

HAQDISHA

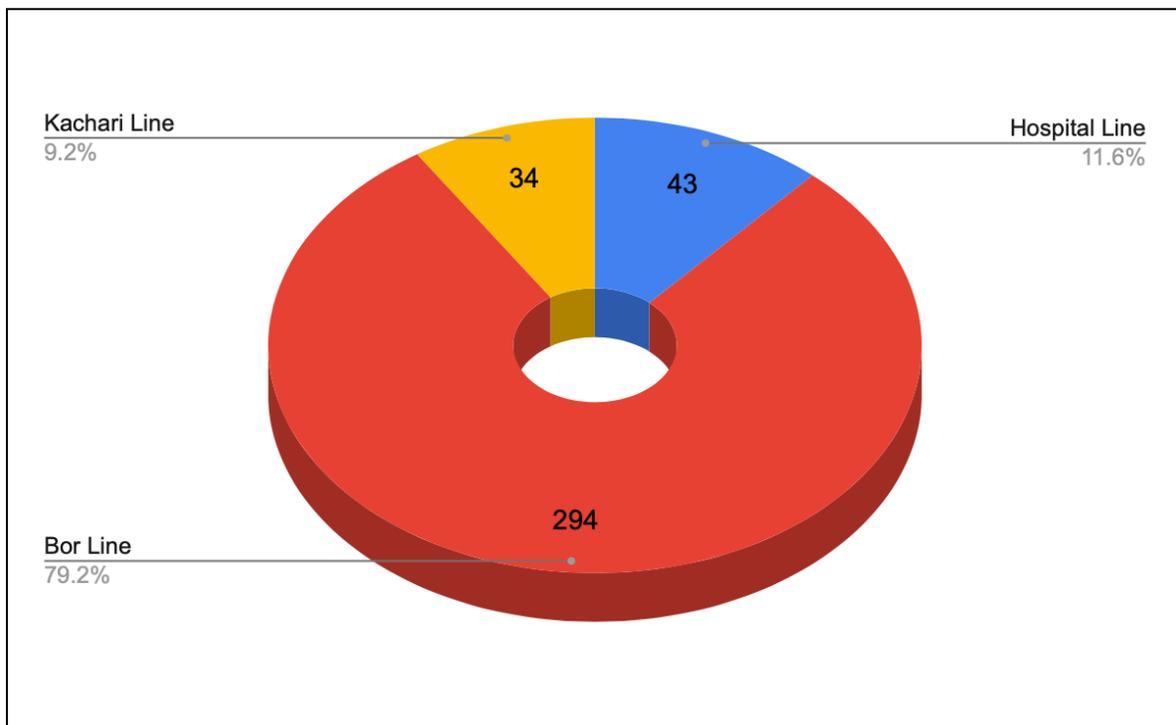
Ward-wise Baseline Survey Analysis

Dahingepar Tea Estate (Ward 5) Narrative Report

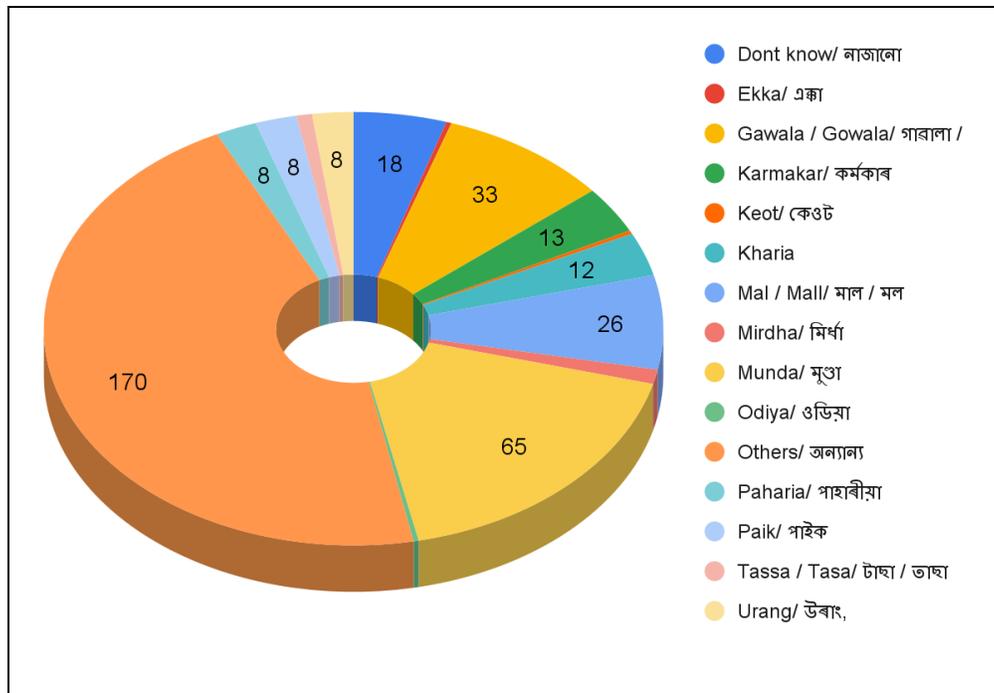
Based on the survey data of 371 households, the following report provides a detailed narrative on the socio-demographic and administrative landscape of Ward 5.

1. Ward Profile and Survey Coverage

The baseline household survey under the HaqDisha: Entitlements for All project reached deep into the labour lines of Dahingepar Tea Estate, Ward No. 5. Situated within the 18 No. Kothalguri Gram Panchayat in Mariani, Jorhat, the survey captured data from 371 households, representing a population of over 1,500 individuals.

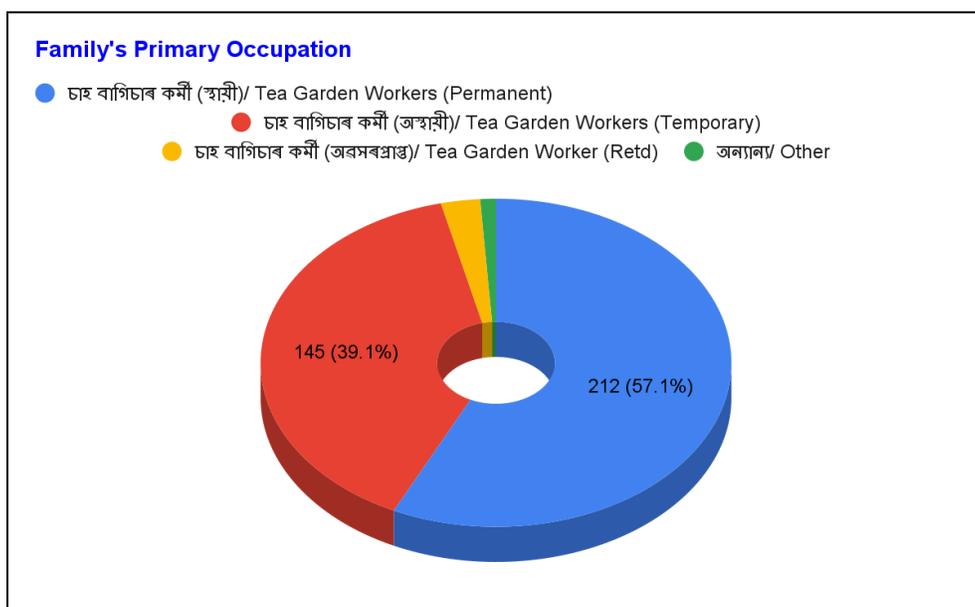


This ward is a critical focus area due to its dense population of Tea Tribe and Adivasi communities (primarily Munda, Santhal, and Oraon). The survey mapped the "lived reality" of these households across four levels of entitlement, identifying how administrative friction and structural barriers result in systemic exclusion.

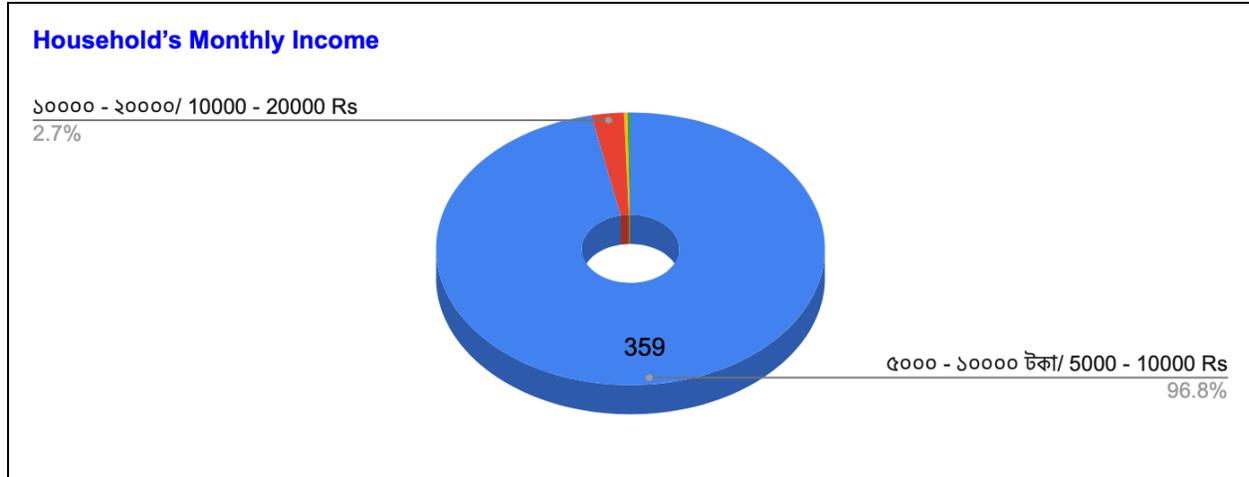


2. Socio-Demographic Profile

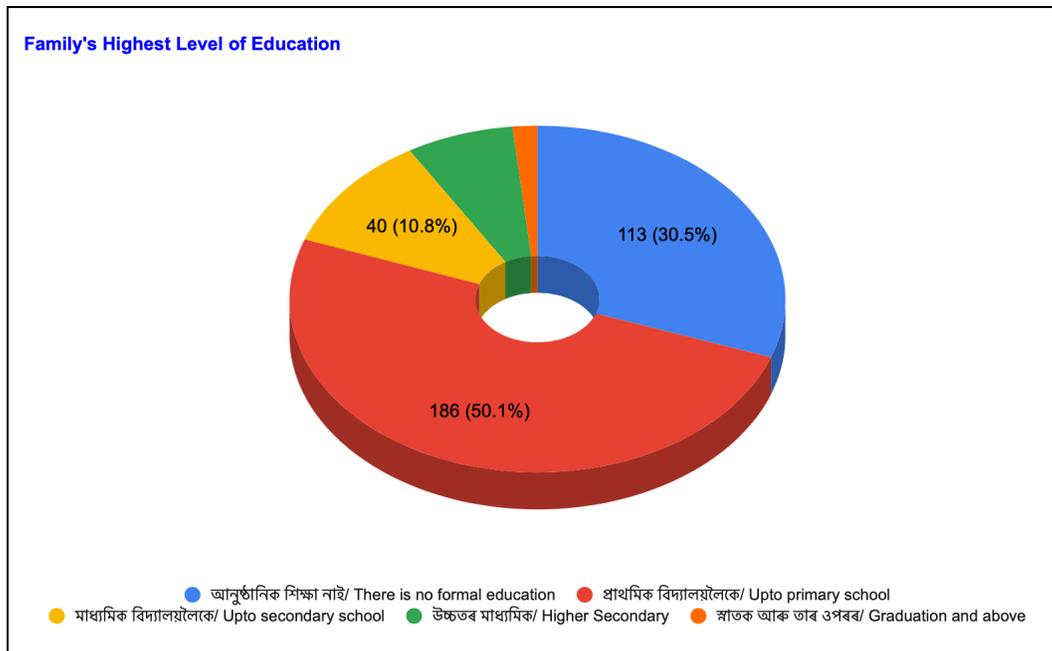
- Primary Occupation:** The ward's economy is almost entirely tethered to the tea industry. Approximately 57.1% of respondents are permanent workers, while 39.1% are temporary laborers. The survey reveals a lack of livelihood diversification, with most households having 2 to 3 members working in the plantation to meet basic needs.

