

## Social Security Schemes – A Boon or a Bane for Socio-Economic Equality: A Study of Workers from Bidi Industry in India

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**Abstract:** India has a large workforce employed in Bidi-making in semi-urban and rural cities in India contributing to unorganized sector of the country. The workforce constitutes women and elderly in a large scale. However, there are several cogent socio-economic issues prevalent in this industry due to lack of awareness about the government initiatives. To address the issues of workers related to working conditions and promote socioeconomic equality, various labour laws have been enacted over the years. These laws include provisions for compensation, healthcare, retirement benefits, and maternity benefits for workers. However, the effective implementation of these laws requires workers to be aware of their rights and satisfied with the mechanisms in place to protect them. The government has enacted the social security schemes through an umbrella of laws and regulations namely the “Workmen Compensation Act 1923”, the “Employees State Insurance Act 1948 (ESI Act)”, the “Employees Provident Fund (and Miscellaneous Provisions) Act 1952”, “Workmen's Compensation Act 1923”, “Payment of Gratuity Act 1972” and “Maternity Benefit Act 1960”. Nevertheless, the beneficiaries of these schemes are a handful. Despite working for years in the bidi manufacturing units these workers are not benefitted because mostly they are either not aware of the schemes available or they are dissatisfied with them. The study explores how the lack of awareness and dissatisfaction with these labour laws contribute to socio-economic inequality among bidi workers in the region. 348 participants from the Uttar Pradesh districts of Prayagraj and Kaushambi provided the data. Measures of central tendency, chi-square test, Kruskal-Wallis test, and ordinal regression analysis were used to examine the data. The detailed study showed that these employees have a low level of awareness regarding the Employee State Insurance Scheme and the Maternity benefits provided by the employers. The study gives recommendations related to upliftment of living conditions of these workers and schemes to create awareness about the social security schemes of the government.

**Keywords:** Bidi workers, Social Security Schemes, District, Act, Equality,

### 1. Introduction

The Bidi industry is one of the largest among the different categories of unorganized sectors spread across the country employing male and female workers. Children are also found to be engaged in bidi- making.[1] This industry is predominantly established in rural and semi-urban cities of India, with disparity in terms of size of establishment, capital investment, and number of persons employed. [2] The bidi industry has been shifted largely to the unorganized sector since the imposition of government's strict rules and policies prevailing in the organized sector. [3]. In addition, there is competition in the labour force that compels the manufacturers to avail the work from these workers at cheap cost. [4] [5]. As per the National Sample Survey (NSS) data, 77% of bidi workers in rural areas represent socially disadvantaged groups, that leads them to social disparity and economic inequality [6]. Hence, it becomes imperative to get the bidi manufacturing

unit registered so that such vulnerable workforce is not subject to exploitation. Past research throws light on the fact that these bidi workers are often exploited by contractors or manufacturers since they do not have access to government schemes related to their socio-economic development. The research shows that registration in government schemes of the bidi manufacturing units is minimal which is required for disposal of social security schemes. [7]. There are several Government initiatives or laws enacted for the protection of the unorganized sector workers from exploitation namely the Workmen Compensation Act 1923, the Employees State Insurance Act 1948 (ESI Act), the Employees Provident Fund (and Miscellaneous Provisions) Act 1952 (EPF Act), Workmen's Compensation Act 1923, the Payment of Gratuity Act, 1972 and Maternity Benefit Act, 1960.[8]. These laws have been implemented by the government at the grassroots level but the workers do not benefit from them at large. It is observed from various studies that the bidi workers were not getting benefits from the provident fund, insurance, and pension schemes due to non-possession of identity cards.[9]. These workers lack minimum wages and social security. [10] These studies have focused on the problems faced by workers in getting social security schemes like maternity benefits, annual leave, weekly holidays, and other medical benefits [11]. Similar kind of demands were made by home-based workers. The bidi workers do not enter into formal contracts hence they are not entitled to any paid leave or social security. [12] These research highlights the vulnerability of the women workers. More public awareness campaigns, rural population guidance, and local educational programs are needed to encourage these workers to assert their rights. [13]. The researcher has made an effort to understand the degree of awareness and satisfaction with these laws among the bidi workers of Prayagraj and Kaushambi districts.

