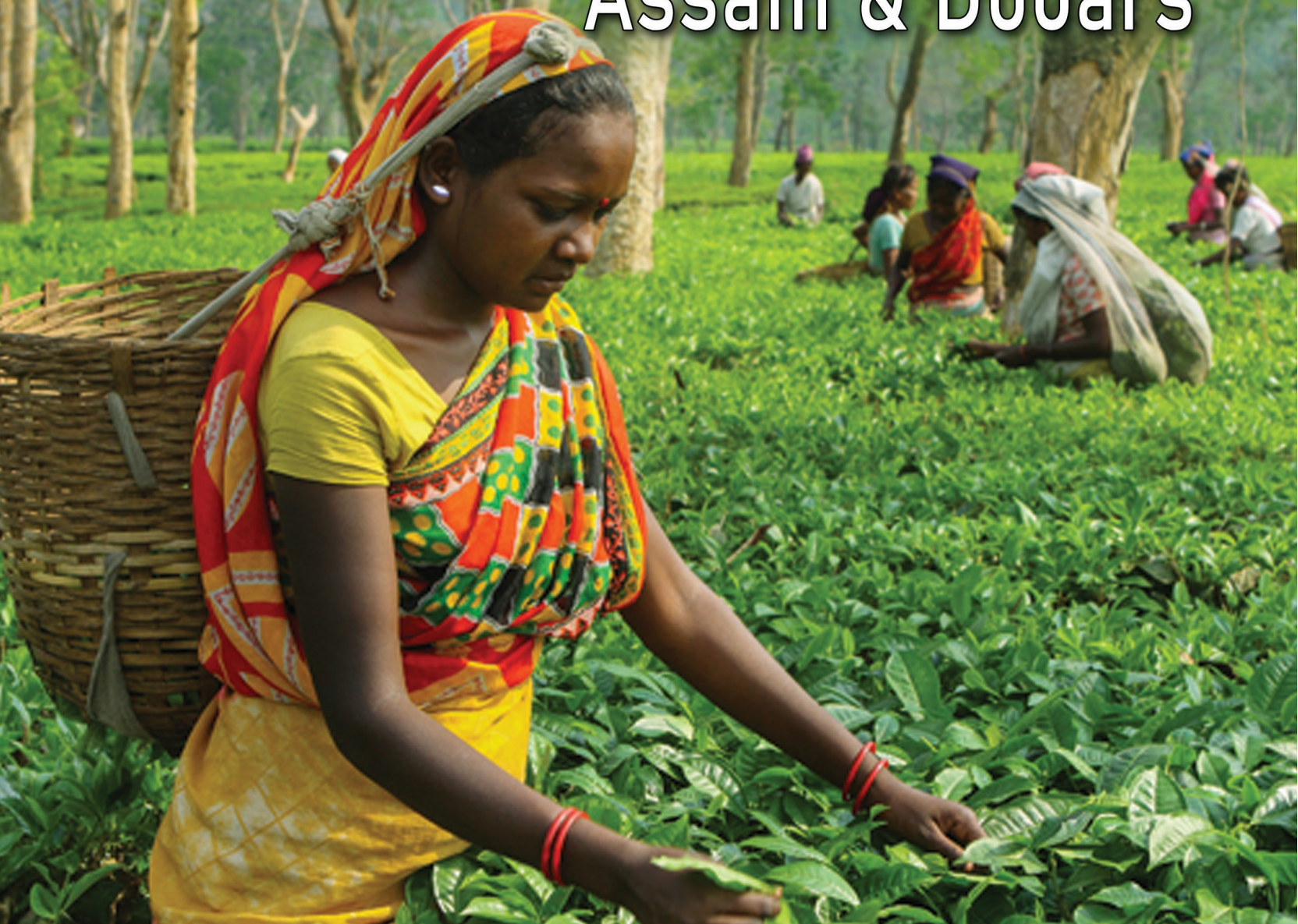


Socio-Economic Status of Tea Garden Workers in Assam & Dooars



Tea Vision
&



centre for development and peace studies

Sanjoy Kishan
Minister of State (Ind.),
Tea Tribes Welfare
&
Minister of State,
Labour Welfare, Assam



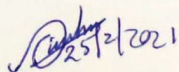
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MESSAGE

It gives me immense pleasure to learn that Tea Vision, Kolkata, and Centre for Development and Peace Studies, Guwahati, is bringing out a Report titled “Socio-Economic Status of Tea Garden Workers in Assam & Dooars”.

I am hopeful that the Study Report would be helpful in developing solutions that can be practically implemented to improve the socio-economic condition of the tea garden workers in Assam and Dooars.

I would like to convey my heartiest best wishes to Tea Vision and Centre for Development and Peace Studies for this publication.


25/2/2021

Sanjoy Kishan
Minister of State (Ind.)
Tea Tribes Welfare &
MoS, Labour Welfare,
Dispur, Guwahati-8

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(भारत सरकार के अधीन, वाणिज्य एवं उद्योग मंत्रालय, वाणिज्य विभाग)

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MESSAGE

I am happy to know that Tea Vision, Kolkata, and Centre for Development and Peace Studies, Guwahati, is bringing out a Report titled "Socio-Economic Status of The Garden Workers in Assam & Dooars".

The Study covers two very important tea-growing regions in the country and I am sure that the recommendations mentioned in the Study Report would surely help improve the socio-economic condition of the tea garden workers in Assam and Dooars.

I convey my best wishes to Tea Vision and Centre for Development and Peace Studies for this valued endeavour.

Prabhat Kamal Bezboruah

Chairman

Tea Board India

About Tea Vision

Tea Vision is a think-tank which being a non-partisan and non-profit Trust focuses on converging multiple stakeholders engaged in the tea industry to a common platform for sustainable and equitable development of the industry and community. The core pillars of the organisation are:

- Advocacy
- Research and consultation
- Knowledge dissemination/ hub/portal
- Education and capacity building
- Sustainable social development

Tea Vision acts as a facilitator between lawmakers, tea growers and other stakeholders to discuss local issues and seek redressal from respective government or associations. Driving a **MISSION** to bring all stakeholders issue on one table and provide solutions in the interest of all for a sustainable livelihood, be it workers, small or organized sector producers, buyers, brokers and consumers.

Advocacy

Primary objective is to be the voice of tea industry to impact formulation of inclusive policies essential for the sustainable development of the industry. Advocate the cause of multiple stakeholders of the tea community especially the small tea growers, owners, workers, buyers, exporters and importers.

Research and consultation

Mission to conduct objective, impartial research independently and in collaboration with institutes of interest in the area of social and industrial development. Tea Vision coordinates with Government, Non-Governmental organisations and other stakeholders concerning the tea industry.

To undertake investigations on behalf of Government, Non-Governmental Organizations and other stakeholders concerning the tea industry.

Knowledge dissemination

It Takes initiatives to provide intellectual leadership and guidance in holistic development and welfare of the industry and various stakeholders associated with it.

Also, Tea Vision organises seminars, consultations and workshops engaging various stakeholders to create a forum of discussion leading to knowledge culmination, documentation and dissemination. It organises technical guidance to enhance sustainable agricultural practices by medium and small tea growers.

Education and Capacity building

Tea Vision promotes education in relation to tea industry and community in terms of infrastructure and resource generation. It engages in innovation and implement programmes for the capacity building and skill development of various stakeholders involved in the tea industry (small tea growers and human resource engaged with the industry).

Sustainable Social Development

Tea Vision collaborates with multiple stakeholders for the economic, social and cultural development of tea community. Objective is to strengthen the education, skills, livelihood, health, environment and culture of the tea community through independent and collaborative approach

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Preface and Acknowledgement

The tea industry plays an important role in the economy of Assam. The tea plantations in Assam account for the employment of two-thirds of the industrial labour and contribute nearly 43 per cent of the net income of the state's industrial sector. However, even though the tea industry is one of the oldest industries in India, the socio-economic conditions of the tea tribe community is still not satisfactory.

Centre for Development and Peace Studies (CDPS), Guwahati, along with Tea Vision, Kolkata, carried out this Study to assess the socio-economic condition of tea garden labourers in Assam and Dooars. The Study also analyzed the level of education among the household members of the tea garden workers, assessed the level of skill development training among the household members as well as financial inclusion scenario in the tea garden areas of Assam and Dooars

Many people helped us in carrying out this study. First of all, we would like to thank the Trustees of Tea Vision, especially Mr. A. N. Singh, Mr. Deepak Atal and Mr. A. K. Bhargava. Without their support, the study would not have materialized. We would also like to express our thanks to Mr. Harsh Kumar, President and Co-Founder, Niswarth, West Bengal, and his team, for carrying out the field survey in the tea gardens in Dooars and providing us with the survey data. We would also like to thank the entire team of field investigators who carried out the survey and gathered the views and data from the grassroots. Last, but not the least, we would like to thank all the respondents who have provided their free and frank views on the issue at hand.

Based on the field survey findings, we have come up with a set of recommendations that may be implemented to improve the socio-economic condition of the tea garden workers. However, the observations, findings or recommendations of this study are obviously not the last word on the subject, but a simple attempt to put things from the ground in perspective with the general assumptions and hypothesis. This study will certainly help further research on the subject.

Guwahati
May 2021

Wasbir Hussain
Executive Director, CDPS

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Executive Summary

A. Introduction

The tea industry plays an important role in the economy of states like Assam and West Bengal. In Assam, the tea plantations account for the employment of two-thirds of the industrial labour and contribute nearly 43 per cent of the net income of Assam's industrial sector.¹ Being a labour-oriented enterprise, the tea industry

requires labour at every stage of its work, right from clearance of jungle, making the land suitable for plantation, working for the

nursery, giving manure, both in

the nursery and in the plantation area, spraying of pesticides, drain laying, path making, plucking, manufacturing and then finally dispatching it to different destinations.

There are about 800 registered tea gardens in Assam as well as another 71,745 small tea growers². There are 4,00,352 permanent workers and 2,84,302 temporary workers in the registered tea gardens in Assam³. In the small tea estates, there are 3,08,026 workers.⁴ There are 451 registered tea gardens and 37365 small tea growers in West Bengal⁵. There are 2,41,444 permanent workers

and 96,712 temporary workers in these registered tea gardens⁶. In North Bengal, which includes the Dooars region, there are around 300 tea estates, 50,000 small tea growers and 170-odd bought-leaf factories⁷. It is estimated that more than 50 per cent of the workers in tea gardens are women.⁸

Even though the tea industry is one of the oldest industries in India, the socio-economic condition of

the tea garden workers is still not satisfactory. The Assam Human Development Report 2014 shows

2 Statement by Shri Pallab Lochan Das, Minister of State (Independent Charge) for Tea Tribes Welfare, Labour and Employment, etc,

Government of Assam, at the Assam

Plantation Workers", Tactful Management Research Journal, Vol. 2, Issue. 2, Nov 2013

3 information given by Shri Piyush Goyal, Minister of Commerce and Industry, Government of India, in a written reply in the Lok Sabha on 10 July 2019, <https://pib.gov.in/PressReleasePage.aspx?PRID=1578137>

4 Statement by Shri Pallab Lochan Das, Minister of State (Independent Charge) for Tea Tribes Welfare, Labour and Employment, etc, Government of Assam, at the Assam Legislative Assembly on 8 August 2016

5 State Wise Tea Growers, Tea Board of India, <http://www.teaboard.gov.in/>

1 Borah, Achuyt Krishna, "Socio-Economic Condition and Income and Expenditure Pattern of

- pdf/Area_1_pdf2863.pdf
- 6 information given by Shri Piyush Goyal, Minister of Commerce and Industry, Government of India, in a written reply in the Lok Sabha on 10 July 2019, <https://pib.gov.in/PressReleasePage.aspx?PRID=1578137>
 - 7 “Tea estates to open with 15% rider”, The Telegraph, 9 April 2020, <https://www.telegraphindia.com/west-bengal/coronavirus-lockdown-tea-estates-to-open-with-15-rider/cid/1763638>
 - 8 Rasaily, Rinju, “Women’s Labour in the Tea Sector: Changing Trajectories and Emerging Challenges”, Discussion Paper No. 31, National Research Programme on Plantation Development (2014)

that even though the literacy rate is 78.85 per cent in Assam's tea garden areas, only 5.9 per cent of the population has studied beyond higher secondary level.⁹ The Assam Human Development Report also shows that the school dropout rate in the tea garden areas is quite high at 70.20 per cent.

Daily wages is another issue which

has been a longstanding grievance of the tea garden workers in Assam

and West Bengal. At present,

the tea garden workers in the

Brahmaputra Valley are paid a daily cash wage of Rs 167, while the tea garden workers in Barak Valley are paid Rs 145 per day.

In West Bengal, the workers get a

daily cash wage of Rs. 176*. These translate to around Rs. 4,500 to Rs.

5,000 per month. Compared to that, workers in Kerala get a daily cash wage of Rs 310.08; workers in Karnataka get Rs 263.21; and

Rs 241.31 in Tamil Nadu¹⁰. The

workers have been demanding an increase in these wages and discussions are ongoing between the worker unions, tea companies and the government.

However, it needs to be mentioned

paid in 'cash and kind' i.e. apart from the daily cash wage that they get, they also receive rations, housing, education and medical facilities from the tea garden management, besides statutory benefits of Provident Fund (PF), Gratuity and Bonus. Thus, in total, they get an amount of Rs. 351 per day. The break-up is displayed in the table below.

Particulars	Rupee	per
	Manday	
1 (a) Cash Wage	167.00	
1 (b) Additional Compensation/incentives	7.50	
Sub Total of 1(a) & 1 (b)		174.50
2 Non-Statutory Benefits		
(i) Food grains	21.22	
(ii) Firewood	8.22	
(iii) Dry/Liquid Tea	3.66	
(iv) Bonus (@11.67%)	22.64	
Sub Total of 2 (i), (ii), (iii) & (iv)		55.74
Sub Total of 1 & 2		230.24
3 Benefits under P/L Act & Agreements		
(i) Medical Facilities	15.75	
(ii) Housing Facilities	16.83	
(iii) Education Facilities	4.75	
(iv) Welfare Facilities	5.60	
(v) Leave with wages & Festival Holiday	19.48	
Sub Total 3		62.41
Sub Total of 1, 2 & 3		292.65
4 Statutory Benefits		
(i) Bonus (@ 8.33%)	16.16	
(ii) Provident Fund	27.23	
(iii) Gratuity	15.03	

that the tea plantation workers are

Sub Total of 4 (i), (ii) & (iii)	58.42
Total Daily Wages (1 + 2 + 3 + 4)	351.07

* Currently, it has been hiked to Rs. 202

9 Table 4A.10: Levels of Education, Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

10 Ibid.

The tea garden workers in North Bengal are lagging behind in terms of education, water supply and per capita income. A study, published in 2019, states that the health status of the workers and medical facility is not satisfactory

and the hospitals in many tea gardens do not have sufficient nursing staff. It also states that workers in the tea gardens do not let their wards to study further after secondary classes. The main reasons for that are: low income, which prevents them from bearing the study expenses, and, secondly, they have the tendency to prepare their children for working in the tea gardens since a young age and hence the children do not have much focus on their studies.

Though there have been a slew of measures undertaken by the government and the tea industry for the welfare of the tea garden workers, there are still some gaps which have to be fulfilled to make these efforts fully successful and ensure the overall development of the community.

B. Research Methodology

B.1. Objectives of the Study

The study had the following objectives:

- To assess the socio-economic condition of tea garden workers in Assam and Dooars
- To analyze the levels of education among the household members of the tea garden workers in Assam and Dooars
- To assess the level of skill development training among

the household members of the tea garden workers in Assam and Dooars

- To study the level of financial inclusion in the tea garden areas in Assam and Dooars
- To study the level of menstrual hygiene amongst women workers in the tea gardens
- To provide a set of recommendations that can be practically implemented to improve the socio-economic condition of the tea garden workers in Assam and Dooars

B.2. Coverage

The study covered seven tea gardens in four districts of Assam and five tea gardens in the Dooars area of West Bengal. In Assam, two tea gardens each were covered in Golaghat, Udalguri and Sivasagar districts; while one was covered in Jorhat district. Apart from these tea gardens, two Small Tea Growers and the workers working there too were covered as part of the Survey. Both of these Small Tea Growers were registered in Golaghat district of Assam. The names of the tea gardens covered in the Survey have not been mentioned in the Report in order to maintain their privacy.

B.3. Sampling Procedure

Simple Random Sampling

B.4. Sample Size

In Assam, a total of 1440

respondents in the seven tea gardens were covered during the field survey; while in Dooars, a total of 1312 respondents were covered.

Apart from these, 70 workers working in the gardens of the two small tea growers too were covered as part of the Study.

C. Major Findings and Recommendations

The findings have been divided into three sections: *Socio-Economic Status of the Tea Garden Workers; Financial Inclusion; and, Education and Skill Development.* Each section also carries a set of recommendations that may be implemented to address the issues. The recommendations are such that they can be implemented both in Assam as well as in Dooars.

C.1. Socio-Economic Status of the Tea Garden Workers

C.1.1. Low Household Income

The household income was quite less in both the surveyed tea garden areas of Assam and Dooars. Majority of the households have monthly income of less than Rs. 5,000 (if we consider only the cash component of the wage). If we consider both cash and kind component of the wages, the household income comes to around Rs. 10,000 per month.



Picture: CDPS Field Investigator interviewing a respondent following COVID-19 precautionary measures and ensuring proper social distancing norms

C.1.2. Worker-Dependent Ratio

In the surveyed tea garden areas, the worker to dependent ratio was found to be 1:2.5; i.e. every worker in the tea garden has at least two dependents. The resources of the tea gardens are being used by both the workers and the dependents. Tea gardens can achieve greater productivity if number of dependents is less and, hence, a lower worker to dependent ratio is always welcome in the tea gardens.

C.1.3. Electricity Connection Available

Almost all the households in both the surveyed areas have an electricity connection. With the central government aiming to provide electricity to all households across the country under the Pradhan Mantri Sahaj Bijli Har

Ghar Yojana, it is expected that we will soon have 100 per cent electrification across the country.

C.1.4. Tube Well Main Source of Drinking Water

Tube Well was the main source of drinking water in the surveyed tea garden areas of both Assam and Dooars. However, with the central government planning to provide every rural household in the country a Functional Household Tap Connection under its 'Jal Jeevan Mission', every rural household across the country is expected to have access to piped water and these figures may soon change in the near future.

C.1.5. Sanitary Napkin Widely Used

Women in majority of the households in both the surveyed

areas use sanitary napkins. It was also found that sanitary napkins are readily available and are affordable. However, there are still several women who do not use it and are vulnerable to infections and diseases due to poor menstrual hygiene.

C.1.6. Slight Lack of Household Appliances

Television was available in 64 per cent households in surveyed tea garden areas of Assam, while it was found in 75 per cent in surveyed tea garden areas of Dooars. While in case of Assam, the percentage was lower than the state average; in West Bengal (where 36 per cent of the households had a television), the figure was higher than the state average. Another point that needs to be mentioned here is that, the percentage of households with television in West Bengal is based on Census 2011 data, as latest data was not available. As such, this percentage must have improved by now. The Government too needs to keep updating these statistics on a regular basis.



Picture: An interview being conducted in a tea garden in presence of the Estate's Welfare Officer (The picture was taken prior to the announcement of the nation-wide lockdown due to COVID-19)

C.1.7. Bicycle Main Mode of Transport

In both the surveyed tea garden areas of Assam and Dooars, bicycle was the main mode of transportation, with 83 per cent of the households in Assam and 64 per cent in Dooars having one at their home. Motorcycles and four wheelers were rare and 12 per cent of the households in surveyed tea garden areas of Assam and 17 per cent in Dooars did not have any modes of transportation.

C.1.8. Low Digital Literacy

Digital literacy among the tea garden population needs to be improved. Even though many households in tea garden now have smartphones, it is used mainly for

calling or messaging or to access social media. Online payments and recharges, use of mobile banking and other similar services that can be availed using a smartphone is not being utilized by majority of the tea garden population.

C.2. Education and Skill Development

C.2.1. Low Level of Education

The level of education was found to be low in both the surveyed areas. Majority of the household members in both the areas had studied till middle school level; and the number of graduates and post graduates in both areas were found to be very low.

C.2.2. Lack of Skill Development Training

Only 1 per cent of households in the surveyed tea garden areas of Assam and 13 per cent in the surveyed tea garden areas of Dooars had a member with skill development training. This is a major area of concern where greater emphasis needs to be imparted.