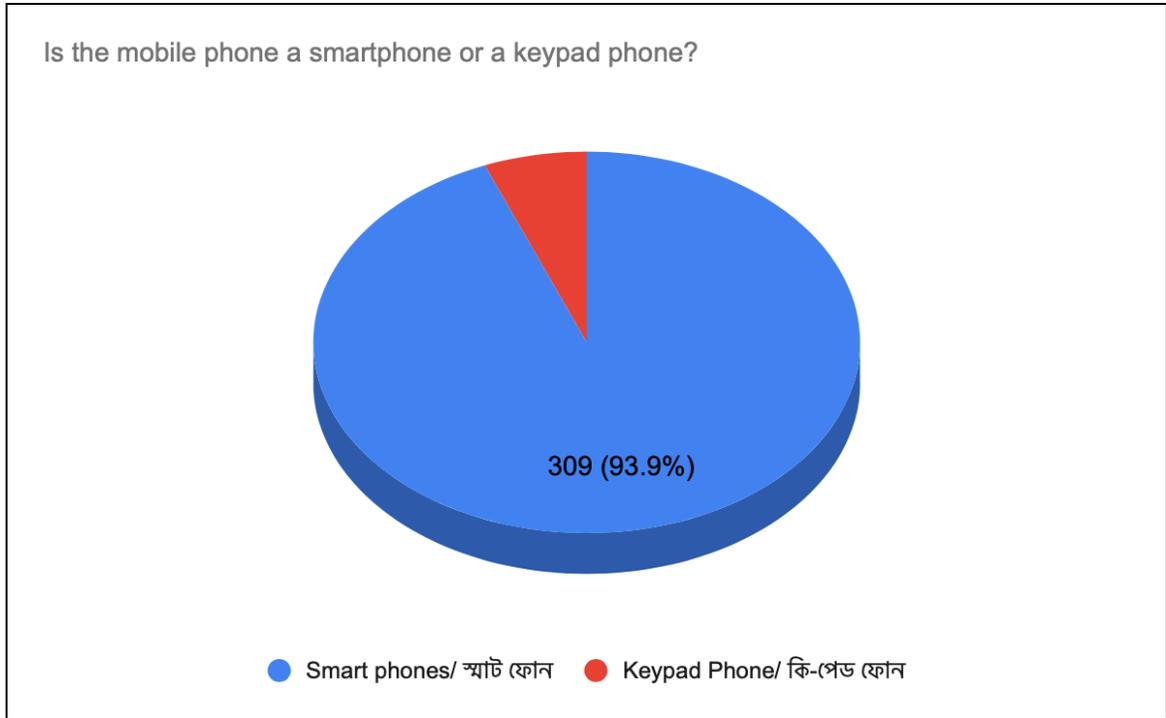


- Income Constraints:** Financial vulnerability is the defining feature of Ward 5. Nearly **96.8%** of surveyed households earn between ₹5,000 and ₹10,000 per month. This low income level creates an "Administrative Tax"—where the cost of a day's lost wage, combined with travel expenses to government offices in Jorhat or Mariani, makes the pursuit of documents like a Birth Certificate or PRC economically unviable.



- Education and Digital Divide:** The majority approx 50.1% of respondents have only reached primary school levels. This low literacy rate, combined with the complexity of government forms, leads to a high dependency on garden management or middlemen.
 - Digital Accessibility:** Mobile connectivity and smartphone ownership are high (93.3%).

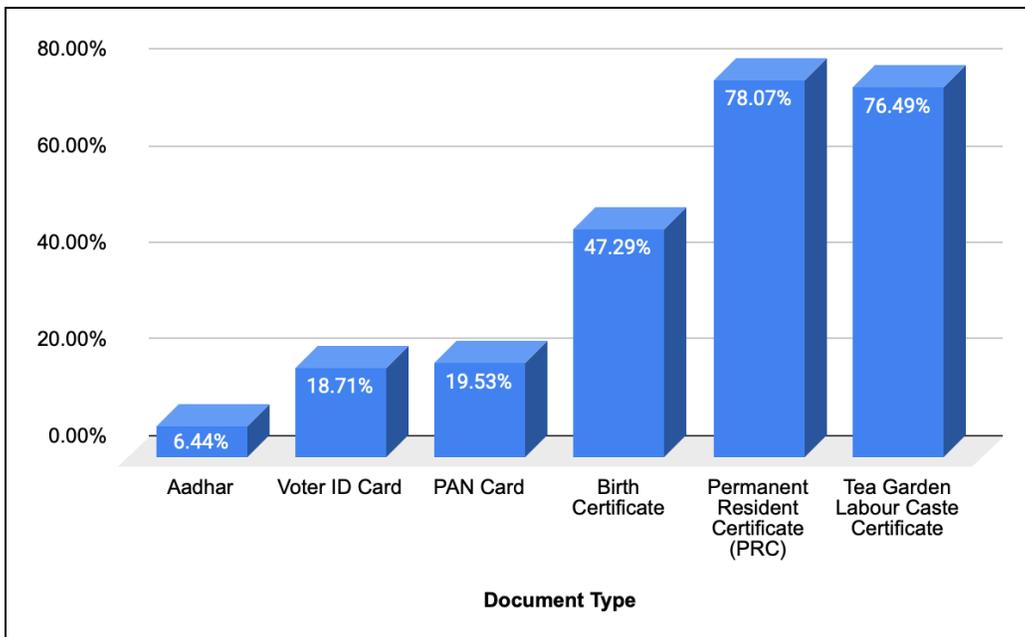




3. Key Survey Findings: Entitlement-wise Analysis

Level 1: Foundational Documentation Analysis

- The "Gateway" Gap: Gaps in foundational identity documents remain the primary barrier to accessing higher-level welfare and social protection.
- Quantitative Breakdown in Ward 5:



- **Birth Certificates:** A critical concern, with **47.2%** of individuals(1459) are lacking registration, affecting future educational and identity eligibility.
- **Financial Identity:** Over **6.44%** lack a Aadhar Card, **18.71%** lack a Voter ID card, **19.53%** lack a PAN card, constraining access to formal financial services and employment-linked benefits.
- **Permanent Resident Certificates (PRC):** Approximately **78.07%** of the population lacks a PRC, severely limiting access to state-specific residency-linked benefits.
- **Caste Certificates:** Roughly **76.49%** lack the Tea Garden Labour Caste Certificate, excluding them from targeted welfare schemes intended for tea garden communities.

Level 2: Statutory Entitlements (Food & Labor Security)

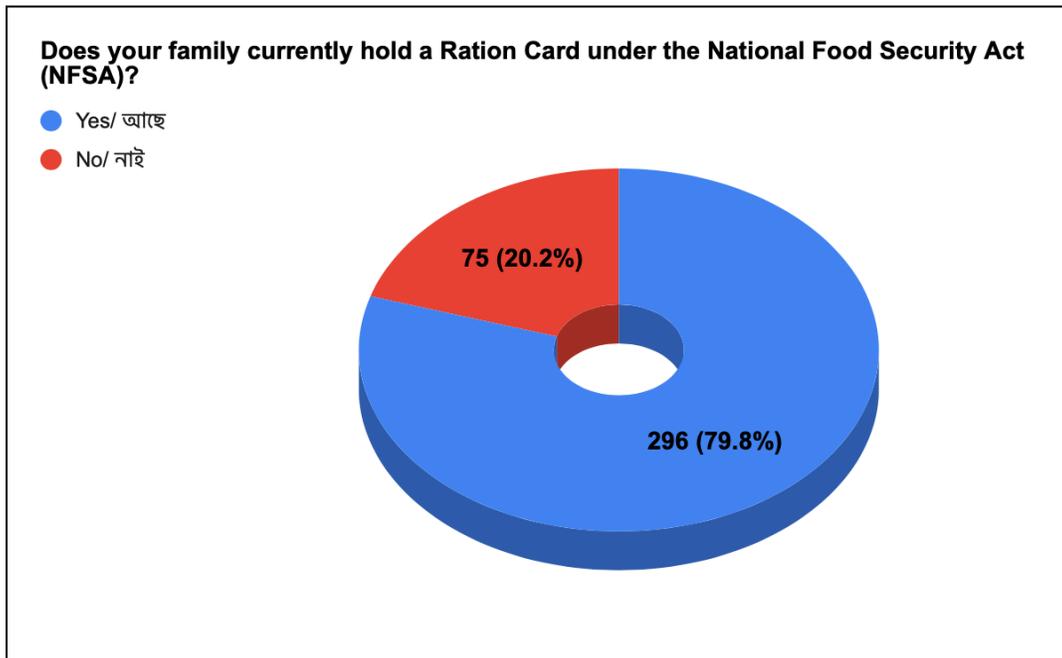
The survey in Dahingepar Tea Estate (Ward 5) reveals a significant gap between the possession of statutory rights and the actual realization of benefits. While basic coverage exists, administrative "friction" and a profound lack of awareness prevent households from fully utilizing these legal protections.

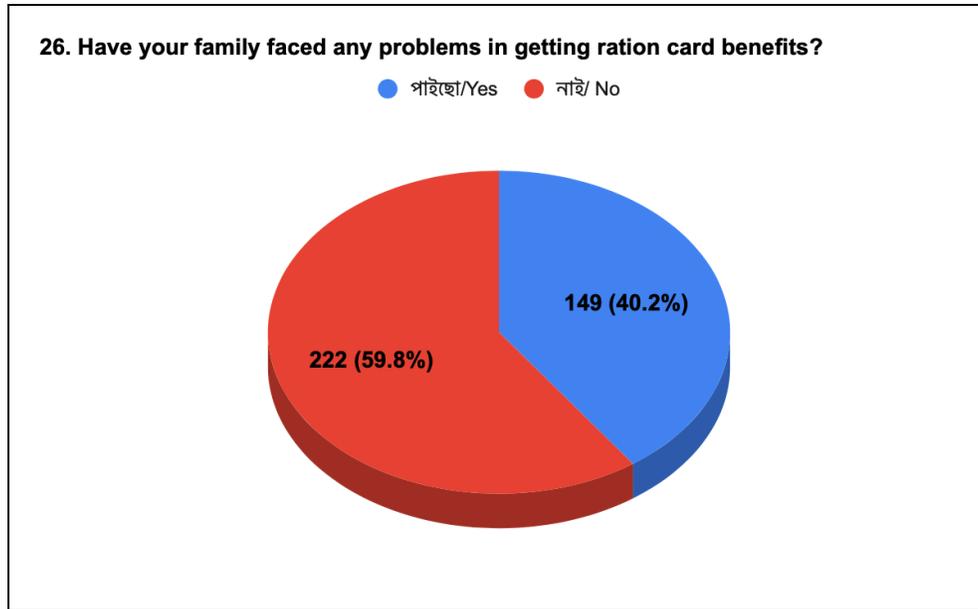
Key Findings:

Ration Card Coverage (NFSA):

While physical access to cards in Ward 5 is relatively high, the "Inclusion Gap" remains a major concern for food security.

- **Coverage:** **79.8%** of surveyed households currently possess a ration card.



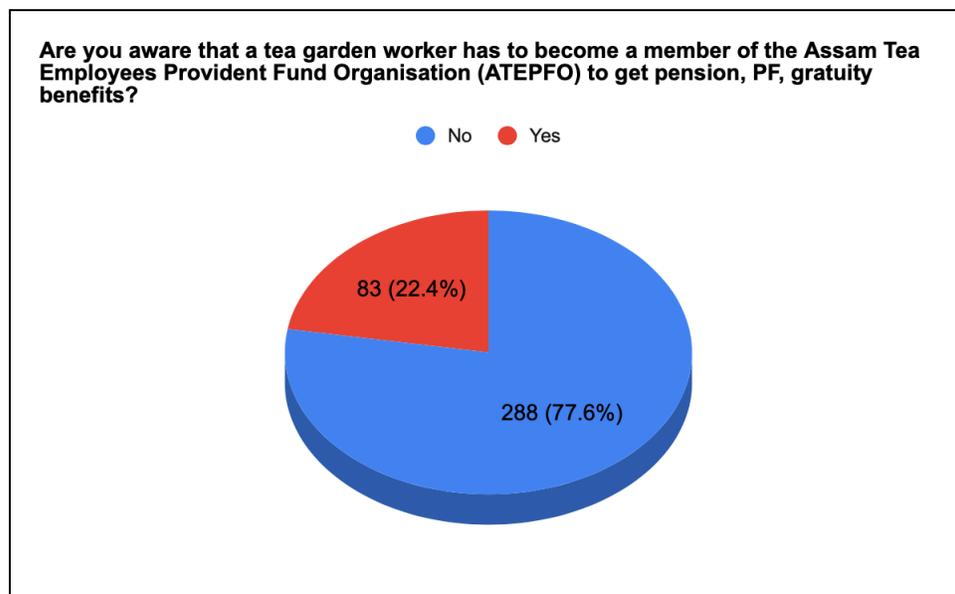


- **Operational Hurdles:** 59.8% of respondents reported facing persistent problems, citing issues such as quantity mismatches at Fair Price Shops and difficulties in updating records for newly formed households.

Provident Fund & Pension (ATEPFO):

Despite being the primary social security pillar for the tea workforce, awareness of ATEPFO (Provident Fund, Pension, Gratuity, and Deposit Linked Insurance) is alarmingly low among the residents of Ward 5.

- **Information & Digital Barrier:** Most workers (77.6%) are unclear about the exact amount of

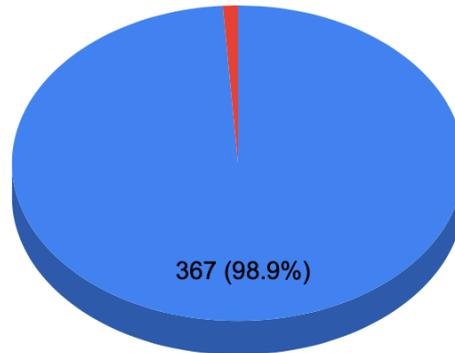


their PF deductions or their long-term eligibility for pension. There is almost zero awareness of digital transparency tools like the eNIDHI mobile app ie 98.9% of the individuals do not know about eNidhi App, forcing workers to

remain entirely dependent on garden management for any updates on their savings.

Are you aware of the eNIDHI mobile app launched by Assam Tea Employees Provident Fund Organization (ATEPFO) to check your status of pension, gratuity, DLI and Provident fund services for the tea plantation workers?

