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HEALTH AND RETIREMENT INSURANCE POLICIES OF THE BUS DRIVERS AND CONDUCTORS IN MANGALORE CITY, KARNATAKA

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ABSTRACT

Private bus drivers and conductors play a crucial role in the transportation industry. However, they face significant challenges related to health coverage, pension schemes, and fair wages. Despite working over 14 hours daily, they receive inadequate compensation and endure harsh working conditions, leading to physical and psychological stress. The lack of weekly off further exacerbates fatigue. This study examines the health and retirement benefits of private bus crew members in Mangalore. A cross-sectional study was conducted randomly among 100 drivers and conductors at the bus terminal of Mangalore city using a structured questionnaire. The Chi-square test was used for analysis. Results indicate that, despite union support and employer backing, 74% of respondents lack health insurance, and 81% do not receive retirement benefits. This highlights the urgent need for policy.

KEYWORDS: Economic security, Monopoly, Efficient bus services, Insurance policies, psychological disorder.

INTRODUCTION

Public transport is an integral element in the daily lives of city dwellers, providing efficient mobility and economic access. Bus operators and conductors are the foundation of this arrangement, offering regular service to passengers. Yet, their medical well-being and financial security merit special consideration because of the intensive nature of work, long duty hours, constant exposure to emissions, stress, and road dangers. An adequate health and retirement insurance policy is necessary to secure their health and help them lead a respectful life after retirement. Bus drivers report high levels of occupational stress, burnout, and occupational traffic accidents. With the implementation of new transportation modes, some substantial benefits and adverse circumstances for public transport operators have been documented. (Useche,S et al.2017). In Mangalore City, public transport is a major means of commuting. Bus conductors and drivers experience many problems, such as occupational

risks, job insecurity, and restricted social security benefits. Health insurance offers financial protection for medical expenses, decreasing the financial burden on employees and their families in the event of illness or an accident. Likewise, a retirement insurance policy provides financial protection after service, enabling them to live a secure and comfortable life after years of hard work.

Understanding bus drivers and conductors' demographic characteristics is important for their health and retirement benefits for several reasons: Age and Retirement Planning are used to measure the number of employees approaching retirement age and their financial stability after retirement. Health risks and medical requirements – Age, gender, and work experience affect health conditions. The elderly population may experience recurring illnesses, necessitating more effective medical attention. Their ability to save for retirement and purchase health insurance depends on their income level. Family status – Married employees may have dependents, so family coverage in health insurance and pension plans is necessary. Education: Knowledge and the use of health benefits and retirement savings are influenced by literacy levels. Where in the educational background plays an important role. The number of years of service reveals the extent of exposure to stress, extended work hours, and health hazards, which can affect retirement benefits and insurance expenses. Employment Type (Permanent vs. Contractual: workers may be unable to access formal pension and health insurance schemes, necessitating policy interventions. Despite working over 14 hours a day, private bus drivers and conductors are frequently not compensated adequately. Private bus operators are subjected to more physical and psychological disorders due to the rigorous work environment compared with other employees. They also do not have the crucial weekly off they need, which can cause more fatigue and stress. They can only achieve their goals if the bus owners implement appropriate policy measures to address these issues.

The present research ventures into providing health and retirement insurance for bus conductors and drivers in Mangalore City. It investigates how effective, accessible, and sufficient these schemes prove to be to address employee needs. It also lists gaps in the existing policies and recommends steps to improve their coverage to provide the necessary social security for this indispensable workforce. This study aims to understand the importance of retirement and health insurance for conductors and bus drivers and highlights the need for better policies that protect their well-being and make the public transport system in Mangalore City more sustainable and secure.

Selected Review of Literature:

Backman's (1983) thorough investigation was carried out to determine the health hazards faced by professional drivers in the transportation sector. The study explains the mental and physical stress of the job and identifies the key factors influencing occupational turnover in these professions.

Kompier, M. A., & Di Martino, V. (1995) illustrate the negative health consequences of the occupation of bus drivers and the limited number of documented prevention projects in bus companies.

John, L. M et al. (2006) highlight that specific stressors lead to physical, psychological, and behavioral health issues among bus drivers, impacting both their well-being and organizational performance.

Bhatt, B., & Seema, M. S. (2012) reveal that the problems suffered by bus drivers and conductors may be attributed to the nature of the work they are exposed to and the associated lifestyle, which is an outcome of their occupation.

Taklikar C. S. (2015) explores that bus drivers are at a high risk of developing hypertension (24%), gastrointestinal problems (52%), and musculoskeletal disorders (79%) due to occupational stress. The research highlights the need for stress reduction strategies, an enhanced working environment, and targeted health policies to mitigate these potential occupational hazards among bus drivers.

