# Socio-Economic Problems of Toto Driver: A Critical case study of Tamluk town in Purba Medinipur, West Bengal

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**Abstract:** West Bengal is experiencing a massive urbanization and an unprecedented growth in transport system. The Government has successfully intervened to decongest the traffic through infrastructure development. However, road fatalities, air pollution and frequent congestions are a common sight in many metros of West Bengal. Adding to the chaos is the muddled eco-system of Toto-rickshaws. The informal economies of Toto-rickshaws are just not a social-economic problem but also a serious ecological concern. Some of the social-firms have ventured in to bring an eco-balance in the system. This study concentrates on the current socio-economic condition of Toto-rickshaw drivers, the prospects and problems encountered by the stakeholders and the role of social organizations in transforming the lives, at large, in Tamluk. Over 90 Toto drivers were surveyed to understand their economic and lifestyle stature, expectations, problems and need for reforms and surveyed for understanding their perception using sensitivity analysis.
**Key words:** Toto-rickshaws, Problem ,Socio Economic condition, Development, Government

**Introduction:**

Toto-rickshaws, the most popular Para-transit mode of transport in Tamluk has a vivid cases of credit commends and criticisms. The wave of Beautification and Eco-friendly commodities are introduced into the global market. Toto is one of them. In recent times some Toto is plying arbitrarily in Tamluk Town. The passengers are interested in riding in Totos. The fair is cheaper; ride is comfortable and mental relief of passengers from seeing human toil. The future Toto will be long lasting. But it is noted that Toto are facing decrease of their income at an alarming rate. Tamluk, District head quarter is facing occasional traffic-jam at the Mechobazar, Bargabhima Mandir, Jailkhana More, Maniktala and some other nodes, due to narrow road and entry of heavy vehicles during rush hours. The sign-boards have also been put up at every entry point prohibiting the intrusion of heavy vehicles during rush hours. But it is observed that school and office goers suffer from the traffic-jam most.

This informal sector is plagued with several socio-economic problems. The study is designed for a can did cover of socio-economic and lifestyle problems of Toto-drivers and does not attempt to prod upon the unresolved policies and the pitfalls of the Government system, in detail. Toto in Tamluk, play a significant role in providing the last-mile connectivity to a greater fraction of population. This sector is plagued with several problems like financing of Toto-rickshaws, policies and corruption in providing permits, setting acceptable fares, parking problems, overcharging, misconduct and many more. Though Toto are indispensable mode for urban mobility, its ecosystem, unorganized and independently-run, is a muddle. In this sector, unlike the registered-company-owned fleet system of taxi, the drivers are responsible for all legal entanglements. This complicates the management and regulation of Totos.

**Location of the study Area :**

The area of the town is 17.86 sq. kilometers1. Tamluk is the district head quarter of Purba Medinipur district, created as a separate district on 1st January, 2002. The latitudinal and longitudinal extensions of the town are 22º14'30''N to 22º19'30''N and 87º54'10' 'E to 87º56'45' 'E respectively. The altitude is 5.86 meter from MSL3. Tamluk town is situated on the right bank of Rupnarayan river. Tamluk has 65,306 populations (2001).
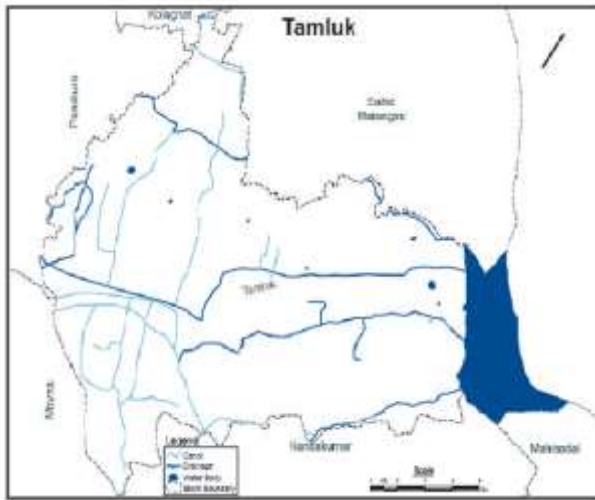
**Objectives of the study area:**

The study has been set before the following objectives

i)To understand and resolve the socio-economic problems of Toto-drivers in Tamluk

ii) To understand the social and financial status of the respondents Identify the explicit and implicit causes of stress / erratic inhospitable behavior Study the role of social-organizations in uplifting the living standards of the Toto-drivers.