● No/ নাজানো ● Yes/ জানো

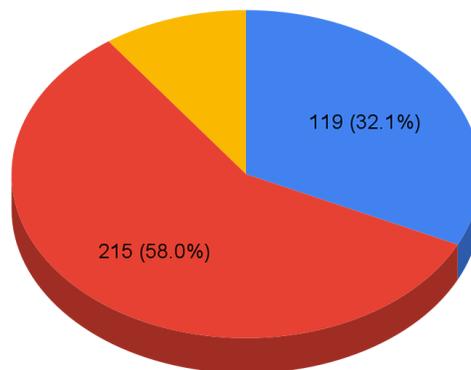


Service Access Hurdles:

When asked about specific technical problems—such as name mismatches on records, complex claim processes, or mobile numbers not being linked to PF accounts—the responses highlight a state of "Administrative Disconnection":

- **Direct Friction:** 10% of workers reported facing active technical or administrative hurdles when trying to settle claims.
- **The "Knowledge Void":** Critically, 32.1% of respondents stated they "Do not know" when asked about problems with their PF or Pension. This suggests that nearly half of the workforce has not even reached the stage of attempting to verify their benefits, indicating a complete lack of engagement with the system until the point of retirement or crisis.

21. Have you or family members faced any problems (like Name mismatched, Complex process, Mobile number not linked, etc) in availing these services (Pension, Provident Fund, Gratuity and Deposit Linked Insurance (DLI))?

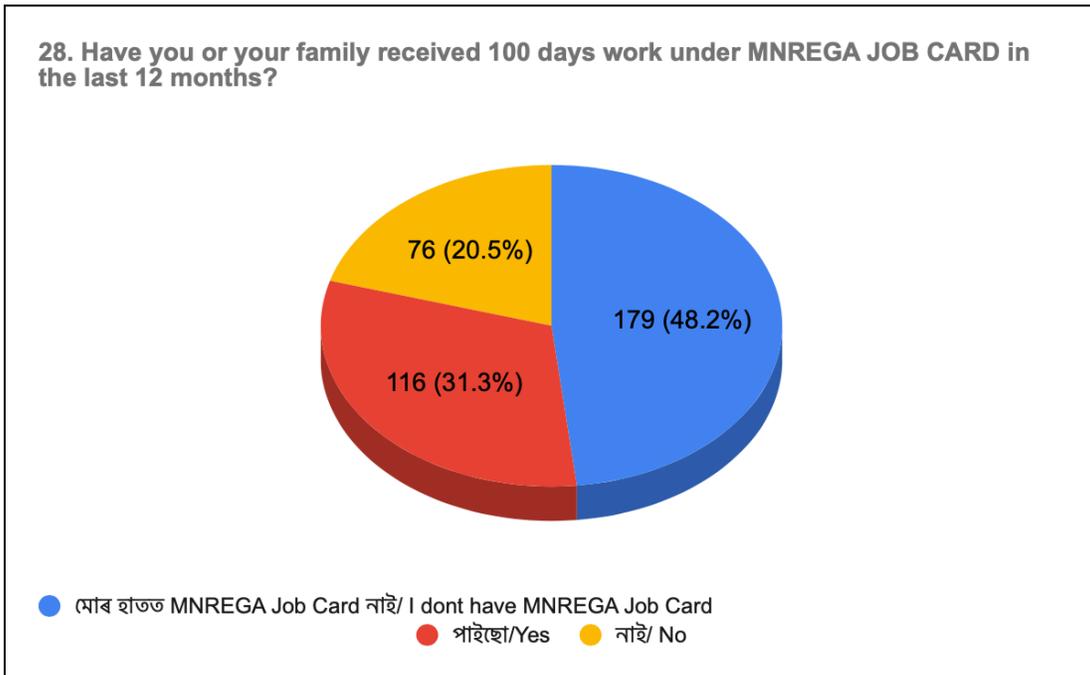
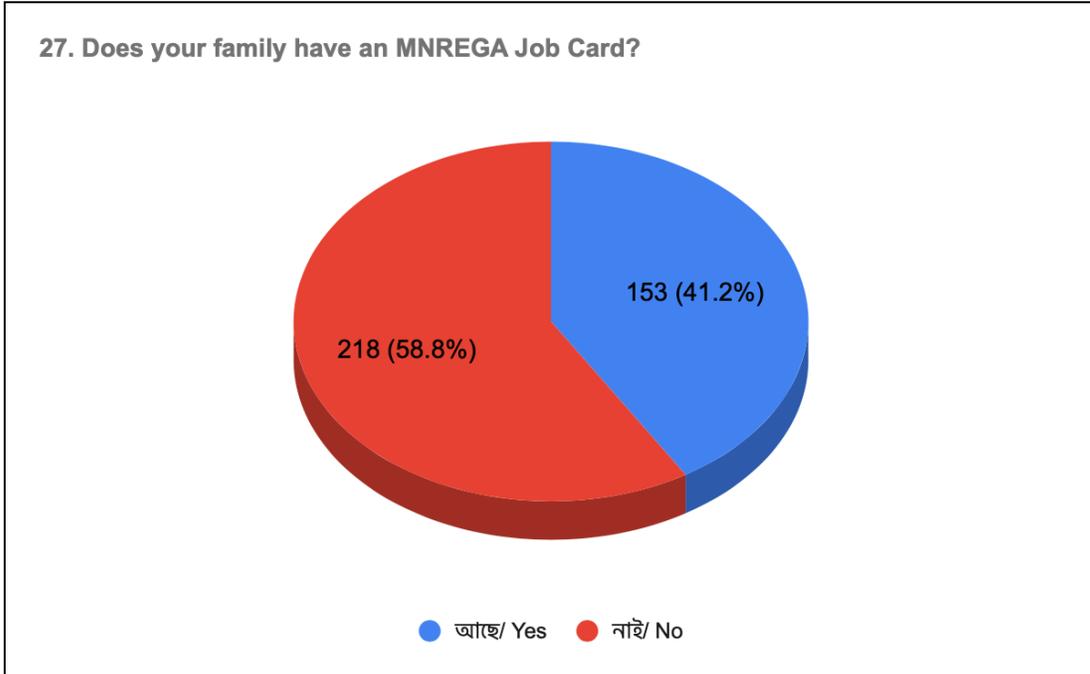


● Dont know/ নাজানো ● No/ কোনো সমস্যা সম্মুখীন হোৱা নাই ● Yes/ সমস্যাত সম্মুখীন হৈছিলোঁ

MNREGA (Right to Work):

The implementation of the Mahatma Gandhi National Rural Employment Guarantee Act in Ward 5 shows significant underutilization.

- **Job Card Ownership:** Only 41.2% of households hold a Job Card.
- **Employment Gap:** Despite the legal guarantee of 100 days of work, only 31.3% of cardholders reported receiving work in the last year, highlighting a failure in the "demand-for-work" mechanism within the tea garden lines.



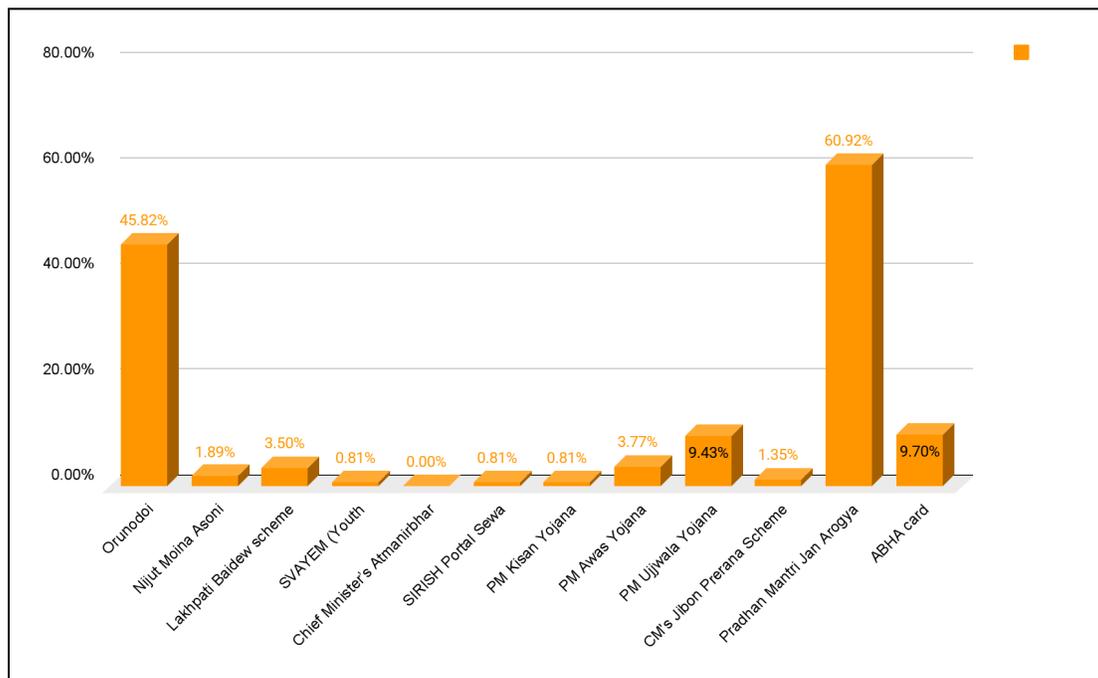
Level 3: Government Welfare Uptake

The baseline survey indicates that access to government welfare schemes among Tea Tribe and Adivasi households in Ward 5 remains uneven, fragmented, and heavily influenced by awareness, documentation, and process-related barriers. Despite the existence of multiple central and state schemes, a significant "Access Gap" persists where legal eligibility does not translate into actual enrollment.

Scheme Coverage and Uptake

Based on the survey of 371 households, the following distribution of benefits was observed:

- **Flagship Health Protection (PM-JAY):** This scheme has the highest penetration in the ward at 60.92%. However, the transition to the ABHA Card (Digital Health Account) is significantly lower at 9.70%, suggesting that while families hold basic health cards, they are not yet integrated into the government's digital health ecosystem.
- **Flagship Income Support (Orunodoi):** Covering 45.82% of households, this represents the primary cash transfer mechanism in the lines. Despite its success, more than half of the ward's vulnerable women remain excluded from this monthly financial safety net.



- **Housing & Energy (PMAY & Ujjwala):** Access to permanent housing remains a critical gap. Only 3.77% of households have received a house under PM Awas Yojana, leaving the vast majority in Kutcha structures. PM Ujjwala Yojana (clean cooking gas) reaches only 9.43% of households.

The Livelihood & Empowerment Gap

Uptake for schemes aimed at long-term financial independence and youth empowerment is alarmingly low:

- **Lakhpatti Baideo:** Only 3.50% of women members in SHGs have been integrated into this entrepreneurship initiative.

- **Nijut Moina Asoni:** This incentive for female students to pursue higher education has reached only 1.89% of households.
- **Youth & Entrepreneurship:** Enrollment in SVAYEM Grants (0.81%) and CM's Atmanirbhar Asom Abhijan(0.00%) is nearly non-existent, highlighting a total disconnect between the ward's youth and state-led self-employment opportunities.

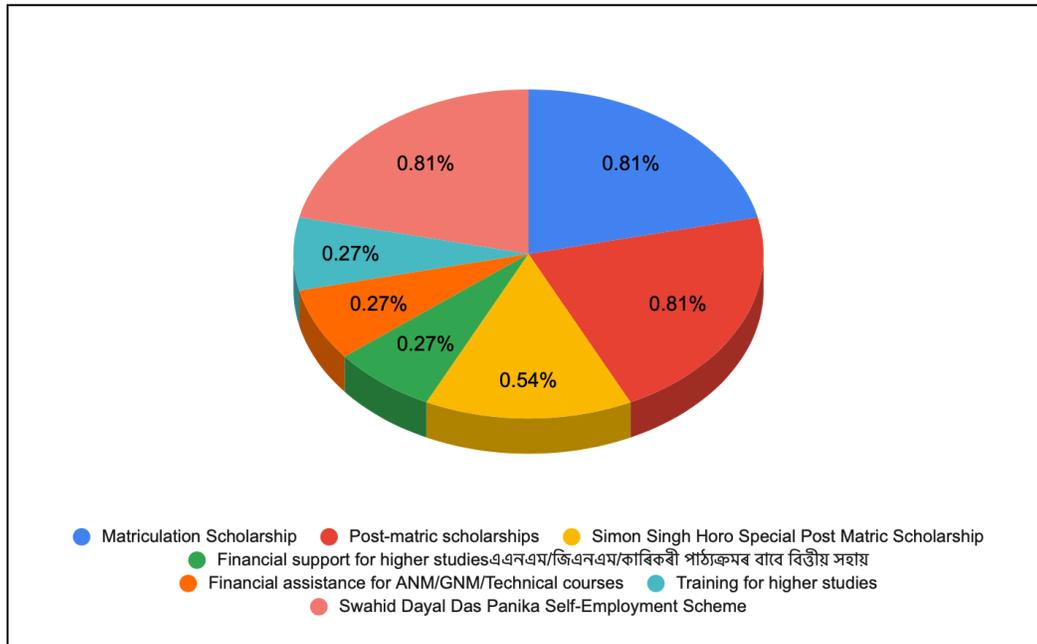
The SIRISH Portal & Agriculture Disconnect

With only **0.81%** of households in the ward reporting successful use of SIRISH services, the portal currently functions as a digital barrier rather than an enabler of progress.