Eric French et al. (2017) The study provides a comprehensive analysis of how labour supply, public pension, health insurance, and health status influence the life of such individuals, thereby offering valuable insights for both scholars and policymakers.

Fernando Martín Poó et al. (2017) examine the working environment, road hazards, and health effects on taxi drivers. Stressors emphasize the need for reduced workload, proper breaks, access to healthcare, and stress relief. The research offers valuable information to researchers, policymakers, and industry stakeholders on improving drivers' well-being and safety through targeted interventions and policy recommendations.

Dr. M.K. Durgamani et al. (2022) highlight bus driving as a high-stress job, emphasizing its physiological and psychological hazards. It is a well-structured analysis that categorizes stress factors and health issues.

Dr. Bhagyashree Bhoir (2022) stated that there should be a comprehensive, adequate, proper, sufficient, and continuous retirement and pension plan that can help support the future financial needs of today's retirees. The study highlights the financial insecurity of retirees in India.

Objectives:

1. To know the socio-economic profile of the respondent.
2. To study the benefits of the health and retirement policies to the crew members.
3. To understand the working conditions of the drivers and conductors.
4. To suggest suitable health and retirement policies for crew members.

Hypothesis:

H₀ There is no significant relationship between the socioeconomic profile of bus drivers and conductors and their access to health and retirement insurance policies.

H₁ There is a significant relationship between the socioeconomic profile of bus drivers and conductors and their access to health and retirement insurance policies.

RESEARCH METHODOLOGY:

Mangalore is a fast-growing city in Karnataka State, and private buses enjoy the monopoly in the city. Commuters too prefer private bus services. The private bus services are very efficient and effective, and the transportation system is convenient for commuters. The private bus owners hire the drivers and conductors on a daily wage basis. Mangalore city bus stand is home to 348 local buses and 1200 service buses. Approximately 2,400 drivers and conductors are part of the service bus system, and a total of 1,392 drivers and conductors are part of the city bus system, as per the Dakshina Kannada Bus Operators Association. The data were collected from 100 bus drivers and conductors through a structured questionnaire. The questionnaire follows the pattern as presented, 1. Personal information that pertains to the socio-economic profile; 2. Working conditions, 3. regarding health and retirement benefits available to the respondents.

However, secondary sources such as government reports, insurance policy documents, transport department records, books, periodicals, and reports have been referred to establish the basic concepts and review the literature about the current field of study. The data was collected through the questionnaires distributed to 120 respondents, but only a total of 100 questionnaires were found suitable and considered for analysis.

SCOPE OF THE STUDY:

The study focuses particularly on bus drivers and conductors plying in Mangalore City, It covers private bus drivers and conductors only. The research looks at health insurance eligibility, retirement benefits, policy execution, and difficulties this group encounters. Unlike government bus crew members, who receive adequate health and retirement benefits, private bus drivers and conductors lack such support, leaving them financially vulnerable. The research aims to highlight these gaps and advocate for necessary policy reforms. By presenting evidence-based recommendations, the study

seeks to encourage both the government and the private bus owners to implement structured health and retirement benefits for this workforce, ensuring their financial security and well-being. It also looks into how government, employers, and insurance companies can guarantee social security. The study is restricted to assessing current policies and their influence instead of developing fresh insurance programs. The results would assist in supporting the general well-being of bus drivers and conductors.

Demographic profile of the respondents:

Table 1: shows the demographic characteristics such as educational qualification, work experience, and income levels of 100 private bus drivers and conductors in Mangalore. A significant 76% of respondents were above 30 years, and only 24% were below 30 years. It suggests that fewer younger individuals are entering the area of service, which could indicate low job attractiveness for the younger generation. A majority, 84%, completed SSLC and above. In comparison, only 16% had education below SSLC, indicating that most bus crew members have at least basic schooling, 84% of respondents are married, while 16% are unmarried. 45% of respondents have more than 20 years of experience. In comparison, 55% of respondents have less than 20 years of experience. 26% earn more than Rs. 20,000 per month, and 74% earn less than Rs. 20,000 per month.

Table 1: Demographic, educational, and income levels among bus drivers and conductors.

