HaqDisha
Entitlements for All
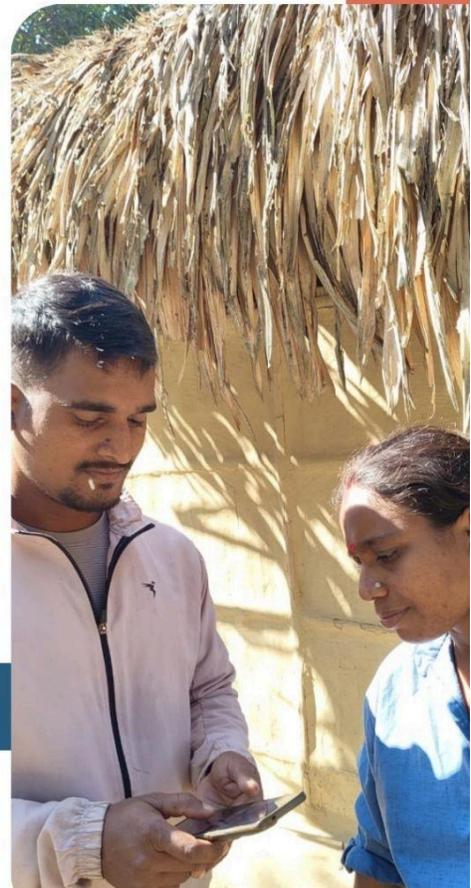
Survey Analysis Report

December 2025

Presented By

Council for Social & Digital Development

An initiative by

Council for Social & Digital Development

Supported by

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Executive Summary

- A baseline survey covering 1,233 households (5,213 individuals) in 18 No. Kothalguri Gram Panchayat reveals deep and systemic barriers preventing Tea Tribe and Adivasi communities from accessing welfare rights, statutory entitlements, social security, and protection mechanisms.
- High economic vulnerability characterises the community, with 94% of households earning ₹5,000–₹10,000 per month, leaving little capacity to bear indirect costs such as travel, digital access, and repeated administrative visits required to access entitlements.
- Severe gaps in foundational identity and documentation continue to be the primary exclusion factor:
    - 57.4% lack birth certificates
    - 87.6% lack Permanent Resident Certificates (PRC)
    - 79.8% lack Tea Garden Labour Caste Certificates
    - Significant gaps exist in Aadhaar, Voter ID, and PAN cards
    These gaps disproportionately affect children, women, elderly persons, and persons with disabilities, excluding them from education, welfare, and social security benefits.
- Statutory entitlement systems are only partially effective:
    - While 85.2% of households possess ration cards, one-third have incorrect or incomplete member listings, reducing food security.
    - Awareness of ATEPFO benefits (PF, pension, gratuity, insurance) is extremely low, with 48.1% of respondents unable to identify access-related problems, indicating disengagement from formal systems.
    - MNREGA coverage is weak, with only 43.6% holding job cards and just 20.7% receiving the mandated 100 days of employment.
- Uptake of government welfare schemes remains limited and uneven, including Orunodoi, education scholarships, housing, health assistance, and skill development programmes. Complex application procedures, dependence on intermediaries, limited digital access, and restricted mobility continue to hinder access.
- Gender-based exclusion persists, despite women forming the majority of the tea garden workforce, driven by documentation gaps, low awareness, limited mobility, and inadequate digital inclusion.
- Social security and protection coverage is critically low:
    - Only 15 households are enrolled under state elderly pension schemes.
    - Coverage under NSAP, PMSBY, PMJJBY, and PM Kisan Mandhan is negligible.
    - 63.9% of households reported "do not know" when asked about challenges in accessing pensions or insurance, reflecting widespread information poverty.
- Overall, the findings highlight the need for integrated, community-based entitlement facilitation mechanisms that address documentation deficits, improve awareness, reduce access costs, strengthen last-mile delivery, and ensure inclusive social protection for the most marginalised populations.

1. Project Background and Rationale

The Tea Tribes and Adivasi Communities (TTAC) in Assam continue to face persistent challenges in accessing welfare rights, statutory entitlements, social security, and protection mechanisms. Despite multiple government schemes and legal provisions, gaps in awareness, documentation, digital access, and procedural complexity prevent households from fully benefiting from these entitlements.
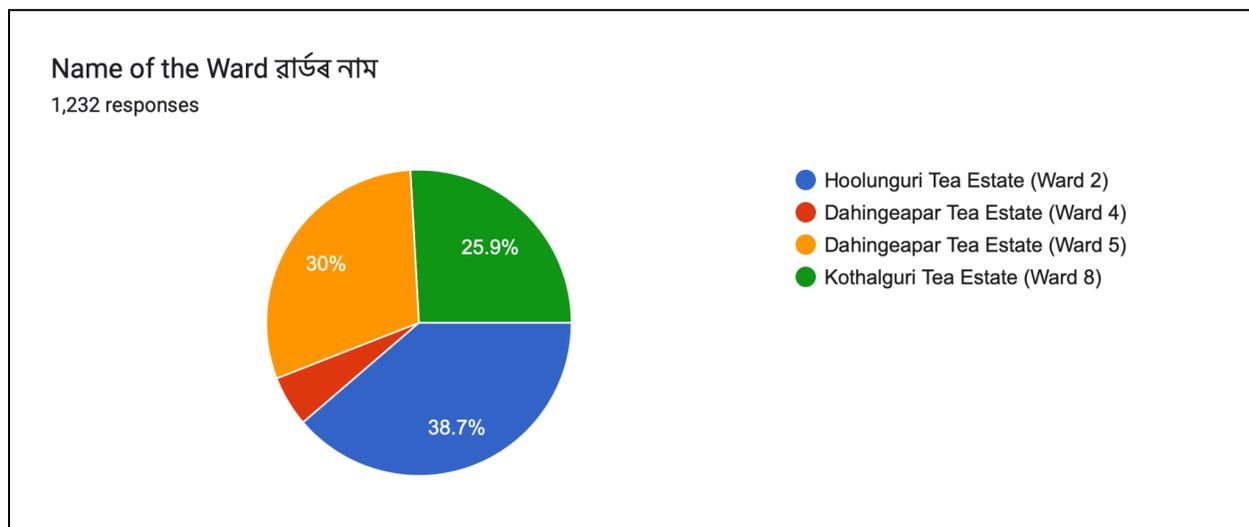
Under the HaqDisha: Entitlements for All pilot project, implemented by the Council for Social and Digital Development (CSDD) with support from NEDFi–CSR (2025–26), a baseline household survey was conducted in December 2025 across tea garden communities under 18 No. Kothalguri Gram Panchayat, Mariani.