Education & Scholarship Uptake

The survey highlights that the next generation of the tea community is largely excluded from critical educational entitlements:

- **Matriculation & Post-Matric Support:** Success rates are critically low, with Matriculation scholarships at 0.81% and Post-Matric scholarships at just 0.81%.
- **Specialized Aid:** The Simon Singh Horo Special Post Matric Scholarship—designed to support high-achieving students—reaches only 0.54% of households.
- **Higher Education Participation:** Combined enrollment for Financial support for higher studies (0.27%), ANM/GNM/Technical courses (0.27%), and Training for higher studies (0.27%) remains negligible.



Livelihood and Self-Employment

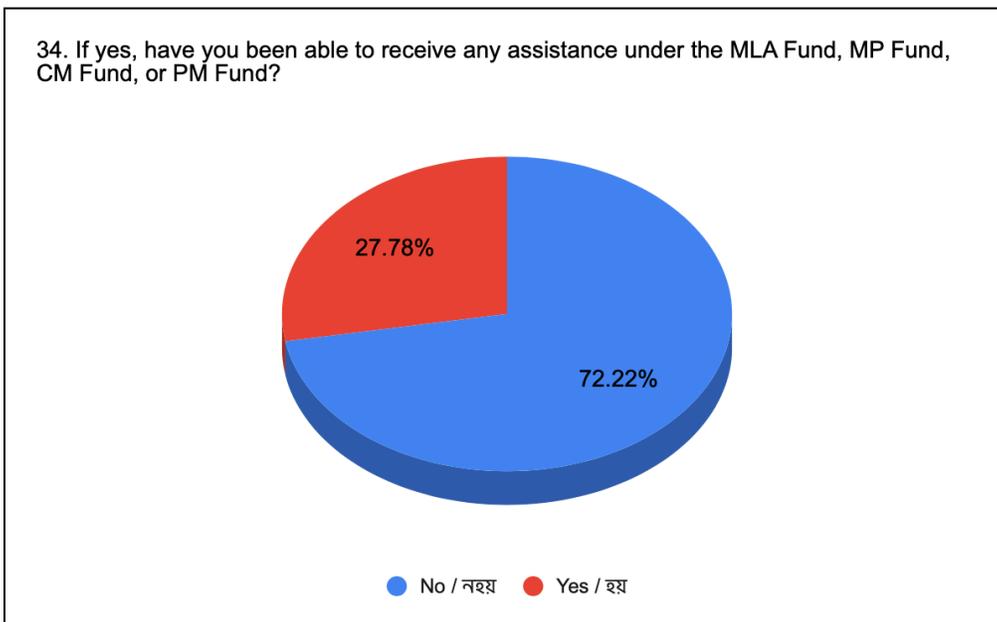
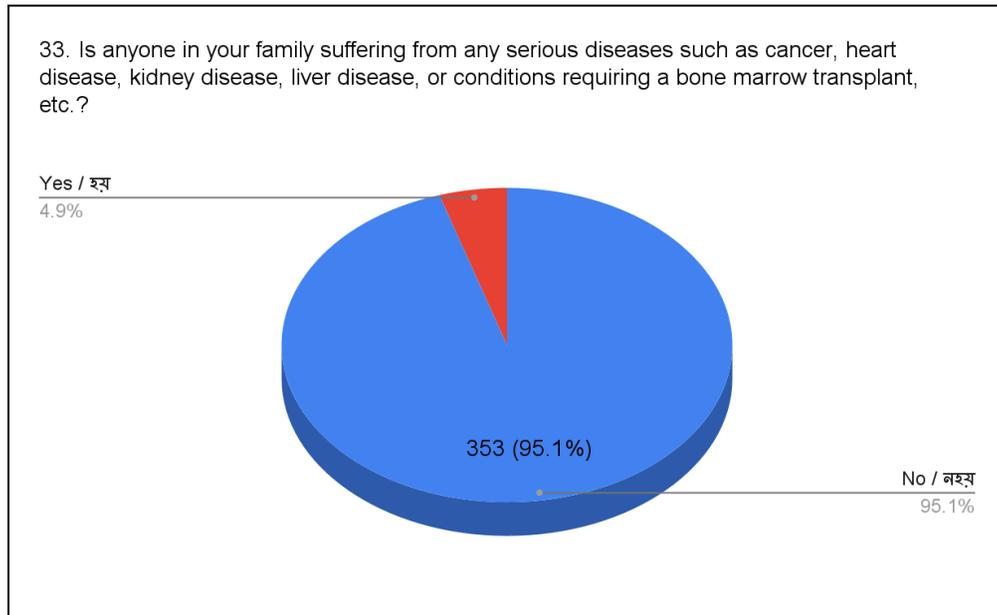
The gap extends beyond education into economic empowerment:

- **Self-Employment:** The Swahid Dayal Das Panika Self-Employment Scheme has the highest uptake in this category, yet it still only benefits 0.81% of households.

- **Women’s Empowerment:** Despite the central role of women in the tea workforce, there was 0.00% reported participation in Grants to women SHGs through the portal.
- **Civil Services Assistance:** Financial assistance for students passing the UPSC/APSC Preliminary exams saw zero participation, reflecting the deep structural barriers to elite educational attainment in the ward.

Access to Health and Emergency Assistance

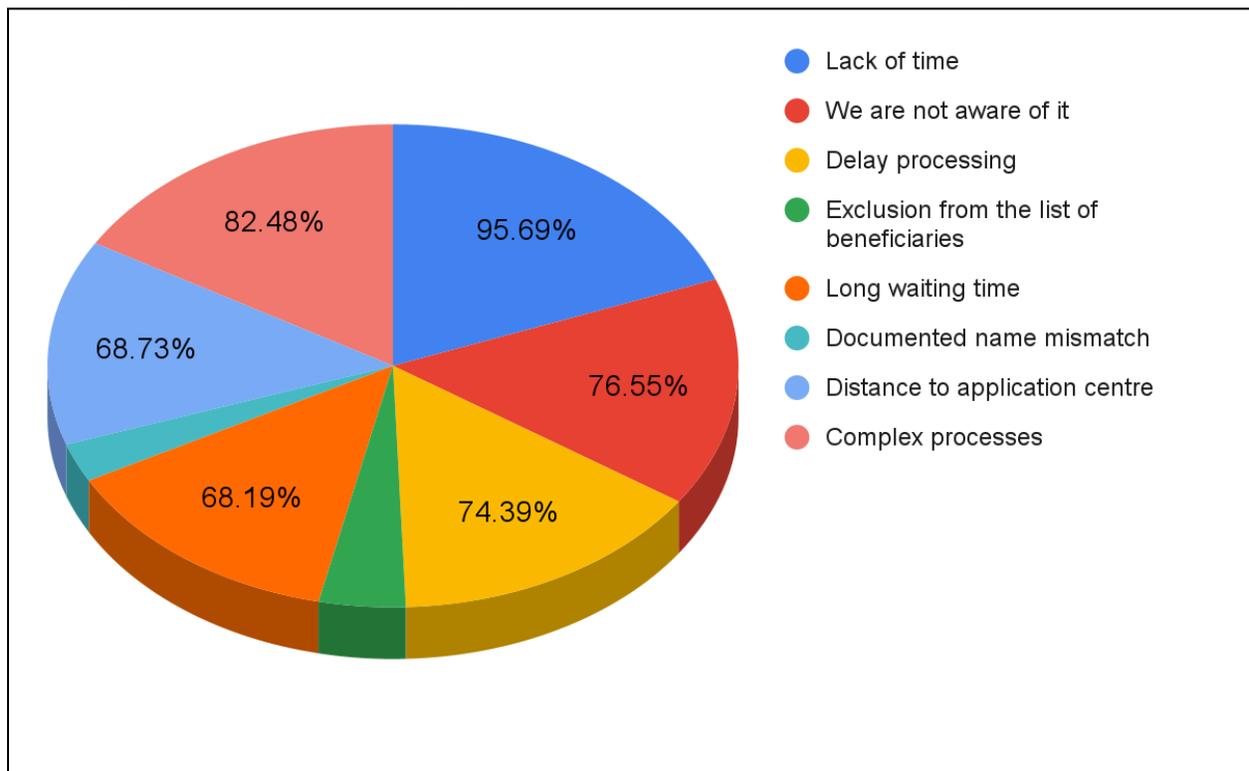
A critical gap exists in emergency medical support. While 4.9% of households reported a family member suffering from serious illnesses (Cancer, Heart, or Kidney disease), only 27.78% of households (out of the 4.9%) were able to access financial assistance through MLA, MP, CM, or PM relief funds.



Key Barriers to Accessing Government Schemes (Ward 5 Data)

The data from Ward 5 identifies several dominant forces that prevent households from securing their entitlements:

- **Time & Labor Loss (95.69%):** Almost all surveyed households cited a "Lack of time" as the primary barrier. For tea workers, the opportunity cost of missing a day's work for an administrative visit to Jorhat or Mariani is an immediate loss of wages, making the pursuit of benefits financially unviable.
- **Complexity & Procedures (82.48%):** Residents pointed to "Complex processes" as a major deterrent. The multi-layered documentation requirements are difficult to navigate for a population with limited formal education.
- **Informational Deficit (76.55%):** A vast majority stated, "We are not aware of it," confirming that knowledge about eligibility and application cycles does not effectively reach the garden lines.
- **Systemic Friction:** High rates of "Delay in processing" (74.39%) and "Long waiting times" (68.19%) further discourage individuals from engaging with government systems.
- **Logistical Barriers:** 68.73% of households cited the "Distance to application centres" as a significant obstacle, reinforcing the need for localized facilitation within the tea estate.



Level 4: Social Security & Protection

The baseline survey in Dahingepar Tea Estate (Ward 5) reveals that social security and protection coverage is critically low. The findings highlight a deep-seated condition of "Information Poverty," where high eligibility for protection is met with near-zero enrollment due to procedural friction and a lack of awareness.

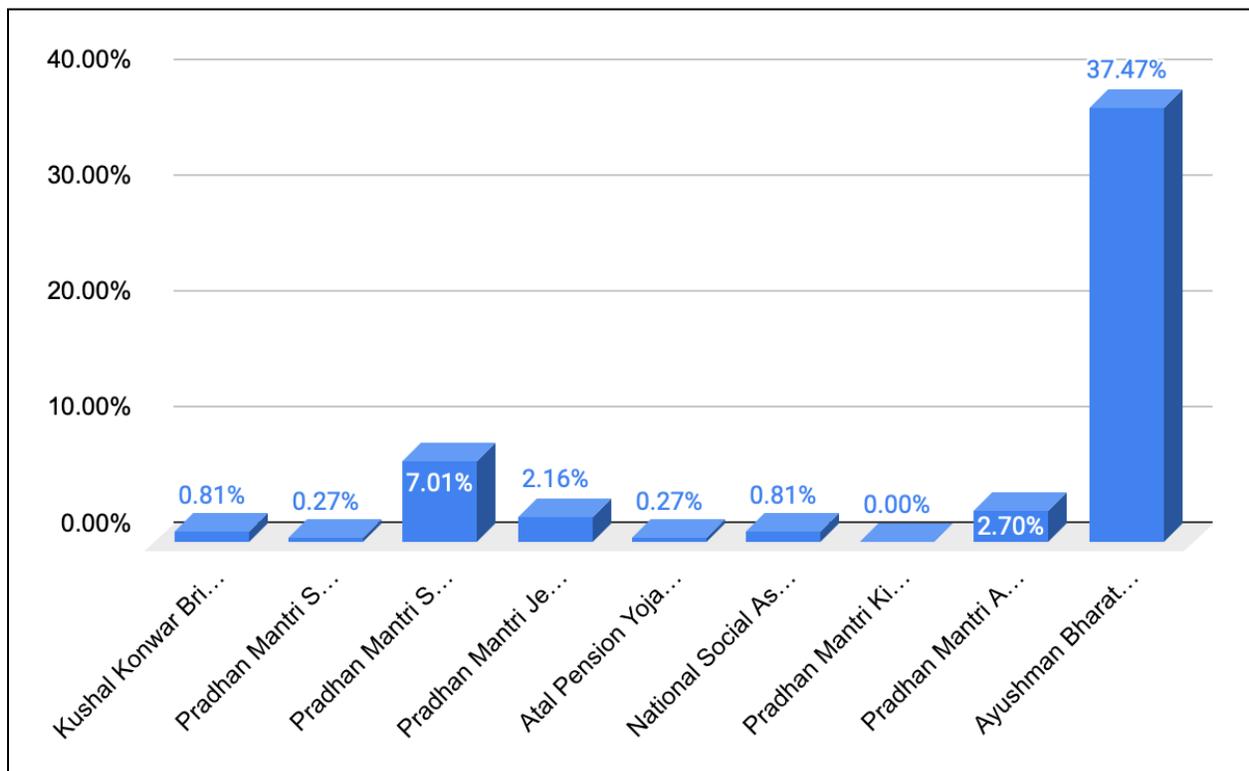
Social Security Enrollment

Despite the presence of elderly members and low-wage earners who are legally entitled to safety nets, actual registration in specialized schemes is negligible:

Old Age Protection & Pensions

Despite the high dependency on tea plantation labor and the physical toll it takes on workers, the ward shows almost no penetration of pension schemes:

- State & Central Pensions: Enrollment in the Kushal Konwar Briddha Pension (0.81%) and the National Social Assistance Programme (NSAP) (0.81%) is negligible.
- Worker-Specific Pensions: Long-term security schemes like the Atal Pension Yojana (0.27%) and PM Shram Yogi Maan-Dhan (0.27%) are virtually unknown in the garden lines.
- PM Kisan Mandhan: Despite the agrarian roots of the community, enrollment for farmer pensions stands at 0.00%.