C.3. Financial Inclusion

On an average, at least two persons in each household of the two surveyed areas had a bank account. This was a satisfactory finding which shows that financial inclusion is slowly catching up in

the economy. It was also found that 24 per cent of the respondents in Dooars and 5 per cent in Assam had taken a loan. However, a point of concern was that several persons took loan from Micro-Finance Organizations, money-lenders or commission agents, instead of a bank, which led to them paying a higher rate of interest. Most of these workers are paying a rate of interest of 24 per cent against their loans, which is very high. This is an area where financial awareness needs to be imparted to the people.

D. Recommendations

D.1. Education

D.1.1. Reducing School Drop-Out Rate

The high school drop-out rates in these areas was evident from the field survey statistics. There are

various reasons for school dropout in these areas. Earlier researches on the topic and government reports like the Assam Human Development Report 2014 mentions some such main reasons as - lack of interest in studies among the children, children's need to support earning and staying at home to look after their younger siblings. These issues have to be tackled to reduce the school drop-out rate and improve the education level in tea garden areas.

Firstly, in order to keep the students interested in their studies, the teachers in the tea garden schools need to teach the students in a child-friendly manner and should be ready to clear the doubts promptly. The classrooms may be made attractive by putting up charts and pictures related to their course curriculum. This will attract the students to their class and keep them interested in studies.

It is understood that most of the parents of the students in the Tea Garden areas have a poor financial background and many of them are illiterate and they seek the support of their children for income generation. But they need to be sensitized about the importance of education of their children. This can be done by involving the parents with the curriculum-related activities of the students, including their homework. They may be made part of the decision-

making process of the school in academic matters. An effective school-to-home and home-to-school communication network has to be created by the school authorities and teachers.

These steps would help in reducing the school drop-out ratio and increase the level of education among the tea tribe community. With higher level of education, there will be more scope for the tea tribe youths for taking up skill-based education courses.

D.1.2. Increase Awareness on Scholarships

Many children in the tea garden areas drop out from their studies as their parents cannot afford the fees for their higher education. However, there are numerous scholarships available for tea tribe students provided by Tea Board of India as well as state governments of Assam and West Bengal. Awareness on these scholarship schemes has to be generated among the students. The management and teachers of the tea garden schools should make the students and their parents aware about these schemes.

D.1.3. Regular Meeting with Guardians

Regular meeting with parents need to be carried out by the teachers of the tea garden schools. This will ensure that the parents are aware

if their children are missing their classes. The teachers can make the parents aware about the academic loss incurred by the students during the days of absence. The parents would then ensure that their child goes to school regularly. The teachers may also visit the homes of those students who are regularly absent and talk with their parents on the issue.

D.1.4. Increasing Number of Teachers in School

Number of teachers in a school has a direct impact on the quality of education imparted to the students. In a school with five classes, one or two teachers cannot do justice to all the subjects in the academic curriculum of the students. Hence the number of teachers in tea garden schools should be increased.

D.1.5. Improving Infrastructure and other Basic Facilities at Schools

Lack of separate classrooms in many tea garden schools is affecting the quality of education in these schools. A few schools also lack basic facilities like electricity, separate toilet for boys and girls, drinking water facilities, boundary wall, etc. The tea garden management may devise a proper strategy and time-bound plan for phase-wise improvement of these facilities in the schools.

D.1.6. Improving Attendance

It is seen that the attendance of students in the tea garden schools drop during the plucking season. This is because the tea garden workers involve their children in their work. Tea Garden management has to discuss with the workers in this regard and ensure that children are not involved in these activities and are sent to school. It should also be ensured that all the tea gardens have a functioning crèche for keeping the babies while their parents work, so that the older siblings do not have to stay at home to take care of their siblings.

D.2. Skill Development

D.2.1. Targeting Skill Development at Lower Levels of the ‘Skill Pyramid’

A Skill Pyramid (see figure) shows the level of skills among the population. It can be seen from the figure that there is very less people in the specialized skills category, while the highest number of people figure in the bottom level of the pyramid. At this level, most of the workforce is concentrated. People in this level have minimal qualification like Class V to VIII pass. Similarly, the next level of concentration of workers can be found in the Skill Category Level 1. The workforce at these lower levels, where much of the workforce is concentrated,

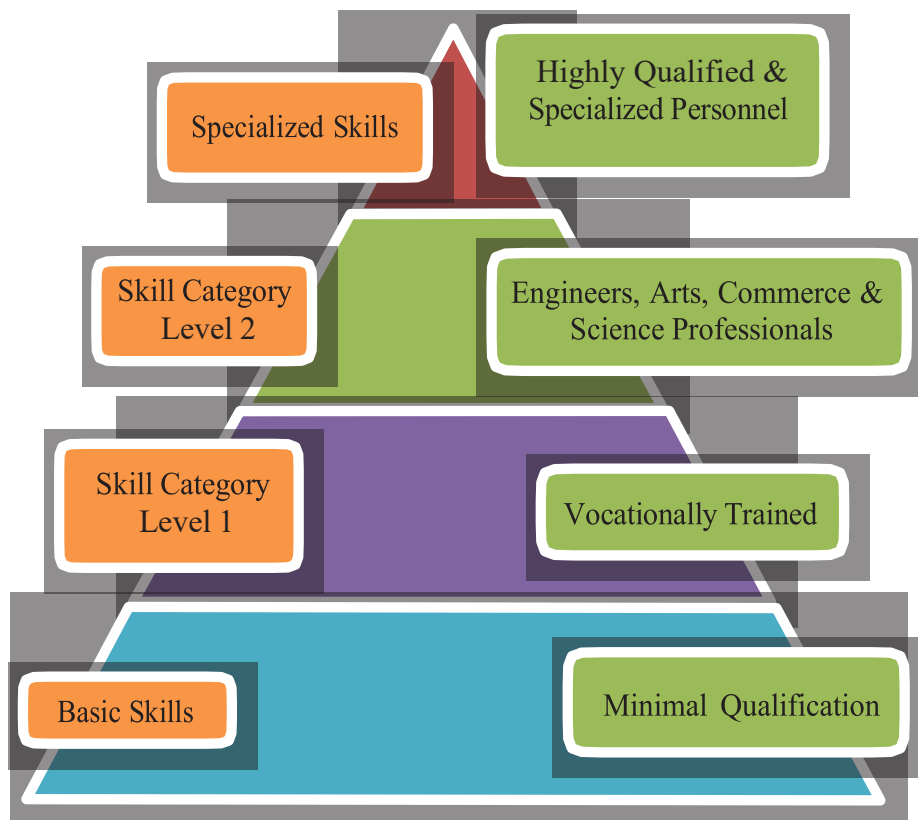


Fig: Skill Pyramid

needs to be equally skilled as the upper levels of the Skill Pyramid.

It is at this bottom level of the skill pyramid that most of the youths of the tea garden workers community belong. So, this level has to be targeted to make the tea tribe youths skilled.

Now, skill-based education for these youths has to be recommended based on the educational qualifications of these youths. These youths may be divided into three types:

- a) Those who have studied till the Primary School level
- b) Those who have studied till

the High School or Higher Secondary level

- c) Those who are Graduates or above

(a) Primary School Pass Youths

Youths, who are school drop-outs or have studied only till the primary school level, find themselves ineligible to undergo skill-based education courses. There are two different ways to skill them.

One way is to get these youths enrolled into a bridge course and then integrating them into the formal schooling system so that they can at least pass the

matriculation examinations. After that they can undertake courses like Fitter, Welder, Electrician, etc. They can also be trained in courses like driving, beauty & wellness, carpentry, etc, which requires minimal educational qualifications.

The other way is to undertake courses at a Community College. For some skill-based courses at the Community Colleges, youths who are 14 years and above and may not have passed Class VIII are eligible to undertake the course. They can undertake these short term certificate courses. These youths are also imparted some elementary education class as well as a part of their course.

However, as most of the Community Colleges are not situated near Tea Garden areas, the youths should be ready to stay outside their hometowns while studying such courses. Alternatively, as a slightly long-term measure, the tea industry can take the initiative in setting up more community colleges by tying up with existing mainstream colleges in tea growing districts of Assam and West Bengal. That would enable the youths who are out of the schooling system to at least undertake basic skilling courses.

(b) High School/Higher Secondary Pass Youths

High school and higher secondary pass youths can take up courses like Fitter, Welder, Electrician, Carpenter, Plumber, etc. in the government ITIs as well as other private training centres.

(c) Graduate and Above

Those youths who have completed their Graduation or Post Graduation can opt for numerous skill-based education courses. However, before taking up such courses it is necessary that they choose those courses which provides them employment opportunities or those which allows them to set up profitable ventures.

Skilling these youths would increase the employability of these youths and reduce pressure on the tea gardens. Lesser number of dependents would mean greater productivity for the tea gardens. With more skilled youths, the number of dependents would decrease and this would increase productivity, which would in turn lead to improvement of socio-economic condition of tea garden workers.

D.2.2. Skill-based Education

Skill-based education may be imparted in the tea garden schools which will make these children employment-ready from a young

age. It may be made part of the formal school curriculum, so that the students learn the necessary skills by the time they complete their schooling. The Government would have to play an important role in this regard. Teachers for specific trades and skills have to be trained and appointed in these schools. Necessary equipment for skill-driven courses too has to be provided to these schools.

D.2.3. Spreading Awareness on the need for skilling

It was evident from the field survey that there is lack of awareness in the tea garden areas on the need for skilling as well as about the various skill development schemes of the government. Therefore, awareness should be taken up in mission mode and activated at each of the tea gardens in the state. Different communication mechanisms may be adopted for this. For example, the Assam Skill Development Mission can organize advertisement campaigns through electronic as well as print medium. They can print brochures explaining the various skill development schemes of the government. Workshops too may be organized for the same. Support from local NGOs may be sought in this regard.

D.2.4. Popularizing the Skill Loan Scheme

During the field survey, it was found that several unemployed tea

garden youths were not interested in undertaking skill development courses as they did not have any funds to do so. Under the Skill Loan Scheme of the central government, loan is provided in amount ranging from Rs. 5,000 to Rs. 150,000 to the applicants depending on the course. Thus, both the central and state governments, as well as the banks, needs to spread awareness about this scheme. This may be done by print and TV advertisement and by distributing pamphlets and information booklets on the same.

D.2.5. Loan to Trainees after Training

Many youths are unable to start a venture of their own after completing their training due to lack of funds. Many of these youths are also unaware of banking rules and procedures for procuring loan and some of them do not have the requisite documents. In this regard, the government may initiate a separate loan scheme to provide loans at low interest rate to those youths who have successfully completed the course.

D.2.6. Mobile Training Institutions

Mobile Training Institutions in the form of mobile vans or buses

may be used for training people in the tea garden areas of the state or for those who are unable to leave their homes for training. This will increase the level of skill training

in the tea garden areas and thereby encourage the tea garden youths, especially girls, to take up training for specific skills and earn a living.

D.3. Improving Economic Condition

D.3.1. Increase in Wages

Low wages have been one of the main reasons behind the poor economic condition of the tea garden workers. At present, the tea garden workers in the Brahmaputra Valley of Assam are paid a daily cash wage of Rs 167, while the tea garden workers in Barak Valley of Assam are paid Rs 145 per day. The current wages of a tea garden worker in Dooars is Rs 176 per day (this includes ration). However, apart from the daily wage that they get, they also receive rations, housing, education and medical facilities from the tea garden management. Even then, in order for the improvement of the socio-economic condition of the tea garden workers, their wage needs to be increased. A Minimum Wages Advisory Board set up by the Assam Government had recommended fixing of the minimum wages of the tea garden workers at Rs 351 per day, which includes both cash and kind component¹¹. Further

discussion on this issue between the tea companies and the worker unions is needed so that a revised wage structure is accepted. This would be a positive start towards improvement of the economic condition of the tea garden workers.

Experience in closed tea estates shows total exploitation of workers who are the biggest sufferers and are forced to flee garden to find alternate employment. All stakeholders must ensure that gardens remain viable and the owners are able or forced to discharge their duties towards workers. During the study, we have seen that a wide gap exists between the organised and unorganised sector in terms of perks and non-wage component. Government priority should be to create a level playing field to ensure viability of all sectors. We strongly recommend that social cost of gardens such as Electricity, water supply and medical facility be taken over by Government to bring in uniformity. We urge Government, Unions & Owners to engage seriously to deliberate on these issues.

D.3.2. Improving Financial Literacy

As was evident during the field tea- wages/cid/1443792

¹¹ Advisory board fixes tea wages", The Telegraph, 8 March 2018, <https://www.telegraphindia.com/north-east/advisory-board-fixes->

survey, there was a clear lack of financial literacy among the tea garden workers. They need to be

made aware of the procedure of availing bank loans. They need to be made aware about the need to compare the rate of interest that a bank may charge and what a Micro-Finance Organization, money-lender or a commission agent may charge. This would help them save their financial resources as well. For this, a series of financial literacy programmes may be devised, which can be imparted to the workers. This will help them to plan their finances better and lead to greater monetary savings, which in turn, would improve their economic condition.

D.3.3. Cooperatives by Tea Garden Workers

The workers in the tea gardens may be encouraged to open cooperative societies so as to better manage their finances. These cooperative societies can run via contribution of the tea garden workers and they can provide loan to its members whenever necessary. These societies should be registered with the respective state government and has to be run professionally, with proper maintenance of all financial transactions. These cooperative societies would help the tea garden workers to emerge out of the grasp of the Micro-Finance Institutions and money-lenders and the high rate of interest they charge on loans. This would also help provide an employment avenue for the educated dependents of the

workers.

D.3.4. Increase Awareness on Job Opportunities

There is an oft-found allegation that there is a lack of eagerness among the tea garden youths to move out of their hometown. This mindset needs to be changed. For this, the youths have to be made aware of the job opportunities available outside their hometown or outside their state. They should be made aware of the benefits they will derive from working outside. The parents too need to be counselled in this matter. Officials from the training centres may meet the parents and make them understand the scope of the skill-based education courses. Excursion trips may be organized for tea garden youths during or after their training programmes to give them some amount of exposure.

D.3.5. Improving Digital Literacy

Digital literacy among the tea garden population needs to be improved. Even though many households in tea garden now have smartphones, it is used mainly for calling or messaging or to access social media. Online payments and recharges, use of mobile banking and other similar services that can be availed using a smartphone is not being utilized by majority of the tea garden population. As

such, a digital literacy campaign may be designed and implemented in the tea garden areas so as to improve digital literacy and make them aware of the benefits that a smartphone may bring. Educational Programmes too may be specifically designed for the students of the tea garden areas.

D.4. Health & Hygiene

D.4.1. Menstrual Hygiene Management

Majority of the women in the surveyed tea garden areas use sanitary napkins. However, there are still several women who do not use it and are vulnerable to infections and diseases due to poor menstrual hygiene. Hence, an awareness campaign targeted at the women population of the tea garden areas on menstrual hygiene management is needed to make these women aware. Also, awareness should be created to emphasize the use of reusable sanitary products or the natural sanitary products made from materials like banana fibre, bamboo fibre, water hyacinth, etc, so that there is less environmental pollution due to the disposal of the pads after use. Affordable pricing and supply chain too need to be created for ease of the women workers.

D.4.2. Water Filtration

During the field survey it was found that several households do not filter or boil the water they have collected from tube well, tap or well. They use it directly for consumption. This is an unhygienic practice and may cause water-borne diseases among the tea garden workers. As such, they need to be made aware of the negative effects of non-filtration of water before consumption, so that they filter/boil the water before using it for drinking or cooking food.

D.4.3. Awareness on Personal and Household Hygiene

During the field survey of the study it was observed that the living conditions of some of the tea garden workers were not totally hygienic. In some households, the toilets were near the source of drinking water. Also, previous research studies have found that most of the diseases among the tea garden workers appeared to be emanating from poor personal and household hygiene and unsatisfactory sanitation.

Hence, awareness has to be created among the tea garden workers to keep their surroundings clean and conform to proper personal hygiene. The workers have to be made aware of the role of hygiene and cleanliness in prevention of diseases.

Chapter 1

Introduction

The tea industry plays an important role in the economy of states like Assam and West Bengal. In Assam, the tea plantations account for the employment of two-thirds of the industrial labour and contribute nearly 43 per cent of the net income of Assam's industrial sector.¹² Being a labour-oriented enterprise, the tea industry requires labour at every stage of its work, right

from clearance of jungle, making the land suitable for plantation, working for the nursery, giving manure, both in the nursery and in the plantation area, spraying of pesticides, drain laying, path making, plucking, manufacturing and then finally dispatching it to different destinations.

12 Borah, Achuyt Krishna, "Socio-Economic Condition and Income and Expenditure Pattern of Plantation Workers", *Tactful Management Research Journal*, Vol. 2, Issue. 2, Nov 2013

There are about 800 registered tea gardens in Assam as well as another 71,745 small tea growers¹³. There are 4,00,352 permanent workers and 2,84,302 temporary workers in the registered tea gardens in Assam¹⁴. In the small tea estates, there are 3,08,026 workers.¹⁵ There are 451 registered tea gardens and 37365 small tea

13 statement by Shri Pallab Lochan Das, Minister of State (Independent Charge) for Tea Tribes Welfare, Labour and Employment, etc, Government of Assam, at the Assam Legislative Assembly on 8 August 2016

14 information given by Shri Piyush Goyal, Minister of Commerce and Industry, Government of India, in a written reply in the Lok Sabha on 10 July 2019, <https://pib.gov.in/PressReleasePage.aspx?PRID=1578137>

15 Statement by Shri Pallab Lochan Das, Minister of State (Independent Charge) for Tea Tribes Welfare, Labour and Employment, etc, Government of

growers in West Bengal¹⁶. There are 2,41,444 permanent workers and 96,712 temporary workers in these registered tea gardens¹⁷. In North Bengal, which includes the Dooars region, there are around 300 tea estates, 50,000 small tea growers and 170-odd bought-leaf factories¹⁸. It is estimated that more than 50 per cent of the workers in tea gardens are women.¹⁹

Assam, at the Assam Legislative Assembly on 8 August 2016

16 state Wise Tea Growers, Tea Board of India, http://www.teaboard.gov.in/pdf/Area_1_pdf2863.pdf

17 Information given by Shri Piyush Goyal, Minister of Commerce and Industry, Government of India, in a written reply in the Lok Sabha on 10 July 2019, <https://pib.gov.in/PressReleasePage.aspx?PRID=1578137>

18 "Tea estates to open with 15% rider", *The Telegraph*, 9 April 2020, <https://www.telegraphindia.com/west-bengal/coronavirus-lockdown-tea-estates-to-open-with-15-rider/cid/1763638>

19 Rasaily, Rinju, "Women's Labour in the Tea Sector: Changing

Trajectories and Emerging
Challenges”, Discussion
Paper No. 31, National
Research Programme on
Plantation

India produced 1369.81 million kg of tea in the year 2019-20, of which more than half was produced in Assam (see Table below). Assam also accounts for more than half of the country's total area under tea.

Table: Area and Production of Tea (2019-20)^{20,21}

	Area (in Hectares)	Production (in Million Kg)
Assam	337690.35	695.38
West Bengal	148121.74	415.89
India	636557.07	1360.81

In West Bengal, the Dooars region accounts for more than 50 per cent of tea production. In the year 2019-20, West Bengal produced 415.89 million kg of tea, of which 235.63 was produced in the Dooars region²².

The tea industry in Assam provides average daily employment to more than 6.8 lakh persons in the state, which is more than 50 per cent of the total average daily number of employed labour (on an average of 11.1 lakh labour employed per day) in the country.²³

1.1. Socio-Economic Profile of Tea Garden Workers in Assam

The tea garden workers, also called the tea tribe community, had immigrated into Assam in several phases from mid-nineteenth century to mid-twentieth century from the tribal heartland of Central and Eastern India. Though initially the tea tribes comprised of people of various ethno-linguistic origins, over the years, they have mingled with one another and now represents a single community in

the state of Assam.

However, even though the tea industry is one of the oldest industries in India, the socio-economic condition of the tea garden workers is still not satisfactory. The Assam Human Development

Report 2014 shows that even though the literacy rate is 78.85 per cent in Assam's tea garden areas, only 5.9 per cent of the population has studied beyond higher secondary level.²⁴ The table below shows the percentage of people in tea garden areas and their levels of education.

Table: Level of Education in Tea Garden Areas²⁵

Levels of Education	In	%
Informal Schooling	3.0	Below
Primary	9.1	Primary
Middle	26.6	
Secondary	24.6	Higher
Secondary	11.0	
Diploma	0.3	
Graduate	4.9	Post
Graduate	0.5	Technical Degree
		0.2

The Assam Human Development Report also shows that the school dropout rate in the tea garden areas is quite high at 70.20 per cent. The major reasons stated for dropping out of school were lack of interest in studies, need to support earning, and staying at home to look after their younger siblings²⁶.