**Methods:**

A Sample of 90 Toto-drivers, noted for their uncongenial behavior as described by the passengers or the Toto-drivers of a stand were drawn from different zones of Tamluk. Samples were drawn using accidental sampling technique and were surveyed through structured schedulers. A pilot study on Toto-drivers was conducted to understand the socio-economic problems and restructure the scheduler accordingly. The responses are classified, tabulated and analyzed to draw insight on socio-economic problems and need for reforms.

The study is well chaptered for logical flow and easy understanding of the facts

### Hypotheses

Hypotheses Test

H1: Correlation between stress and hours of work

H2: Correlation between stress and current debts of respondents

H3: Correlation between stress and family type

H4: Correlation between stress and domicile type

H5: Correlation debts and financial awareness

**Results**

An analysis on the demographic profile of the sample comprised of individuals with varied age, education background, work style and other useful demographic details are provided as tables. An analysis on their work style and operation reveals that many Toto-drivers operate on an average for 15 hours. They report in the Toto-stand at 7a.m. and end their operation at 9p.m. or 10 p.m. It is also identified that Toto-drivers who work as part-time profession prefer to go on night shifts. The average kilometers, on any normal day, operated is 80 per day and the average empty kilometres is 3 per day. The average earnings through operation of Toto are Rs.600 per day. The average income available for disposal after the lease fee, daily commission, fuel expenses is Rs.7000 per month. The frequency data on their work hours and income is given in Table 2 and 3.

**Table 1. Age & Education of Toto Driver**

| Age of the operator | |
|---|---|
| **Class** | **Response** |
| 21-25 | 07 |
| 26-35 | 19 |
| 36-40 | 22 |
| 40-45 | 15 |
| 46-50 | 19 |
| >50 | 08 |
| **Education of the operator** | |
| class | **Response** |
| Illiterate | 22 |
| < 10 | 44 |
| HSC | 19 |
| Diploma | 03 |
| UG | 02 |
| PG | 00 |

**Table 2. Work hours and Shift**

| Hours of operating Toto |
|---|

| Class | Response |
|---|---|
| <5 | 03 |
| 5-8 | 10 |
| 8-12 | 23 |
| 12-18 | 54 |
| **Night Sift** | |
| **Rating** | **Response** |
| Never | 43 |
| Some times | 24 |
| Mostly | 18 |
| Always | 05 |

**Table 3. Distance travelled and Income per day**

| Average kilometers Of operation per day | | Average kilometers Of operation per day | |
|---|---|---|---|
| **Destance** | **Response** | **Distance** | **Response** |
| <30 | 03 | < 2 | 27 |
| 30-50 | 17 | 2-5 | 63 |
| 50-100 | 32 | 5-10 | 00 |
| 100-120 | 30 | 10-15 | 00 |
| >120 | 08 | >15 | 00 |

**Table3.a**

| Income per day on a busy day | | Income per day on a busy day | |
|---|---|---|---|
| **Rupees** | **Response** | **Rupees** | **Response** |
| <500 | 02 | <200 | 08 |
| 500-800 | 60 | 200-500 | 67 |
| 800-1000 | 23 | 500-800 | 15 |
| >1000 | 05 | >800 | 00 |

A deeper look into the respondents' family income and number of income/ wage earners revealed that additional income from the other family members was required to support the family. The Table 4 clearly depicts the family structure and job-types of other family members who take a share- of-responsibilities, whereas Table 5 reflects the average income from operating Toto-rickshaw and the average family income.

These tables are important in understanding the financial status of the Toto-drivers. The domicile details of the respondents are given in table 6. It is understood that 18% of the Toto-drivers dwell in slums that are thatch roofed or make-shift residence. About 26% of the respondents live in slum rehabilitated dwelling for rent and about 16% of the respondents own the government facilitated slum rehabilitated houses. This statistics provides the living space available for the Toto-drivers and their life-style. Further the pivot tabulation on number of family members and the mouths-to-feed will clearly depict their socio-economic stature.