Characteristics	Number (n= 100)	Percentage
Age (yrs)		
More than 30	76	76.00
Less than 30	24	24.00
Educational Qualification		
SSLC and Above	84	84.00
Below SSLC	16	16.00
Marital Status		
Married	84	84.00
Unmarried	16	16.00
Designation		
Driver	42	42.00
Conductor	58	58.00
Experience		
More than 20 years	45	45.00

Less than 20 years	55	55.00
Monthly Income		
More than Rs. 20,000	26	26.00
Less than Rs. 20,000	74	74.00

Source: Primary data

All the values in the dataset (N=100) are present. Although the mean and median values are relatively similar, the standard deviation varies, with education (0.959) being the most widely distributed and marital Status (0.368) having the least. The Shapiro-Wilk test shows that non-normal distributions are not present in all variables (p 0.001). All other variables do not meet the criteria. 0.859 is the closest measure to experience, while 0.440 is more closely tied to marital Status. There is a wider range of differences in age, experience, and income. Non-parametric tests are more suitable for analyzing non-normality. It is not normal. The most significant variation is observed in education and experience, while marital Status and designation demonstrate the most consistent outcome.

Table 2

Descriptive analysis of Socio-Economic Status of Bus drivers and Conductors:

	Age	Education	Marital Status	Designation	Experience	Income
N	100	100	100	100	100	100
Missing	0	0	0	0	0	0
Mean	2.10	2.36	1.16	1.58	2.62	2.24
Median	2.00	2.00	1.00	2.00	3.00	2.00
Mode	2.00	2.00	1.00	2.00	2.00 ^a	2.00
Standard deviation	0.759	0.959	0.368	0.496	0.801	0.474
Variance	0.576	0.920	0.136	0.246	0.642	0.225
Minimum	1	1	1	1	1	1

Table 2

Descriptive analysis of Socio-Economic Status of Bus drivers and Conductors:

	Age	Education	Marital Status	Designation	Experience	Income
Maximum	3	4	2	2	4	3
Shapiro-Wilk W	0.804	0.835	0.440	0.627	0.859	0.627
Shapiro-Wilk p	<.001	<.001	<.001	<.001	<.001	<.001

Primary source:

Health benefits and retirement plans for Crew Members. Health and retirement plans are crucial for bus drivers and conductors, providing them with a range of benefits.

Health Benefits: Medical expenses are covered by health insurance, which helps employees and their families avoid financial strain during illnesses, accidents, or hospitalization. Quality healthcare is provided to insured workers through their choice of superior hospitals, ensuring timely and adequate medical treatment. Regular check-up and preventative health services can help alleviate the health risks of long hours of work, pollution exposure, and physical strain. Psychological health policies can be instrumental in addressing the common stress-related issues faced by bus drivers and conductors. Work-related and permanent disability insurance programs offer financial protection to affected workers in case of accidents or disabilities.

Retirement Benefits: After retirement, a well-organized pension plan or retirement insurance provides reassurance and stability, decreasing reliance on family members, thereby maintaining a dignified lifestyle after retirement: Ensuring proper retirement benefits enables workers to continue living decently even after quitting their jobs. Providing lump sum contributions for post-retirement expenses, such as housing or medical expenses in the form of provident funds and gratuity, are available through retirement schemes. Many retired transport workers struggle to save; a well-planned retirement policy can help alleviate this problem.

The Working Conditions of the Drivers and Conductors:

The present study looks at the challenges and work environment that private bus drivers and conductors face daily. The evaluation involves evaluating their working hours, job safety status, and

other factors such as salary structure, social security benefits, and occupational hazards. Due to traffic congestion, passenger management, and the pressure to meet financial targets set by bus owners for drivers and conductors, many private bus operators find themselves working long hours or on irregular shifts. Also, they frequently lack official employment agreements, resulting in uncertainty about their earnings or retirement benefits and health coverage.

Bus drivers and conductors often work during early mornings, late evenings, weekends, and holidays, holding to long and unpredictable hours. Many of them have split shifts, covering both morning and evening peak hours, which can extend their duty hours while working overtime. It is common, but it is not compensated. Lengthy sitting hours for drivers and prolonged standing for conductors cause physical strain, including back pain, joint pain, and tiredness. Continuous exposure to dust, smoke, and noise pollution causes respiratory and other health issues. Extreme heat, cold, and rain, often without appropriate rest facilities, are conditions they work in. Safety risks come from road accidents, messy passengers, and careless driving by others.

Many drivers and conductors get inadequate pay, usually not proportionate to their jobs; overtime and bonuses are not be provided. The conductors and drivers hired by government could get gratuity, pension, and other post-retirement perks. Usually, private sector workers lack the above benefits and depend on their savings. Financial compulsions force many people to continue working even after retirement.

Private bus drivers and conductors in Mangalore City face physical and mental challenges due to their demanding work environment: It is common for drivers and conductors to work 12 to 16 hours a day, which is beyond the norm of standard labour. Passenger disputes, traffic congestion, and tight schedules are factors that contribute to high levels of stress. Due to their irregular weekly off, they experience chronic fatigue and stress. Mental health support and counseling are inadequate to improve their situation. There is no social security and benefits, and many drivers and conductors are without health insurance, provident fund, or pension and are unable to save for retirement due to low income and financial difficulties in most case. Often, passengers verbally attack members of the crew and cause psychological distress. They are not given enough credit for their involvement in public transportation, and there is no incentive or recognition from the government or employers.