## 2. Literature review

The basic eligibility criteria that the employer is obligated to provide as a Social Security measure, according to the ILO standard, include various categories such as health benefits, benefits provided in case of unemployment and injury while employed, family, maternity, invalidity, and survivor's beneficiary (*ILO, 1952*). [14] The enforcement of the social security in India is reflected in the directive principles of state policy as contained in Article 38-47. [15] Pillai's study on social security in the unorganized sector in Gujarat found that workers faced miserable conditions, including inequitable working hours, minimum wages, and job security. [16] Thayammal et al.'s 2017 survey found moderate awareness of government schemes among women Bidi Rollers in Tirunelveli District, but this awareness was influenced by their age. The study recommended further awareness on health, social security, education, and recreational facilities, especially for females. [17] Dehepa and Karthikeyan's 2017 study highlighted the dissatisfaction of Bidi Rollers, who were barred from legally entitled facilities and wanted to switch jobs if suitable opportunities were available. [18] Bidi workers earn much less than workers in other manufacturing businesses and face economic inequality. There is a need to enhance bidi industry registration in order to properly administer taxes and avoid bidi labour abuse. [3] Skill development and alternative work may result in higher job quality, income, social security, and employment perks. The government should establish sustainable policies to overcome business downturns and create alternative career opportunities. Education and skills of workers should be considered for sustainable employment and enhanced social economic status.

According to *Article 38 (2) of the Indian constitution states "The State shall, in particular, strive to minimise the inequalities in income, and endeavour to eliminate inequalities in status, facilities and opportunities, not only amongst individuals but also amongst group of people residing in different areas or engaged in different vocations."* [19]

Bidi industry is present majorly in every state and is an occupation for the marginalized section of the society.

## 3. Research methodology

### 3.1 Profile of the Bidi workers

**Area of study:** According to government data, there are around 49.82 lakh registered bidi workers in India. [20]. Bidi rolling is the most common occupation in the urban and semi-urban districts of Prayagraj and Kaushambi. Amongst the bidi manufacturing states Uttar Pradesh holds the third position. Moreover, Prayagraj holds the 13<sup>th</sup> most populated district in the state. Being the third-largest Bidi manufacturing state in India, this is a primary occupation within the unorganized sector. Therefore, it became essential to study the awareness and satisfaction towards the social security laws. The present study was conducted in Prayagraj and Kaushambi districts. The areas covered in Prayagraj District were Roshan Bagh,

Ranimandi, Atala, and Dara Shah Ajmal. The areas covered in Kaushambi District comprised various villages such as Karari town area, Manjhanpur town area, Saraiakil Town area, Village Rakswara, and Village Asadha. The reason for selecting Prayagraj district was that the majority of manufacturing units are located in Prayagraj where manufacturing and packaging of bidi bundles are done whereas the tendu leaves are distributed in the villages in Kaushambi district through contractors who are responsible for the distribution of raw material and collection of the final product. The largest number of respondents hailed from Prayagraj counts to 194 out of 348 which constituted 55.91% of the total respondents. On the other hand, 153 respondents were from Kaushambi which constituted 44.09% of the total respondents. As mentioned earlier most of the bidi factories were present in the Prayagraj District.

**Gender:** Bidi workers were of both genders working in different manufacturing units. It was observed that out of 348 respondents, 125 were male and 223 females. As evident in other research also it is observed that the women workers are the ones mainly engaged in bidi making as it is more prevalent among female workers because it can be made by home-based women bidi workers who are registered in the payroll but prefer to work from home.

**Age:** It was found that most people were between the ages of 34 and above (22.48%), and the least were between the ages of 38 and 45. People opt for bidi employment because it is semi-skilled employment; people tend to learn the skill easily and continue to work for more than a decade. Due to the nature of the job, the bidi worker's health suffers or deteriorates.

**Education:** This data indicates that the workers of this age prefer to work in either households or are daily workers engaged in farms or are engaged in other daily wage employment.

**Years of Employment in Bidi Making:** Of the total sample of Bidi workers 27.95% had more than ten years of employment in the Bidi Industry. There were 25.07 % of respondents who were employed for not less than a year. This data brought an interesting fact that since bidi making is a semi-skilled job people tend to learn this skill quickly and continue to work for a longer period.

**Data Type:** The study is descriptive in nature. The responses obtained were transformed into an Excel sheet after coding the data. Cronbach's Alpha was used to test the reliability of the scale and it was found that the primary responses were reliable with value of more than 0.75 were observed.