The baseline survey was undertaken to:

- Assess the **current status of access to welfare rights and entitlements**
- Identify **documentation gaps and procedural bottlenecks**
- Map **entitlement coverage across four levels**
- Generate **evidence-based inputs** for project design and stakeholder engagement
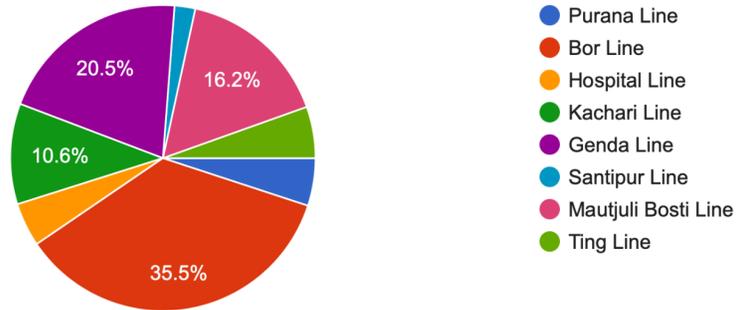- Establish a **baseline for monitoring project outcomes**

2. Survey Coverage and Methodology

- Total households surveyed: 1,233 households
- Geographical area: 18 No. Kothalguri Gram Panchayat, Mariani block, Jorhat district, Assam.
- Coverage structure:
    - 4 Tea Gardens Wards : Kothalguri Tea Estate (Ward 8), Hoolunguri Tea Estate (Ward 2), Dahingeapar Tea Estate (Ward 5) and Dahingeapar Tea Estate (Ward 4)

Name of the Ward ৱার্ডৰ নাম
1,232 responses

- Hoolunguri Tea Estate (Ward 2)
- Dahingeapar Tea Estate (Ward 4)
- Dahingeapar Tea Estate (Ward 5)
- Kothalguri Tea Estate (Ward 8)

25.9%
30%
38.7%

Garden line name আপোনাৰ বাগানৰ লাইনৰ নাম
1,232 responses

- Purana Line
- Bor Line
- Hospital Line
- Kachari Line
- Genda Line
- Santipur Line
- Mautjuli Bosti Line
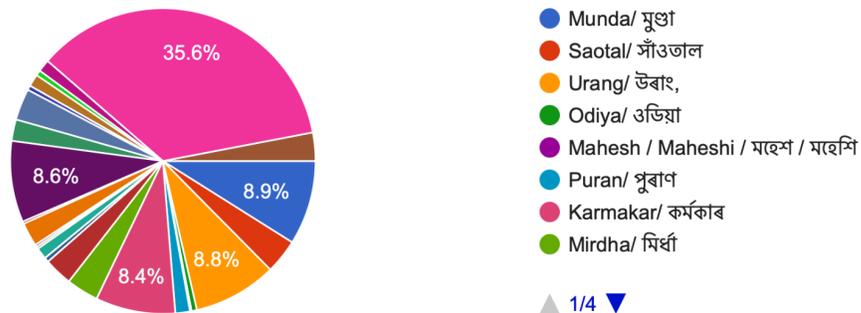- Ting Line

20.5%
16.2%
10.6%
35.5%

- Method:
  - Door-to-door household survey
  - Structured questionnaire (Google Form)
  - Local language (Assamese/Sadri mix)
  - Focus on household-level entitlements

3. Socio-Demographic Profile of Respondents

- Community:
  - Majority respondents belong to Tea Tribes and Adivasi communities, including Munda, Santhal, Urang, Oraon and other sub-groups.

4. Mention your own community's name (Munda, Saotal, Urang, etc.) আপোনাৰ নিজৰ সম্প্ৰদায়টো উল্লেখ কৰক (মুণ্ডা, সাঁওতাল, উৰাং, ইত্যাদি)
1,232 responses

- Munda/ মুণ্ডা
- Saotal/ সাঁওতাল
- Urang/ উৰাং,
- Odiya/ ওড়িয়া
- Mahesh / Maheshi / মহেশ / মহেশি
- Puran/ পুৰাণ
- Karmakar/ কৰ্মকাৰ
- Mirdha/ মিৰ্ধা

▲ 1/4 ▼

35.6%
8.9%
8.8%
8.6%
8.4%

- Primary Livelihood:
  - Tea plantation work remains the central economic driver. Specifically, **75.6% are permanent tea garden workers**, **21.3% are temporary workers**, and **2.4% are retired workers**, with multiple family members often engaged in the same plantation work.

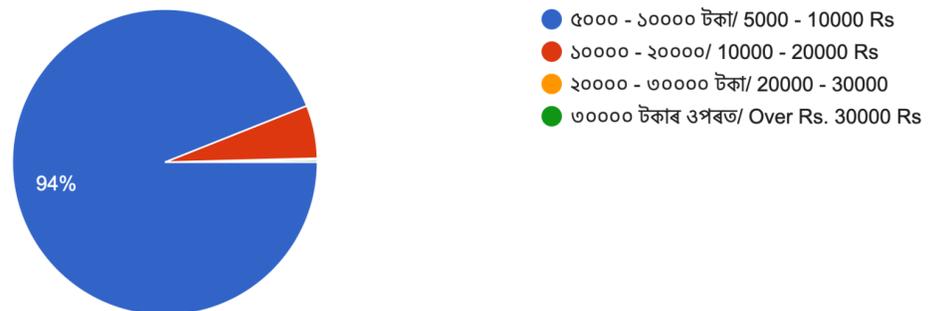### 5. What is your family's primary occupation? আপোনাৰ পৰিয়ালৰ প্ৰধান বৃত্তি কি?

1,232 responses

Legend:
- চাহ বাগিচাৰ কৰ্মী (স্থায়ী)/ Tea Garden Workers (Permanent)
- চাহ বাগিচাৰ কৰ্মী (অস্থায়ী)/ Tea Garden Workers (Temporary)
- চাহ বাগিচাৰ কৰ্মী (অৱসৰপ্ৰাপ্ত)/ Tea Garden Worker (Retd)
- অন্যান্য/ Other

(Pie chart: 75.6%, 21.3%)

- Income:
  - The survey highlights a deep concentration of low-wage earners within the project area. **94% of the surveyed households earn a monthly income between ₹5,000 and ₹10,000.** This economic bracket leaves very little margin for the costs associated with traveling to district offices, paying for internet café services, or managing the administrative fees often required for entitlement applications.

7. What is your household's monthly income? আপোনাৰ ঘৰৰ মাহিলী উপাৰ্জন কিমান?

1,232 responses

Legend:
- ৫০০০ - ১০০০০ টকা/ 5000 - 10000 Rs
- ১০০০০ - ২০০০০/ 10000 - 20000 Rs
- ২০০০০ - ৩০০০০ টকা/ 20000 - 30000
- ৩০০০০ টকাৰ ওপৰত/ Over Rs. 30000 Rs

(Pie chart: 94%)

- Education:
  - Low levels of formal education across households, impacting ability to navigate complex administrative processes.