The Chi-Square Goodness-of-Fit test was conducted to assess the working conditions of bus drivers and conductors based on weekly off days and working hours. The results indicate significant deviations from expected norms. For **weekly off** ($\chi^2 = 43.6$, $df = 1$, $p < .001$), the extremely low p-value suggests that the allocation of weekly off is highly inconsistent, pointing to possible irregularities in granting mandatory rest days. For **working hours** ($\chi^2 = 5.76$, $df = 1$, $p = 0.016$), the statistically significant p-value (< 0.05) indicates a notable deviation from expected working hours,

implying that work schedules may not be evenly distributed or regulated.

These findings highlight potential concerns regarding labour welfare, suggesting a need for policy interventions to ensure fair working conditions, adequate rest, and compliance with labour laws for bus staff. Addressing these issues could enhance employee well-being and service efficiency.

Table 3: Chi-square analysis of working conditions of drivers and conductors

χ^2 Goodness of Fit working hours

	χ^2	df	p
Weekly off	43.6	1	<.001
Working hours	5.76	1	0.016

Source: Primary data

Insurance and Retirement Benefits for Private Employees Under Various Government Schemes in India:

Government-funded insurance and retirement benefits, including the Employee Provident Fund, pension schemes, Employee State Insurance, and gratuity, are scarce in India, especially for private bus drivers and conductors. Additionally, they do not receive other benefits such as maternity leave or paid holidays due to insufficient awareness and cohesion within their group. They require a powerful and well-organized union to fight for their rights to ensure that the benefits are accessible to workers, which also requires the support of bus owners. Also, the government needs to establish stringent regulations on wages and pensions as well as health insurance.

There is no scheme that covers causes of accidents of drivers, conductors, and private commercial vehicles. The government scheme applies to accidents that occur while on or off duty only to the government crew members. It also provides benefits for accidents resulting in death and permanent disablement. The scheme provides a lump sum of Rs. 5 lakhs to the nominee if the driver, conductor, and cleaner dies in an accident. The scheme provides up to Rs. 2 lakhs to the beneficiary if the driver conductor or cleaner is permanently disabled.

Hypothesis results:

Data was entered in Microsoft Excel 2003- 2013, and SPSS was analyzed using the 2.6.26 version of Jamovi software. The chi-square test was applied as a significance test to determine reliability, and the Shapiro-Wilk test was used to assess normality.

The p-value for weekly off is < 0.001, and working hours is (0.016) is significant, with a p-value (p

< 0.005); therefore, there is a substantial relationship between the socio-economic profile of bus drivers and conductors, we reject the null hypothesis and accept the alternative hypothesis.

FINDINGS:

1. Majority of the respondents are above 30 years old, indicating a lack of young workers entering the profession, possibly due to difficult working conditions and low pay.
2. Despite relatively good education levels, there is little scope for career progression, which may impact motivation and job satisfaction.
3. A significant portion of the workforce earns below ₹20,000 per month, making it difficult to afford healthcare, insurance, and savings for retirement.
4. With many employees having long-term experience and family responsibilities, the absence of retirement and health benefits poses serious concerns about their future well-being.

SUGGESTIONS:

1. The private bus owners shall encourage the drivers and conductors to follow health insurance policies and provide financial assistance to their employees.
2. The drivers and conductors compulsorily take the Atal Pension Yojana announced by the Prime Minister of India in 2015.
3. Majority of the drivers and conductors face health problem after 10 years of service. The employer must compel drivers and conductors to take health insurance policies for economic security and to protect their families.
4. Creating controlled shifts can prevent overworking and ensure adequate rest. Health check-ups with regular medical screenings and mental health support should be provided. Fair compensation, retirement plans, and accident coverage are crucial to increase wages.
5. Reserve specific spots(restrooms) for relaxation and install infrastructure at bus terminals. Adopt initiatives for educating employees on insurance and retirement savings.

CONCLUSION:

The findings emphasize the need for policy interventions to improve wages, provide comprehensive health coverage, and introduce structured retirement benefits. Addressing these issues will ensure better job satisfaction, financial security, and workforce sustainability in the transportation sector. By analyzing these components, the research will uncover their challenges, identify areas that need improvement, and provide recommendations for improving their working conditions. Ultimately, this will enhance job satisfaction, wealth, and overall health for private transport drivers and conductors. Addressing these issues through suitable policy measures is crucial for their well-being and financial security. They can only achieve their goals if they implement appropriate policy measures to address these issues.

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