Insurance & Health Protection

Financial protection against life-altering events (death or disability) is equally weak:

- Accident & Life Insurance: Coverage under the Pradhan Mantri Suraksha Bima Yojana (PMSBY)—which costs only ₹20/year—reaches only 7.01% of households. The life insurance scheme (PMJJBY) covers a mere 2.16%.
- Health Protection (PM-JAY): While this has the highest uptake in the social security category at 37.47%, it still leaves over 60% of the ward's population without a safety net for major medical emergencies.

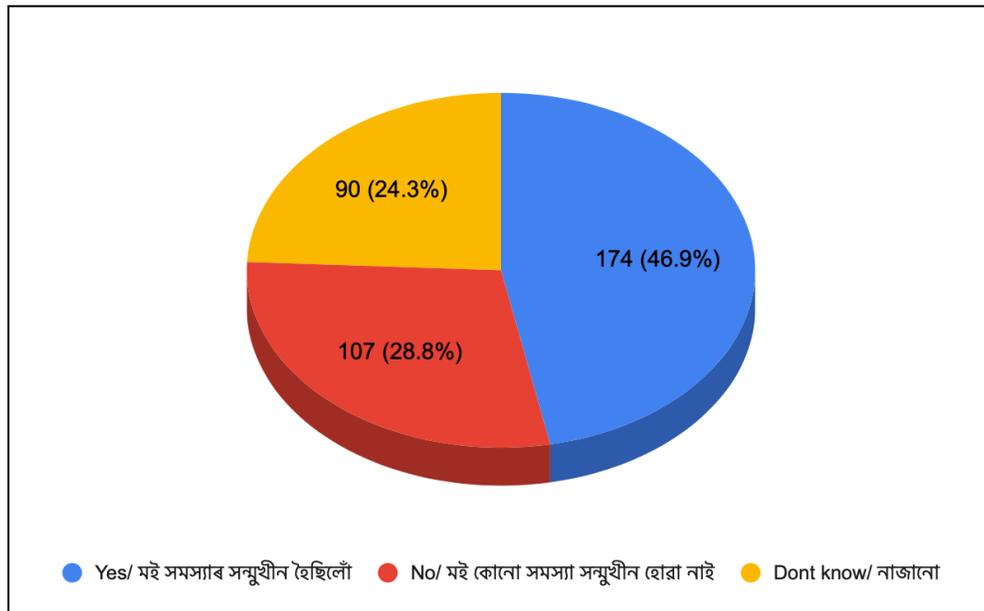
Housing Security (PMAY-G)

The housing crisis is a defining feature of Ward 5. While the majority of families reside in Kutchha (temporary) dwellings, only 2.70% of households have successfully accessed the Pradhan Mantri Awaas Yojana – Gramin. This indicates a massive gap in the "Housing for All" objective within the tea garden workforce.

Key Barriers to Access (Ward 5 Data)

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)



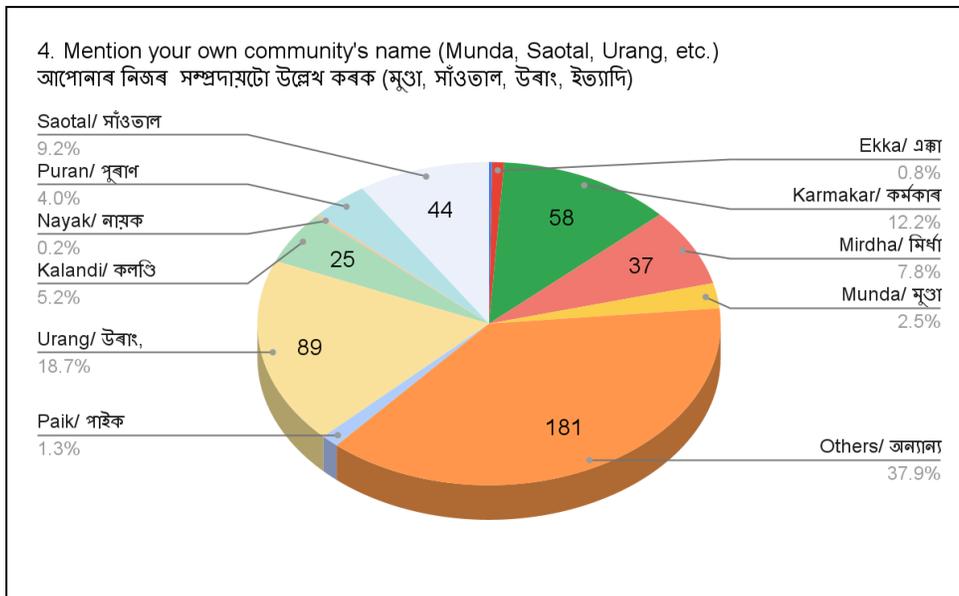
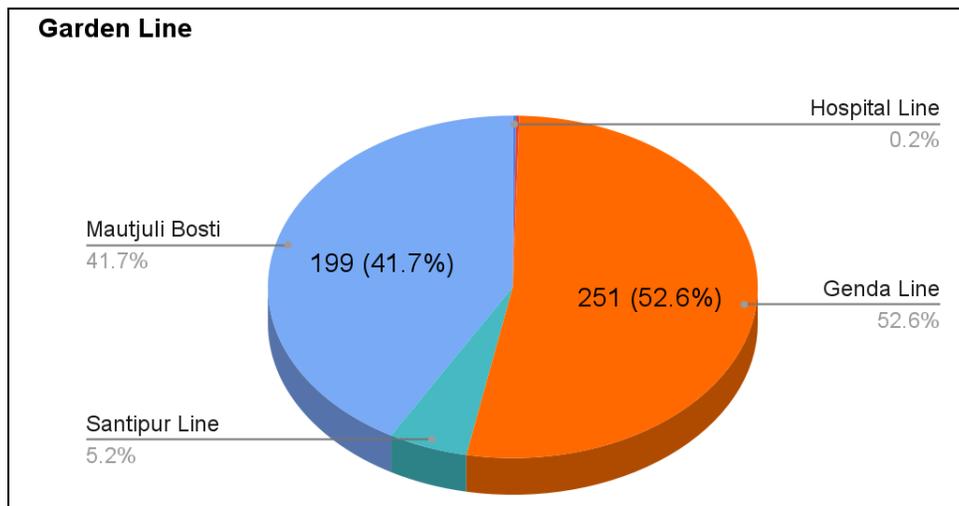
- The "Knowledge Void": A staggering 24.3% (90 households) responded with "Do not know." This indicates that the majority of the community is not even aware that these schemes exist or that they are eligible to apply.
- **Active Barriers:** 46.9% (174 households) confirmed they faced active problems, specifically citing Lack of Information, Complex Processes, Financial Constraints and Inaccessibility.

Hoolunguri Tea Estate (Ward 2) Narrative Report

Based on the survey of 477 households in Hoolunguri Tea Estate (Ward 2), this narrative report highlights the socio-demographic challenges and entitlement gaps unique to this ward.

1. Ward Profile and Survey Coverage

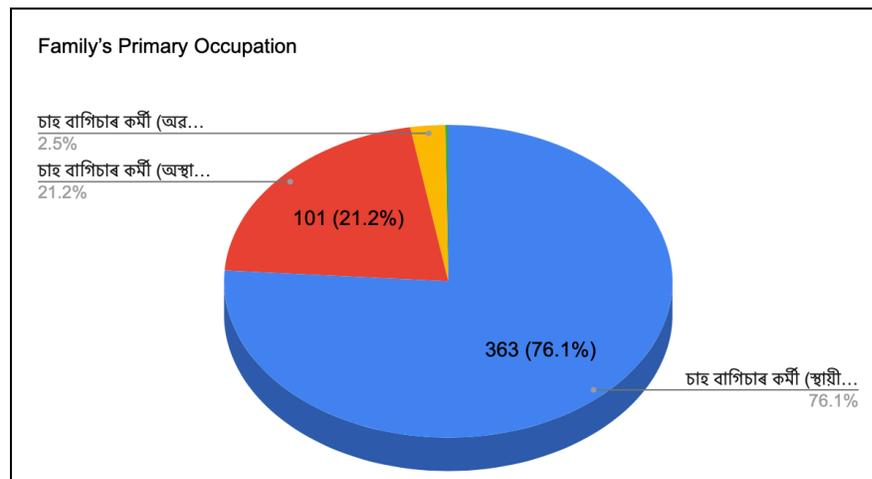
The baseline survey in Hoolunguri Tea Estate (Ward 2), under the 18 No. Kothalguri Gram Panchayat, successfully covered 477 households and population of 2011. This represents a critical mass of the tea garden community, primarily residing in labour lines such as **Munda Line, Ghato Line, and Basti Line**. The population is predominantly Tea Tribe and Adivasi, with major representation from the **Munda, Tanti, and Kurmi** communities.



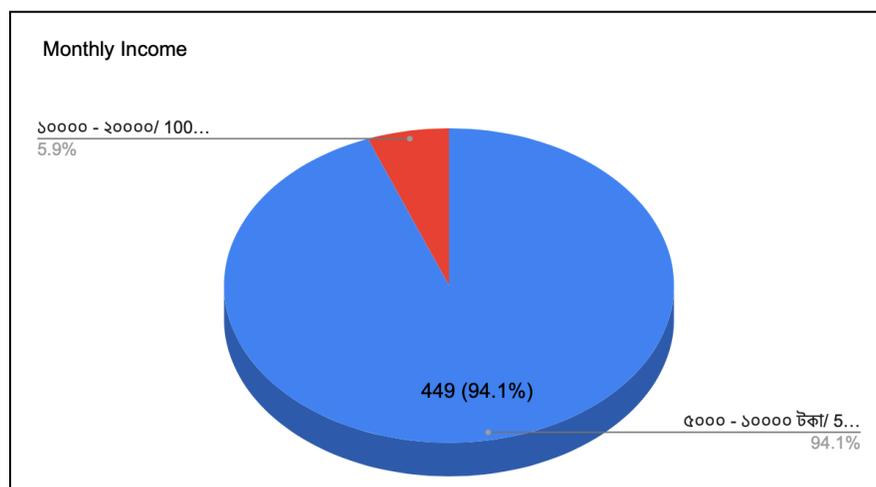
2. Socio-Demographic Profile

The socio-economic landscape of Ward 2 is defined by a deep-rooted dependency on the plantation economy, coupled with severe financial fragility that hampers the community's ability to engage with administrative systems.

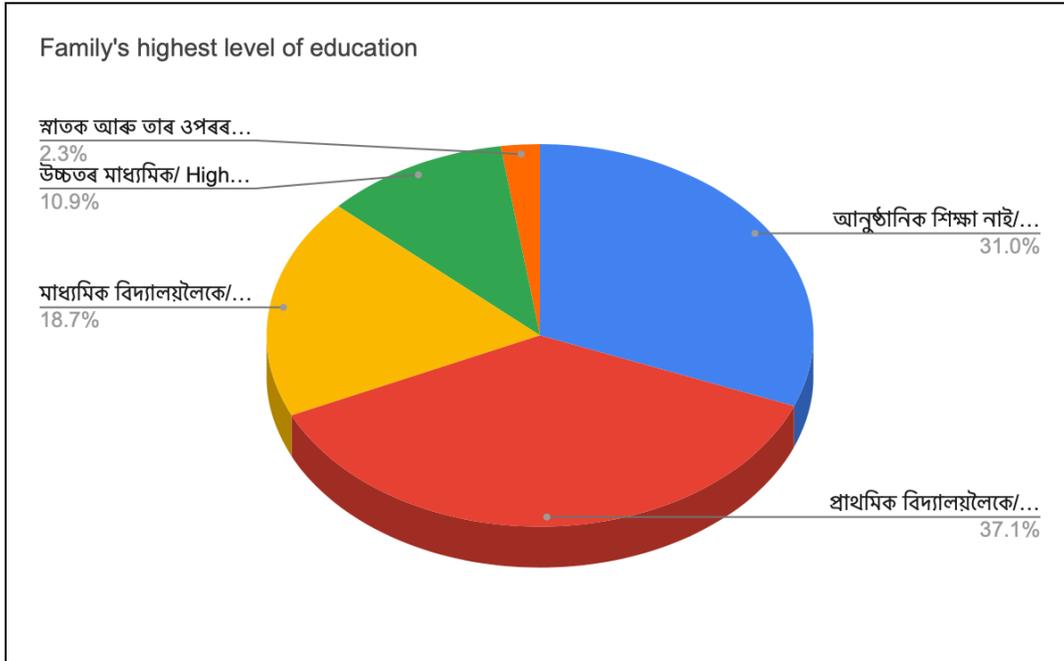
- **Primary Occupation:** The ward's economy is almost entirely tethered to the tea industry. Approximately **76.1% of respondents are permanent workers**, while **21.2% work as temporary laborers**. This high proportion of temporary staff indicates a heightened state of job insecurity. The survey reveals a stark lack of livelihood diversification.