8. What is your family's highest level of education? আপোনাৰ পৰিয়ালৰ শিক্ষাৰ উচ্চতম স্তৰ কি?

1,232 responses

Legend:
- ● আনুষ্ঠানিক শিক্ষা নাই/ There is no formal education
- ● প্ৰাথমিক বিদ্যালয়লৈকে/ Upto primary school
- ● মাধ্যমিক বিদ্যালয়লৈকে/ Upto secondary school
- ● উচ্চতৰ মাধ্যমিক/ Higher Secondary
- ● স্নাতক আৰু তাৰ ওপৰৰ/ Graduation and above

(Pie chart values: 20.1%, 39.2%, 26.4%)

- Digital Access:
  - While mobile phones are present in many households, smartphone usage, digital literacy, and internet access remain limited.

4. Key Survey Findings: Entitlement-wise Analysis

## Level 1: Identity and Foundational Documents

The baseline survey highlights substantial gaps in access to foundational identity and documentation among Tea Tribe and Adivasi households, representing the primary barrier to accessing welfare entitlements and social protection measures. The analysis below is based on a total surveyed population of 5,213 individuals. (1233 households)

- **Aadhaar Card:**
  11.1% of individuals (579 persons) do not possess an Aadhaar card. These gaps are particularly pronounced among elderly persons and children, limiting access to multiple welfare schemes that require Aadhaar-based authentication.
- **Voter Identity Card:**
  28.0% of individuals (1,459 persons) lack a Voter ID card, restricting both civic participation and access to several government services where voter identification is used as proof of identity.
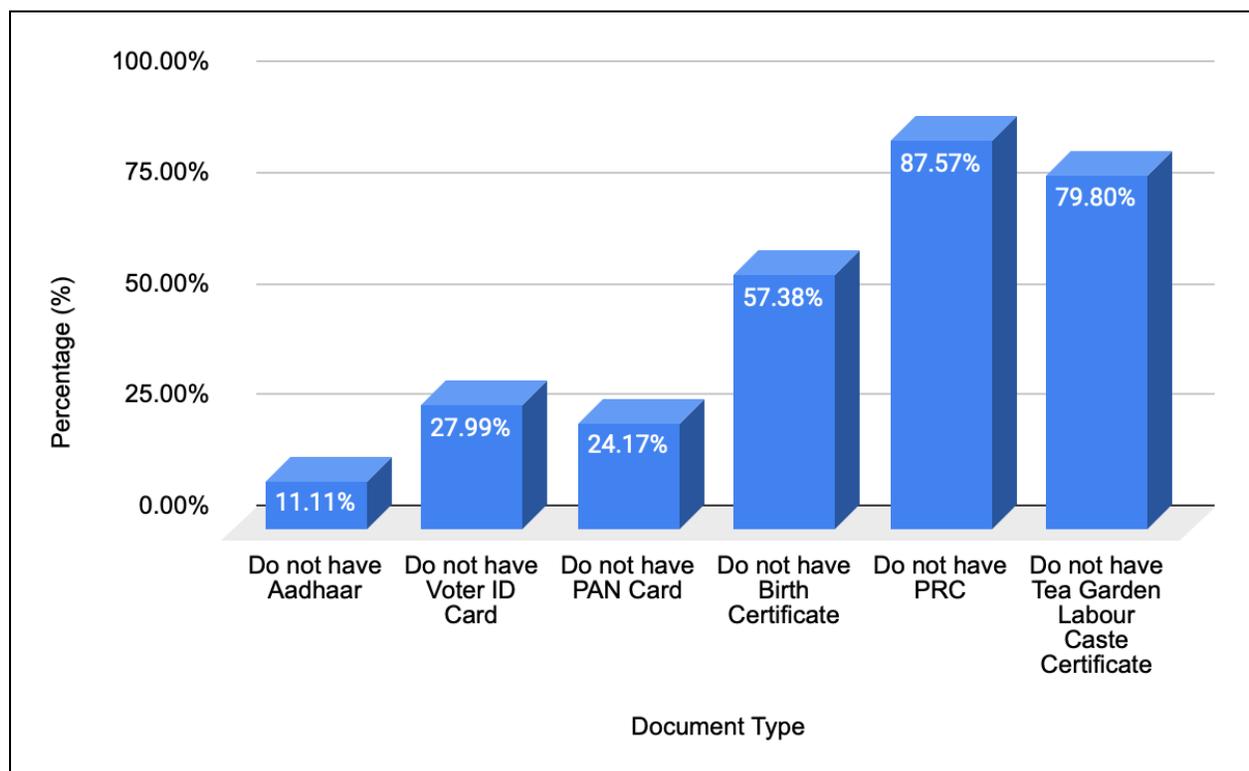
- **PAN Card:**
  24.2% of individuals (1,260 persons) do not possess a PAN card, constraining access to formal financial services, employment-linked benefits, and compliance with banking and income-related requirements.
- **Birth Certificate:**
  Birth registration remains a critical concern, with 57.4% of individuals (2,991 persons) lacking a birth certificate. Delayed or non-registration significantly affects access to education, future identity documentation, and eligibility for social security and welfare schemes.

- **Permanent Resident Certificate (PRC):**
  An overwhelming 87.6% of individuals (4,565 persons) do not possess a Permanent Resident Certificate. This represents one of the most severe documentation gaps and directly affects access to state-specific welfare schemes and residency-linked benefits.
- **Tea Garden Labour Caste Certificate:**
  79.8% of individuals (4,160 persons) lack a Tea Garden Labour Caste Certificate, severely limiting access to reserved entitlements and targeted welfare schemes intended for tea garden communities.

Implication:

The findings indicate that deficits in Level-1 identity and foundational documents are widespread and systemic. Unless these documentation gaps are addressed as a priority, affected households will continue to face exclusion from higher-level entitlements, including statutory benefits, government welfare schemes, and social security protections.

Level 2: Statutory Entitlements

The baseline survey highlights significant gaps in statutory entitlements, which are intended to provide livelihood security, social protection, and economic stability. Analysis indicates that access to these benefits among Tea Tribe and Adivasi households is limited, inconsistent, and affected by awareness and procedural barriers.