The following table reveals some statistics which show that the tea garden areas in Assam are lagging behind on several other fronts too:

23 Economic Survey of Assam, 2014-15

Development (2014)

20 State Wise Tea Growers, Tea Board of India, http://www.teaboard.gov.in/pdf/Area_1_pdf2863.pdf

21 State/Region wise and Month wise Tea Production data for the year 2019-20, Tea Board of India, http://www.teaboard.gov.in/pdf/Production_2020_21_Apr_Oct_and_2020_Jan_Oct_pdf6314.pdf

22 Ibid.

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- 24 Table 4A.10: Levels of Education, Assam
Human Development Report 2014,
Government of Assam,
<https://transdev.assam.gov.in/portlets/assam-human-development-report>
- 25 Ibid.
- 26 Assam Human Development Report 2014,
Government of Assam,
<https://transdev.assam.gov.in/portlets/assam-human-development-report>

Table: Comparative Statistics: Assam and Tea Garden Areas²⁷

	Tea Garden	Assam
Areas		
Annual Per Capita Income	Rs. 21,558	Rs. 24,660
Life Expectancy at Birth	49.10%	54.00%
Poverty Ratio	37.60%	37.00%
No Toilet	74.50%	69.80%

Daily wages is another issue which has been a longstanding grievance of the tea garden workers in Assam and West Bengal. At present, the tea garden workers in the Brahmaputra Valley are paid a daily cash wage of Rs 167, while the tea garden workers in Barak Valley are paid Rs 145 per day. In West Bengal, the workers get a daily cash wage of Rs. 176. These translate to around Rs. 4,500 to Rs. 5,000 per month. Compared to that, workers in Kerala get a daily cash wage of Rs 310.08; workers in Karnataka get Rs 263.21; and Rs 241.31 in Tamil Nadu²⁸. The workers have been demanding an increase in these wages and discussions are ongoing between the worker unions, tea companies and the government. However, it needs to be mentioned that the tea plantation workers are paid in 'cash and kind' i.e. apart from the daily cash wage that they get, they also receive rations, housing, education and medical facilities from the tea garden management, besides statutory benefits of Provident Fund (PF), Gratuity

	Particulars	Rupee per Manday
1 (a)	Cash Wage	167.00
1 (b)	Additional Compensation/ incentives	7.50
Sub Total of 1(a) & 1 (b)		174.50
2	Statutory Benefits	
(i)	Food grains	21.22
(ii)	Firewood	8.22
(iii)	Dry/Liquid Tea	3.66
(iv)	Bonus (@11.67%)	22.64
Sub Total of 2 (i), (ii), (iii) & (iv)		55.74
Sub Total of 1 & 2		230.24
3	Benefits under P/L Act & Agreements	
(i)	Medical Facilities	15.75
(ii)	Housing Facilities	16.83
(iii)	Education Facilities	4.75
(iv)	Welfare Facilities	5.60
(v)	Leave with wages & Festival Holiday	19.48
Sub Total 3		62.41
Sub Total of 1, 2 & 3		292.65
4	Statutory Benefits	
(i)	Bonus (@ 8.33%)	16.16
(ii)	Provident Fund	27.23
(iii)	Gratuity	15.03
Sub Total of 4 (i), (ii) & (iii)		58.42
Total Daily Wages (1 + 2 + 3 + 4)		351.07

and Bonus. Thus, in total, they get an amount of Rs. 351 per day. The break-up is displayed in the table below.

27 Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

28 Ibid.

3 + 4)

Another issue that is a point of concern among the tea garden community is unemployment. The rate of unemployment is found to be higher in the tea garden areas of Assam at 15.3 per cent, which is highest among the geographical diversities mentioned in the Assam Human Development Report 2014 (see table below).

Table: Unemployment Rate²⁹

Area	Unemployment Rate
Tea Garden Area	15.3
Flood Affected Area	15.2
Border Area	14.1
Hills	13.9
Char Area	9.2

Also, even though the Maternal Mortality Rate (MMR) has fallen in Assam from 381 in 2010-11 to 301 in 2012-13, maternal death risks appear to be higher in four districts in eastern Assam, which also happen to be districts dominated by tea gardens (see table below).³⁰

Table: Maternal Mortality Rate

	2010-11	2011-12	2012-13
Assam	381	347	301
Eastern Assam (Tinsukia, Dibrugarh, Sibsagar, Jorhat)	430	436	404

According to the National Rural Health Mission, 80 per cent of maternal deaths occur inside tea plantations, as there are no hospitals in the vicinity or adequate medical help in case of emergencies.³¹ Also, many tea gardens are far from a hospital, which means delays for pregnant women seeking medical care, and more women delivering at home. This increases their risk of postpartum haemorrhage - the leading cause of maternal mortality around the world.

²⁹ Ibid.

³⁰ Ibid.

³¹ "Assam polls: Plight of tea garden workers continues despite promises", Hindustan Times, 4 April 2016, <http://www.hindustantimes.com/assembly-elections/assam-polls-plight-of-tea-garden-workers-continues-despite-promises/story-QXs8T4RC2RXaUnAls9DXLN.html>

The Infant Mortality Rate (IMR) in the state of Assam is 31.9, as per National Family Health Survey (NFHS-5)³², 2019-20. Though there is no official data available about the IMR in tea garden areas of the state, but as per data collected by ABITA in 2016 from 177 tea gardens in upper Assam, the IMR in these gardens is 18.37, which is better than the state average³³.

1.2. Socio-Economic Profile of Tea Garden Workers in North Bengal

North Bengal comprises of eight districts of West Bengal³⁴. These are: Darjeeling, Kalimpong, Jalpaiguri, Alipurduar, Coochbehar, North Dinajpur, South Dinajpur and Malda. The Dooars are a part of this region.

The tea garden workers in North Bengal are lagging behind in terms of education, water supply and per

capita income. A study, published in 2019, states that

the health status of the workers and medical facility is not satisfactory and the hospitals in many tea gardens

do not have sufficient nursing staff³⁵. It also states that workers in the tea gardens do not let their wards to study further after secondary classes. The main reasons

www.hindustantimes.com/assembly-elections/assam-polls-plight-of-tea-garden-workers-continues-despite-promises/story-QXs8T4RC2RXaUnAls9DXLN.html

for that are: low income, which prevents them from bearing the study expenses, and, secondly, they have the tendency to prepare their children for working in the tea gardens since a young age and hence the children do not have much focus on their studies.

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- 32 National Family Health Survey (NFHS-5), 2019-20, http://rchiips.org/nfhs/NFHS-5_FCTS/FactSheet_AS.pdf
 - 33 “IMR, MMR cheer in 177 Assam gardens”, The Times of India, 4 August 2016, http://timesofindia.indiatimes.com/articleshow/53536754.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst
 - 34 North Bengal Development Department, <http://wbnorthbengaldev.gov.in/HtmlPage/index.aspx>
 - 35 Afzal, Faiyaz. (2019), “Socio-Economic Condition of Tea Garden Workers in North Bengal, India”, https://www.researchgate.net/publication/333247949_Socio-Economic_Condition_of_Tea_Garden_Workers_in_North_Bengal_India

The study also revealed that 44 per cent of the tea garden workers in North Bengal are illiterates, and average income of the workers is Rs. 3000 to Rs. 6000 thousand per month, which is very low. Besides this, child labour was found to be prevalent in the tea gardens.

1.3. Efforts by the Government and Tea Industry

The statistic presented in this Chapter is an indication that there is a need for further efforts to improve the socio-economic condition of the tea garden workers. However, one has to admit that the government as well as the tea industry has been carrying out numerous initiatives for the welfare of the community. Assam Government launched the ‘Assam Chah Bagicha Dhan Puraskar Scheme’ in 2018 to enhance financial inclusion among the tea garden workers³⁶. The scheme involved crediting cash assistance into the bank accounts of tea garden workers. In the Assam Budget 2017-18, presented on 7 February 2017, the state government stated that all the departments in the state would earmark at least 5 per cent of their budget to be spent in the

tea garden areas³⁷. The Assam Government has also decided to set up 100 High Schools in tea garden areas, construction of which has already begun³⁸.

Tea Board of India too has various schemes for welfare of the tea tribe community. These include³⁹:

- a) Scheme of educational stipend for wards of tea plantation workers
- b) Scheme for Book Grants to libraries started and maintained by Tea Producers’ Association / registered voluntary organization/ Labour organization
- c) Special schemes for Nehru Award for the wards of tea plantation workers
- d) Scheme of Board’s financial assistance for disabled persons dependents on tea plantation workers
- e) Scheme of Board’s financial assistance for encouraging sports activities amongst tea plantation workers
- f)) Scheme of Financial Assistance for Vocational Training Course for the wards of Tea Plantation Workers & their dependents
- g) Scheme of capital grants for educational institutions/

organizations towards extension of the school buildings etc. in tea garden areas

- h) Scheme of capital grants for construction of school/college buildings and hostel buildings attached to school/colleges in tea garden areas
- i) Scheme of capital grants for hospital/medical clinics in tea garden areas towards extension of treatment facilities and also purchase of medical equipment, accessories and ambulance

The tea industry, under its CSR programme, has been taking numerous initiatives for the welfare of the tea plantation workers. For example, the Assam Branch of Indian Tea Association (ABITA) undertakes many projects for the community, which include financial assistance in building or extension of schools and colleges, construction of Sports Stadiums and Cultural Complexes.⁴⁰ McLeod Russel Limited provides free Primary Education to its employees’ children through the 149 schools that it constructed and maintains across 53 tea gardens in Assam and West Bengal.⁴¹ ABITA has also partnered with

36 “Financial inclusion in tea gardens”, The Sentinel, 16 September 2020, <https://www.sentinelassam.com/editorial/financial-inclusion-in-tea-gardens-501696>

37 Assam Budget 2017-18, assamassembly.gov.in/budget-speech-2017-18-english.pdf

38 Ibid.

39 Tea Board of India, <http://www.teaboard.gov.in/>

40 TA’s CSR thrust area,

Indian Tea Association, <http://www.indiatea.org/csr.php>

41 <http://www.mcleodrussel.com/csr/education.aspx>

UNICEF India to improve the lives of the children and women living in the tea garden areas. Since 2007, they have been partnering in setting up Adolescent girls' clubs in tea garden areas.⁴² These clubs have helped reduce school drop outs among the girls and prevent child marriages. Amalgamated Plantations Private Limited (APPL), a company of the Tata Group, has established two centres for providing skill-based education to the youths. These are the Amalgamated Plantations Private Industrial Training Institute (APPITI), Rowta in Darrang district, and Amalgamated Plantations Private Limited Vocational Training Centre (APPL-VTC), Chabua in Dibrugarh district. These centres provide both short-term and long-term courses like Mechanic Motor Vehicle (MMV), Electrician, Fitter, Industrial Sewing Machine Operator, etc.

The Goodricke group too have taken several initiatives for the tea garden workers. It runs a school for special education in Siliguri, West Bengal, which is equipped with state-of-the-art facilities specifically designed for children with special needs. The Group also has scholarship schemes for the promising students of the workers of its tea gardens.

However, although there have been a slew of measures undertaken by the government and the tea industry for the welfare of the tea garden workers, there are still some gaps which have to be fulfilled to make these efforts fully successful and ensure the overall development of the community. The next few chapters of this Report analyze the findings of the field survey undertaken as a part of this study. Based on the findings of this survey, a slew of recommendations have been provided at the end of this Report.

42 Adolescent clubs empower young girls to resist early marriage in India, UNICEF India, https://www.unicef.org/education/india_58294.html

Chapter 2

Background of the Study & Research Methodology

2.1. Background of the Study

As already evident from the statistics presented in Chapter 1 of this Report, there is a need to undertake measures for the improvement of the socio-economic condition of the tea garden workers. For this, a detailed study that covers a wide range of sectors like education, health & hygiene, skill development, financial inclusion, etc, was needed. This led Tea Vision and Centre for Development and Peace Studies (CDPS) to undertake this current Study which covered the two states of Assam and West Bengal.

Also, while the socio-economic condition of tea garden workers has been a subject of several research studies, many of such

studies have been confined to

a particular area or to a few tea gardens. A study that covers the socio-economic condition of the

tea garden areas in a wider region is very rare. This current study tries to fix this research gap by covering several districts in the two states of Assam and West Bengal.

2.2. Literature Review

There have been some research studies who deal with the socio-economic condition of the tea garden workers. Some studies have focussed on education; some on health; some on financial condition of the workers; while a few studies have covered more than one issue.

One such research study titled '*Role of Tea Industry in Rural Development of Assam: Issues and Challenges in respect of Human Resources*'⁴³ states that many tea

garden workers are reluctant to send their children to even a primary school as they are totally unaware of the importance of education. They prefer to keep their children at home to look after their young siblings while they go out to work in the garden or to engage them as casual worker in the Tea Garden. The study also found that most of the workers are unskilled, except a handful, who works in the tea processing factories.

Another study, titled '*Educational Problems of Tea Garden workers of Assam: A case study of Jorhat District*'⁴⁴, analyzed the occupational pattern of the out-

Resources", January 2015, <http://www.internationalseminar.org/>

XVI_AIC/TS5C-PDF/7Archana_Bhattacharjee.pdf

Challenges in respect of Human

43 hattacharjee, Archana and Nirmolia, Lakhya Pratim, "Role of Tea Industry in Rural Development of Assam: Issues and

44 Sarma, N. (1994),
Educational Problems
of Tea Garden workers
of Assam: A case study
of Jorhat District”
Dissertation for DEPA,
New Delhi

of-school children of the tea plantation workers. It found that 60 per cent of the out-of-school children are not engaged in any specific work. Another report, titled *'Educational Vulnerability and Risk Factors of Tea Garden Workers with Special Reference to Dewan Tea Garden Village, Cachar, Assam'*⁴⁵ states that poor educational status of the tea garden workers is one of the major reasons for insecure livelihood and miserable living condition of the community.

The tea companies routinely carry out various welfare activities under their CSR programmes for the benefit of the tea garden workers. However, the awareness about these types of CSR activities done by the tea industry is very low among the tea garden community. A 2014 study titled *'Corporate Social Responsibility towards the Workers in Tea Industry of Assam – A Case Study with Special Reference to Three Company Based Industry'*, presented the following findings⁴⁶:

(1) 90 per cent of the respondents do not have the awareness regarding the corporate social responsibility activities while 10 percent of them are aware mainly because they are members of the trade unions

(2) 95 per cent respondent does not have awareness about the educational facilities provided to the students under CSR

(3) 80 per cent of the beneficiaries are not aware about the training camps which are held for their benefit

(4) 60 per cent of the population did not know about the donations that are provided for programmes leading to improvement of the society

This lack of awareness impacts on the mindset of the tea garden workers, who think that the tea industry has not done enough for their welfare.

2.3. Objectives of the Study

The study had the following objectives:

- To assess the socio-economic condition of tea garden workers in Assam and Dooars
- To analyze the levels of

education among the household members of the tea garden workers in Assam and Dooars

- To assess the level of skill development training among the household members of the tea garden workers in Assam and Dooars
- To study the level of financial inclusion in the tea garden areas in Assam and Dooars
- To study the level of menstrual hygiene amongst women workers in the tea gardens
- To provide a set of recommendations that can be practically implemented to improve the socio-economic condition of the tea garden workers in Assam and Dooars

2.2. Coverage

The study covered seven tea gardens in four districts of Assam and five tea gardens in the Dooars area of West Bengal. In Assam, two tea gardens each were covered in Golaghat, Udalguri and Sivasagar districts; while one was covered in Jorhat district. Apart from these tea gardens, two Small Tea Growers and the workers working there too were covered as

part of the Survey. Both of these

Small Tea Growers were registered in Golaghat district of Assam. The names of the tea gardens covered

45 Deb Nath, Ruma and Nath, Dipak, "Educational Vulnerability and Risk Factors of Tea Garden Workers with Special Reference to Dewan Tea Garden Village, Cachar, Assam", India International Research Journal

in the Survey have not been mentioned in the Report in order to maintain their privacy.

2.3. Sampling Procedure

Simple Random Sampling

2.4. Sample Size

In Assam, a total of 1440 respondents in the seven tea gardens were covered during the field survey; while in Dooars, a total of 1312 respondents were covered.

Apart from these, 70 workers working in the gardens of the two small tea growers too were covered as part of the Study.

2.5. Data Collection

The study involved data collection from both primary and secondary sources.

Primary source of Data:

A structured questionnaire was prepared to be administered among the tea garden workers. The questionnaire had a total of 18 questions, with a few more sub-questions. It had both close-ended and open-ended questions. The questionnaire also recorded the socio-economic data of the respondent. A separate structured questionnaire was also prepared to collect data from the surveyed small tea growers.

Questionnaires were administered without anyone interfering/ influencing the particular respondent and in areas where questionnaires were required to be filled in crowded places, care was taken to ensure that no one directs a respondent to present his/her views in a particular manner.

Secondary Sources of Data:

Government/Non-Government sector studies and reports; tea industry reports and assessments, Media reports; Periodicals and Journals; Books and Monographs.

2.6. Data Processing

Data entry and processing was done using Microsoft Excel as well as SPSS (Statistical Package for Social Sciences). The information collected from the sample areas chosen were tabulated to provide continuity in data sets. The assumption underlying the approach is that the data collected from the sample areas can be transformed and aggregated to shed light on the general issue under study. The next phase involved processing of the data and its analysis.

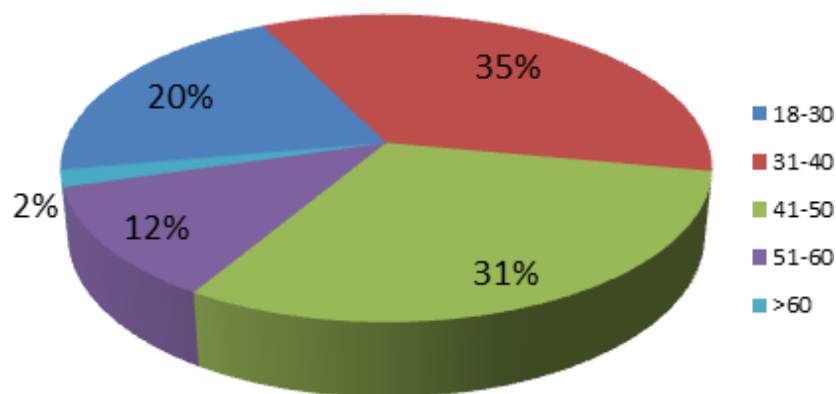
Chapter 3

Field Survey Analysis: Assam

In Assam, the field survey was carried out in seven tea gardens covering four districts – Golaghat, Udalguri, Jorhat and Sivasagar. A total of 1440 respondents were covered during the field survey in these seven tea gardens. All these respondents belonged to the Tea Tribe Community. It was ensured that the respondents be either the head of the household or a

working member of the family.

The respondents were from varying age groups. Majority of them (35 per cent) were between the age group of 31 to 40 years; 31 per cent were in the age group of 41 to 50 years; 20 per cent between 18 to 30 years; 12 per cent between 51 to 60 years; while 2 per cent of the respondents were above 60 years of age.



Graph: Age Profile of Respondents

The findings of the field survey have been divided into three sections: *Socio-Economic Status of the Tea Garden Workers; Financial Inclusion; and, Education and Skill Development*. This Chapter details the findings under each head.

3.1. Socio-Economic Status of the Tea Garden Workers

While analyzing the socio-economic status of the tea garden workers,, the following broad issues were covered: number of persons in the household;

working members; household income; access to electricity; possession of household items and modes of transport; water, sanitation and hygiene issues (WASH). A comparative analysis of these findings was then made with those at the state level to get an overall picture. Comparisons were also made with the status in tea garden areas of Assam as a whole, based on the findings of the Assam Human Development Report 2014 (published by Assam Government).



Picture: An interview being conducted in one of the surveyed tea gardens

3.1.1. Number of Persons in the Household

In the 1440 households that were covered during the field survey, there were a total of 6982 family members. Thus, it can be said that the average household size in the tea gardens is five.

Also, from the table below, it

can be seen that on an average, almost every household has a male member above 18 years and one male member below 18 years (Age-wise data break-up from the households in two tea gardens were not available; so not included in this analysis). It can also be seen that on an average

female members between the ages of 15 to 45. Thus, it can be inferred that, every household in the tea garden has one male and one female member in the productive age group, who can earn livelihood for the family.