**Table 4. Family type, Income-earners and their Occupation category**

| Number of family members | |
|---|---|
| **Family type** | **Response** |
| Single | 06 |
| Married | 84 |
| Married nuclear | 27 |
| Married joint | 57 |
| 2 member | 18 |
| 2-5 member | 54 |
| >5 | 12 |
| **Number of salary earners in the family** | |
| **Income-earners** | **Response** |
| Sole | 24 |
| 2 Earning members | 36 |
| 3 Earning members | 21 |
| 4 Earning members | 09 |
| **Job Details of earners** | |
| **Job type** | **Response** |
| Govt. job | 07 |
| Pvt. Job | 22 |
| Self – owned shops | 16 |
| Domestics | 85 |

**Table 5. Income from operating Toto-rickshaw and total family income**

**Table 6. Average and most common monthly expenses for a family of 2 adults and a child**

| Average monthly expenses per | Rupees |
|---|---|

| month | |
|---|---|
| Living expenses | |

| **Monthly income from operating Toto** | |
|---|---|
| **Rupees** | **Response** |
| <5000 | 04 |
| 5000-8000 | 30 |
| 8000-10000 | 56 |
| 10000-12000 | 00 |
| 12000-15000 | 00 |
| >15000 | 00 |
| **Average family income** | |
| **Rupees** | **Response** |
| <5000 | 04 |
| 5000-8000 | 19 |
| 8000-10000 | 29 |
| 10000-12000 | 05 |
| 12000-15000 | 27 |
| >15000 | 06 |

| Rental paid | 2000 |
|---|---|
| Average EB & Water charges | 300 |
| Daily purchase of milk and vegetables | 2000 |
| Regular provision | 800 |
| Medical expenses | 200 |
| Education fees | 600 |
| Eating out | 600 |
| Expenses towards habituated | 500 |

| behaviors | |
|---|---|
| **Average of total living expenses** | **7000** |
| Occupational expenses | 1000 |
| Lease rent paid | 7500 |
| Maintenance of vehicle | 1000 |
| Fuel charges | **14000** |
| Miscellaneous | 1000 |
| **Average of total Occupational expenses** | **14000** |
| | |
| **Average debt carried forward or borrowed per month** | **6500** |

The study was extended to understand the average monthly expense of nuclear families with a single child. The data from the actual sized responders and the perception of other samples were obtained, normalized and presented in Table 7. The Table 7, clearly reflects income and expenses and further details on the continuous debt carry-over pattern. With this as an initiation, the borrowing pattern and purpose, their financial literacy level, their inclination towards financial planning and the numerical aptitude were tested.

**Table 7.Assessment of numerical ability**

| Attributes | Correct | Incorrect | Don't Know | |
|---|---|---|---|---|
| Numerical-Percentage | 55 | 13 | 22 | |
| Numerical-Division | 47 | 10 | 33 | |
| Compound Interest | 28 | 09 | 53 | |

| | | | |
|---|---|---|---|
| Time Value of Money | 02 | 03 | 85 |

**Borrowing Method :**

A closer look at the borrowing behavior reveals the unawareness level of Toto-drivers, their desperateness to borrow and the inherent social malice present in the system that exploits their non-exposure to reliable funding sources, illiteracy and their forlorn for money. The below given information depicts the sources of borrowing and the purpose

| In times of financial crisis | % (rounded-off) | Purpose for Borrowing Money | % (rounded- off) |
|---|---|---|---|
| Approached neighbors for money | 88 | For food | 93 |
| Approached co-drivers in the stand | 65 | For medical | 14 |
| Approached for relative money | 30 | For paying lease | 37 |
| Found other sources of income | 05 | For paying school fees | 56 |
| **Borrowed money from money lenders** | 76 | **For repaying loan** | 84 |
| **Borrowed money from speed lenders** | 59 | **For fuelling the Toto** | 91 |

| | | | |
|---|---|---|---|
| **Pledged assets** | 63 | **For obtaining permits** | 81 |
| **Sold assets** | 35 | **For paying security deposit to lease-in Toto** | 67 |
| Took children out-of-school | 11 | **For paying bribes** | 32 |
| Worked for payment in kind | 12 | | 65 |

**Difficulties Faced in the Informal System of Borrowing Money.**

Unjustifiable high rate of interest

Multiple interest rate

Interest-on-interest

Lack of transparency in interest rate and repayment

Up-front collection of belongings

Coercive methods of recovery

Ill-treatment, verbal abuse and physical assault

Seizing of Toto or other assets

**Financial Literacy:**

The ability of the respondents to manage their personal finance is studied in order to gain a better perspective on the causal effect of stress, their life style and the emotional imbalances. The respondents were systematically posed with the following set of questions and their responses are recorded below. Considering the education level of the Toto-drivers, complex saving and investment terms were avoided.