Key Findings:
- **Ration Card Coverage (NFSA):**
  While physical access to cards is high, the "Inclusion Gap" is a major concern.
  - **Coverage**: 85.2% of households currently possess a ration card.
  - **Operational Hurdles**: 29.1% of respondents reported facing persistent problems in accessing benefits, citing issues like quantity mismatches, irregular distribution, and difficulties faced by newly formed or migrant households.
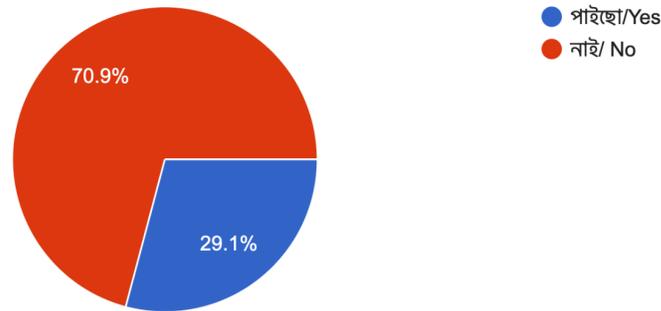

23. Does your family currently hold a Ration Card under the National Food Security Act (NFSA)? আপোনাৰ পৰিয়ালত বৰ্তমান ৰাষ্ট্ৰীয় খাদ্য সুৰক্ষা আইন (NFSA)ৰ অধীনত ৰেচন কাৰ্ড আছেনে?

1,232 responses

Yes/ আছে
No/ নাই

85.2%
14.8%
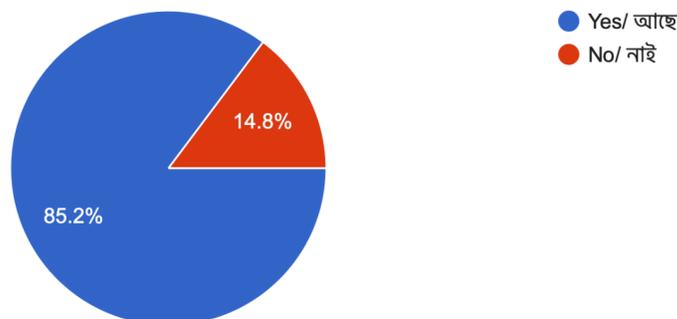
26. Have your family faced any problems in getting ration card benefits? ৰেচন কার্ডৰ সুবিধা লাভ কৰোঁতে আপোনাৰ পৰিয়ালে কিবা অসুবিধা পাইছিল নেকি?

1,232 responses

- পাইছো/Yes
- নাই/ No

70.9%

29.1%

- **Provident Fund & Pension (ATEPFO):**
  Despite being a critical safety net for the tea workforce, awareness of ATEPFO (Assam Tea Employees Provident Fund Organization) and related social security (Gratuity, Pension, and DLI) is alarmingly low.
    - **Information & Digital Barrier:** Most workers are unclear about the specifics of their PF deductions and eligibility. There is almost zero(98.1%) awareness of digital tools like the eNIDHI mobile app, which forces workers to rely on garden management or middlemen for basic information.

22. Are you aware of the eNIDHI mobile app launched by Assam Tea Employees Provident Fund Organization (ATEPFO) to check your status of pensi...ৰচ্ছ কৰা eNIDHI ম'বাইল এপৰ বিষয়ে আপুনি জানেনে?

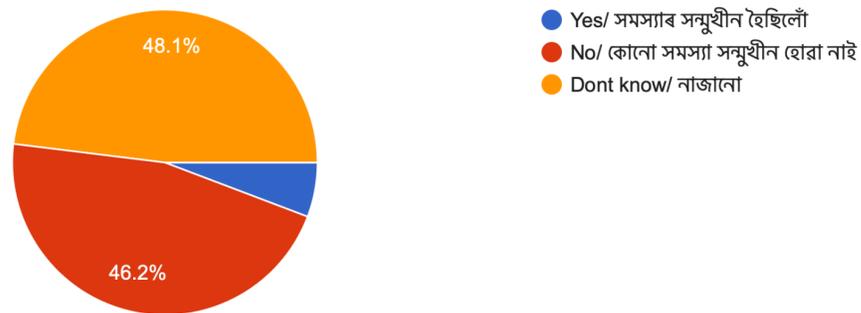1,232 responses

- Yes/ জানো
- No/ নাজানো

98.1%
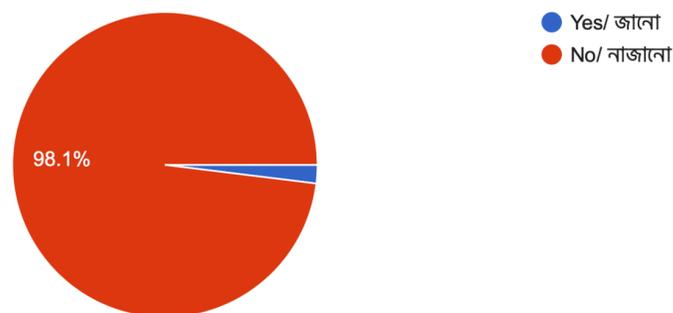
- **Service Access Hurdles**: When asked about problems faced in availing Pension, PF, or Insurance services (such as name mismatches, complex processes, or mobile numbers not being linked):
    - 5.8% reported facing direct technical or administrative friction.

- ○ Critically, 48.1% of respondents stated they "Do not know," which highlights a deep-seated lack of engagement with these systems; many have not even reached the stage of attempting to verify or access their benefits.

21. Have you or family members faced any problems(like Name mismatched, Complex process, Mobile number not linked, etc) in availing these ser...ৰক্ৰিয়া, ম'বাইল নম্বৰ সংযোগ নথকা, আদি) হৈছিল নেকি?
1,232 responses

- ● Yes/ সমস্যাৰ সন্মুখীন হৈছিলোঁ
- ● No/ কোনো সমস্যা সন্মুখীন হোৱা নাই
- ● Dont know/ নাজানো

48.1%

46.2%

- ● **MNREGA Job Card:**
  The survey data indicates that MNREGA is not currently serving as the robust "fallback" employment source it is intended to be.
  - ● Job Card Ownership: Only 43.6% of households possess an MNREGA Job Card, leaving 56.4% without access to guaranteed rural employment.

27. Does your family have an MNREGA Job Card? আপোনাৰ পৰিয়ালৰ MNREGA Job Card আছে নেকি?
1,232 responses

- ● আছে/ Yes
- ● নাই/ No

56.4%

43.6%
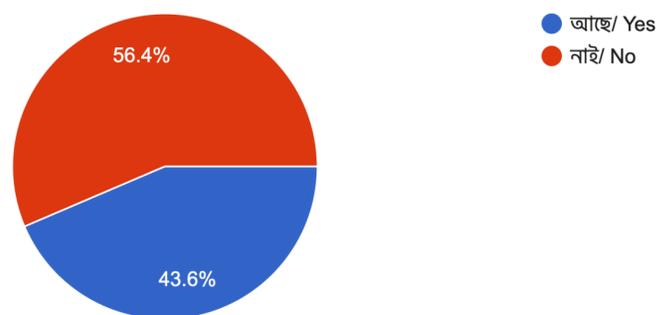
- ● The 100-Day Failure: Among those who do have job cards, the 100-day employment guarantee is rarely achieved. Only 20.7% of households reported receiving the mandated 100 days of work in the last 12 months.