Table: Number of Persons in the Surveyed Households

Gender/Age Group	Total	Average
		Household Size
Male (below 18 years)	408	0.8
Male (above 18 years)	784	1.5
Female (below 15 years)	371	0.7
Female (15-45 years)	789	1.6
Female (above 45)	200	0.4
TOTAL	2551	5.1

every household has one or two

3.1.2. Number of Working Persons

Amongst the 6982 persons in the surveyed households, a total of 1966 were working in the tea garden (see Table below). Thus, a total of 28 per cent of the household members were employees of the tea garden where they were residing. This also shows that, on an average, at least one member of each household was working in the tea garden.

Table: Number of Persons working in the Tea Garden

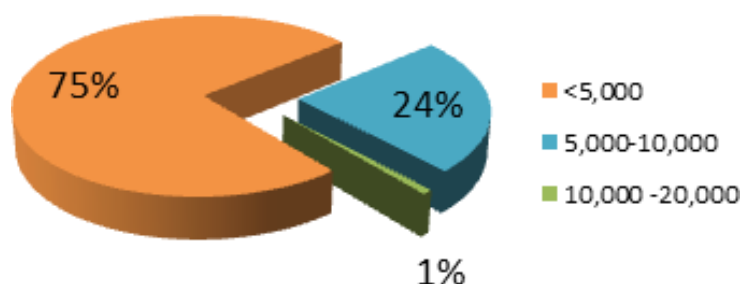
Type of worker	Male	Female	Total
Permanent	763	931	1694
Temporary	115	157	272
Total	878	1088	1966

Of these 1966 working persons, 1694 were working as permanent employees in the tea garden (763 male and 931 female), which again establishes the fact that at least one member of the households is a permanent employee. Among the other working persons, 272 were temporary (115 male and 157 female). This statistic is another proof of what many earlier researches have also found, i.e. female workers outnumber male workers in the tea gardens.

Here, if we analyze the worker to dependent ratio, it can be found that it is 1:2.5; i.e. every worker in the tea garden has at least two dependents. The resources of the tea gardens are being used by both the workers and the dependents. It needs to be mentioned that tea gardens can achieve greater productivity if number of dependents are less and hence, a lower worker to dependent ratio is always welcome in the tea gardens.

3.1.3. Household Income

Increasing the daily wage has been a long-standing demand of the tea garden workers in Assam. The chart below shows the reason. Majority of the households (75 per cent) have an average monthly income of less than Rs. 5,000; while 24 per cent have an average monthly income between Rs 5,000 and Rs. 10,000. Only 1 per cent of the surveyed households have an average monthly income between Rs. 10,000 and Rs. 20,000.



Graph: Household Income per Month

The findings are consistent with the statistics at the state level. The Assam Human Development Report 2014 states the average per capita monthly income in the tea garden areas of Assam is Rs. 1,799⁴⁷. Also, the data of the Directorate of Economics and Statistics, Government of Assam, states that per capita income of the State in terms of NSDP at current prices for the year 2015-16 was Rs.64,046; which translates to around Rs. 5,337 per month.⁴⁸ Thus, it can be seen that the tea garden areas of Assam are quite lagging behind the state average in terms of income.

47 Table 3A.6. Income and Source of Income of Households: Diversity and Religion, Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

48 State Income, Directorate of Economics and Statistics, Government of Assam, <https://des.assam.gov.in/portlets/state-income>

The tea garden workers have been demanding an increase in these wages and discussions are ongoing between the worker unions, tea companies and the government. However, as mentioned in Chapter 1 of this Report, it needs to be mentioned that the tea garden workers are paid in ‘cash and kind’ i.e. apart from the daily wage that they get, they also receive rations, housing, education and medical facilities from the tea garden management. Based on that, the total daily wage is Rs. 351.

If we calculate the monthly income of the tea garden workers on the basis of this, then majority of the tea garden workers would have a monthly income of above Rs. 5,000, which can be said to be at par with the per capita income of Assam. Also, based on this calculation, the tea garden

workers in Assam can be said to be getting higher than the rural wages in the state, as under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), each person is paid Rs 202 per day in Assam.

3.1.4. Electricity

Almost all the households (95 per cent) covered in the field survey had an electricity connection at their house. Only

the surveyed tea gardens, which is much better than the statistics at the state level. The Assam Human Development Report 2014 states that 29.9 per cent of the households in the tea garden areas are without electricity⁴⁹. The same report mentions that 31.7 per cent households in Assam are without electricity, of which 36.2 per cent is in urban areas and 7.3 per cent is in rural areas⁵⁰.

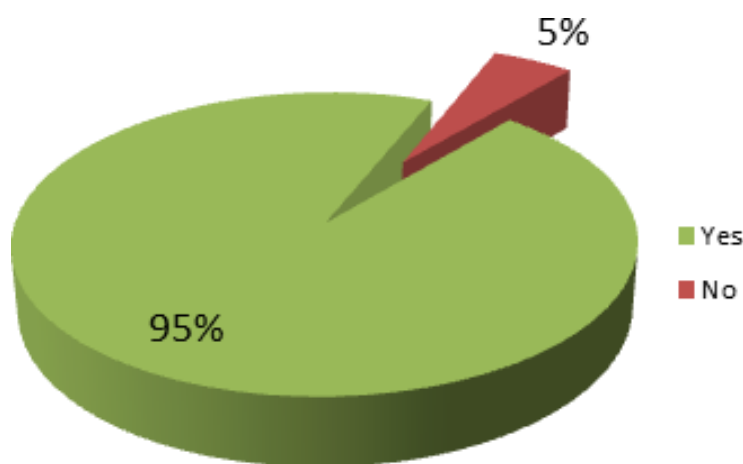


Table: Electricity Supply at House

The central government, under the Pradhan Mantri Sahaj Bijli Har Ghar Yojana (also called Saubhagya Yojana), is now aiming to provide electricity to all households across the country. The Saubhagya Portal of Ministry of Power, Government of India,

shows that Assam has completed 100 per cent electrification of its 71,02,607 households⁵¹. However, it was mentioned in the Lok Sabha in November 2019, that there were still 2,00,000 households in Assam, which were un-willing to take electricity connection earlier, but are now willing.⁵² These households are

49 Table 3A.20: Deprivation in

Basic Amenities: Spatial Diversity, Religion-wise, Assam Human

5 per cent of the households,
thus, are without electricity in

Development Report 2014,
Government of Assam, [https://
transdev.assam.gov.in/portlets/assam-
human-development-report](https://transdev.assam.gov.in/portlets/assam-human-development-report)

50 Ibid.

51 Household Electrification
Status, Saubhagya Portal,
Ministry of Power,
Government of India, [https://
saubhagya.gov.in/](https://saubhagya.gov.in/)

52 Electrification of Villages,

currently being electrified and it is expected that Assam will soon have 100 per cent electrification of its households.

3.1.5. Television

Television is one of the basic household appliances. The presence of television and other household appliances is used to

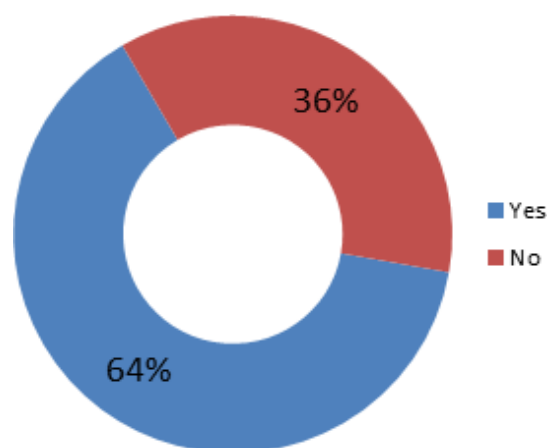
assess the extent of deprivation and overall standard of living of a household. During the field survey, it was found that 36 per cent of the surveyed households do not have a television. Though there is no latest data available on the number of households without a television in Assam, the Assam Human Development Report 2014 states that 23.8 per cent of the households in the state do not have any household appliance (which includes television)⁵³. As per the rural-urban breakdown, 7.1 per cent households in urban areas and 26.9 per cent households in rural

areas do not have any household appliances⁵⁴. The Report also states that 85.3 per cent of the

households in the tea garden areas do not have any household appliance.⁵⁵ Thus, a lack of access to basic household appliances can be said to be present in the tea gardens of Assam.

Table: Percentage of Households without any Television/ Household Appliance

Assam	Urban	7.1%
	Rural	26.9%
	Total	23.8%
Tea Garden Areas of Assam		85.3%
Surveyed Tea Garden Areas		36%



Graph: Households with Television in Surveyed Tea Garden Areas

If we consider only the rural areas of Assam, then based on Census 2011 data, it can be seen that only 20 per cent of the households in the rural areas

have a television at home⁵⁶. Based on this data, it can be said the surveyed tea garden areas fare better in access to television; but the access to household appliances in the overall tea garden areas (14.7 per cent) is still lower than

the overall rural Assam figure.

Press Information Bureau, Government of India, <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1592833>

53 Figure 3.4: Asset poverty in Assam:

rural and urban (% households), Assam Human Development Report 2014, Government of Assam,

<https://transdev.assam.gov.in/>
55 able 3A.10: Asset Poverty in Assam by Spatial Diversity and

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e
portlets/assam-human-development-
report
54 Ibid.

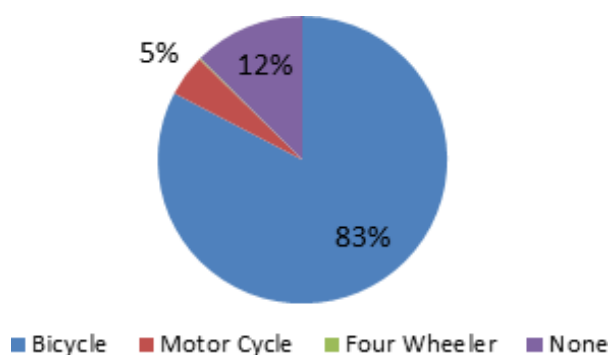
ligion (percent), Assam Human
Development Report 2014,
Government of Assam, [https://
transdev.assam.gov.in/portlets/assam-
human-development-report](https://transdev.assam.gov.in/portlets/assam-human-development-report)
56 Household Listing and Housing
Census Data – 2011,
[https://censusindia.gov.
in/2011census/hlo/hlo_tabl
es.html](https://censusindia.gov.in/2011census/hlo/hlo_tables.html)

3.1.6. Modes of Transport

Just like household appliances, modes of transportation owned by a household are an indication of their socio-economic condition. During the field survey, it was found that 83 per cent of the households had a bicycle and 5 per cent had a motor cycle. Only two out of the 1440 surveyed households had a four wheeler. Households without any means of transportation amounted to 12 per cent of the total surveyed households. In the entire tea garden areas in Assam, households without any means of transportation amount to 24.1 per cent⁵⁷. If we consider the entire state, 24.3 per cent of households of Assam do not have any transportation asset (26.9 per cent in urban areas and 23.8 per cent in rural areas).

Table: Percentage of Households without any modes of transportation

Assam	Urban	26.9%
	Rural	23.8%
	Total	24.3%
Tea Garden Areas of Assam		24.1%
Surveyed Tea Garden Areas		12%



Graph: Modes of Transport among the Surveyed Households

3.1.7. Smartphone

Smartphones are now almost a basic necessity. With the digital transformation that this world is experiencing, the smartphones are the tools of future. According to a Study by Pew Research Center, USA, 32 per cent of Indians use a smartphone (data till March 2019)⁵⁸. Among the households that were surveyed during this Study, it was found that 59 per cent of the households have a smartphone. If we consider the entire state of Assam, a Study by Mobilytiks, a big data-driven analytics programme at Cyber Media Research, India, states that 30 per cent of the population used smartphones in the State⁵⁹.



Graph: Smartphones in the Surveyed Households

With use of smartphones now becoming a necessity, especially with an increase in the frequency of online classes for students and video conferences and webinars for professionals, the number of households with access to smartphones needs to grow so that everyone is able to afford the services that can be availed via smartphones.

During the survey, those respondents who had a smartphone, were asked this very question – what are

⁵⁷ Table 3A.10: Asset Poverty in Assam by Spatial Diversity and Religion (percent), Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

⁵⁸ Mobile Connectivity in Emerging Economies, Pew Research Center, 7 March 2019, <https://www.pewresearch.org/internet/2019/03/07/use-of-smartphones-and-social-media-is-common-across-most-emerging-economies/>

⁵⁹ “Smartphone sales and literacy rate go hand-in-hand in India, reveals study”, Business Standard, 24 March 2018, https://www.business-standard.com/article/technology/strong-penetration-of-smartphone-in-highest-literate-regions-study-118032301045_1.html

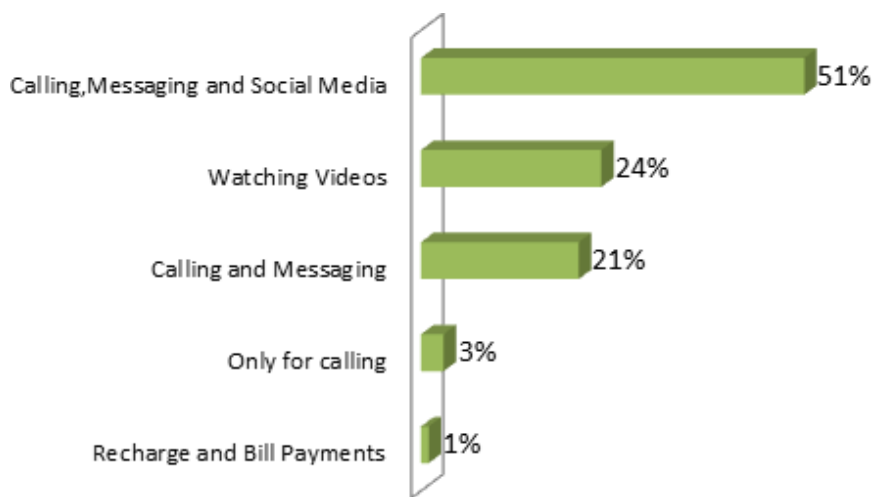
the things that they use the phone for? It was found that majority of the respondents (51 per cent) use it for calling, messaging and using social media. Another 21 per cent use the smartphone for calling and messaging; while 3 per cent of the respondents only use it for calling. The phone is used for watching videos by 24 per cent of the respondents. While the smartphones can be used for paying bills as well as for recharges online, only 1 per cent of the respondents have used this feature. Thus, it can be seen that respondents have not fully utilized the potential and services afforded by a smartphone. An awareness campaign in this regard may be

nation. However, lack of access to drinking water has been a major problem in various countries, including India. According to the National Sample Survey (NSS) Report No. 584 (July–December 2018), only 58.2 per cent of the households in the rural areas of India had drinking water facilities within the household premises⁶⁰. The figure was 80.7 per cent in the urban areas. The Report states that the major source of drinking water was hand pump for the households in the rural areas and piped water in the urban areas. About 42.9 per cent of the households in the rural areas used hand pump as the principal source of drinking water

and about 40.9 per cent of the households in the urban areas used piped water as the principal source of drinking water⁶¹.

During the Survey conducted as part of this Study, it was found that tube well was the main

source of drinking water for 76 per cent of the households in the tea garden areas; while 21 per cent used piped water; and, 3 per cent used a well as their source of drinking water (in remote hilly areas, where the water table is low, tube wells can't be used; hence, well is the main source of water in such areas). Every household, thus, had access to drinking water. However, this is not the case in all tea garden areas in Assam, as the Assam Human Development Report 2014 states that in tea garden areas, 12.5 per cent of the household do not have access to drinking water⁶². The corresponding figure for Assam was 12.9 per cent, of which 14.2 per cent were in rural areas and 5.7 per cent in urban areas⁶³.



Graph: Use of Smartphones in the Surveyed Households

helpful in this regard, which can

increase the digital literacy among the tea garden workers.

3.1.8. Drinking Water

A safe source of drinking water is the backbone of a healthy

⁶⁰ National Sample Survey (NSS) Report No.584 (Drinking Water, Sanitation,

Hygiene and Housing condition in India), NSS 76th round (July–December 2018), Press Information, Bureau, Government of India, <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1593252>

⁶¹ Ibid.

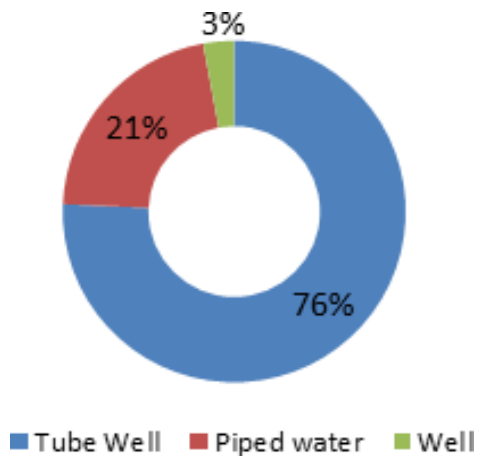
⁶² Table 3A.20: Deprivation in Basic Amenities: Spatial Diversity, Religion-wise, Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

⁶³ Table 3A.21: Deprivation in Basic Amenities: Rural-Urban, District wise, Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

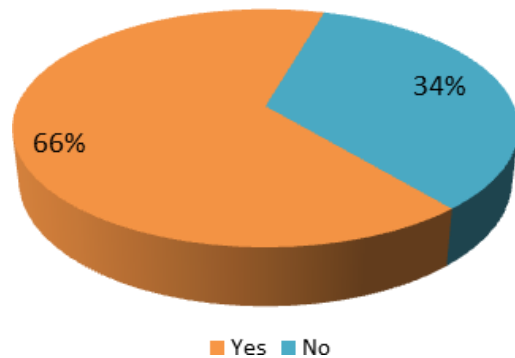
Table: Percentage of Households without access to drinking water

Assam	Urban	5.7%
	Rural	14.2%
	Total	12.9%
Garden Areas of Assam		12.5%
Surveyed Tea Garden Areas		0%

However, there was a cause of concern that was observed during the field survey. It was found that in 34 per cent of the households, the water is not filtered or boiled before consumption. As many diseases may spread through water, hence, it is advisable that water is filtered or boiled before consumption. The field investigators spoke about this issue to the respondents and made them aware of this and requested them to filter their water before consumption.



Graph: Source of drinking water in the Surveyed Households



Graph: Filtering of Water before Consumption



Picture: A woman collecting water from a tap in the tea garden

3.1.9. Sanitary Napkin

In India, menstruation and menstrual practices still face various social, cultural as well as religious restrictions. These act as a big barrier for proper menstrual hygiene management. In many places, especially in the rural areas, girls are not aware about menstrual hygiene and face many challenges and difficulties. Also, there is lack of access to sanitary products in many places. According to the National Family Health Survey 2015-2016, out of 336 million menstruating women in India about 121 million, i.e. only 36 percent, women are using sanitary napkins, locally or commercially produced⁶⁴. The Survey also mentions that only 57.6 per cent of girls and women, aged between 15 and 24 years, use hygienic methods of protection during their menstrual periods. In Assam, the figure is 44.8 per cent. Of these, the use is 70.8 per cent in urban areas and 40.9 per cent in rural areas⁶⁵. The rest of the women use unsanitary old cloth pieces, papers, dried leaves, etc. This is unhygienic and may cause reproductive tract infections and other vaginal diseases.

During the field survey for this

Study, it was found a significant percentage of women (49 per cent) do not use sanitary napkins. These women were made aware of the benefits of using a sanitary napkin. With regards to availability of sanitary napkins, it was found that they were easily available in local shops, within a price range of Rs. 20 to Rs. 35.