### 3.2 Research questions

1. To study the level at which the bidi workers are aware about the Social Security Schemes provided by the government.
2. To identify the Bidi worker's satisfaction level with Social Security Schemes.

Based on the objective the hypothesis was drawn.

#### **Hypothesis 1**

(H<sub>0</sub>): The Bidi Workers are not aware of various benefits under the Social Security Schemes.

(H<sub>1</sub>): The Bidi Workers are aware of various benefits under the Social Security Schemes.

#### **Hypothesis 2**

(H<sub>0</sub>): The Bidi Workers are not satisfied with the Social Security Schemes they are provided.

(H<sub>1</sub>): The Bidi Workers are satisfied with the Social Security Schemes they are provided.

The study was conducted in both Prayagraj and Kaushambi districts. The research included the use of a questionnaire with both open-ended and closed-ended questions. Before distributing the questionnaire for data collection, a pilot study was

conducted in the village of Rakswara to ensure that all pertinent questions were included. All the relevant laws were studied in detail to incorporate questions in the questionnaire. The questions were framed in such a way they were easy to understand, and the respondents could give a reply accordingly. The questions were in the English and Hindi languages, but during field visits, these questions were explained in the local dialect of the respondents. The interview with the respondents was based on the questionnaire.

In the current study, the bidi workers who were registered in the payroll were only included in the study. The random sampling technique was used to collect the data. 450 questionnaires were distributed amongst the different age groups starting from 14 and above as the minimum age for employment in an establishment is 14. Out of the 450 questionnaires distributed only 348 were found to be complete.

#### 4. Result and Discussions

##### 4.1 Awareness of Social Security Schemes

To test the bidi worker's awareness of the social security laws, 96 questions were asked under 16 heads based on the 5-point Likert scale. The responses were bifurcated into high-level, moderate-level and low-level for the sake of data analysis. This method was adopted based on the research carried out by Devi, P. & Thayammal. [15] The score value that came out to be more than  $(\bar{x} + SD)$  was termed as high-level awareness while the values that turned out to be less than  $(\bar{x} - SD)$  were labelled low-level awareness and the values between  $(\bar{x} + SD)$  and  $(\bar{x} - SD)$  were termed as moderate-level of awareness.

**Table-1: Scale for Level of Awareness of Social Security Laws**

Variables	Statistics	Scale for Level of Awareness			
	Mean( $\bar{x}$ )	SD	Low Level	Moderate level	High Level
Workmen's Compensation Act 1923	2.85	1.09	< 1.77	1.77 to 3.94	3.94 <
Payment of Bonus Act 1965	2.77	0.99	< 1.80	1.80 to 3.78	3.78 <
Employee Provident Fund Scheme 1952	3	0.97	< 2.04	2.04 to 3.98	3.98 <
Employee State Insurance Schemes	2.9	1.32	< 1.60	1.60 to 4.24	4.24 <
Maternity Benefit Act 1961	2.94	1.34	< 1.6	1.6 to 4.28	4.28 <

Source: Author's Research

Table-1 depicts the mean, standard deviation and scale to measure the level of awareness for each variable. The table depicts that the values of the variable of Awareness of "Social Security schemes", "Workmen's Compensation Act," "Payment of Bonus Act Schemes", "Employee provident fund Schemes" and "Employee State insurance Schemes" are classified high level, moderate level and low level.

From the Table 2 given below, it is clear that out of 348 bidi workers who participated in this research 217(62.54%) had a moderate level of awareness of Workmen's Compensation Act, 70 (20.17%) had a high level of awareness and 60 (17.29%) had a low level of awareness of Workmen's Compensation Act. On the other hand, 279 (80.40%) of the respondents had a moderate level of awareness of the Payment of Bonus Act, 68 (19.60%) had a high level of awareness. None of the bidi workers had a low level of awareness of the Payment of Bonus Act. It is also evident that 226 (65.13%) of the respondents had a moderate level of awareness of Provident Fund schemes, 65 (18.73%) of them had a high level of awareness, and 56 (16.14%) of them had a low level of awareness of Provident Fund schemes. 345 (99.42%) of them had a moderate level of awareness of the Employee state insurance scheme, 1 (0.29%) of them had a high level of awareness and 1 (0.29%) of them had a low level of awareness of the Employee state insurance scheme. Mostly 345 (99.42%) of them had a moderate level of awareness of Maternity benefits, 2 (0.58%) of them had a high level of awareness.