28. Have you or your family received 100 days work under MNREGA JOB CARD in the last 12 months? যোৱা ১২ মাহত আপুনি বা আপোনাৰ পৰিয়ালে ...গাৰ JOB CARD অধীনত ১০০ দিনৰ কাম লাভ কৰিছেনে?

1,232 responses

- পাইছো/Yes
- নাই/ No
- মোৰ হাতত MNREGA Job Card নাই/ I dont have MNREGA Job Card

38.9%
40.4%
20.7%
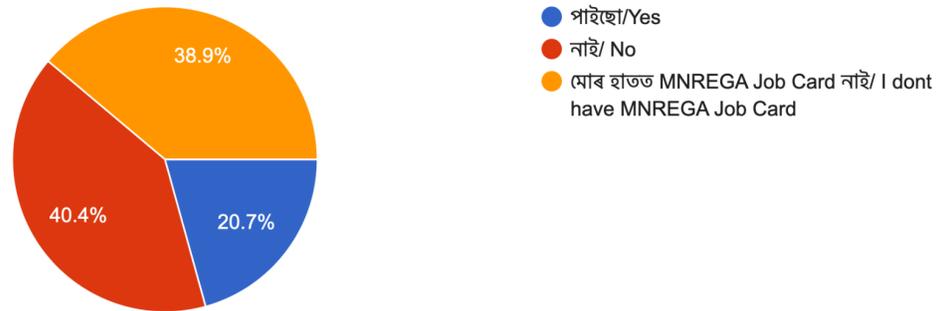
- Implementation Constraints: Implementation is hindered by a lack of awareness regarding "demand-based work" and grievance redressal mechanisms

Implication:

The data suggests that while these statutory protections exist on paper, they are failing to provide full livelihood security. The high "Do Not Know" percentage regarding PF and Insurance (48.1%) indicates that the HaqDisha project must move beyond just "fixing documents" and focus heavily on **basic awareness and digital orientation** to help workers claim what is legally theirs.
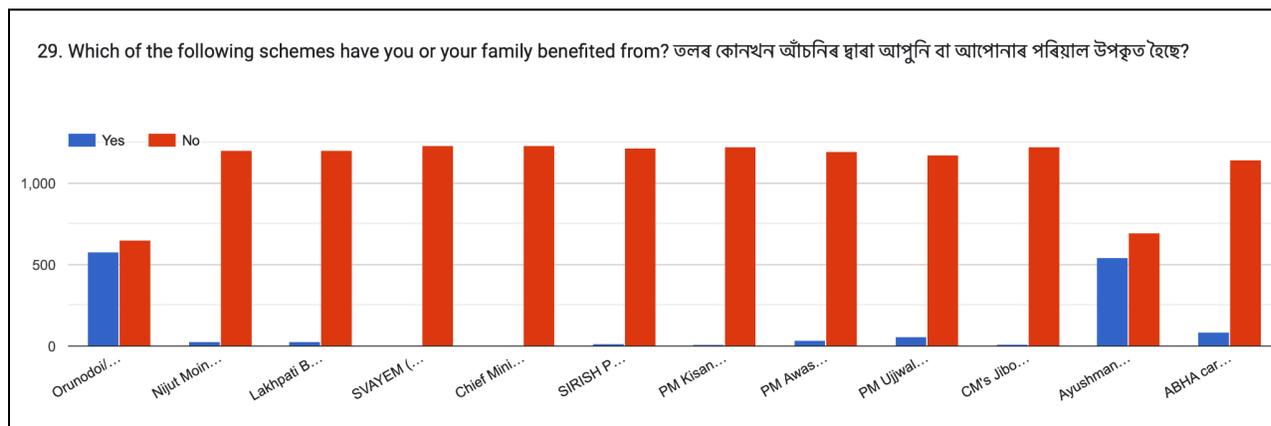
Level 3: Government Welfare Schemes

The baseline survey indicates that access to government welfare schemes among Tea Tribe and Adivasi households remains **uneven, fragmented, and heavily influenced by awareness, documentation, and process-related barriers**, despite the presence of multiple central and state schemes. While flagship programs have achieved some penetration, overall coverage is limited by a significant "Access Gap" where eligibility does not translate into enrollment.

Scheme Coverage and Uptake

Among the 1,233 surveyed households, scheme uptake is concentrated in a small number of high-visibility programs, while access to specialized education, livelihood, and empowerment schemes remains alarmingly low:

- **Flagship Income Support: Orunodoi** has the highest coverage, benefiting **581 households** (approx. 47%). However, this represents less than half of the surveyed population, indicating significant exclusion among eligible women beneficiaries.

- **Health Security: PM-JAY (Ayushman Bharat)** covers **541 households**, yet the usage of digital health tools like **ABHA cards** is limited to only **30 households**, indicating a lack of continuity in digital health access.

29. Which of the following schemes have you or your family benefited from? তলৰ কোনখন আঁচনিৰ দ্বাৰা আপুনি বা আপোনাৰ পৰিয়াল উপকৃত হৈছে?

- **Housing & Basic Support:** A critical housing gap persists. **51.5% of households continue to live in Kutcha houses**, yet only **8.7%** of those households reported receiving a Pucca house under **PMAY (Pradhan Mantri Awas Yojana)**. Other support includes **PM Ujjwala Yojana (56 households)**.
- **Livelihood & Youth Empowerment:** Uptake is extremely low for newer initiatives: **Nijut Moina Asoni (30)**, **Lakhpati Baidew (27)**, **SVAYEM Grants (3)**, and **CM's Atmanirbhar Asom Abhijan (1)**.
- **Agriculture: PM Kisan Yojana** reaches only **9 households**, despite the presence of eligible families.
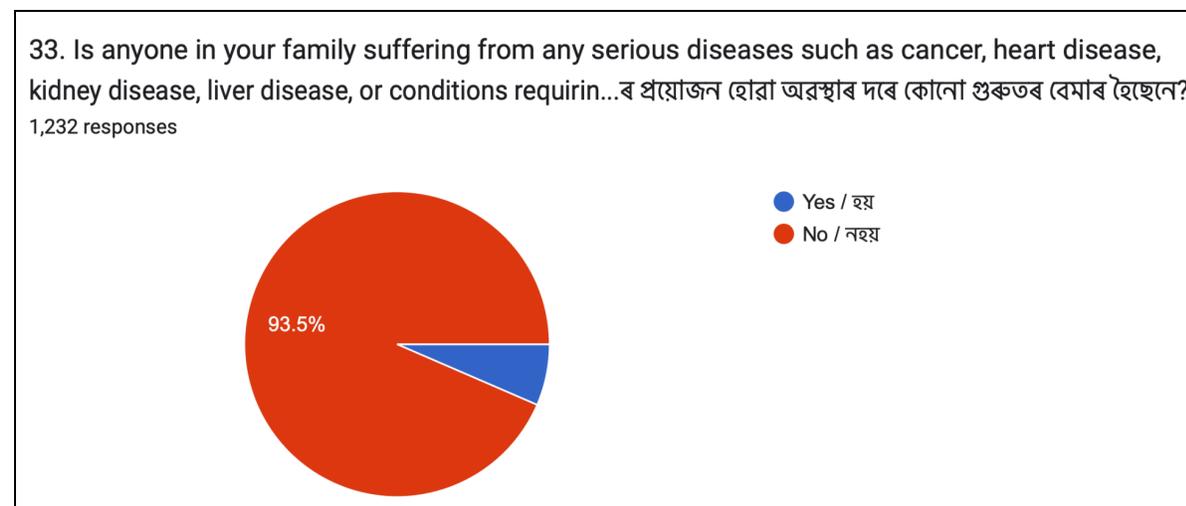
SIRISH Portal: The Digital Education Gap