Graph: Use of Sanitary Napkins in the Surveyed Households

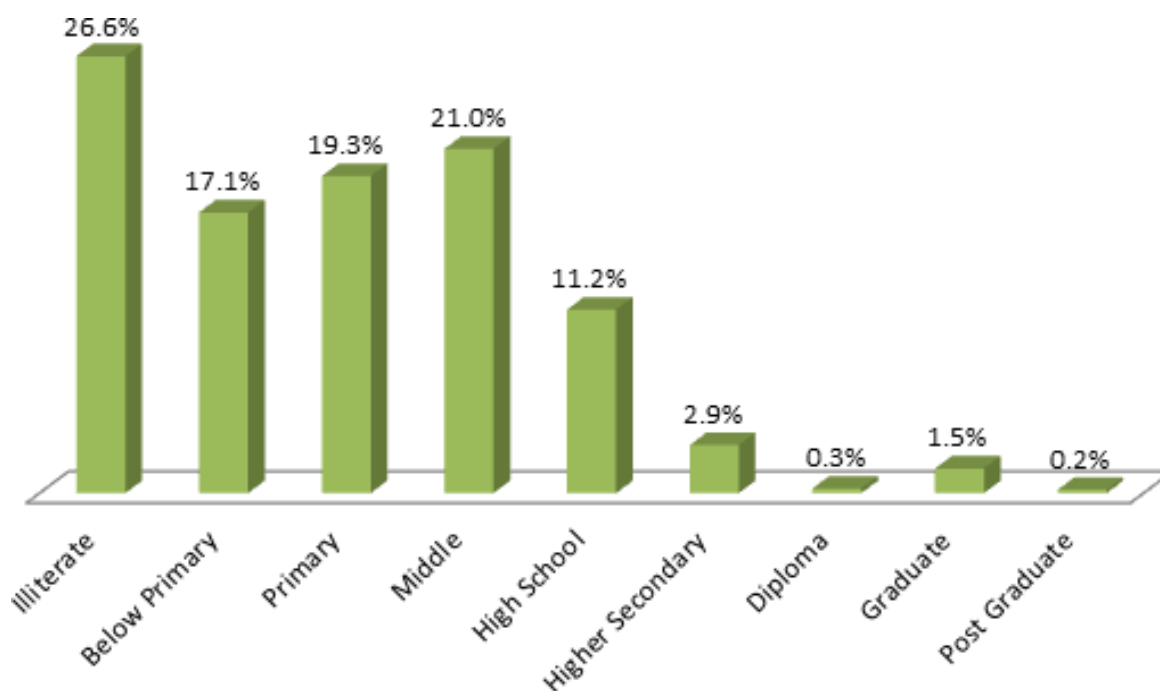
3.2. Education and Skill Development

3.2.1. Level of Education

During the field survey, the level of education of each of the surveyed household members was accessed and analyzed. It was found that majority of the household members had very low levels of education (see Graph below). Only 4.9 per cent of the household members in the surveyed households had studied beyond High School level. Of these, 2.9 per cent had passed higher secondary and 1.5 per cent were graduates. There were only 5 post graduates in the surveyed households.

⁶⁴ National Family Health Survey, India, <http://rchiips.org/nfhs/NFHS-4Report.shtml>

⁶⁵ Ibid.



Graph: Level of Education in the Surveyed Households

Let us now compare these statistics with the overall statistics in the tea garden areas of Assam and the whole state (see Table below)⁶⁶. Also, for the purpose of comparison, the illiterate population in the surveyed tea garden areas has not been

included and the percentages in the table below are calculated based on the total literate population only. From the table it can be seen that maximum number of persons study up to the middle school level. The figures are almost same in the surveyed tea garden areas of Assam, the overall tea garden areas of Assam and in the entire state of Assam. However, in the surveyed tea garden areas, the percentage of people who studied till primary or below primary level is higher than the other two areas; whereas, the percentage of Higher Secondary pass, graduates and post graduates are less. Overall, it can be said that the level of education is not satisfactory in the tea garden areas of Assam.

Table: Level of Education (in percentage)

Level of Education	Assam	Tea Garden Areas of Assam	Surveyed Tea Garden Areas
Informal Schooling	2.4	3.0	0.0
Below Primary	6.9	9.1	23.3
Primary	23.3	19.8	26.3
Middle	27.1	26.6	28.5
High School	21.4	24.6	15.2
Higher Secondary	11.1	11.0	4.0
Diploma	0.3	0.3	0.4
Graduate	6.1	4.9	2.0
Post Graduate	0.9	0.5	0.3
Technical Degree	0.5	0.2	0.0

included and the percentages in the table below are calculated

based on the total literate population only.

From the table it can be seen that maximum number of persons study up to the middle school level. The figures are almost same

⁶⁶ Table 4A.10: Levels of Education, Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development->

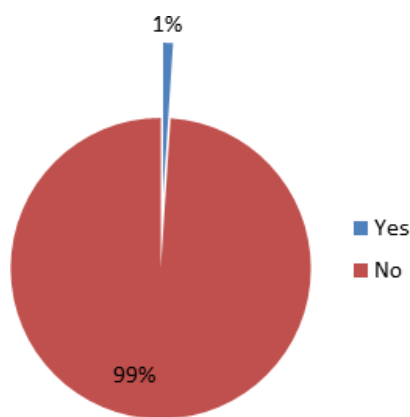
report

3.2.2. Skill Development

Skills and knowledge are the driving forces of economic growth and social development of a nation. In rapidly growing economies like India, with a vast and ever-increasing population, the problem is two-fold. On one hand, there is a severe paucity of highly trained quality workforce, while on the other hand, large sections of the population possess little or no job skills. In India, less than 5 per cent of the workforce has undergone formal skills, as compared to 38 per cent in Mexico, 52 per cent in USA, 75 per cent in Germany and 96 per cent in South Korea⁶⁷. The magnitude of the challenge is further evident from the fact that about 12 million persons are expected to join the workforce every year. This emerging socio-economic scenario is poised to drive the demand for skilling India.

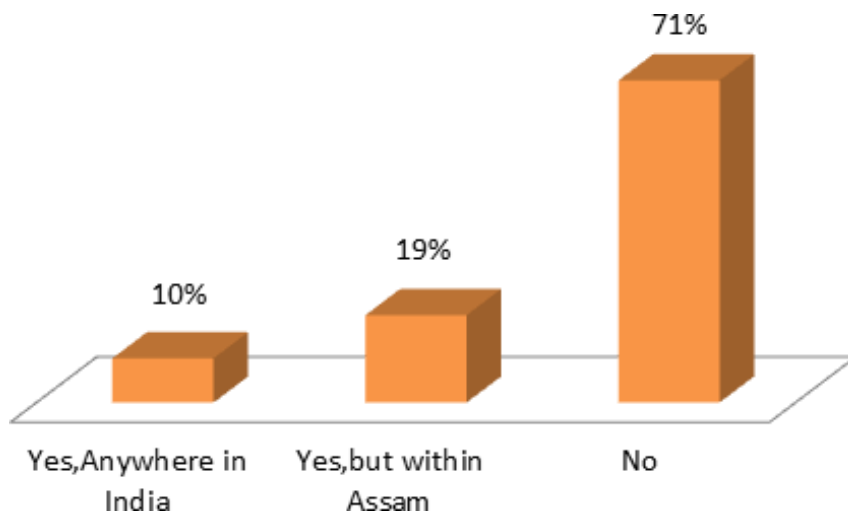
During the field survey, we tried to find what percentage of the surveyed household has undergone skill development training. However, the finding was quite disappointing, as it

was found that only 1 per cent of the respondents or a member of their household had undertaken some type of skill development training. More rueful was the fact that none of these trained persons was now engaged in the trade that they had trained in. This is a sector where more awareness is needed. (See the Recommendations Chapter of this Report for more on the issue)



Graph: Skill Development Training in Surveyed Households

The respondents were also asked whether they are eager to move out of their tea garden to work outside. In reply, majority of the respondents (71 per cent) said that they do not want to go. Of those who were ready to leave the tea gardens, 19 per cent wanted to work within Assam, while rest 10 per cent were ready to work anywhere in India if they got the opportunity. Majority of the respondents did not want to leave the tea garden because they said that they were satisfied with their job in tea garden; while a few respondents cited reasons like poor financial condition and lack of education, for their lack of enthusiasm to work outside.



Graph: Whether Respondent is ready to work outside the tea garden

⁶⁷ Training Module on Employment through Skill Training & Placement for Capacity building of field functionaries of NULM, Ministry of Housing and Urban Poverty Alleviation, Govt. of India, http://nulm.gov.in/PDF/User_Manual/Final_ESTP_Training_Module.pdf

3.3. Financial Inclusion

Financial inclusion is defined as the availability and equality of opportunities to access financial services. It refers to access to appropriate, affordable and timely financial products and services, which include banking, loan, equity and insurance products⁶⁸. In India, still a significant percentage of population is deprived of access to financial services. According to Census 2011, only 58.7 per cent of households are availing banking services in India, whereas the percentage of household availing banking services in Assam is only 44.1 per cent⁶⁹.

The financial inclusion of the tea garden workers in Assam too has always been a problem. In 2018, the Assam Government launched the 'Assam Chah Bagicha Dhan Puraskar Scheme' to enhance financial inclusion among the tea garden workers. The scheme involved crediting cash assistance into the bank accounts of tea garden workers. In the first phase, Assam Government deposited

Rs 2,500 in each of the 6.33 lakh accounts; in the second phase of the scheme, the second installment of Rs 2,500 was deposited in 7.15 lakh accounts; and in the third phase, Rs. 3,000 was deposited in 7.47 lakh accounts of tea garden workers⁷⁰.

The efforts of the Assam Government have bore fruit. In the field survey, it was found that at least one member in each of the surveyed households had a bank account. In fact, in the 1440 surveyed households, bank accounts were held by a total of 3032 persons, which indicates that on an average two persons in each household had a bank account. This figure is significantly higher than the state average, where on average 0.44 persons per household had a bank account (data based on Census of India 2011)⁷¹.

The respondents were also asked whether they or any one from their household had taken a loan. It was found that only 5 per cent of them had taken loan. Almost

all of these households were those which had only one worker working in the tea garden. Of these, while 19 per cent had taken loan from banks, 77 per cent had taken loan from Micro-Finance Organizations. The rest 4 per cent had taken loan from money-lenders. While the rate of interest charged by the banks was between 9 to 12 per cent; the Micro-Finance Organizations charged interest at a rate between 12 to 24 per cent. In fact, majority of the workers had taken a loan which charged them 24 per cent rate of interest. The people took money from these Micro-Finance Organizations because they found it easy to get loan from them than a bank, but were now paying a greater rate of interest. This is an issue of concern, which can be remedied through greater financial literacy and awareness among the tea garden population. (See the Recommendations Chapter of this Report for more on the issue)

68 Global Financial Development Report 2014: Financial Inclusion, World Bank, <https://elibrary.worldbank.org/doi/abs/10.1596/978-0-8213-9985-9>

69 Borgohain, Nishi. (2016), "Financial Inclusion in Assam-An Overview", Research Journal of Humanities and Social Sciences. 7. 111. 10.5958/2321-5828.2016.00019.X.

70 Assam govt provides financial assistance of Rs 3,000 each to over 7 lakh tea garden workers", India Today, 6 February 2021, <https://www.indiatoday.in/elections/story/assam-govt-provides-financial-assistance-of-rs-3-000-each-to-over-7-lakh-tea-garden-workers-1766651-2021-02-06>

71 Houselisting and Housing Census Data – 2011, https://censusindia.gov.in/2011census/hlo/hlo_tables.html

Chapter 4

Field Survey Analysis: Dooars

In Dooars, the field survey was carried out in five tea gardens. All the five tea gardens are located in the Jalpaiguri district of West Bengal.

A total of 1312 respondents were covered during the field survey in these five tea estates. The respondents were from varying age groups. Majority of them (29 per cent) were between the age group of 31 to 40 years; 28 per

cent were in the age group of 41 to 50 years; 21 per cent between 51 to 60 years; 15 per cent between 18 to 30 years; 6 per cent of the respondents were above 60 years of age and 1 per cent were below 18 years of age.

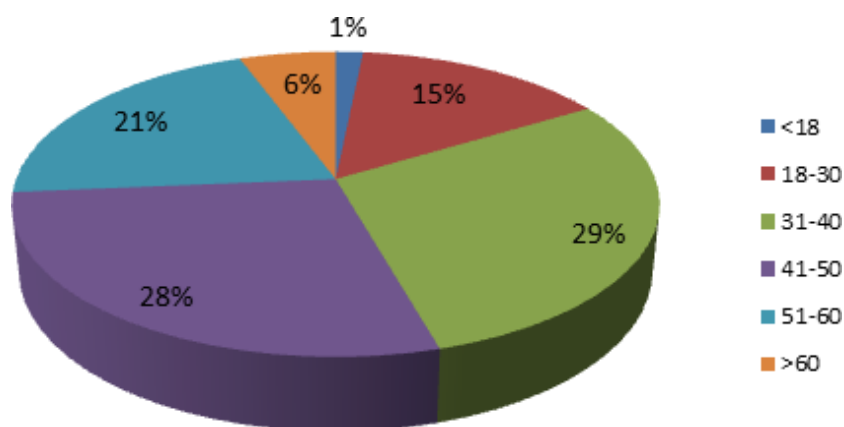
Like the earlier chapter, the findings of the field survey in Dooars too have been divided into three sections: *Socio-Economic Status of the Tea Garden*

Workers; Financial Inclusion; and, Education and Skill Development.

4.1. Socio-Economic Status of the Tea Garden Workers

4.1.1. Number of Persons in the Household

In the 1312 households that were covered during the field survey, there were a total of 5571 family members. Thus, it can be said that the average household size in the tea gardens in Dooars is 4 members. During the survey, the data on number of dependents in each household was collected. It was found that there were a total of 4259 dependent family members in the surveyed households, of which 2040 were male and 2219 were female. Thus, the worker dependent ratio here is 1:3; that is, on an average, each household have at least three dependent persons.



Graph: Age Profile of Respondents

4.1.2. Number of Working Persons

Amongst the 5571 persons in the surveyed households, a total of 2365 were working in the tea garden (see Table below). Thus, about 42 per cent of the household members were employees of the tea garden where they were residing. This also shows that, on an average, at least one member of each household was working in the tea garden.

Table: Number of Persons working in the Tea Garden

Type of worker	Total
Permanent	1554
Temporary	811
Total	2365

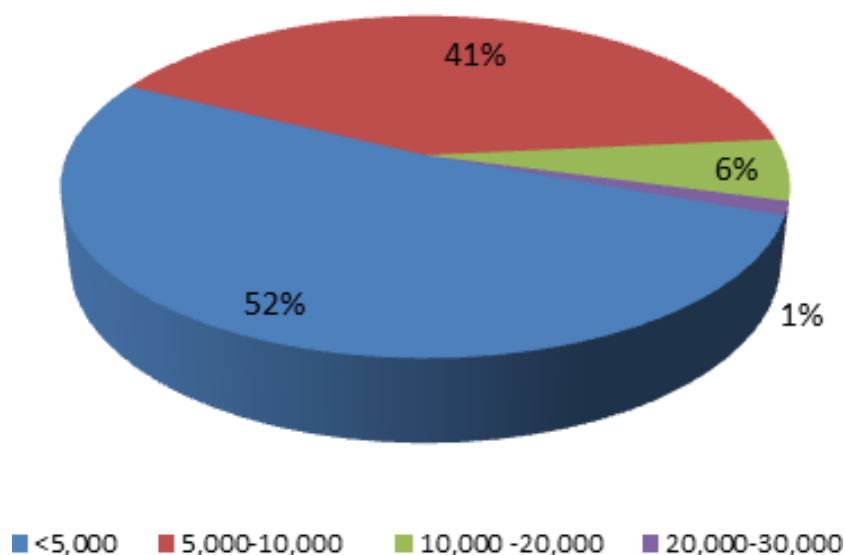
Of these 2365 working persons, 1554 were working as permanent employees in the tea garden, which again establishes the fact that at least one member of the households is a permanent employee. Among the other working persons, 811 were

temporary workers. With regards to gender-wise break-up, there were 581 male and 739 female permanent employees; and, 314 male and 263 female temporary employees⁷².

⁷² Data pertains to four surveyed tea gardens; gender-wise break-up of working persons in surveyed households of Jiti Tea Estate not

4.1.3. Household Income

Majority of the households (52 per cent) have an average monthly income of less than Rs. 5,000; while 41 per cent have an average monthly income between Rs 5,000 and Rs. 10,000. Around 6 per cent of the surveyed households have an average monthly income between Rs. 10,000 and Rs. 20,000 and only 1 per cent of the households have an average monthly income between Rs. 20,000 and Rs. 30,000



Graph: Household Income per Month

The latest Report on the State Domestic Product and District Domestic Product of West Bengal (2014-15), published by the Department of Planning and

Statistics, Government of West Bengal available

current prices)⁷³. This translates to around Rs. 5,838 per month. The same report mentions the per capita income of Jalpaiguri district (in which all the four

Bengal, states that the per capita income of West Bengal was Rs. 70,058 for the year 2013-14 (at

73 State Domestic Product
and District Domestic
Product of West Bengal
2014-15, Department of
Planning and Statistics,
Government of West
Bengal,
[http://www.wbpspm.gov.in/
publications/State%20Eco
nomy](http://www.wbpspm.gov.in/publications/State%20Economy)

surveyed tea gardens are located) as Rs. 59,651; which translates to Rs. 4,970 per month. Thus, if we compare the figures we will see that the income level in the surveyed tea gardens is almost similar to that of the Jalpaiguri district or the entire state of West Bengal.

However, if we compare the data by calculating wages based on the 'cash and kind' formula, it can be seen that the majority of the tea garden workers in Dooars have an average monthly income higher than the state average. The figure is also higher than the rural wages of West Bengal, where daily wage under MGNREGA is Rs. 202 per person per day.

4.1.4. Electricity

The Saubhagya Portal of Ministry of Power, Government of India, shows that West Bengal has completed 100 per cent electrification of its 1,50,58,530 households⁷⁴. During the field survey in the tea gardens in Dooars, it was found that while almost all the households (96 per cent) had an electricity connection at their house, there were still 51 households without an electricity connection. These would have

to be given a connection by the state government to properly achieve 100 per cent state-wide electrification.

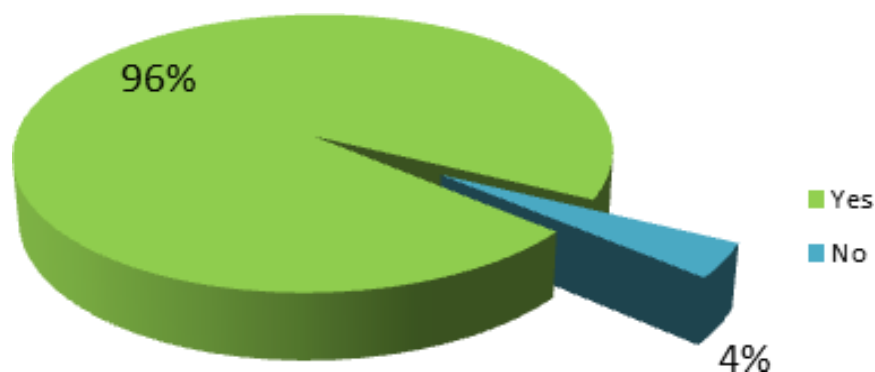


Table: Electricity Supply at House

4.1.5. Television

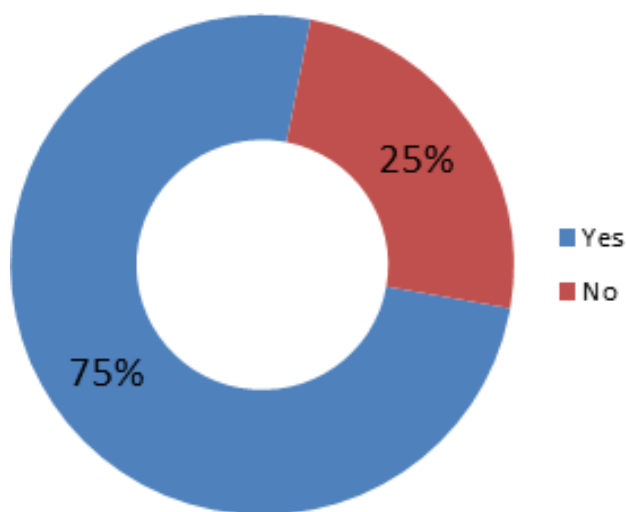
As mentioned earlier in Chapter 3, presence of television and other household appliances is used to assess the extent of deprivation and overall standard of living of a household. During the field survey, it was found that 25 per cent of the surveyed households in the tea gardens of Dooars do not have a television. The figure is much better than the overall state statistics. As per Census 2011, the percentage of households with television was only 35.3 per cent in West Bengal, which means that 64.7 per cent households in the state do not have a television⁷⁵. In rural areas of West Bengal, only 20 per cent of the households had a television (Census 2011)⁷⁶.

