lack of education drove them to work in this field. (3.33%) of drivers have a plus two and a degree and work in this particular field. As a result, it is clear that the auto-rickshaw sector employs people of all ages.
- According to the study all of the drivers at Pallithazham stand own their auto rickshaws. There are majority of drivers have a diesel auto-rickshaw (93.33%) and only (6.67%) of drivers have CNG auto rickshaws. And they also suggest that diesel autos have the good quality to operate. All the drivers have insurance for their auto. It is helpful for the drivers and passengers. Insurance There are 2 types of insurance for auto. Third Party Auto Rickshaw Insurance (1. Liability for third-party injury or death. 2. Liability for third-party property damage). Comprehensive and First Party Insurance(1. All third-party coverage 2. Damage to your own vehicle from collisions, theft, fire, or other non-collision events. 3. Personal injury or medical expenses. 4. Damage from natural disasters or weather events.) Damages to third party- cover up to 7.5 lac & Unlimited for liabilities. Accidental Coverage- Up to sum insured. Theft Cover- Included in comprehensive policy. Price-5499 for third party policy
- Their working hours are excessively lengthy, according to the study. Many of them work 12-to-14-hour days, yet they claim it is not risky for them.
- Most of them don't have any loans and liabilities.
- Majority of them can earn around 800-1000(63.33%). Others can also earn around 1000-1200 and above 1200 per day. All the drivers can earn at least 500 rupees per day. Study reveals that most of them from nuclear family. The other member also has another job so, they Drivers can manage all the family needs.
- They do, however, face numerous problems and challenges. Field issues such as competition and availability of parking. There are also health issues such as tension and stress, back discomfort, respiratory problems, and eye problems, among others.

Tension and stress have a greater impact on them. According to the study, there are
more middle-aged drivers, which increases the risk of health problems.
• There are schemes to support the drivers. Most of the drivers has no knowledge about
that. Only (3.33%) of them are fully aware of it, (8.33%) have partially aware and
mostly (88.335) of them are not aware of the schemes.
• Finally, all the auto drivers in the pallithazham stand have 100% satisfy with their job.

4.2 RECOMMENDATIONS

- Auto drivers are suffering from a variety of health problems as a result of their long working hours and poor road conditions. As a result, essential precautions must be made to safeguard their health.
- Rest areas: Create dedicated rest places or restrooms where vehicle drivers can take breaks, relax, and rejuvenate during their shifts. These places can provide seats, shade, and basic amenities such as drinking water and restrooms.
- Legal help and Advocacy: Provide legal help and advocacy services to auto drivers in order to address any concerns or challenges they may face. This can include informing them of their rights, aiding them with legal procedures, and fighting for their rights and fair treatment.
- Environmental Sustainability: Encourage eco-friendly practices among vehicle drivers.
 Encourage the use of cleaner fuels, provide emission-reduction education, and investigate the idea of implementing electric or hybrid vehicles as alternatives.
- Service your auto rickshaw on a regular basis to keep it in good working order.

 Regular oil changes, Tyre maintenance and brake inspections can assist prevent breakdowns and give passengers with a comfortable trip.
- Always follow driving laws and regulations. Following speed limits, using indicators
 when turning, and stopping at signals gives your passengers confidence and assures
 their safety.

4.3 CONCLUSION
In conclusion, the study on the living conditions of auto-rickshaw drivers in Pallithazham had a positive impact. The majority of them lack education and have minor health issues such as
tension/stress, back pain, and so on. Their working hours were lengthy, but they did not
regard it as a herculean task; instead, they enjoyed their work. Otherwise, all of the drivers
have auto insurance, they have more than 30 years of expertise in this field, it provides them
with a better quality of living, and most significantly, all of the drivers are completely
satisfied with their jobs.