**Table: 2 Level of Awareness of Social Security Laws**

Level of Awareness for Social Security Schemes						
Variables of Awareness	Low- Level	Low- Level %	Moderate- Level	Moderate- Level %	High-Level	High- Level %
Workmen's Compensation Act 1923	60	17.29%	217	62.54%	70	20.17%
Payment of Bonus Act 1965	0	0.00%	279	80.40%	68	19.60%
Employee Provident Fund Scheme 1952	56	16.14%	226	65.13%	65	18.73%
Employee State Insurance Scheme 1948	1	0.29%	345	99.42%	1	0.29%

Source: Author's research

Table 2 shows the moderate awareness level was highest in Employee State Insurance Scheme 1948 and Maternity Benefit Act 1961. However, there is a need to create a high level of awareness towards the social security legislation for availing the Employee State Insurance Scheme and Maternity Benefit Act 1961 which will help them to improve their standard of living and the health of the workers, especially the female workers.

Moving ahead in the study we found out that awareness level is also associated with the age group of workers. We classified the age group of workers as "14-21", "22-29", "30-37", "38-45", "46-53" and above 54 years. In order to find out the respondent's awareness for the schemes of the government related to the bidi workers following hypothesis was framed based on the age group:

HO: The bidi workers are not aware of various social security laws.

In this study, the Kruskal-Wallis test was conducted to analyze the awareness of 348 respondents towards the government Social-Security Schemes related to the Bidi Workers based on their age. This test was used as the conditions for comparisons were large and each data represented a different group. It was a challenge to compare all the variables as they did not meet the requirement for a parametric test.

Table 3 given below shows significant association between the awareness of social security laws and the age of the workers ( $p$ -value  $< 0.05$ ). Therefore, the null hypothesis (HO) is not accepted (5% level of significance). Subsequently, we accept the alternate hypothesis (H1) i.e., bidi workers are aware of social security laws. Hence, there is a significant difference between the age of the respondents in the awareness of Social Security, awareness of Workmen's Compensation Act for bidi workers, awareness on Payment of Bonus Act for bidi workers and awareness of Provident Fund scheme, Employee state insurance scheme and maternity benefit schemes for bidi workers.

**Table 3 Kruskal-Wallis Test: Awareness of Social -Security Schemes Based on Age**

Variables	Chi-Square ( $\chi^2$ )	Df	P Value	Mean Rank					
				14-21	22-29	30-37	38-45	46-53	54 <
Workmen's Compensation At 1923	5.836	5	0.003	187.43	175.43	173.56	184.51	141.41	176.17
Payment of Bonus, 1965	6.184	5	0	199.97	175.92	162.72	177.46	153.59	173.96

Provident Fund Scheme 1952	6.122	5	0.015	189.89	175.88	149.8	180.01	168.89	182.37
Employee State Insurance Scheme 1948	9.794	5	0.017	198.42	195.98	144.54	178.23	139.21	179.5
Maternity Benefit Act 1961	8.893	5	0.001	179.09	185.11	176.6	175.36	136.93	177.14

Source: Author's research

Further, it was analyzed in the current study that the value of the “Kruskal-Wallis test” is less than chi-square value for all variables, therefore we do not accept the null hypothesis that combines all variables. Thus, the bidi workers are aware that the government's social security schemes' moderate awareness is accepted. It can be concluded from Table 3 that workers between the ages of 14 and 21 are more aware of the social security schemes about the Workmen's Compensation Act 1923, Payment of Bonus Act 1965, ProvidentFund Scheme 1952, and Employee State Insurance Scheme 1948 than their peers. The Maternity Benefit Act of 1961 is well-known among workers between the ages of 22 and 29.

## 4.2 Satisfaction of the Social Security Schemes

### *Hypothesis 2*

(H0): The Bidi Workers are not satisfied with the Social Security Schemes they are provided.

(H1): The Bidi Workers are satisfied with the Social Security Schemes they are provided.