⁷⁴ Household Electrification Status, Saubhagya Portal, Ministry of Power, Government of India, <https://>

⁷⁵ Household Assets, West Bengal, <http://nriwestbengal.gov.in/nri/saubhagya.gov.in/>

76 Houselisting and Housing
Census

Data – 2011,
[https://censusindia.gov.
in/2011census/hlo/hlo_tables.
html](https://censusindia.gov.in/2011census/hlo/hlo_tables.html)



Graph: Households with Television

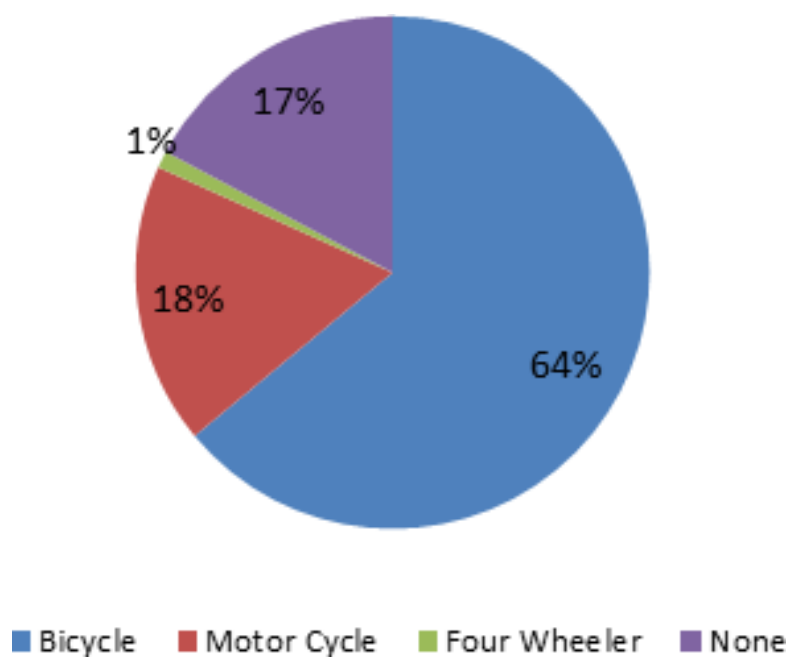
4.1.6. Modes of Transport

Just like household appliances, modes of transportation owned by a household are an indication of their socio-economic condition. During the field survey, it was found that 64 per

cent of the households had a bicycle and 18 per cent had a motor cycle. Only one per cent of the surveyed households had a four wheeler. Households without any means of transportation amounted to 17 per cent of the total surveyed households. Comparing these with the overall state-level statistics (based on Census 2011)⁷⁷, it can be seen that the surveyed households had a greater percentage of bicycles and motorcycles but it was low in case of four wheeler (see table below).

Table: Modes of transportation (percentage of households)

	Bicycle	Motorcycle	Four Wheeler
West Bengal	57.2%	8.5%	2.2%
Rural	58.2%	5.7%	1.2%
Urban	55%	14.5%	4.4%
Surveyed Tea Garden Areas	64%	18%	1%



Graph: Modes of Transport among the Surveyed Households

⁷⁷ Ibid.

4.1.7. Drinking Water

Tube well was the main source of drinking water for 53 per cent of the households in the tea garden areas of Dooars; while 29 per cent used wells; and, 18 per cent used piped water as their source of drinking water. Every household, thus, had access to drinking water. Census 2011 data shows that tube well is also the main source of drinking water for majority of the population in West Bengal, with 66.8 per cent of the households using it (see table below)⁷⁸. Use of well was high among the surveyed households than at the state-level.

Table: Main source of drinking water (percentage of households)

	Tube Well	Piped Water	Well
West Bengal	66.8%	25.4%	6%
Surveyed Tea Garden Areas	53%	18%	29%

According to the Ministry of Jal Shakti⁷⁹, Government of India, West Bengal has 1.63 Crore rural households spread over 41,357 villages, but only 2 lakh households have a tap connection in their premises⁸⁰. In 2019-20, against a target of 32.24 lakh households to be given tap connections, the state was able to provide only 4,720 household tap connections. In 2020-21, the target fixed for providing tap connections is 64.43 lakh households, including the shortfall of about 32.19 lakh from the

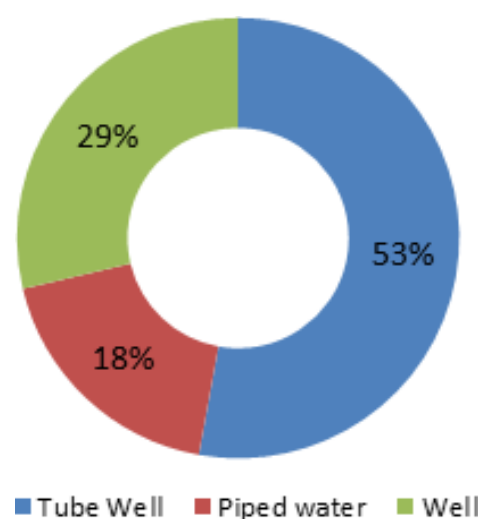
⁷⁸ Census of India 2011, Main Source of Drinking Water, https://www.censusindia.gov.in/2011census/hlo/Data_sheet/India/Drinking_Water.pdf

⁷⁹ Ministry of Jal Shakti was formed in May 2019 by the merger of two ministries: Ministry of Water Resources, River Development & Ganga Rejuvenation and Ministry of Drinking Water and Sanitation.

⁸⁰ Central Government pushes for 100% household tap connections in rural areas of West Bengal, Ministry of

Jal Shakti, Government of India, <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1629909>

previous year⁸¹. Once this is done, the percentage of households with access to piped water is expected to rise. And, with the central government planning to provide every rural household in the country a Functional Household Tap Connection for supply of potable water under its 'Jal Jeevan Mission', every rural household is expected to have access to piped water.



Graph: Source of drinking water in the Surveyed Households

4.1.8. Sanitary Napkin

Majority of the women in the surveyed households in Dooars (88 per cent) used a sanitary napkin. They purchase it from the local shops and are easily available. The rest 12 per cent, who did use sanitary napkins, were made aware of the benefits of using a sanitary napkin.



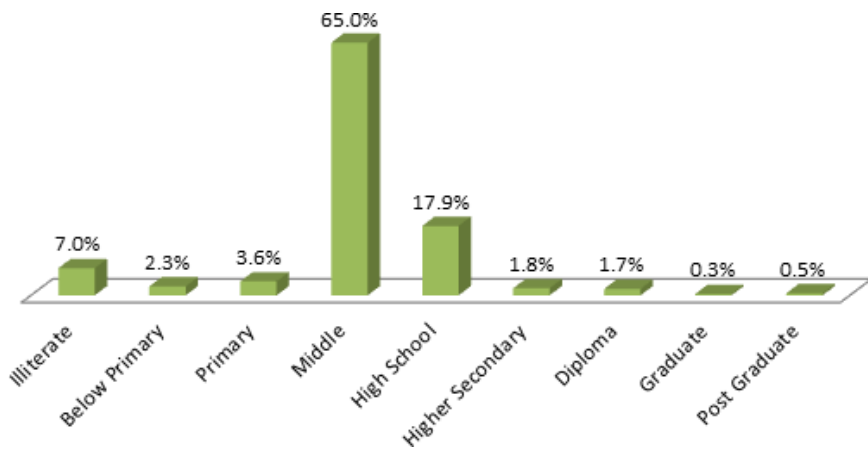
Graph: Use of Sanitary Napkins in the Surveyed Households

⁸¹ Ibid.

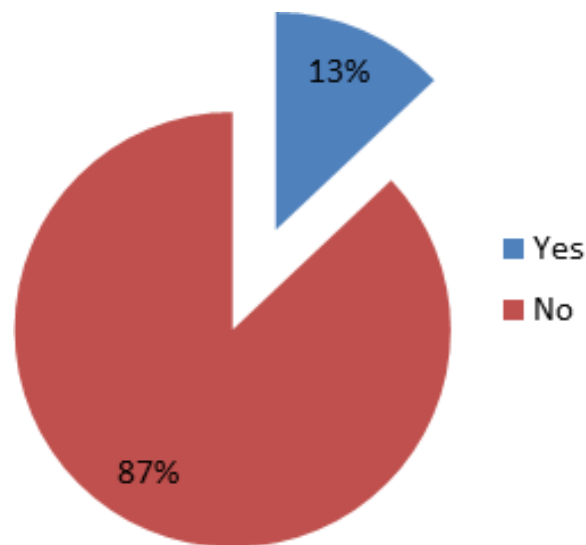
4.2. Education and Skill Development

4.2.1. Level of Education

During the field survey, the level of education of each of the surveyed household members was accessed and analyzed. It was found that majority of the respondents had very low levels of education (see Graph below). Only 4.3 per cent of the household members in the surveyed households had studied beyond High School level. Of these, 1.8 per cent had passed higher secondary and 1.7 per cent had a Diploma. There were only 13 graduates and 19 post graduates in the 1110 surveyed households. A comparative analysis with the state-wise levels of education was not able to be carried out due to lack of data.



Graph: Level of Education in the Surveyed Households



Graph: Skill Development Training in Surveyed Households

4.2.2. Skill Development

Just like as it was found in the tea garden areas of Assam, in the surveyed households of tea garden

areas of Dooars too, a very low percentage of people (13 per cent) had undertaken skill development training. This is a sector where greater focus needs to be given by the government. (See the Recommendations Chapter of this Report for more on the issue)

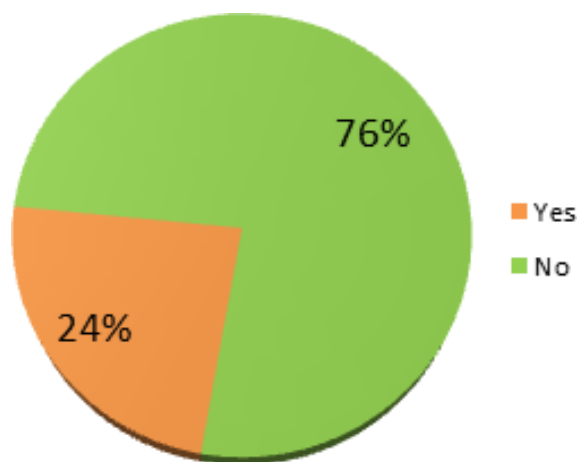
4.3. Financial Inclusion

At least one member in each of the surveyed households in the tea garden areas of Dooars had a bank account. In total, in the 1312 surveyed households, bank accounts were held by a total of 5058 persons, which indicates that, on an average, three to four persons in each household had a bank account in the surveyed

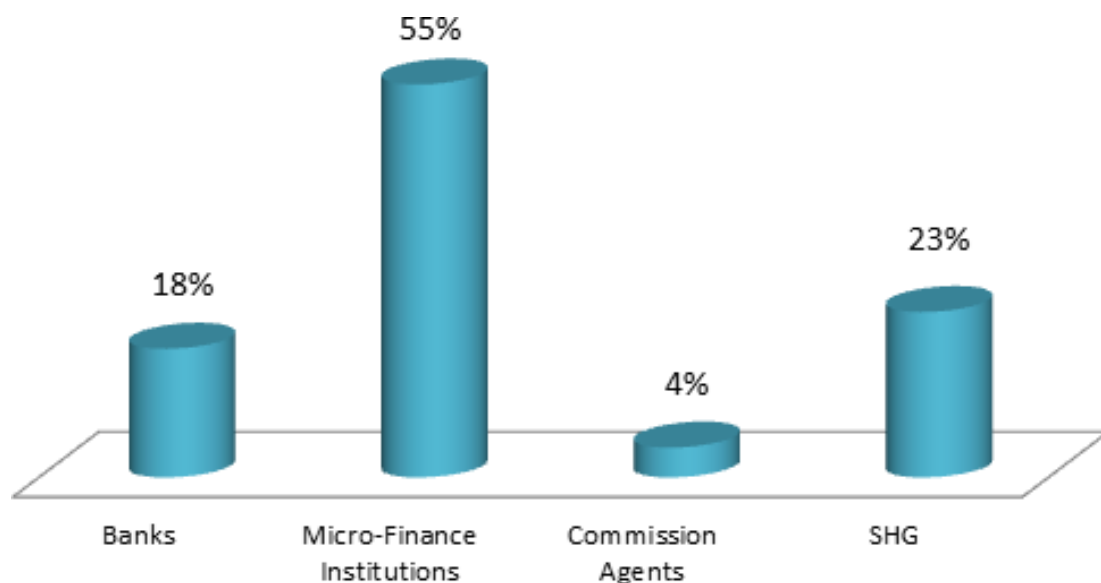
tea garden areas. In West Bengal, as per Census 2011 data, on an average 0.48 persons per household had a bank account.

The respondents were also asked whether they or any one from their household had taken a loan. It was found that 24 per cent of them had taken loan. One-third of these were from those households which had only

one worker working in the tea garden (31 per cent). Amongst the persons who have taken a loan, only 18 per cent had taken it from a bank. Among the rest, 55 per cent had taken loan from Micro-Finance Organizations, 4 per cent had procured loan through commission agents, while 23 per cent took loan from the SHGs of which they were members.



Graph: Whether Loan taken by Respondent/Family Member



Graph: Source of Loan

While the rate of interest charged by the banks was between 9 to 12 per cent; majority of the respondents were paying interest at a rate between 12 to 24 per cent; with most persons paying a rate of interest of 24 per cent in the surveyed tea gardens. Like in the tea garden areas of

Assam, here too the people took money from Micro-Finance Organizations or through commission agents because they found it easy to get loan from them than a bank. So they took loan even though they paid a higher rate of interest. This is an issue which needs to be addressed.

Chapter 5

Comparative Analysis: Assam and Dooars

In this Chapter, a comparative assessment is being made of the field survey findings from Assam

and Dooars. This will help in understanding the similarities and dissimilarities in the socio-economic condition of the tea

garden workers in those two surveyed regions.

The comparative analysis too has been divided into the same three sections: *Socio-Economic Status of the Tea Garden Workers; Financial Inclusion; and, Education and Skill Development.*

5.1. Socio-Economic Status of the Tea Garden Workers

5.1.1. Average Household Size

The average household size in the surveyed tea gardens areas of Assam is higher than that of the surveyed tea garden areas in

Dooars.

Table: Number of Persons in the Surveyed Households

Region	No. of Households Surveyed	Total No. of Members in the Household	Average Size per Household
Assam	1440	6982	4.8
Dooars	1312	5571	4.3

5.1.2. Number of Working Persons & Worker-Dependent Ratio

In the surveyed tea gardens of Assam, 1966 persons worked in the tea garden; while in the surveyed tea gardens of West Bengal, 2365 persons worked in the tea garden. Thus, on an average, at least one person in each household of the surveyed

areas in Assam as well as Dooars had a job in the tea garden. Also, with 1694 permanent employees in Assam and 1554 permanent employees in Dooars, each household had at least one permanent employee working in the tea garden. The Worker-Dependent ratio was higher in the tea gardens surveyed in the Dooars as compared to Assam.

Table: Number of Persons working in the Tea Garden

Region	No. of Households Surveyed	Total No. of Working Members in the Household	Average No. of Working Members in the Household	Worker-Dependent Ratio
Assam	1440	1966	1.4	1:2.5

Doors

1312

2365

1.8

1:3

5.1.3. Household Income

The findings are almost similar in the two areas under study, with majority of the households having monthly income of less than Rs. 5,000. As already mentioned in Chapter 3 and 4 of this Report, the monthly income range is almost consistent with the statistics at the state level (The comparison is made based on only the cash component of wages).

Monthly Income (in Rs.)	Percentage of Households Assam Dooars	
<5,000	75	52
5,000-10,000	24	41
10,000 -20,000	1	6
20,000-30,000	0	1

5.1.4. Electricity

Almost all the households in both the surveyed areas have an electricity connection. With the central government aiming to provide electricity to all households across the country under the Pradhan Mantri Sahaj Bijli Har Ghar Yojana, it is expected that we will soon have 100 per cent electrification across the country.

5.1.5. Television

Lack of television was found in 36 per cent households in surveyed tea garden areas of Assam, while it was 25 per cent in surveyed tea garden areas of Dooars. While in case of Assam, the figures were

higher than the state average; in West Bengal (where 64.7 per cent of the households did not have a television) the figure was lower than the state average.

Table: Percentage of Households without any Television/Household Appliance

Assam	23.8%
Surveyed Tea Garden Areas of Assam	36%
West Bengal	64.7%
Surveyed Tea Garden Areas of Dooars	25%



Picture: A CDPS Field Investigator stands beside a house in a tea garden which has both an electricity connection as well as a Television

5.1.6. Modes of Transport

In both the surveyed tea garden areas of Assam and Dooars, bicycle was the main mode of transportation, with 83 per cent of the households in Assam and 64 per cent in Dooars having one at their home. Motorcycles and four wheelers were rare and

12 per cent of the households in surveyed tea garden areas of Assam and 17 per cent in Dooars did not have any modes of transportation.

Table: Modes of transportation (percentage of households)

	Bicycle	Motor-cycle	Four Wheeler	None
Surveyed Tea Garden Areas of Assam	83%	5%	0.1%	12%
Surveyed Tea Garden Areas of Dooars	64%	18%	1%	17%

5.1.7. Drinking Water

Tube Well was the main source of drinking water in the surveyed tea garden areas of both Assam

and Dooars. However, as mentioned in Chapter 4, with the central government planning to provide every rural household in the country a Functional Household Tap Connection under its 'Jal Jeevan

Mission', every rural household across the country is expected to have access to piped water and these figures may soon change in the near future.

Table: Main source of drinking water (percentage of households)

Tube Well	Piped	Well
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5.1.8. Sanitary Napkin

Women in majority of the households in both the surveyed areas use sanitary napkins. It was also found that sanitary napkins are readily available and are affordable.

Table: Percentage of Households using Sanitary Napkins

	Percentage of Households using Sanitary Napkins
Surveyed Tea Garden Areas in Assam	51%
Surveyed Tea Garden Areas in Dooars	88%

5.2. Education and Skill Development

5.2.1. Level of Education

The level of education was found to be low in both the surveyed areas. Majority of the household members in both the areas had studied till middle school level; and the number of graduates and post graduates in both areas were found to be very low.

Table: Level of Education (in percentage)

Level of Education	Surveyed Tea Garden Areas of Assam	Surveyed Tea Garden Areas of Dooars
Illiterate	26.6	7.0
Below Primary	17.1	2.3
Primary	19.3	3.6
Middle	21.0	65.0
High School	11.2	17.9

		Water	
Surveyed Tea Garden	76%	21%	3%
Areas in Assam			
Surveyed Tea Garden	53%	18%	29%
Areas in Dooars			

Higher Secondary	2.9	1.8
Diploma	0.3	1.7
Graduate	1.5	0.3
Post Graduate	0.2	0.5



Picture: Interview with a youth in a tea garden

5.2.2. Skill Development

Only 1 per cent of households in the surveyed tea garden areas of Assam and 13 per cent in the surveyed tea garden areas of Dooars had a member with skill development training. This is a major area where greater emphasis needs to be imparted.

5.3. Financial Inclusion

On an average, at least two persons in each household of the two surveyed areas had a bank account. This was a satisfactory finding which shows that financial

inclusion is slowly catching up in the economy. However, a point of concern in the financial inclusion category was that several persons in the surveyed areas preferred to take loan from Micro-Finance Organizations or commission agents, instead of a bank, which led to them paying a higher rate of interest. This is an area where financial awareness needs to be imparted to the people.

Chapter 6

Field Survey Analysis: Small Tea Growers

The field survey in Assam covered two Small Tea Growers (STG). Both of these STGs have their registered office in Golaghat district and were established in the financial year 2015-16.

6.1. Number of Workers in the STGs

There were a total of 70 workers in these two surveyed STGs. The

STG-wise and gender-wise break-up of workers is mentioned in the table below. All these persons were interviewed as part of the Study. While majority of them belonged to the tea tribe community, some of the workers belonged to local Assamese community. All of their houses were situated in rural areas.

	No. of Workers		Total No. of Workers
	Male	Female	
STG 1	35	5	40
STG 2	12	18	30
Total No. of Workers	47	23	70

6.2. Production and Income of the STGs

The table below shows the production and income of the two STGs during the last three years (2017 to 2019).

Name of STG	Year	Area (Bigha)	Production (Kg)	Total Revenue Earned (in Rs.)
Dynamic Small Tea Growers	2017	200	1300	39,00,000
	2018	200	1300	40,00,000
	2019	200	1300	45,00,000
4 No. Rongbong Holyflower Tea Growers	2017	160	2000	54,40,000
	2018	180	2050	64,57,500
	2019	195	2100	73,71,000



Picture: A Green Leaf Collection Centre cum Input Storage Godown in Golaghat district which is used by Small Tea Growers of the district

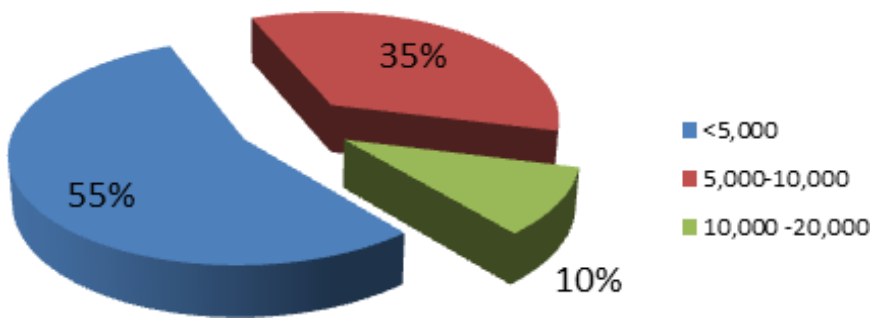
6.3. Socio-Economic Status of the STG Workers

6.3.1. Household Income

Majority of the households (55 per cent) have an average monthly income of less than Rs. 5,000; while 35 per cent have an average monthly income between

Rs 5,000 and Rs. 10,000. Only 10 per cent of the surveyed households have an average monthly income between Rs. 10,000 and Rs. 20,000. The figures are almost identical to the household income data of the surveyed households in the seven tea gardens of Assam; wherein too

majority of the households had average monthly income of less than Rs. 5,000.