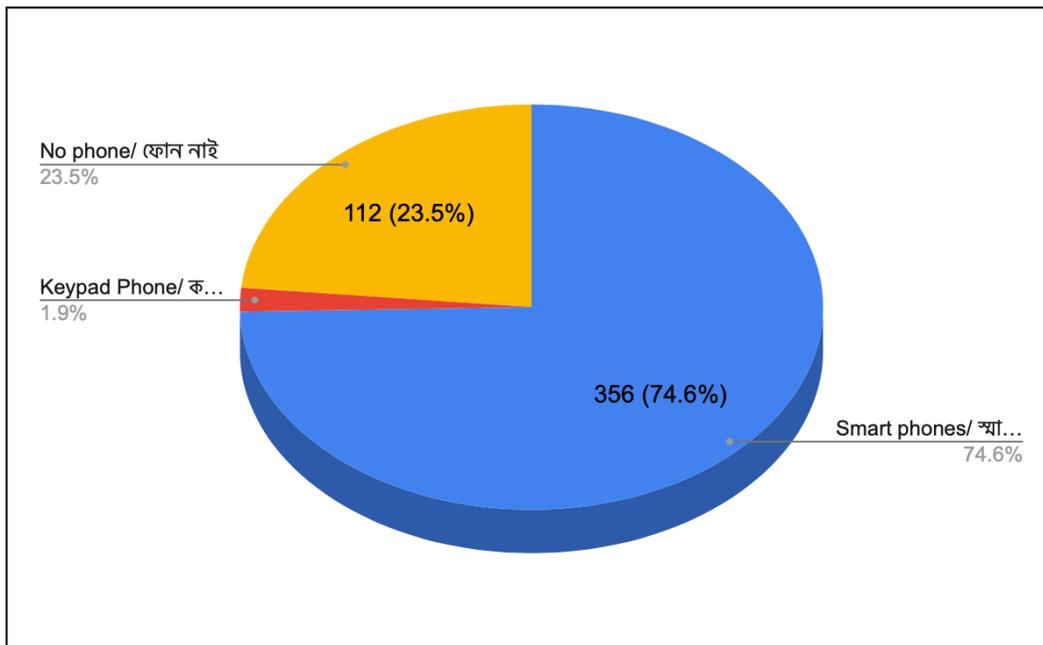
- **Income Constraints:** Financial vulnerability is the defining feature of Ward 2. Nearly **94.1% of surveyed households earn between ₹5,000 and ₹10,000 per month**. This low income level creates an "Administrative Tax"—where the cost of a single day's lost wage, combined with travel expenses to government offices in Jorhat or Mariani, makes the pursuit of foundational documents like a Birth Certificate or PRC economically unviable for the majority.



- Education and the Digital Divide:** The majority of the population—approximately **50.1% of respondents**—have only reached **primary school levels**. This low literacy rate, combined with the increasing complexity of "Digital India" government forms, leads to a high dependency on garden management or middlemen, often resulting in misinformation or exploitation.



- Digital Accessibility:** Unlike more remote areas, mobile connectivity and smartphone ownership in this ward are relatively high at **74.6%**.



3. Key Survey Findings: Entitlement-wise Analysis

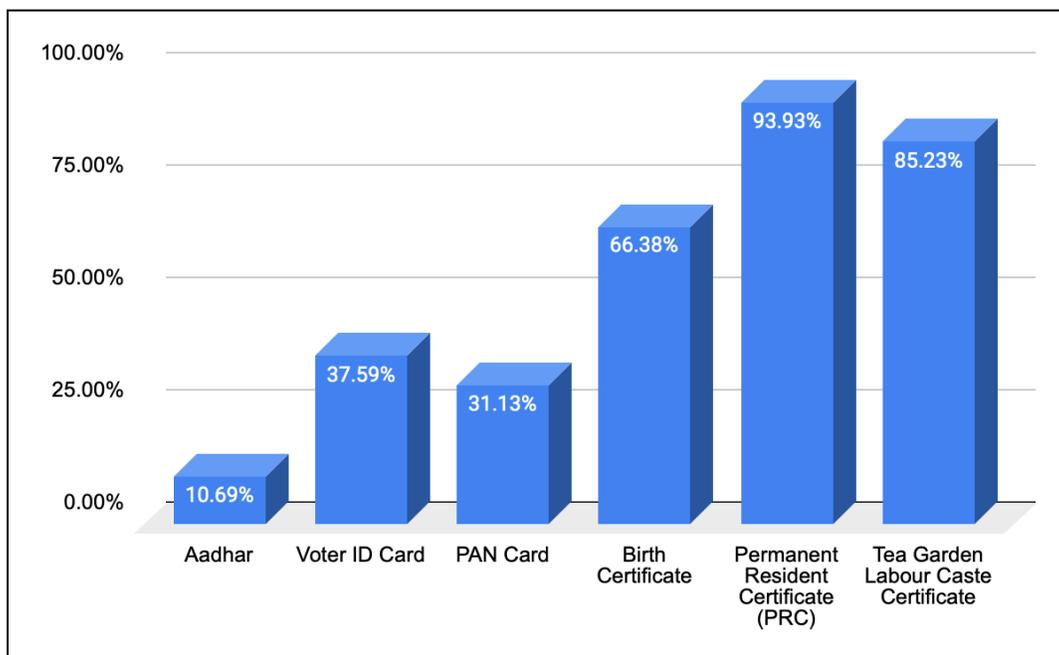
Level 1: Foundational Documentation Analysis

In Hoolunguri Tea Estate (Ward 2), the survey of 2,011 individuals reveals a severe "Documentation Deficit." Foundational identity documents act as the gateway to all government welfare, yet the majority of residents lack the specific certificates required to prove residency and caste status within the tea garden ecosystem.

The "Gateway" Gap

The data shows that a significant portion of the population is functionally invisible to specialized state welfare systems due to the absence of three critical documents:

- **Birth Certificates (66.38% Lack):** More than two-thirds of the individuals surveyed do not have a birth certificate. This creates a cascading failure, making it difficult to enroll children in schools, apply for scholarships, or correct age-related errors in other IDs.
- **Permanent Resident Certificate (PRC) (93.93% Lack):** Almost the entire population of Ward 2 lacks a PRC. This is a primary exclusion factor for state-level employment and residency-linked benefits in Assam.
- **Tea Garden Labour (TGL) Caste Certificate (85.23% Lack):** Despite belonging to the Tea Tribe and Adivasi communities, 85% lack the official caste certificate. This prevents them from accessing the SIRISH portal and other specialized welfare funds earmarked for tea garden communities.



Identity & Financial Inclusion Gaps

Even for standard national identity documents, the coverage remains alarmingly low for a ward of this size:

- **Aadhaar Card (10.69% Lack):** While Aadhaar has the highest penetration, roughly 215 individuals still lack this foundational ID, which is now mandatory for nearly all Direct Benefit Transfer (DBT) schemes.
- **Voter ID (37.59% Lack) & PAN Card (31.13% Lack):** Significant gaps exist in electoral and financial identity. The lack of PAN cards, in particular, limits the community's ability to engage with formal banking and insurance beyond simple savings accounts.
- **Bank Account (34.11% Lack):** One-third of the individuals in Ward 2 do not have a bank account. This "Financial Exclusion" means that even if they are eligible for schemes like Orunodoi, there is no digital destination for the funds to reach them.

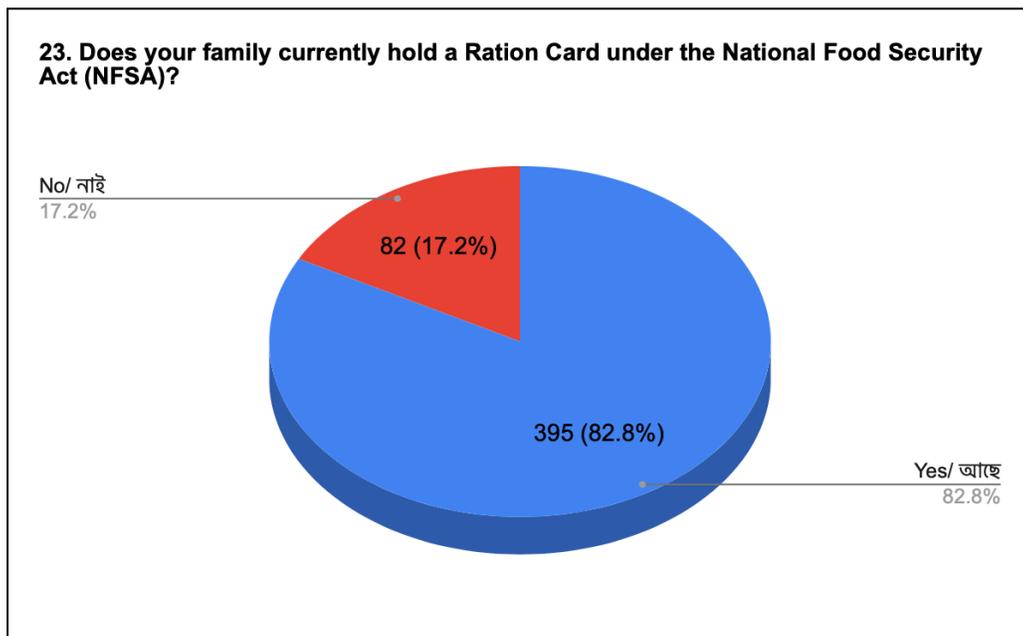
Level 2: Statutory Entitlements (Food & Labour Security)

The survey in Hoolunguri Tea Estate (Ward 2) reveals a significant disconnect between the legal rights of tea workers and the actual realization of those benefits. In this ward, "Information Poverty" and procedural gaps act as silent barriers to food and financial security.

1. Ration Card Coverage (NFSA):

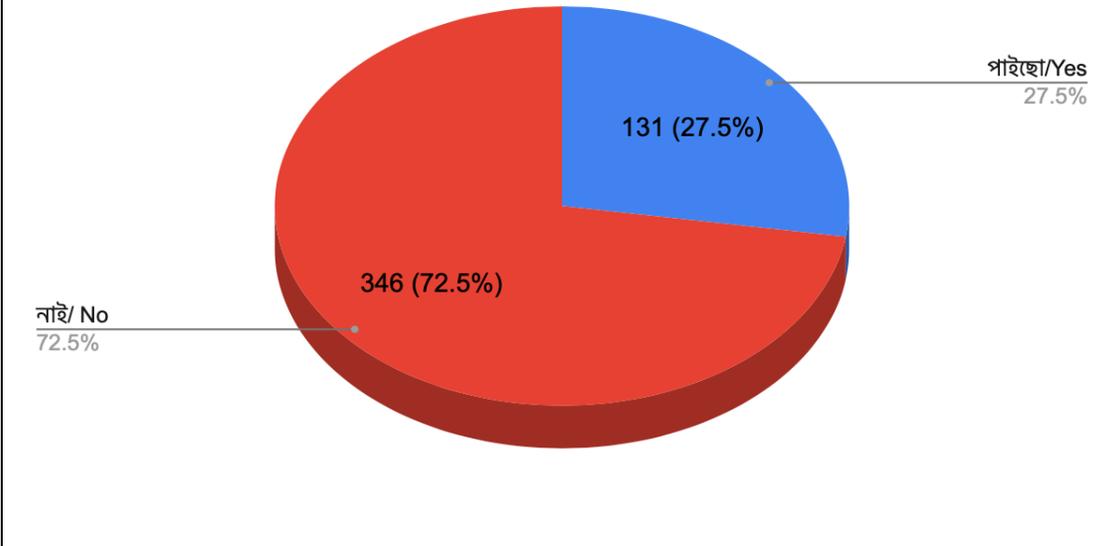
While physical access to cards is relatively stable, operational hurdles prevent many families from receiving their full legal entitlement.

- **Coverage:** 82.8% of surveyed households in Ward 2 possess a ration card.



- **Operational Hurdles:** 27.5% of respondents reported facing persistent problems, such as quantity mismatches at Fair Price Shops, irregular distribution, or difficulties in adding new family members (like newborns) to the card. This results in many households receiving fewer food grains than they are legally entitled to.