The **SIRISH Portal**, the primary gateway for Tea Tribe welfare, shows limited utilization. Out of 1,233 households, only a small fraction successfully accessed educational support:

- **Post-Matric Scholarships:** Successfully accessed by only **3.89%** (48 households).
- **Pre-Matric Scholarships:** Successfully accessed by only **3.33%** (41 households).
- **Simon Singh Horo Special Post Matric Scholarship:** Only **3.16%** (39 households) are benefiting.
- **Higher Studies & Technical Grants:** Combined participation for higher studies, ANM/GNM, and technical courses remains negligible at **1.05%** (13 households).
- **Self-Employment & Training:** Engagement is marginal; the *Swahid Dayal Das Panika Self-Employment Scheme reached* just **1.14%** (14 households), while grants to SHGs and vocational training saw single-digit participation (under 0.4% each).

This data suggests that despite the availability of these funds, the technical barriers of the digital portal and lack of awareness are preventing the next generation of the tea community from securing their educational entitlements.
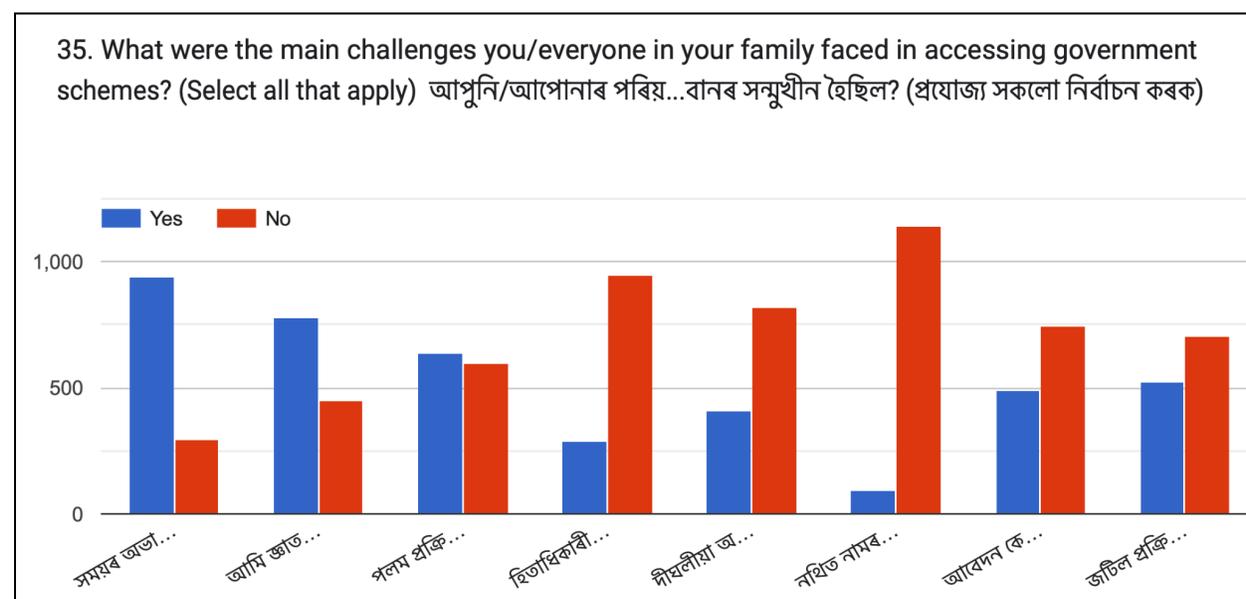
Access to Health and Emergency Assistance

A critical gap exists in emergency medical support. While **6.5% of households** reported a family member suffering from serious illnesses (Cancer, Heart, or Kidney disease), only **1.1% of households** were able to access financial assistance through **MLA, MP, CM, or PM relief funds**.

33. Is anyone in your family suffering from any serious diseases such as cancer, heart disease, kidney disease, liver disease, or conditions requirin...ৰ প্ৰয়োজন হোৱা অৱস্থাৰ দৰে কোনো গুৰুতৰ বেমাৰ হৈছেনে?

1,232 responses

- Yes / হয়
- No / নহয়

93.5%

Key Barriers to Accessing Government Schemes

- **Time & Labor Loss: 76.07%** (938 households) cited "Lack of time" as a primary barrier. For daily-wage tea workers, the opportunity cost of missing a day's work for administrative visits is a major deterrent.
- **Systemic Delays: 51.74%** (638 households) experienced "Delay in processing," while **33.5%** (413 households) were discouraged by "Long waiting periods."

35. What were the main challenges you/everyone in your family faced in accessing government schemes? (Select all that apply) আপুনি/আপোনাৰ পৰিয়...বানৰ সন্মুখীন হৈছিল? (প্ৰযোজ্য সকলো নিৰ্বাচন কৰক)

- Yes
- No

1,000

500

0

সময়ৰ অভা... আমি জ্ঞাত... পলম প্ৰক্ৰি... হিতাধিকাৰী... দীঘলীয়া অ... নথিত নামৰ... আবেদন কে... জটিল প্ৰক্ৰি...

- **Logistical & Procedural Hurdles: 42.58%** (525 households) pointed to "Complex processes" and **39.58%** (488 households) cited the "Distance to application centres" as significant obstacles.
- **Exclusion & Errors: 23.2%** (286 households) reported being "Excluded from beneficiary lists," while **7.38%** (91 households) faced "Documentation and name mismatches," which often lead to automated rejections by digital systems.

These findings confirm that **procedural complexity and service delivery constraints**, rather than a lack of eligibility or need, are the dominant forces keeping the community away from government welfare.