Graph: Household Income per Month

Here, it needs to be mentioned that the workers working in the small tea gardens fall under the unorganized sector and they do get benefits like Provident Fund, Gratuity, etc, which are availed by workers working in traditional tea gardens. As such, their income levels are less than the workers of large tea gardens.

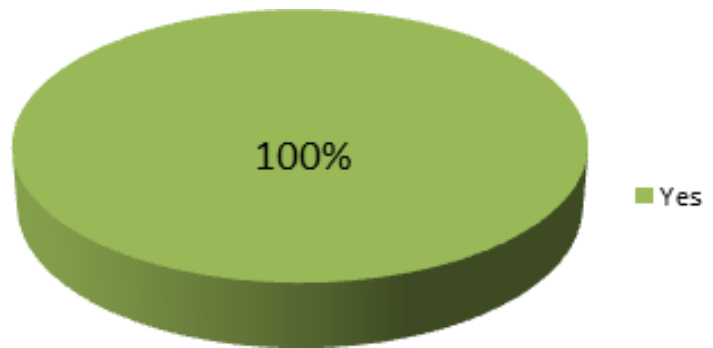


Table: Electricity Supply at House

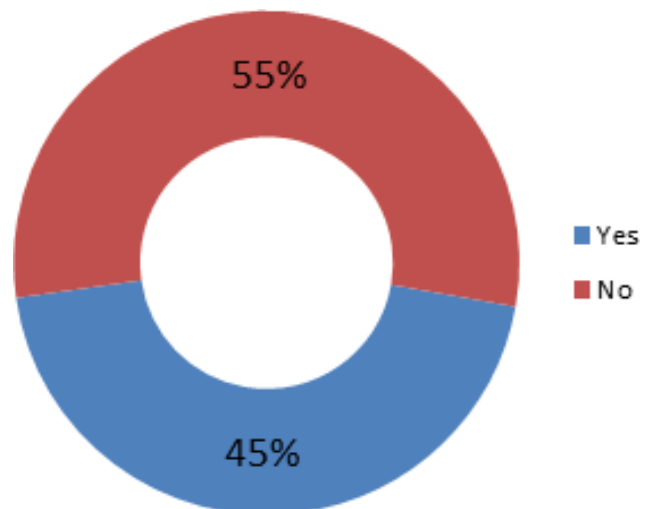
6.3.2. Electricity

All the households of the workers had an electricity connection at their house, which shows how much the state of Assam has achieved in terms of rural electrification.

6.3.3. Television

Majority of the households (55 per cent) did not have a television at their house. In comparison, 36 per cent of the surveyed households in the tea garden

areas did not have a television. Thus, there is a lack of access to basic household appliances like Television among these workers.



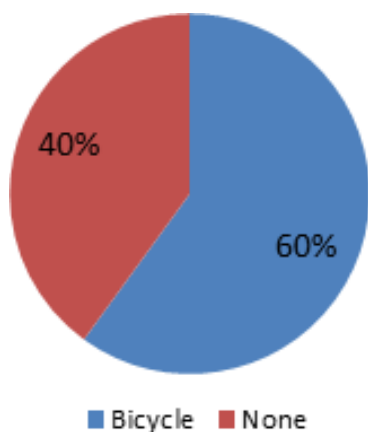
Graph: Households with Television

6.3.4. Modes of Transport

Modes of transportation owned by a household are an indication of their socio-economic condition. Among the workers of the STGs, 60 per cent had a bicycle in their household, while the rest 40 per cent did not have any modes of transport, which is quite high compared to Assam or the tea garden areas (see Table below).

Table: Percentage of Households without any modes of transportation

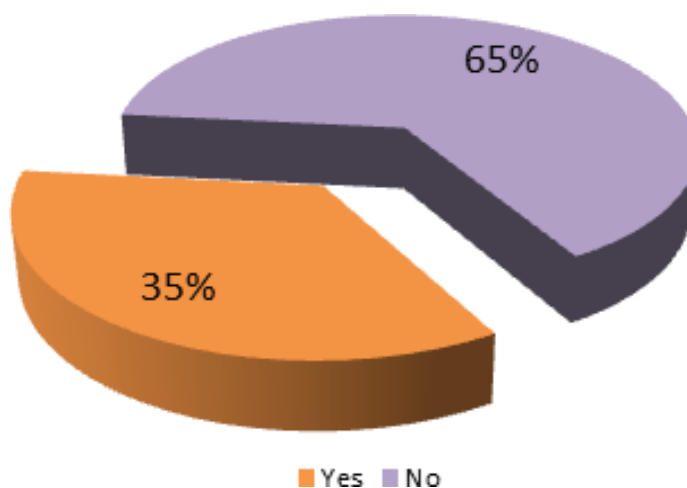
Assam	Urban	26.9%
	Rural	23.8%
	Total	24.3%
.....		
Tea Garden Areas of Assam		24.1%
.....		
Surveyed Tea Garden Areas of Assam		12%
.....		
Workers of Surveyed STGs		40%



6.3.5. Smartphone

Only 35 per cent of the households had a smartphone among the workers of the STGs. Lower levels of income is a major reason as to why many of them use a basic phone. Also, among the persons who have a smartphone, majority of them use it for calling and messaging. None of them use it for bill payments or online recharges, which shows that use of means of digital payment has still not caught up

to them. Hence, a campaign to increase the digital literacy among this population is needed.



Graph: Smartphones in the Surveyed Households

Graph: Modes of Transport among the Surveyed Households

6.3.6. Drinking Water

All the respondents had access to drinking water. For all of them, tube well is the main source of drinking water. However, it was found that several of the households did not filter the water before consumption. They were made aware of

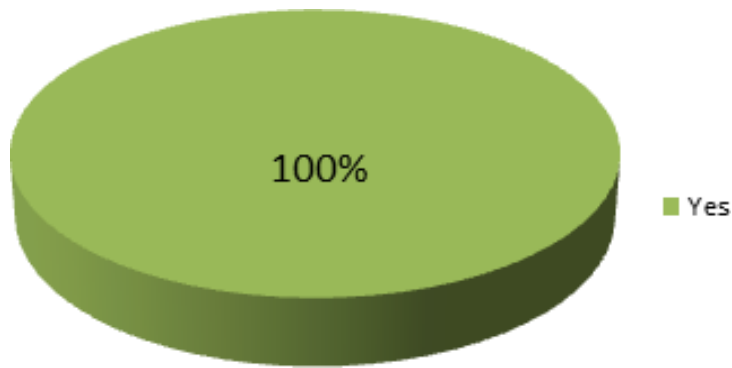
the health

complications that may arise because of using unfiltered water for consumption and were advised to use filtered water in future.

6.3.7. Sanitary Napkin

All the women in the surveyed households used sanitary napkins. It was purchased from local shops and was easily available. The price

of these sanitary napkin packets ranged from Rs. 20 to Rs. 35 per packet.



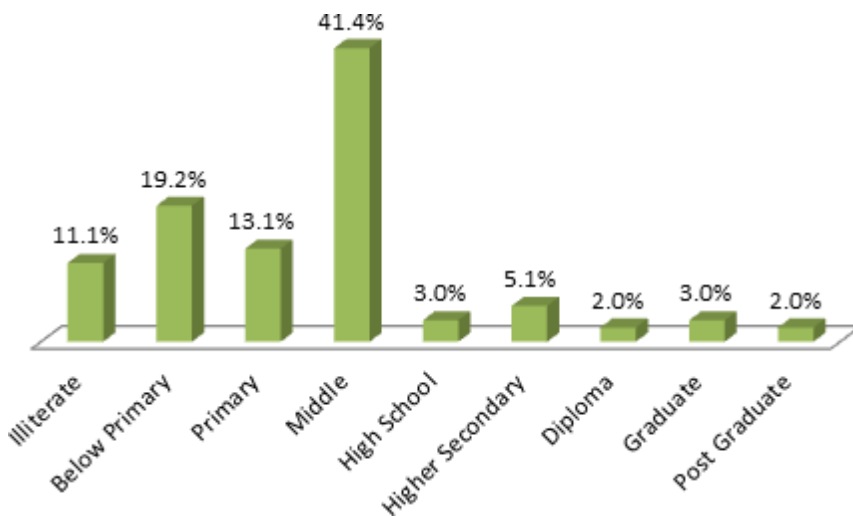
Graph: Use of Sanitary Napkins in the Surveyed Households

6.4. Education and Skill Development

6.4.1. Level of Education

Like the other surveyed areas, the level of education among the STG workers too was found to be low,

with majority of the household members (41.4 per cent) studying up to the middle school level. The number of graduates and post graduates too were low as evident from the graph below.



Graph: Level of Education in the Surveyed Households

Let us now compare these statistics with the households surveyed in the tea garden areas of Assam, overall statistics in the tea garden areas of Assam and the whole state (see Table

below)⁸². Also, for the purpose of comparison, the illiterate population in has not been included and the percentages in the table below are calculated based on the literate population only.

The table shows how level of education dips after the middle school level as well as the high school level. These high drop-out rates need to be checked in order to raise the level of education. This will, in turn, lead to access to greater employment opportunities and higher income levels.

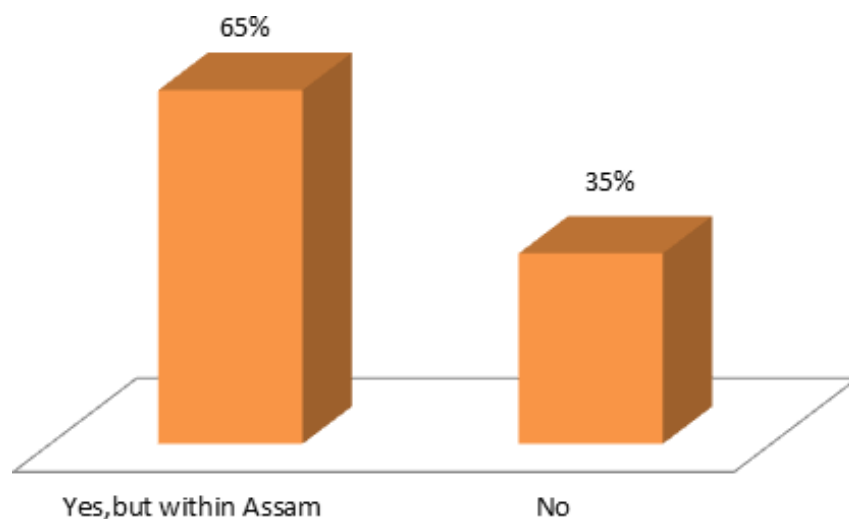
⁸² Table 4A.10: Levels of Education, Assam Human Development Report 2014, Government of Assam, <https://transdev.assam.gov.in/portlets/assam-human-development-report>

Table: Level of Education (in percentage)

Level of Education	Assam	Tea Garden	Surveyed Tea	Surveyed
	Areas of Assam	Garden Areas	STGs	
Informal Schooling	2.4	3.0	0.0	0.0
Below Primary	6.9	9.1	23.3	21.6
Primary	23.3	19.8	26.3	14.8
Middle	27.1	26.6	28.5	46.6
High School	21.4	24.6	15.2	3.4
Higher Secondary	11.1	11.0	4.0	5.7
Diploma	0.3	0.3	0.4	2.3
Graduate	6.1	4.9	2.0	3.4
Post Graduate	0.9	0.5	0.3	2.3
Technical Degree	0.5	0.2	0.0	0.0

6.4.2. Skill Development

None of the respondents or a member of their household had undertaken any type of skill development training. However, 20 of the respondents showed enthusiasm in undertaking such training if they got the opportunity. However, when asked, if they would be ready to leave their hometown for a job opportunity, 35 per cent of the respondents said that they did not want to go and 65 per cent said that they were willing to work in Assam but not outside the state.



Graph: Whether Respondent is ready to work outside the tea garden

6.5. Financial Inclusion

Complete financial inclusion is yet to be achieved among the workers of the surveyed STGs as 20 per cent of them do not yet have a bank account. These respondents were made aware about the importance of a bank account and were advised to open an account. On being asked whether they or any one from

their household had taken a loan, it was found that only one of them had taken loan. He had taken the loan from a Micro-Finance Organization to start a small business and was now paying a rate of interest of 14.8 per cent.

The various findings made during the survey points at several gaps that needs to be filled for the

socio-economic development of the tea garden workers. The next chapter of this Report presents a set of recommendations that may be implemented to improve the condition of the tea garden workers.

Chapter 7

Recommendations

Based on the field survey findings and the observations made during the survey, a set of recommendations have been put forward in this Chapter. The recommendations have been divided into four parts – Education, Skill Development, Improving Economic Condition, and, Health & Hygiene. The recommendations are such that they can be implemented both in Assam as well as in Dooars. Also, the role of the tea industry in implementation of these recommendations has also been put forward for consideration.

7.1. Education

7.1.1. Reducing School Drop-Out Rate

The field survey findings have revealed that education level is quite low in the tea garden areas, both in Assam as well as Dooars. The high school drop-out rates in these areas was evident from the field survey statistics. There are various reasons for school dropout

in these areas. Earlier researches on the topic and government reports like the Assam Human Development Report 2014 mentions some such main reasons as - lack of interest in studies among the children, children's need to support earning and staying at home to look after their younger siblings. These issues have to be tackled to reduce the school drop-out rate and improve the education level in tea garden areas.

Firstly, in order to keep the students interested in their studies, the teachers in the tea garden schools need to teach the students in a child-friendly manner and should be ready to clear the doubts promptly. The classrooms may be made attractive by putting up charts and pictures related to their course curriculum. This will attract the students to their class and keep them interested in studies.

It is understood that most of the parents of the students in the Tea Garden areas have a poor financial background and many of them are

illiterate and they seek the support of their children for income generation. But they need to be sensitized about the importance of education of their children. This can be done by involving the parents with the curriculum-related activities of the students, including their homework. They may be made part of the decision-making process of the school in academic matters. An effective school-to-home and home-to-school communication network has to be created by the school authorities and teachers.

These steps would help in reducing the school drop-out ratio and increase the level of education among the tea tribe community. With higher level of education, there will be more scope for the tea tribe youths for taking up skill-based education courses.

Role of Tea Industry: The Tea Garden officials can actively take part in school decision-making processes to ensure proper quality of teaching and reduction of

school drop-out ratio. They may ask for regular update on the performance of the students of the tea garden schools and intervene, if necessary, to improve the academic performance of the students. Training for teachers of tea garden schools may be sponsored by the tea companies. Incentives to families whose children attend school regularly can also be considered. The tea companies may provide the students with study materials and accessories. They can also arrange for educational trips for the students. These initiatives will ensure that the children come to school regularly and may lead to a reduction in school dropout rates.

7.1.2. Increase Awareness on Scholarships

Many children in the tea garden areas drop out from their studies as their parents cannot afford the fees for their higher education. However, there are numerous scholarships available for tea tribe students provided by Tea Board of India as well as state governments of Assam and West Bengal. Awareness on these scholarship schemes has to be generated among the students. The management and teachers of the tea garden schools should make the students and their parents aware about these schemes.

Role of Tea Industry: The tea garden management may spread awareness among the workers about these scholarships, so

that they do not worry about the financial burden of their children’s education. This can be done by printing and distributing pamphlets in the tea garden schools as well as putting up posters in school notice boards. These pamphlets and posters may also be put up within the factory premises so that the workers too know about these scholarship schemes and realize that they do not have to take the complete financial responsibility of their children’s education.

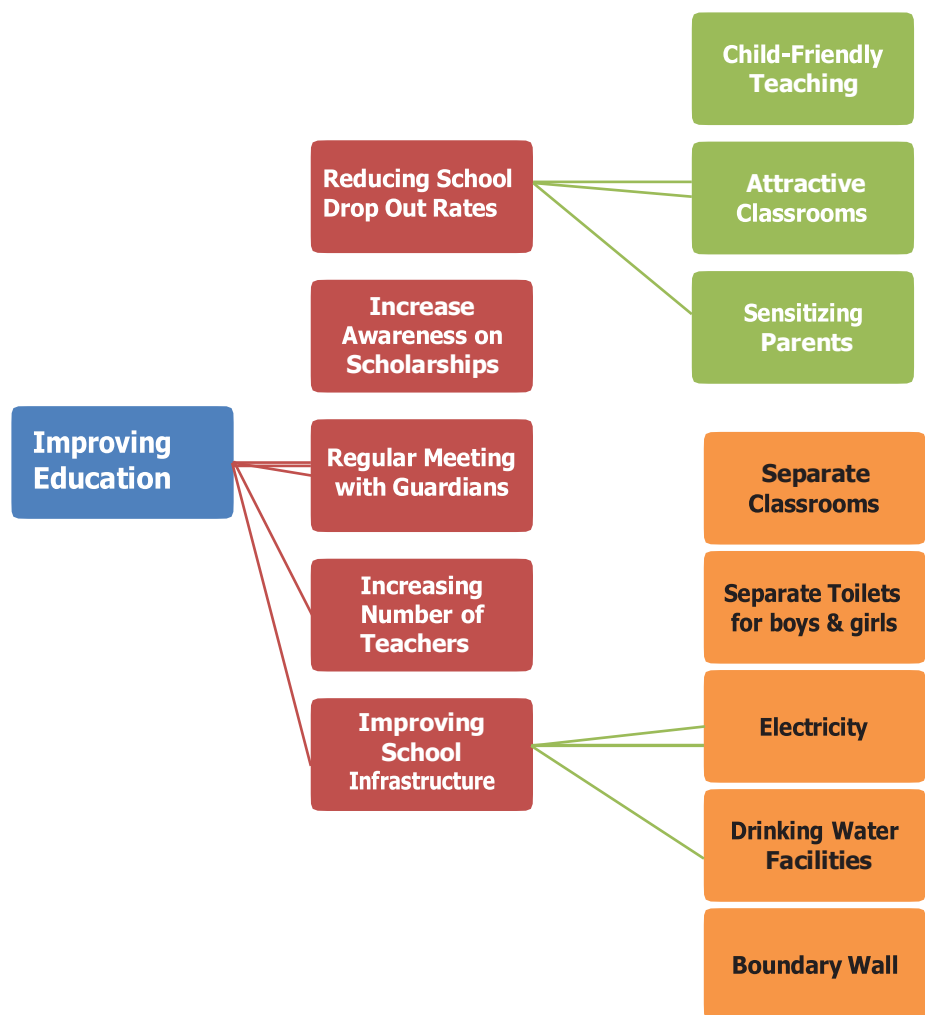
7.1.3. Regular Meeting with Guardians

Regular meeting with parents need

to be carried out by the teachers of the tea garden schools. This will ensure that the parents are aware if their children are missing their classes. The teachers can make the parents aware about the academic loss incurred by the students during the days of absence. The parents would then ensure that their child goes to school regularly. The teachers may also visit the homes of those students who are regularly absent and talk with their parents on the issue.

7.1.4. Increasing Number of Teachers in School

Number of teachers in a school has a direct impact on the quality



of education imparted to the students. In a school with five classes, one or two teachers cannot do justice to all the subjects in the academic curriculum of the students. Hence the number of teachers in tea garden schools should be increased.

Role of Tea Industry: The tea companies may engage into consultations with the state governments on this issue. They can also sponsor studies to identify the tea garden schools with poor teacher to student ratio. They can then notify the government to take steps to increase the number of teachers in these schools.

7.1.5. Improving Infrastructure and other Basic Facilities at Schools

Lack of separate classrooms in many tea garden schools is affecting the quality of education in these schools. A few schools also lack basic facilities like electricity, separate toilet for boys and girls, drinking water facilities, boundary wall, etc. The tea garden management may devise a proper strategy and time-bound plan for phase-wise improvement of these facilities in the schools.

7.1.6. Improving Attendance

It is seen that the attendance of students in the tea garden schools drop during the plucking season. This is because the tea garden workers involve their children

in their work. Tea Garden management has to discuss with the workers in this regard and ensure that children are not involved in these activities and are sent to school. It should also be ensured that all the tea gardens have a functioning crèche for keeping the babies while their parents work, so that the older siblings do not have to stay at home to take care of their siblings.