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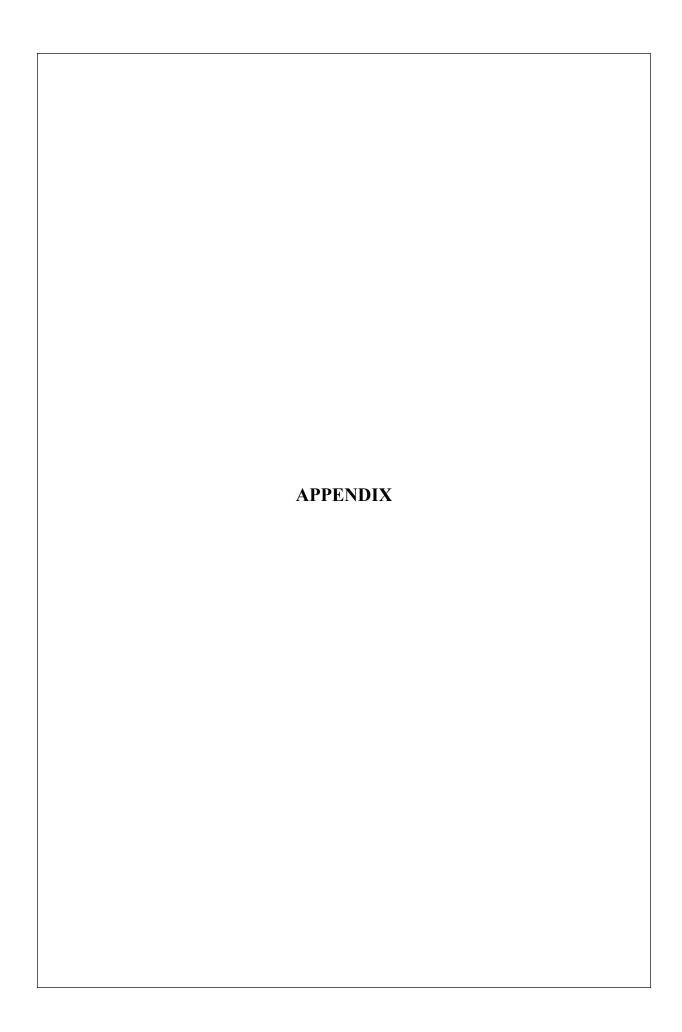
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<u>QUESTIONNAIRE</u>		
1.Name:		
2.Age:		
3.Marital status	s: (Married/unmarried)	
4.Education:	Below SSLC	
	SSLC	
	Plus two	
	Degree	
	Pg	
	Other	
5.Are you below	ngs to APL or BPL: (APL/BPL)	
6.Annual incon	ne	
7.family type: ((nuclear /joint)	
8.Do you earn money from any other sources?		
If yes; sp	pecify	
9.Have you wo	rked in this field before? (Yes/No)	
10. What was your previous job?		
11.Ownership	of auto rickshaw: (Owned/Rental)	
12. How much	does an auto rental cost per day?	
13. What kind of auto rickshaw do you have?		
(Petrol/D	iesel/LPG/Electric)	

14. What kind of auto rickshaw do you consider the best? (Petrol/Diesel/LPG/Electric) 15. How much money will be needed per day for vehicle fuel? 16. Average earning per day: 200-400 400-600 600-800 800-1000 1000-1200 1200 & above 17. With your earnings, can you able to manage the family needs? 18.Do you have any loans? (Yes/No) 19. What type of loans do you have? 20. Are your earnings sufficient to repay the loans? (Yes/No) 21.Do you have insurance for your auto rickshaw? (Yes/No) 22. Have you ever received the monetary benefits of insurance? (Yes/No) 23.Do the government have any programmes to help the auto rickshaw and the drivers? 24. Are you aware of any schemes? If yes; specify. 25. Problems faced by Auto Rickshaw drivers: Space Availability: (yes/No) Competition : (yes/No) Infrastructure : (yes/No)

	Health insurance:	(yes/No)
	Tension/Stress :	(yes/No)
	Back pain	:(yes/No)
	Respiratory problem	ns:(Yes/No)
	Eye sight problems	:(Yes/No)
26. What is your typical working hours every of	day?	
27.Is your job hazardous? (Yes/No)		
28. What benefits have you received from this	employment in your	opinion?
29. Are you satisfied with your job? (Yes/No)		
30.Do you anticipate any assistance from the	Government?	