Gender Dimension of Exclusion

Women constitute the majority of the tea garden workforce, yet they face **disproportionate exclusion** due to lower levels of document ownership, limited mobility outside the gardens, and restricted access to digital devices. This significantly constrains their access to income support, housing, and livelihood schemes.

Implication: Benefits are not reaching households equitably. Access is largely limited to schemes with institutionalized enrollment drives (PM-JAY/Orunodoi), while empowerment and education schemes remain underutilized. The data underscores that **procedural complexity and service delivery constraints**, rather than lack of need, are the dominant barriers.

Level 4: Social Security and Protection

The survey reveals that social protection mechanisms are failing to reach the most vulnerable segments of the Tea Tribe and Adivasi communities—specifically the elderly, widows, and persons with disabilities. Coverage across all high-impact social security schemes is critically low.

Registration Status across Key Schemes
Despite the availability of multiple central and state-sponsored safety nets, the actual number of registered households is negligible compared to the total survey size of 1,233 households:
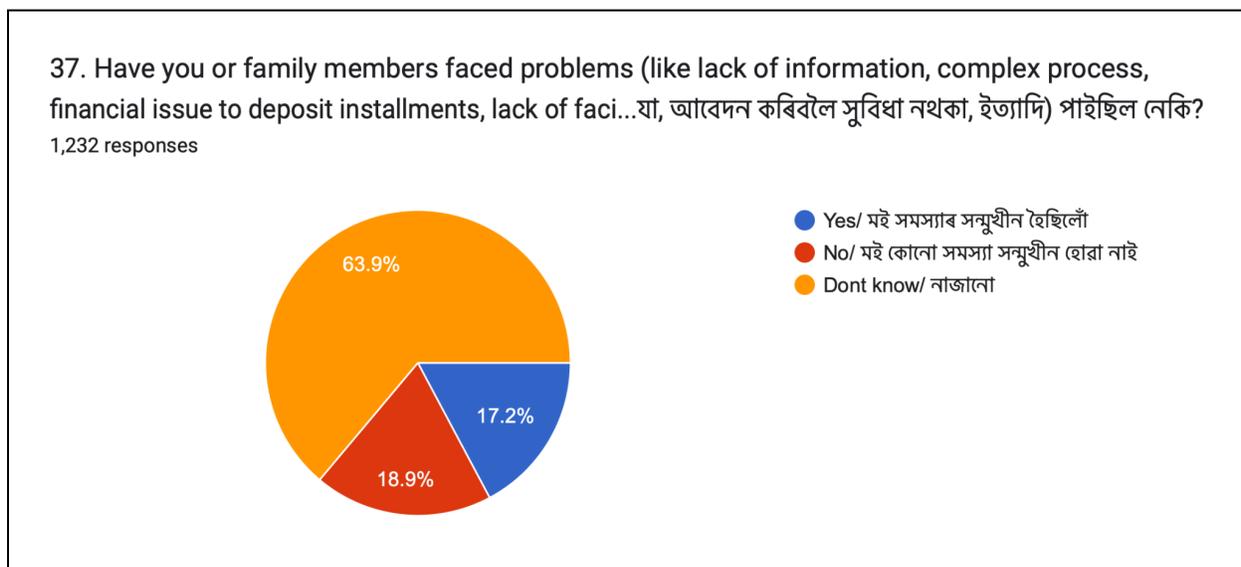- Elderly & General Pensions: Only 15 households are registered for the Kushal Konwar Briddha Pension and only 3 under the National Social Assistance Programme (NSAP).
- Worker & Old Age Insurance: Atal Pension Yojana (APY) shows the highest engagement with 76 households, yet this represents only ~6% of the surveyed population.
- Life & Accident Insurance: Coverage for PMSBY (27 households) and PMJJBY (9 households) is extremely poor, leaving families highly vulnerable to financial shocks in the event of death or disability.
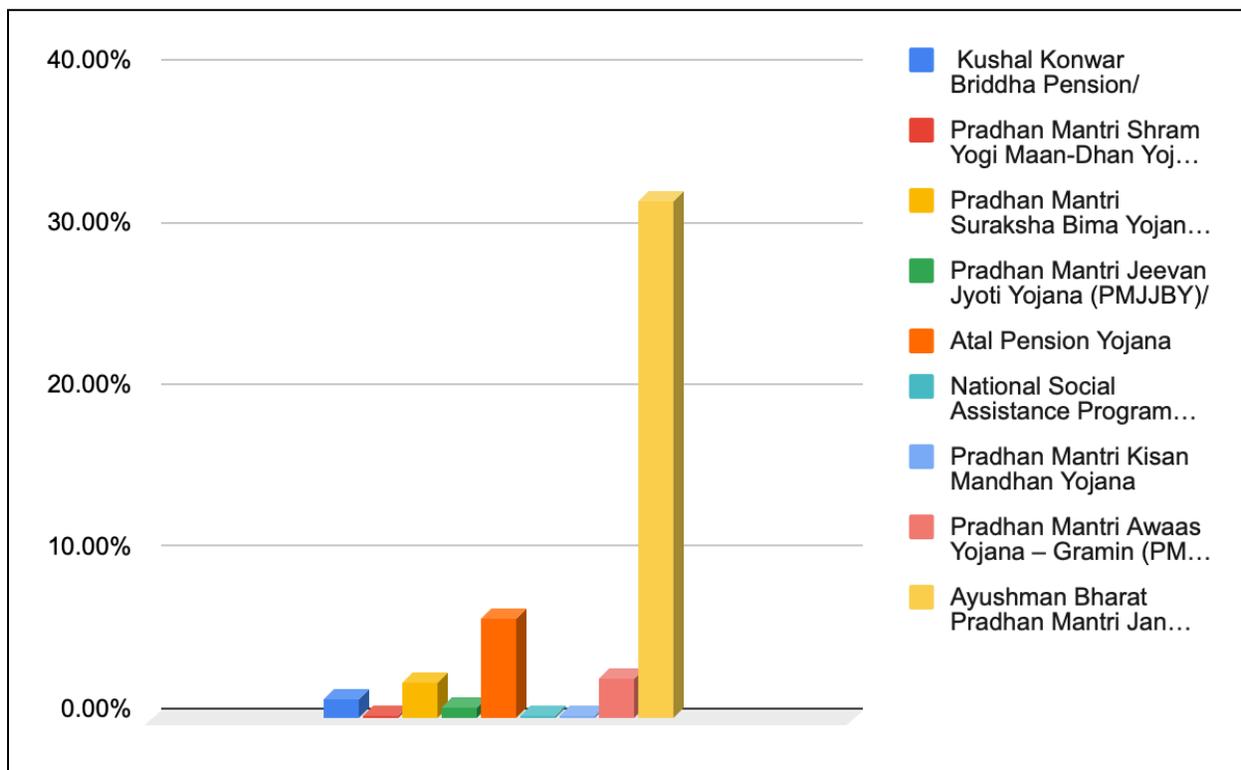
- Livelihood & Housing: 31 households have accessed PMAY-G (Housing), and 2 households are under PM Kisan Mandhan Yojana.
- Health Security: Ayushman Bharat (PM-JAY) is the only scheme with significant penetration, covering 394 households, likely due to targeted hospital-based registration drives.