7.2. Skill Development

7.2.1. Targeting Skill Development at Lower Levels of the ‘Skill Pyramid’

A Skill Pyramid (see figure below) shows the level of skills among the population. It can be seen from the figure that there is very less people in the specialized skills category, while the highest number of people figure in the bottom level of the pyramid. At this level, most of the workforce is concentrated. People in this level have minimal qualification like Class V to VIII pass. Similarly, the next level of concentration of workers can be found in the Skill Category Level 1. The workforce at these lower levels, where much of the workforce is concentrated, needs to be equally skilled as the upper levels of the Skill Pyramid.

It is at this bottom level of the skill pyramid that most of the youths of the tea garden workers community belong. So, this level has to be targeted to make the tea

tribe youths skilled.

Now, skill-based education for these youths has to be recommended based on the educational qualifications of these youths. These youths may be divided into three types:

- a) Those who have studied till the Primary School level
- b) Those who have studied till the High School or Higher Secondary level
- c) Those who are Graduates or above

(a) Primary School Pass Youths

Youths, who are school drop-outs or have studied only till the primary school level, find themselves ineligible to undergo skill-based education courses. There are two different ways to skill them.

One way is to get these youths enrolled into a bridge course and then integrating them into the formal schooling system so that they can at least pass the matriculation examinations. After that they can undertake courses like Fitter, Welder, Electrician, etc. They can also be trained in courses like driving, beauty & wellness, carpentry, etc, which requires minimal educational qualifications.

The other way is to undertake courses at a Community College. For some skill-based courses at

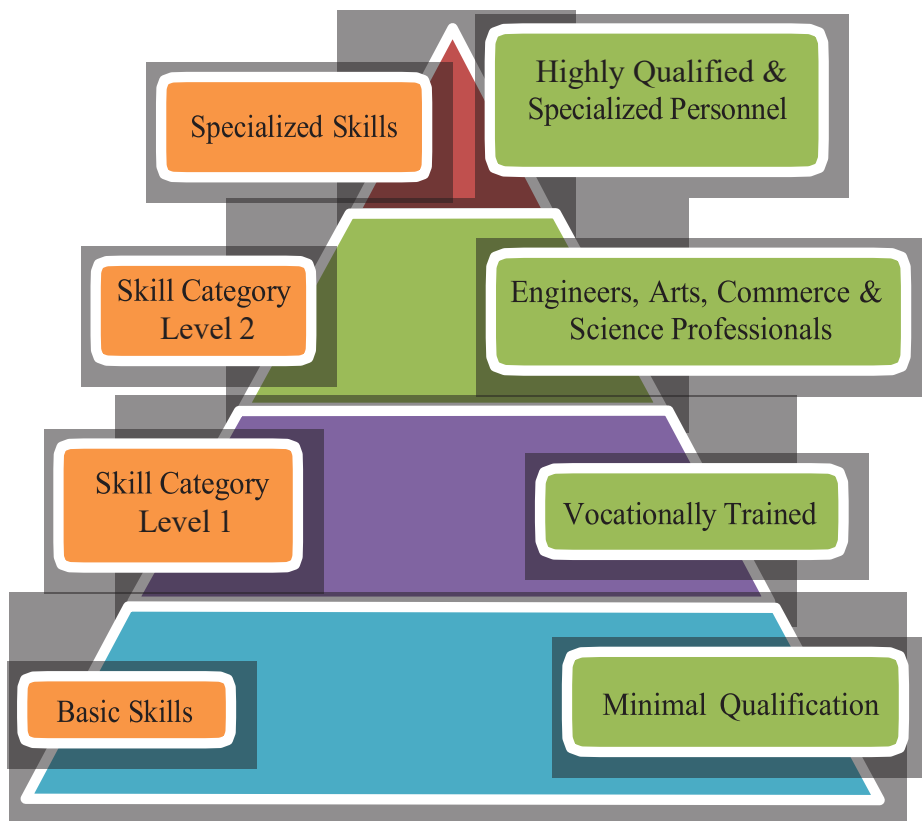


Fig: Skill Pyramid

the Community Colleges, youths who are 14 years and above and may not have passed Class VIII are eligible to undertake the course. They can undertake these short term certificate courses. These youths are also imparted some elementary education class as well as a part of their course.

However, as most of the Community Colleges are not situated near Tea Garden areas, the youths should be ready to stay outside their hometowns while studying such courses. Alternatively, as a slightly long-term measure, the tea industry can take the initiative in setting up more community colleges by tying up with existing mainstream

colleges in tea growing districts of Assam and West Bengal. That would enable the youths who are out of the schooling system to at least undertake basic skilling courses.

(b) High School/Higher Secondary Pass Youths

High school and higher secondary pass youths can take up courses like Fitter, Welder, Electrician, Carpenter, Plumber, etc. in the government ITIs as well as other private training centres.

(c) Graduate and Above

Those youths who have completed their Graduation or Post Graduation can opt for numerous skill-based education

courses. However, before taking up such courses it is necessary that they choose those courses which provides them employment opportunities or those which allows them to set up profitable ventures.

Role of the Tea Industry: Tea Industry associations may guide the tea garden youths while choosing their skill-based education courses as well as in identifying the training centres where they may undertake training. They can also enter into agreements with community colleges so that every year some tea garden youths get skilled at these colleges.

Skilling these youths would increase the employability of these youths and reduce pressure on the tea gardens. As mentioned earlier in this report, lesser number of dependents would mean greater productivity for the tea gardens. With more skilled youths, the number of dependents would decrease and this would increase productivity, which would in turn lead to improvement of socio-economic condition of tea garden workers.

7.2.2. Skill-based Education

Skill-based education may be imparted in the tea garden schools which will make these children employment-ready from a young age. It may be made part of the formal school curriculum, so that the students learn the necessary

skills by the time they complete their schooling. The Government would have to play an important role in this regard. Teachers for specific trades and skills have to be trained and appointed in these schools. Necessary equipment for skill-driven courses too has to be provided to these schools.

7.2.3. Spreading Awareness on the need for skilling

It was evident from the field survey that there is lack of awareness in the tea garden areas on the need for skilling as well as about the various skill development schemes of the government. Therefore, awareness should be taken up in mission mode and activated at each of the tea gardens in the state. Different communication mechanisms may be adopted for this. For example, the Assam Skill Development Mission can organize advertisement campaigns through electronic as well as print medium. They can print brochures explaining the various skill development schemes of the government. Workshops too may be organized for the same. Support from local NGOs may be sought in this regard.

Role of Tea Industry: The tea garden management may lend their support to such a campaign by facilitating the organization of such awareness campaigns in their respective tea garden areas.

7.2.4. Popularizing the Skill

Loan Scheme

During the field survey, it was found that several unemployed tea garden youths were not interested in undertaking skill development courses as they did not have any funds to do so. Under the Skill Loan Scheme of the central government, loan is provided in amount ranging from Rs. 5,000 to Rs. 150,000 to the applicants depending on the course. Thus, both the central and state governments, as well as the banks, need to spread awareness about this scheme. This may be done by print and TV advertisement and by distributing pamphlets and information booklets on the same.

Role of Tea Industry: Tea garden management may help in popularizing the Skill Loan Scheme by putting up posters inside the factory premises, as well as sponsor printing of pamphlets and information booklets for distribution in the tea garden areas.

7.2.5. Loan to Trainees after Training

Many youths are unable to start a venture of their own after completing their training due to lack of funds. Many of these youths are also unaware of banking rules and procedures for procuring loan and some of them do not have the requisite documents. In this regard, the government may initiate a separate loan scheme to

provide loans at low interest rate to those youths who have successfully completed the course.

7.2.6. Mobile Training Institutions

Mobile Training Institutions in the form of mobile vans or buses may be used for training people in the tea garden areas of the state or for those who are unable to leave their homes for training. This will increase the level of skill training in the tea garden areas and thereby encourage the tea garden youths, especially girls, to take up training for specific skills and earn a living.

7.3. Improving Economic Condition

7.3.1. Increase in Wages

Low wages have been one of the main reasons behind the poor economic condition of the tea garden workers. At present, the tea garden workers in the Brahmaputra Valley of Assam are paid a daily cash wage of Rs 167, while the tea garden workers in Barak Valley of Assam are paid Rs 145 per day. The current wages of a tea garden worker in Dooars is Rs 176 per day (this includes ration). However, apart from the daily wage that they get, they also receive rations, housing, education and medical facilities from the tea garden management. Even then, in order for the improvement of the socio-economic condition of the tea garden workers, their

wage needs to be increased. A Minimum Wages Advisory Board set up by the Assam Government had recommended fixing of the minimum wages of the tea garden workers at Rs 351 perday, which includes both cash and kind component⁸³. Further discussion on this issue between the tea companies and the worker unions is needed so that a revised wage structure is accepted. This would be a positive start towards improvement of the economic condition of the tea garden workers.

Experience in closed tea estates shows total exploitation of workers who are the biggest sufferers and are forced to flee garden to find alternate employment. All stakeholders must ensure that gardens remain viable and the owners are able or forced to discharge their duties towards workers. During the study, we have seen that a wide gap exists between the organised and unorganised sector in terms of perks and non-wage component. Government priority should be to create a level playing field to ensure viability of all sectors. We strongly recommend that social cost of gardens such as Electricity, water supply and medical facility

be taken over by Government to bring in uniformity. We urge Government, Unions & Owners to engage seriously to deliberate on these issues.

7.3.2. Improving Financial Literacy

As was evident during the field survey, there was a clear lack of financial literacy among the tea garden workers. They need to be made aware of the procedure of availing bank loans. They need to be made aware about the need to compare the rate of interest that a bank may charge and what a Micro-Finance Organization, money-lender or a commission agent may charge. This would help them save their financial resources as well. For this, a series of financial literacy programmes may be devised, which can be imparted to the workers. This will help them to plan their finances better and lead to greater monetary savings, which in turn, would improve their economic condition.

Role of Tea Industry: Reputed NGOs may be roped in by the tea companies to formulate and implement financial literacy programmes among the garden workers.

7.3.3. Cooperatives by Tea Garden Workers

The workers in the tea gardens may be encouraged to open cooperative societies so as to better manage

their finances. These cooperative societies can run via contribution of the tea garden workers and they can provide loan to its members whenever necessary. These societies should be registered with the respective state government and has to be run professionally, with proper maintenance of all financial transactions. These cooperative societies would help the tea garden workers to emerge out of the grasp of the Micro-Finance Institutions and money-lenders and the high rate of interest they charge on loans. This would also help provide an employment avenue for the educated dependents of the workers.

7.3.4. Increase Awareness on Job Opportunities

There is an oft-found allegation that there is a lack of eagerness among the tea garden youths to move out of their hometown. This mindset needs to be changed. For this, the youths have to be made aware of the job opportunities available outside their hometown or outside their state. They should be made aware of the benefits they will derive from working outside. The parents too need to be counselled in this matter. Officials from the training centres may meet the parents and make them understand the scope of the skill-based education courses. Excursion trips may be organized for tea garden youths during or after their training programmes

⁸³ "Advisory board fixes tea wages", The Telegraph, 8 March 2018, <https://www.telegraphindia.com/north-east/advisory-board-fixes-tea-wages/cid/1443792>

to give them some amount of exposure.

Role of Tea Industry: Tea garden management personnel too may meet the youths and parents to make them aware of the job opportunities.

7.3.5. Improving Digital Literacy

Digital literacy among the tea garden population needs to be improved. Even though many households in tea garden now have smartphones, it is used mainly for calling or messaging or to access social media. Online payments and recharges, use of mobile banking and other similar services that can be availed using a smartphone is not being utilized by majority of the tea garden population. As such, a digital literacy campaign may be designed and implemented in the tea garden areas so as to improve digital literacy and make them aware of the benefits that a smartphone may bring. Educational Programmes too may be specifically designed for the students of the tea garden areas.

Role of Tea Industry: Tea companies may engage relevant organizations to design a digital literacy campaign for the tea garden workers. They may also use the digital medium to make the workers aware of the various welfare activities by the tea companies to improve the socio-economic condition of the tea

garden workers.

7.4. Health & Hygiene

7.4.1. Menstrual Hygiene Management

Majority of the women in the surveyed tea garden areas use sanitary napkins. However, there are still several women who do not use it and are vulnerable to infections and diseases due to poor menstrual hygiene. Hence, an awareness campaign targeted at the women population of the tea garden areas on menstrual hygiene management is needed to make these women aware. Also, awareness should be created to emphasize the use of reusable sanitary products or the natural sanitary products made from materials like banana fibre, bamboo fibre, water hyacinth, etc, so that there is less environmental pollution due to the disposal of the pads after use. Affordable pricing and supply chain too need to be created for ease of the women workers.

7.4.2. Water Filtration

During the field survey it was found that several households do not filter or boil the water they have collected from tube well, tap or well. They use it directly for consumption. This is an unhygienic practice and may cause water-borne diseases among the tea garden workers. As such, they need to be made aware of the negative effects of non-filtration of

water before consumption, so that they filter/boil the water before using it for drinking or cooking food.

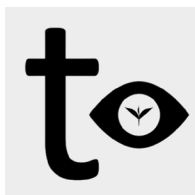
7.4.3 Awareness on Personal and Household Hygiene

During the field survey of the study it was observed that the living conditions of some of the tea garden workers were not totally hygienic. In some households, the toilets were near the source of drinking water. Also, previous research studies have found that most of the diseases among the tea garden workers appeared to be emanating from poor personal and household hygiene and unsatisfactory sanitation.

Hence, awareness has to be created among the tea garden workers to keep their surroundings clean and conform to proper personal hygiene. The workers have to be made aware of the role of hygiene and cleanliness in prevention of diseases.

Role of Tea Industry: Awareness campaign on the issues mentioned in the above three points may be arranged by the tea garden management. Reputed NGOs may be roped in for this purpose. Medical Officers from tea garden hospital as well as local Primary Health Centres (PHC) too may be involved in this effort. Regular cleanliness drive in the worker's colonies too may be taken up by the tea garden management.

Annexure



Ref. Code						
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**On behalf of Tea Vision
Socio-Economic Status of Tea Garden Workers in Assam/Doors
By CDPS**

QUESTIONNAIRE

A1. NAME OF TEA ESTATE:

A2. DISTRICT.....

RESPONDENT DETAILS

B1. Name of the Respondent

Phone No (if any)

Quarter No/Line No

B2. Gender: 1) Male 2) Female

B3. Age:

1) < 18 2) 18 – 30 3) 31 – 40 4) 41 – 50 5) 51 – 60 6) > 60

B4. Religion:

1) Adivasi 2) Nepali 3) Others

HOUSEHOLD DETAILS

C1. No. of Persons in the Household

Male (below 18 years)	
Male (above 18 years)	
Female (below 15 years)	
Female (15 - 45 years)	
Female (above 45 years)	
TOTAL	

C2. No. of Working Persons in the Household

Type of worker	Male	Female
Permanent		
Temporary		

C3. Household Income per Month (in Rs.)

- 1) < 5,000 2) 5,000 – 10,000 3) 10,000 – 20,000
 5) 20,000 – 30,000 6) 30,000 – 40,000 7) > 40,000

C4. Education Level

Level of Education	No. of Persons in the Household
Illiterate	
Below Primary	
Primary	
Middle	
High School	
Higher Secondary	
Diploma	
Graduate	
Post Graduate	
Doctorate	

C5. Electricity Supply at House: 1) Yes 2) No

INTERVIEW QUESTIONS

BANKING

Q.1) Do you have a bank account?

1. Yes 2. No

Q.1A) How many other members of your household have bank accounts?

.....

Q.2) Have you or anyone from your household procured a loan?

1. Yes 2. No

Q.2A) If Yes, from where?

1. Banks 2. Cooperative Societies 3. Micro-Finance Institutions
 4. Money-Lenders 5. Commission Agents 6. Others.....

Q.3) What was the purpose for procuring loan?

.....

Q.4) What is the rate of interest being charged on your loan?

.....

Q.5) If loan not taken from Banks or other financial institutions, why?

.....
.....

Q.6) Are you still under debt?

1. Yes 2. No

Q.7) If you have applied for loan, but were unable to procure it, what was the reason?

- (a) Lack of land ownership title
(b) Did not have the necessary documents
(c) No reason given for not approving my loan
(d) Any other (please specify).....

USE OF SMARTPHONES/ TELEVISION/ TRANSPORT

Q.8) Do you/your family members have a smartphone?

1. Yes 2. No

Q.8A) For what purposes do you use your smartphone?

- (a) Only for calling
(b) Calling and Messaging
(c) Calling, Messaging and Social Media
(d) Only for Social Media use
(e) Watching Videos
(f)) Recharges and Bill Payments
(g) Others (please specify).....

Q. 9) Do you possess a Television?

1. Yes 2. No

Q. 10) What transport do you own?

1. Bicycle 2. Motor Cycle 3. Four Wheeler

EMPLOYMENT AND SKILL TRAINING

Q. 11) Are you eager to move out of your hometown/tea garden to work in different parts of Assam or India?

1. Yes, Anywhere in India 2. Yes, but within Assam 3. No

Q. 11.A) If No, why?

- (a) I have to take care of my parents
(b) My educational qualification is low

- (c) I don't think I will get a good job outside
- (d) My parents would not allow
- (e) Poor financial condition prevents me from going outside
- (f) Any other (please specify).....

Q.12) Have you/any household member undertaken/undertaking any Skill Development Training?

- 1. Yes
- 2. No

Q.12.A) If Yes, kindly mention.

Type of Training	Training Duration	Training Done in which Year

USE OF SANITARY NAPKINS

Q.13) Are Sanitary Napkins used by the female members of the Household?

- 1. Yes
- 2. No

Q.14) Are Sanitary Napkins easily available in your tea estate/area?

- 1. Yes
- 2. No

Q.15) From where do you get Sanitary Napkins?

- (a) Purchase from shops
- (b) Get from Tea Estate Hospital
- (c) Distributed by NGOs/Government Agencies
- (d) Others (please specify).....

Q. 16) Price of Sanitary Napkin that you procure

WATER, SANITATION AND HYGIENE (WASH)

Q.17) What is the source of your drinking water?

- (a) Tube Well
- (b) Piped Water
- (c) Well
- (d) River, Pond, etc.
- (e) Others (please specify).....

Q.18) Do you filter the water before consumption

- 1. Yes
- 2. No



**On behalf of Tea Vision
Socio-Economic Status of Tea Garden Workers in Assam/Doors
By CDPS**

QUESTIONNAIRE FOR SMALL TEA GROWERS

A. GENERAL DETAILS

Name of Respondent				
Name of Farm/SHG				
Contact No.				
Registered Address				
Year of Establishment				
No. of Workers	Male		Female	
Daily Wage Paid	Male		Female	

B. PRODUCTION & INCOME

Year	Area (Bigha)	Production (Kg)	Selling Price per kg	Total Revenue	Total Profit
2017					
2018					
2019					

C. LOAN

Have You Taken Loan	
If Yes, from where	

About CDPS

The Centre for Development and Peace Studies (CDPS) is an independent research centre, registered in 2004 as a non-profit society with the Registrar of Societies, Government of Assam, in northeastern India (registration number: KAM/240/T/04 of 2004-2005). Based at Guwahati, capital of Assam, the Centre comprises a core group that is a mix of technocrats, senior editors, besides academics, economists and development experts. CDPS is a partner of COSATT (Consortium of South Asian Think Tanks).

Well positioned geographically, to be in the thick of things in South and Southeast Asia, the Northeast of India, consisting of eight states with a population of 45 million, spread over a 2,63,000 square kilometer area, and wedged between Bhutan, Bangladesh, Myanmar and China's Tibet region, is a turbulent frontier. Insurgency and ethnic strife plague the region, retarding progress and economic activity. Even a cursory look at the socio-political dynamics of the region would reveal that lack of livelihood opportunities, despite immense natural resources, have bred insurgency, and insurgency, in turn, has hindered growth. The cycle, if anything, is vicious.

It is in this context that the CDPS has been set up to carry out meaningful research and writings on the micro and macro-level issues in the fields of development and peace, or the lack of it, that characterizes India's Northeast, highlight efforts and success stories in peace making, draw up linkages between development and security, and suggest measures to tackle the imbalances. Aside from close interaction with the Government and non-governmental organizations working in the area, CDPS aims at working in tandem with the media to reach out to the masses, besides sensitizing journalists on the need to shift their focus from violence to development and peace writings.

The Centre also aims at assessing the impact of existing development programmes and policies of the Government towards the northeastern frontier, and highlighting gaps, if any, and recommending alternative measures wherever necessary.

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