To test this hypothesis, the question that must be addressed is., are the Bidi Workers satisfied with the level of Social Security Schemes they are provided with? To test this hypothesis, the question that mustbe addressed is., are the Bidi Workers satisfied with the level of Social Security Schemes they are provided with? To find the answer, the dependent variable that needs to be considered is the opinion of the satisfaction. Ordinal regression analysis is used to describe the relationship of a set of "yes" or "no" Here in this case 1=yes and 0=no was the assigned code, and the independent variable were the factors that were considered to have a significant impact on the level of satisfaction. For this reason, the regression method was used but the dependent variable was not continuous thus in this research the ordinal regression was used. Since the responses were gathered in binary form and ordered form the binary logistic regression method was used.

## 4.3 Testing of Hypothesis

To test this hypothesis, the continuous data were used. These data were derived from the mean values for each question asked under each variable. In this case, the Logistic Regression method was used. Logistic Regression was one of the basic algorithms to solve a classification problem, here in this case 0 was used as dissatisfaction and 1 was satisfaction. To solve such a problem underlying technique used was quite the same as Linear Regression, it was named Logistic Regression.

Multiple regression analysis (MRA) is based on the concept that a continuous outcome variable is a linear combination of a set of predictors and errors. The above equation is the basic model of MRA. So, for an outcome variable, Y, and a set of k predictor variables, X1, X2, X3,... Xk. In this case, where is the Y- intercept (i.e., the expected value of Y when all Xs are set to 0), j is a multiple (partial) regression coefficient (i.e., the expected change in Y per unit change in Xj if all other Xs stay If an error is left out, the model that is left represents the expected, or predicted, value of Y. This is shown in the equation below.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + s \quad [21]$$

The ordinal regression model may be depicted as follows:

$$f\{\gamma_j(X)\} = \log\left\{\frac{\gamma_j(X)}{(1-\gamma_j(X))}\right\} = \log\left\{\left[\frac{P(Y < y_j | X)}{P(Y > y_j | X)}\right]\right\} = a_j + \beta X, j = 1, 2, \dots, k - 1,$$

and

$$\gamma_j(X) = \frac{e^{a_j + \beta X}}{1 + e^{a_j + \beta X}}$$

The ordinal regression model may be expressed as follows by utilizing the clog log link, where j indexes the cut-off points for all categories (k) of the outcome variable:

$$f[\gamma_j(X)] = \log\{-\log[1 - \gamma_j(X)]\} = \log\left\{-\log\left[\frac{P(Y = y_j | X)}{P(Y > y_j | X)}\right]\right\} = a_j + \beta X$$

And

$$\gamma_j(X) = 1 - e^{-a_j + \beta X},$$

where  $j = 1, 2, \dots, k - 1$  and j denotes the cut-off points for all outcome variable categories.

In this case, the independent variables like Payment of Bonus Act, Employee State Insurance Scheme, Employee Provident Fund Scheme, and Maternity Benefit, the ‘level of satisfaction’ is used as the dependent variable. To test the satisfaction level, I used 0 as dissatisfied and 1 is used as satisfied. The binary logistic regression is used, and the data are further processed in *EXCEL*, and further, the result is provided below.

**Table-4: Covariance Matrix-1**

Variables	Payment of Bonus Act	Employee State Insurance Scheme	Employee Provident Fund Scheme	Maternity Benefit	Level of Satisfaction
Payment of Bonus Act	1.143676	-0.05844	0.001044	-0.00313	0.003131
Employee State Insurance Scheme	-0.05844	0.096002	0.005218	0.012835	0.002087
Employee Provident Fund Scheme	0.001044	0.005218	0.03861	0.001044	-0.03026
Maternity Benefit	-0.00313	0.013983	0.001044	0.014609	-0.01148
Level of Satisfaction	0.003131	0.002087	-0.03026	-0.01148	0.023956

Source: Author’s research

**Table 5: Summary Result**

LL0	-247.319	R-Sq (L)	0.017
LL1	-243.402	R-Sq (CS)	0.022
		R-Sq (N)	0.030
Chi-Sq	8.834	R-Sq (L)	0.017
Df	4.000	Hosmer	4.169
p-value	0.910	Df	4.000
Alpha	0.050	p-value	0.480
Sig	No	Alpha	0.050
		Sig	No

Source: Author's research

At this level, the tabulated chi-square value at 4 degrees of freedom was 9.49 at a .05 degree of significance. As a result, the computed chi-square value was lower than the tabulated value (i.e.,  $8.834 < 9.49$ ). Therefore, the null hypotheses were rejected. i.e., the null hypothesis "The Bidi Workers are satisfied with the Social Security Schemes they are provided ", was rejected. Therefore, the alternate hypothesis was accepted i.e. The Bidi Workers were dissatisfied with the Social Security Schemes they were provided was accepted.