Barriers to Access

The gap between scheme availability and registration is driven by a profound lack of awareness and procedural friction. When asked about problems faced in applying for insurance or pension benefits (such as APY, KKBPS, or NSAP):

37. Have you or family members faced problems (like lack of information, complex process, financial issue to deposit installments, lack of faci…যা, আবেদন কৰিবলৈ সুবিধা নথকা, ইত্যাদি) পাইছিল নেকি?

1,232 responses

- Yes/ মই সমস্যাৰ সন্মুখীন হৈছিলোঁ
- No/ মই কোনো সমস্যা সন্মুখীন হোৱা নাই
- Dont know/ নাজানো

63.9%
17.2%
18.9%

- The "Knowledge Void": A staggering 63.9% (787 households) responded with "Do not know." This indicates that the majority of the community is not even aware that these schemes exist or that they are eligible to apply.
- Active Barriers: 17.2% (212 households) confirmed they faced active problems, specifically citing:
    - Lack of Information: No localized outreach in the Sadri language.
    - Complex Processes: Difficulty in navigating multi-step application forms.
    - Financial Constraints: Inability to pay recurring premiums/installments for insurance schemes.
    - Inaccessibility: Lack of nearby facilities or "Kendras" to submit applications.

Implication: Social security in the 18 No. Kothalguri GP is currently in a state of "Information Poverty." The fact that nearly 64% of people do not know enough to even identify a problem suggests that traditional top-down communication has failed.

5. Key Problems Identified Through the Baseline Survey

The baseline survey was conducted across 1,233 households (5,213 individuals) in 18 No. Kothalguri Gram Panchayat reveals deep, systemic barriers that prevent Tea Tribe and Adivasi communities from accessing welfare rights, entitlements, social security, and protection mechanisms. The key problems identified are outlined below.

5.1 Structural Poverty and Low Economic Capacity:
The socio-economic profile indicates that **94% of households earn between ₹5,000 and ₹10,000 per month**, placing them in a highly vulnerable economic bracket. This level of income leaves little or no capacity to bear indirect costs associated with accessing entitlements, such as travel to district offices, internet café charges, or repeated administrative visits. As a result, even legally entitled benefits remain inaccessible to many households.

5.2 Severe Gaps in Foundational Identity and Documentation:
The survey highlights widespread and systemic deficits in Level-1 identity and foundational documents, which form the gateway to all other entitlements.
Key gaps include:

- **57.4% without birth certificates**
- **87.6% without Permanent Resident Certificates (PRC)**
- **79.8% without Tea Garden Labour Caste Certificates**
- Significant gaps in Aadhaar, Voter ID, and PAN cards

These documentation deficits disproportionately affect children, elderly persons, women, and persons with disabilities, effectively excluding them from education, welfare schemes, pensions, and social security benefits.

5.3 Limited Access to Statutory Entitlements
Statutory protections meant to provide livelihood security—such as ration cards, Provident Fund, pensions, and MNREGA—are only partially effective:

- While **85.2% of households possess ration cards**, one-third have incorrect or incomplete member listings, reducing food security.
- Awareness of **ATEPFO benefits (PF, pension, gratuity, insurance)** is extremely low, with **48.1% of respondents unable to even identify whether they face problems**, indicating disengagement from the system.
- **MNREGA coverage is weak**, with only **43.6% of households holding job cards**, and only **20.7% receiving the mandated 100 days of work**, undermining livelihood resilience.

5.4 Low Uptake of Government Welfare Schemes
Access to key welfare schemes such as Orunodoi, education scholarships, housing, health assistance, and skill development remains limited and uneven. Application processes are perceived as complex, time-consuming, and heavily dependent on intermediaries. Despite women forming the majority of the tea

garden workforce, **gender-based exclusion persists**, driven by documentation gaps, limited mobility, and low digital access.

5.5 Near-Absence of Social Security and Protection Coverage

Social security mechanisms are failing to reach the most vulnerable populations—elderly persons, widows, and persons with disabilities. Registration under pensions and insurance schemes is extremely low:

- Only **15 households** under state elderly pensions
- Negligible coverage under NSAP, PMSBY, PMJJBY, and PM Kisan Mandhan
- **63.9% of households responded "Do not know"** when asked about problems in accessing pensions or insurance

This reflects a state of **information poverty**, where lack of awareness is itself the primary barrier.

6. Focus Areas for the HaqDisha Pilot Intervention

In response to the problems identified through the baseline survey, the HaqDisha: Entitlements for All pilot will focus on addressing these gaps through a structured, community-centric, and facilitative approach. The priority focus areas include:

6.1 Addressing Foundational Documentation Gaps

The pilot will prioritise support for birth registration, PRC, caste certification, Aadhaar correction, and disability certification, recognising these as the critical entry points for accessing all higher-level entitlements.

6.2 Improving Awareness and access of Welfare Rights and Entitlements

HaqDisha will focus on building basic awareness of statutory entitlements, welfare schemes, and social security provisions using simple, locally relevant communication, including Sadri and Assamese-based outreach.

6.3 Bridging the Digital Access and Capacity Gap

The establishment of garden-level Digital HaqDisha Kendras will provide assisted access to online portals, applications, and grievance mechanisms, particularly for women, elderly persons, and digitally excluded households.

6.4 Facilitating Access to Statutory and Welfare Schemes

The project will support households in navigating entitlement systems such as ration cards, PF and pension services, MNREGA, Orunodoi, and other welfare schemes, with a focus on reducing procedural friction and dependence on intermediaries.

6.5 Strengthening Social Security and Protection for Vulnerable Groups

Special emphasis will be placed on improving access to pensions, insurance, disability benefits, and health protection schemes, ensuring that the most vulnerable households are not left behind.

7. Conclusion

The baseline survey establishes the exclusion of Tea Tribe and Adivasi communities from welfare rights and social protection in 18 No. Kothalguri Gram Panchayat is not due to a lack of schemes, but due to documentation gaps, information deficits, digital exclusion, and complex delivery systems. The findings point to a condition of structural and informational poverty that prevents households from claiming benefits to which they are legally entitled.

The HaqDisha: Entitlements for All pilot will focus on addressing these identified problems through targeted facilitation, community engagement, digital support, and stakeholder convergence. Grounded in evidence from the baseline survey, the pilot aims to strengthen access to entitlements in a manner that is inclusive, practical, and responsive to the lived realities of Tea Tribe and Adivasi communities.

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