26. Have your family faced any problems in getting ration card benefits?

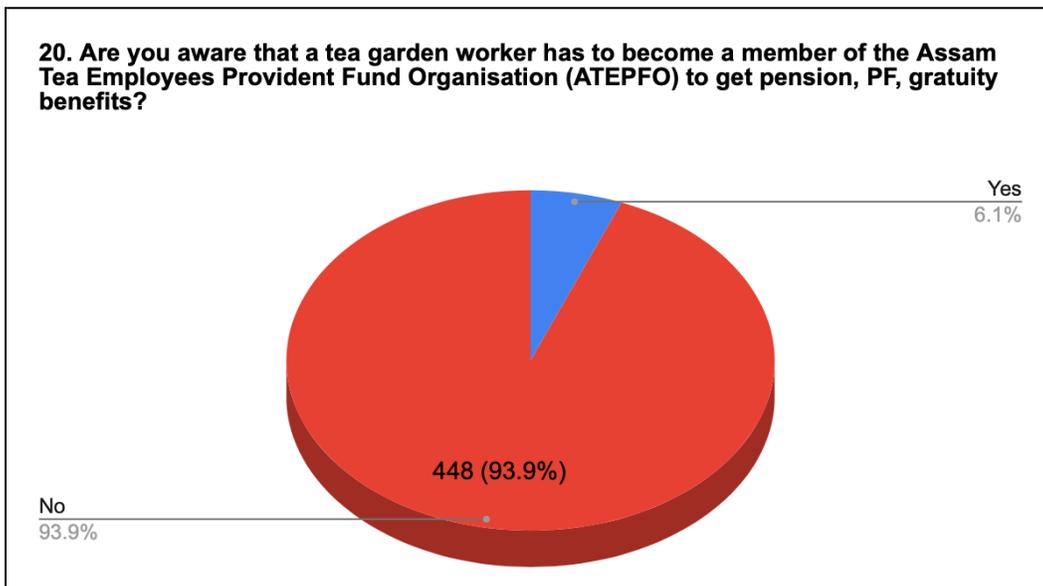


2. Provident Fund & Pension (ATEPFO):

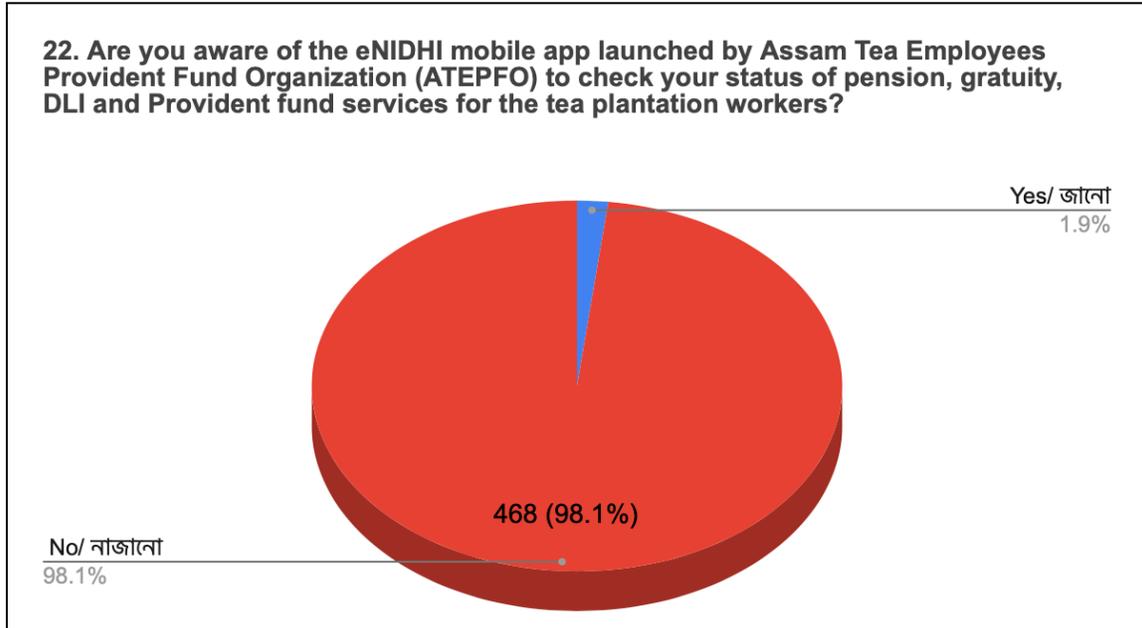
As the primary safety net for tea plantation workers, the Assam Tea Employees Provident Fund Organization (ATEPFO) is critically underutilized due to a total lack of transparency and awareness.

- **The Awareness Gap:** Awareness regarding specific PF deductions, gratuity, and pension eligibility is alarmingly low, at only 6.7%.

20. Are you aware that a tea garden worker has to become a member of the Assam Tea Employees Provident Fund Organisation (ATEPFO) to get pension, PF, gratuity benefits?



- **The Digital Barrier:** There is almost no digital engagement with retirement savings. 72.5% of individuals are completely unaware of the eNIDHI mobile app, which is designed to track PF balances. This forces the workforce to rely entirely on garden management for information, with no independent way to verify their savings.

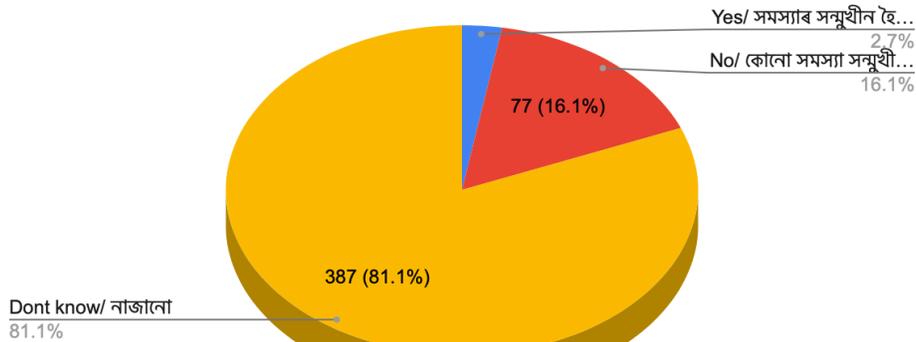


3. Service Access Hurdles:

When workers attempt to access their pension or PF benefits, they encounter significant friction. However, the data suggests that most haven't even reached the stage of attempting a claim:

- **Direct Friction:** Only 2.7% of workers reported facing active technical or administrative problems (such as name mismatches or mobile linking issues).
- The "Knowledge Void": A critical 81.1% of respondents stated they "Do not know" when asked about the challenges of accessing these services. This indicates that the vast majority of the ward's workforce is so far removed from the system that they are unaware of the very procedures required to claim their rights.

19. Have you or your family members faced any problems due to lack of correct identity documents?

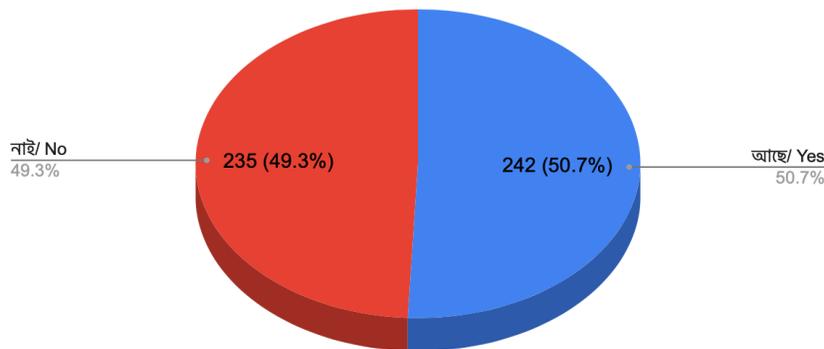


4. MNREGA (Right to Work):

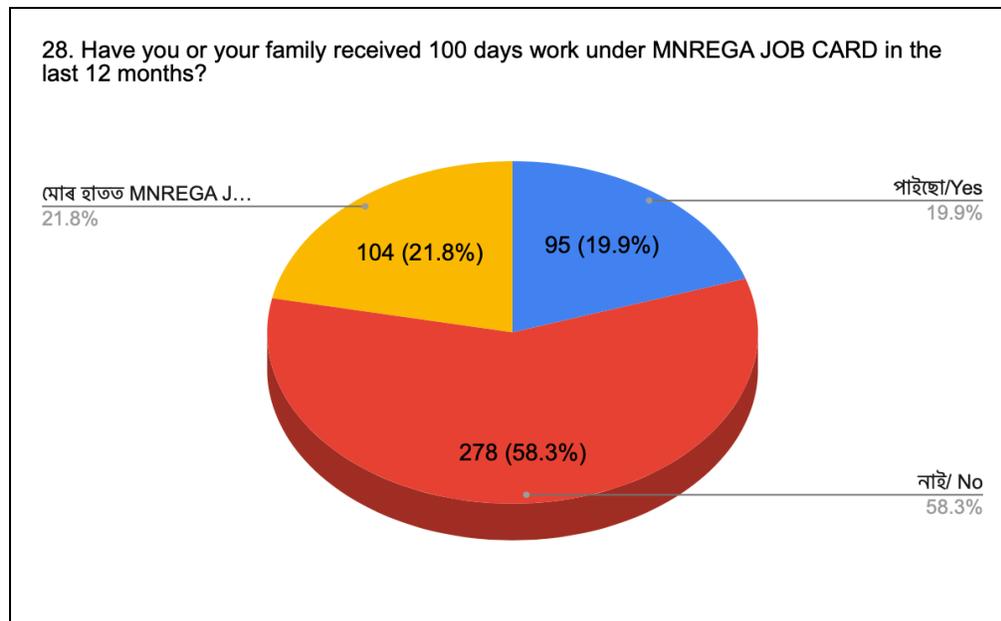
The implementation of the Mahatma Gandhi National Rural Employment Guarantee Act in Ward 2 shows a massive gap between the "Right to Work" and actual employment.

- **Job Card Ownership:** Only 50.7% of households hold a Job Card, meaning half the ward is excluded from the start.

27. Does your family have an MNREGA Job Card?



- **The Employment Gap:** Despite the legal guarantee of 100 days of work per year, only 19.9% of cardholders reported receiving any work in the last year. This highlights a failure in the local administration's ability to provide demand-driven employment in the tea lines.



Summary: For Hoolunguri Ward 2, the primary challenge is "Administrative Disconnection." Whether it is food (Ration Cards), retirement (PF), or employment (MNREGA), the residents are legally eligible but practically excluded due to a lack of digital tools and procedural handholding.

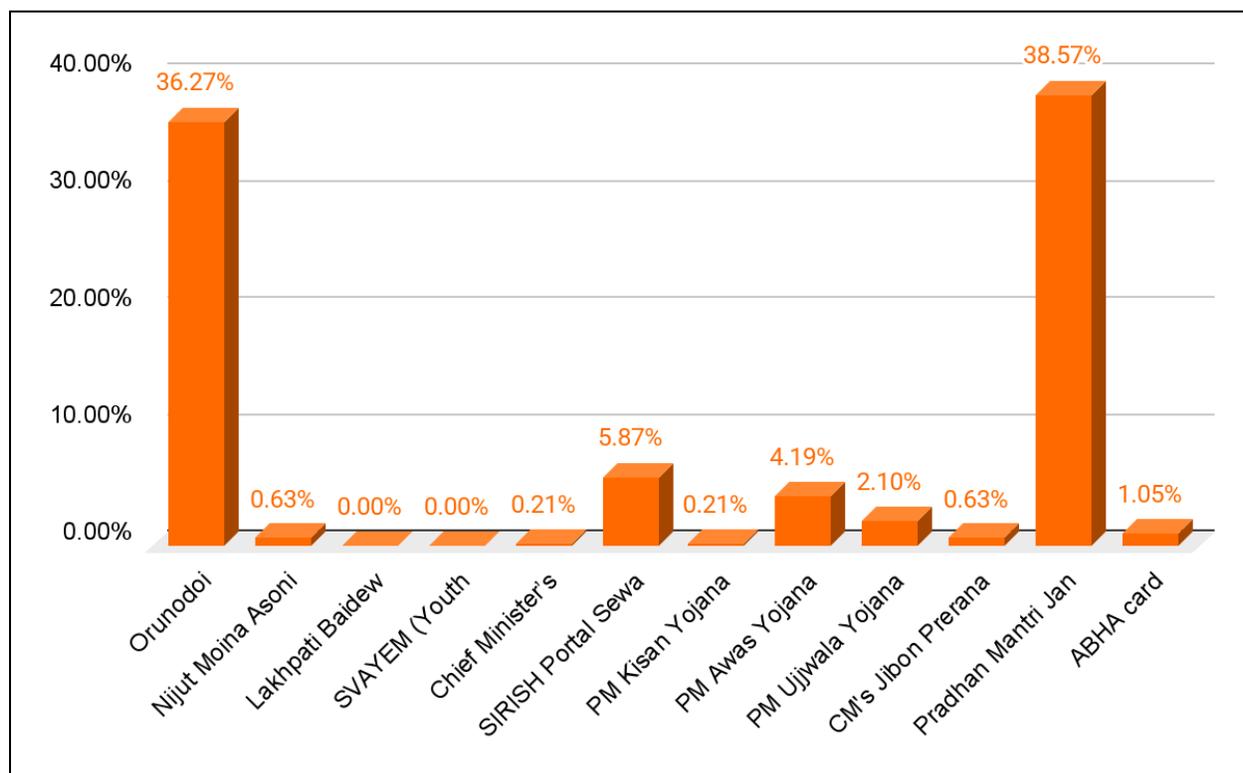
Level 3: Major Government Schemes (Welfare Uptake)

The baseline survey in Hoolunguri Tea Estate (Ward 2) indicates that while there is widespread eligibility for government welfare, the actual enrollment or "uptake" remains alarmingly low. A significant "Access Gap" exists, where the promise of social benefits is stalled by digital hurdles and documentation failures.

Scheme Coverage and Uptake

Based on the data from 477 households, the penetration of major schemes shows a concentration in high-visibility programs, while specialized livelihood and empowerment initiatives are nearly non-existent.

- **Flagship Health Protection (PM-JAY):** This ward shows a relatively high Ayushman Bharat coverage at 38.57%. However, the integration into the digital health ecosystem is failing, as the ABHA Card (Digital Health ID) enrollment stands at only 1.05%. This suggests that while families have a card, they are not connected to the ongoing digital healthcare infrastructure.
- **Income Support (Orunodoi):** The scheme covers 36.27% of households. This is notably lower than the 45% coverage seen in Dahingepar Ward 5, implying that a vast number of eligible women in Ward 2 are still missing out on this vital monthly financial support.
- **Housing & Basic Support (PMAY & Ujjwala):** A critical housing deficit persists. Only 4.19% of households have successfully accessed a house under PM Awas Yojana. Even more concerning is the PM Ujjwala Yojana coverage at just 2.10%, indicating that basic clean cooking fuel has yet to reach the majority of the lines.