An analysis on the respondent's financial planning mechanism-the essential numerical ability, awareness, need and financial literacy level

**Table 8. Financial Planning ability**

| Actions/Planning frequency | Every Month | Whenever require | Every Year | Never /Unable | Plan Executed |
|---|---|---|---|---|---|
| Information gathering and analyzing | 59 | 27 | 01 | 03 | 00 |
| Developing a financial plan | 64 | 22 | 00 | 03 | 00 |
| Managing a credit and cash | 25 | 32 | 04 | 33 | 00 |
| Investment planning | 39 | 01 | 04 | 46 | 00 |
| Estate planning | 04 | 00 | 05 | 48 | 33 |

### Purpose of Having a Savings Account

It is understood that many of the respondents hold a saving account with either the banks or unorganized chit-fund floaters, with an intention to manage their money; however, due to insufficient income, escalating expenses and inadequate knowledge on financial planning they are in debt-traps. Though, an intense test on their financial planning ability is not done, their intention to save, invest and financial planning behavior were studied and are given in Table 8.

### Number of Toto-Drivers with Savings Account (Self / Family Members) with a Bank

» Without savings account 33

» With savings account 56
  o National banks / post office 10
  o Private Banks 02
  o Chit-funds 44

From the study, it is understood that though 75% of the respondents set financial goals and prioritize their monthly spending, they lack in systematic and persistent approach. About 66% of the respondents collect information on the venues to invest, again not from the designated authorities but from informal sources. Their financial planning, credit and cash management strategies and investment decisions are adhoc, unorganized and poor in its capacity

### Prime Methods to Cope Stress

Though, the respondents adopt many methods to cope stress, their most frequently used and preferred methods reflect that except 1% the remaining Toto-rickshaw drivers are addicted to alcohol or tobacco consumption

### Most Frequently used Methods of Coping Stress number of Respondent

Taking off the work 05

Family get together 04

Entertainment 06

Smoking and / or consuming alcohol 69

Drugs 00

Other 06

### The General Statements of Toto- Rickshaw Operator on Their Daily Problems

The fare fixed is unrealistic - not matching the cost-of-living

We are treated very badly by public and police

The society exploits our illiteracy

### The General Opinion of Public on Toto-Rickshaw Operators:

They exploit innocent and unaware public

There is no standard fare, despite government intervention and strong action against defaulters.

They are argumentative by nature.

Unreliable and unsafe to travel in some routes and during certain hours

### Finding And Acceptance Of Hypotheses

Accept H1, There exists a strong statistical correlation between stress and hours of work, r = 0.54 (178),< 0.001

Accept H2, There exists a strong statistical correlation between stress and current debts of respondents, r = 0.73 (139), < 0.001

Accept H3, There exists a statistical correlation between stress and family type = 0.31 (178)< 0.001 Accept H4, There exists a strong statistical correlation between stress and domicile type, r = 0.63 (178), < 0.001

Accept H5, There exists a strong statistical correlation debts and financial awareness, r = 0.89 (178), < 0.001

## Case Analysis of the Role in Transforming The Lives Of Toto Drivers

The concept aims at providing secure travel and trust-worthiness. They were put on orientation program to behave courteously with the passengers. They have been strictly instructed to wear informs, deal politely with their commuters, run the meters and issue receipts at the end of each trip, not to consume alcohol while on duty. The State Government of West Bengal has taken this initiative as a pilot study to formulate the policies. Hence, initiative was a trend setter and role model for ethical business focusing to serve to common public with reasonable profit margin.

## XI. Conclusion

The contribution of this study is four-fold. First, the present socio-economic characteristics of the Toto drivers were studied. Secondly, their work pattern and pressure were understood. Thirdly, the cause for stress and the uncongenial behavior, as voiced and as evident from the research, is related to their financial or economic crunches and their financial literacy level is identified. Finally, the perception of the participants is recorded through sensitivity analysis.

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