#### 4. CONCLUSION

The current study deals with the awareness level and the satisfaction level towards the social security schemes launched by the government for the benefit of the bidi workers. The present study analysed the various social security schemes which are enacted for the benefit of the unorganized sector. The study is based on the responses gathered from the bidi workers employed in the manufacturing units of Prayagraj district and the home-based workers in the Kaushambi district who are registered in the payroll. The study is homogeneous and represents the entire workforce of both districts. The study found that 62.54% of respondents had moderate awareness of the Workmen Compensation Act, while 80.40% had moderate awareness of the Bonus Payment Act. 24.87% of Bidi workers in the 14-21 age group had the highest awareness of the Employee Provident Fund Scheme, Radio and television in particular played a major role in raising awareness of this group. 99.42% had moderate awareness of the State Insurance Scheme, and 0.58% of women workers aged 22-29 were aware of government maternity benefit schemes.

It was concluded by the researcher that there exists a negative relationship between the Provident fund scheme and the level of satisfaction. (-0.03026). Moreover, there also exists a negative relationship between Employee state insurance scheme and level of satisfaction (-0.01148). It was found that the age group of 22-29 were highly aware of the medical benefits since in this age group, most of the workers were married. It has been found that the Bidi Workers were aware of the Housing Benefit Schemes provided by the government. It is seen that about 62.82% of workers were moderately aware of the government's Housing Benefit Schemes, and 16.71% had a low-level awareness of these schemes. It was found that respondents of 14-21 years were highly aware of housing schemes due to their easy mobility within and outside the district

The study is also in conformity with the research done by other authors which conclude that the workers are working in



miserable condition with a lack of bonus and leave allowance.[16] Despite of availing the health insurance, the workers would end up paying the hospitalization charges.[17]. The analysis reveals that the tabulated chi-square value at 4 degrees of freedom was 9.49 at a .05 degree of significance. As a result, the computed chi-square value was lower than the tabulated value (i.e., 8.8349.49). The study further suggested The Bidi manufacturing workers should be closely supervised by government machinery to ensure that they are informed of all current and upcoming schemes that may be offered from time to time. More NGOs should be urged to participate in order to advance the bidi workers well-being. Awareness initiatives should be launched to enhance the health of women and senior bidi workers because they scarcely understand the negative implications of this line of work.

#### 4.1 Future research and implications

Several implications emerge from the current study for the unorganized sector as a whole and for Bidi workers in particular. First, this study analyzes the government's social security schemes for the unorganized sector that the government should implement and monitor at the grassroots level through Gram Panchayats and Zila Parishad in rural areas and District/Aangan Wadi Karya Kartas. Secondly, the study also scrutinises the implementations of these schemes provided by the employer to its employees. This study would help the government to make more effective implementation of these laws through government inspections and monitoring agencies.

The study also examines the implementation of these programs that the employer offers to its employees. This study would help the government implement these laws more effectively through government inspections and monitoring agencies. Thirdly, the study presents the awareness level of the Bidi workers towards social security systems. It would be helpful for the NGOs to make employers and employees aware of the government policies, which would lead to strong bargaining power.

The study also sheds light on the living conditions of Bidi workers and their challenges due to low annual income as it is a low-paying job with no sustainable source of employment. This study will help the government and academicians to further identify the alternative source of income which will help them in developing their skills. Fifth, this study highlights the challenges faced by roller workers when working in a factory due to the employer's failure to ensure adequate working conditions. This study provides comprehensive information about factory work practices. It will help the government to check these practices and punish the defaulters. The study highlights the relationship between employer and employee that arises through direct or indirect employment. This study will help the government formulate laws that bring these employments into a unified framework.

Socio-economic equality, often referred to as economic or income equality, is a concept that pertains to the fair distribution of wealth, income, and opportunities among individuals or groups within a society. Achieving socio-economic equality is a crucial goal in many societies as it is often seen as a measure of fairness, social justice, and overall well-being. Effective social safety nets, such as unemployment benefits, food assistance, and healthcare, are essential for mitigating socio-economic disparities and providing support to those in need.

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