The Youth & Women Empowerment Gap

Uptake for schemes designed to create long-term financial independence is virtually stalled in Ward 2:

- **Lakhpati Baidew:** The enrollment for this high-impact entrepreneurship grant for SHG women is 0.00%.
- **Youth Initiatives:** Participation in the SVAYEM Grant (0.00%) and Nijut Moina Asoni (0.63%) shows that the ward's youth are almost entirely disconnected from the state's developmental pipeline. CM's Atmanirbhar Asom also shows a negligible registration of 0.21%.

The SIRISH Portal & Agriculture Disconnect

The SIRISH Portal, the exclusive welfare gateway for the Tea Tribe community, is effectively unused in Ward 2, with a success rate of only 5.87%.

- **Education Barriers:** The digital complexity of the portal and the lack of TGL/Caste certificates (as identified in EL1) mean students are unable to apply for scholarships.
- **Agrarian Support:** Despite many families engaging in local cultivation, PM Kisan Yojana reaches only 0.21% of households, showing a breakdown in agricultural extension services.

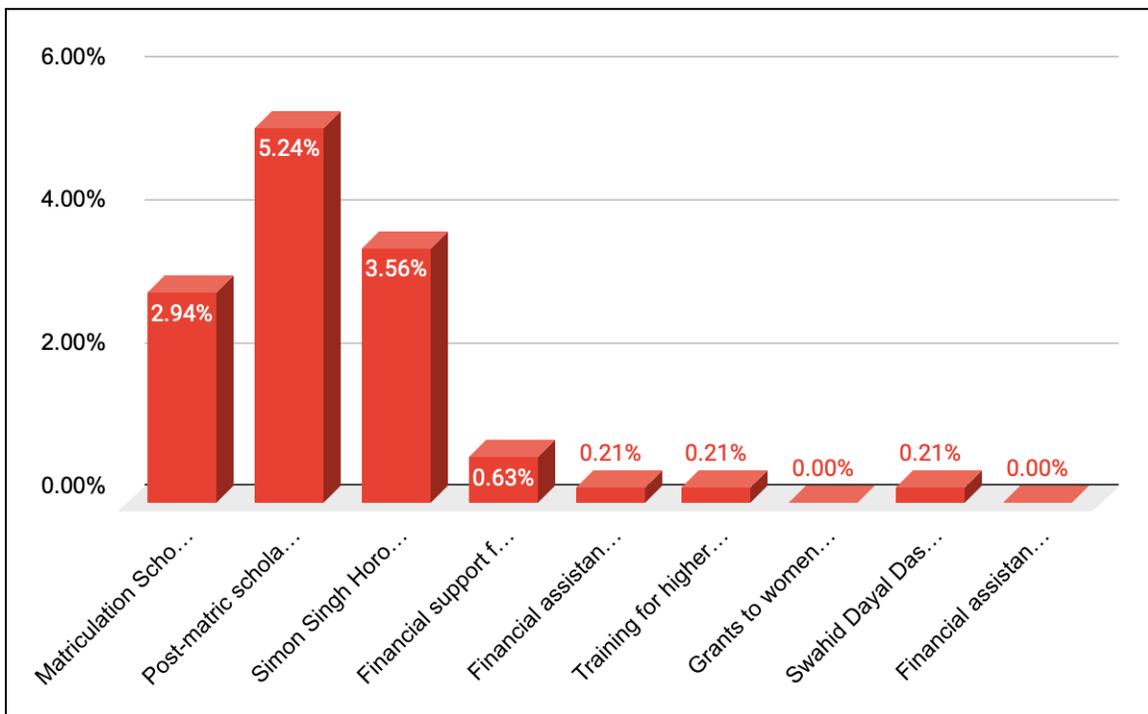
The SIRISH Portal & Agriculture Disconnect (Hoolunguri Ward 2 Data)

The survey findings for Hoolunguri Tea Estate (Ward 2) indicate that the SIRISH Portal, intended as the primary welfare gateway for the Tea Tribe and Adivasi communities, currently functions more as a digital barrier than an enabler of progress. With only 5.87% of households in the ward reporting successful use of SIRISH services, a vast majority of the community remains excluded from specialized state support.

Education & Scholarship Uptake

The digital divide and procedural complexities have severely impacted the student population in Ward 2. While scholarships are available, the actual uptake is minimal across all categories:

- General Scholarships: Only 2.94% have accessed Pre-Matriculation Scholarships, and 5.24% have received Post-matric scholarships.
- Specialized Support: The Simon Singh Horo Special Post Matric Scholarship has reached only 3.56% of eligible students.
- Higher & Technical Education: Financial support for higher studies stands at a negligible 0.63%, while assistance for specialized courses like ANM/GNM or Technical training is nearly invisible at 0.21%.
- Competitive Exams: There has been 0.00% uptake of financial assistance for students passing the Civil Services Preliminary Examination (UPSC/APSC).



Economic & Self-Employment Barriers

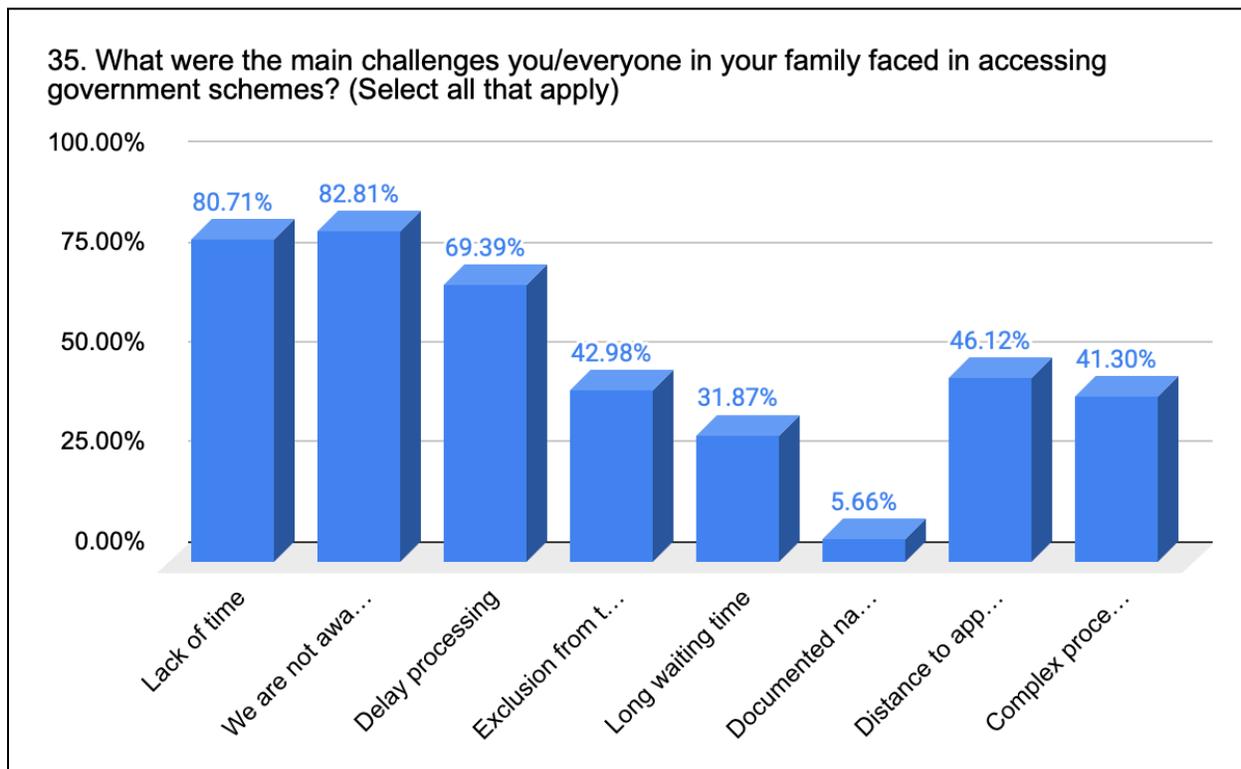
The gap extends beyond education into livelihood and self-reliance programs:

- Women's Empowerment: Despite the high number of women in the tea garden workforce, the uptake for Grants to women SHGs is 0.00%.
- Self-Employment: The Swahid Dayal Das Panika Self-Employment Scheme has seen a success rate of only 0.21%, indicating that the community is largely unable to access capital for starting small businesses.
- Training: Access to training for higher studies is similarly low at 0.21%

Specific Barriers to Level 3 Access:

The most staggering figures in the ward relate to the fundamental ability to even start an application:

- Informational Vacuum (82.81%): Over 80% of households reported, "We are not aware of it." This indicates that for 4 out of 5 families, the government's welfare catalog is essentially invisible. Without active outreach inside the garden lines, these schemes remain "paper promises."
- The Time-Wage Trap (80.71%): Almost the entire ward identifies "Lack of time" as a critical barrier. For a permanent tea garden worker, the workday is rigid. Taking a day off to visit a block office doesn't just mean a trip; it means losing a day's wage, which families earning under ₹10,000 cannot risk.



Administrative and Logistical Friction

Even for those who are aware of the schemes, the "cost of application" is prohibitively high:

- Systemic Delays (69.39%): Nearly 70% of respondents cited "Delay in processing" as a deterrent. When applications take months or years to move through the system, the community loses trust in the process.
- Physical Distance (46.12%): Almost half the ward struggles with the "Distance to application centres." Combined with poor public transport and the time-wage trap, the physical journey to town is a major exclusion factor.
- Complex Procedures (41.30%): The transition to digital portals like SIRISH and Sewa Setu has backfired for many. Over 40% find the "Complex processes" (online uploads, OTPs, and digital tracking) impossible to navigate without professional help.

Systemic Exclusion and Wait Times

- Exclusion from Lists (42.98%): A large portion of the ward feels they have been unfairly "Excluded from the list of beneficiaries" (such as the SECC or NFSA lists), often due to outdated data or previous census errors.
- Long Waiting Times (31.87%): The sheer volume of people at government offices and the slow pace of service delivery discourage nearly a third of the potential applicants.
- The Documentation Block (5.66%): While "Documented name mismatch" affects a smaller percentage, for those individuals, it acts as a total block, preventing Aadhaar-linked bank transfers for schemes like Orunodoi.

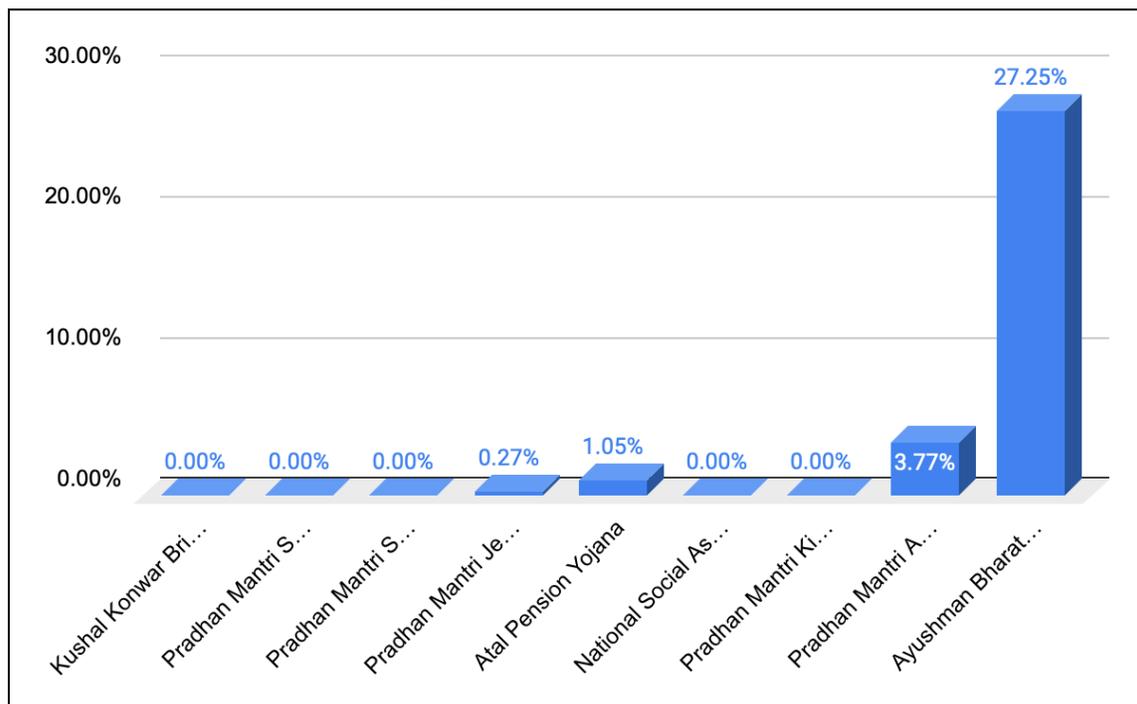
Level 4: Social Security & Protection

The survey data for **Hoolunguri Tea Estate (Ward 2)** clearly indicates a significant deficit in social security coverage. The safety nets designed for the elderly and vulnerable populations are failing to reach the residents of this ward. This highlights a massive **exclusion gap** driven by "Information Poverty" and the digital divide.

Old Age Protection & Pensions

Retirement security for the elderly and laborers in Ward 2 is virtually non-existent:

- State & Central Pensions: Both the Kushal Konwar Briddha Pension (0.00%) and the National Social Assistance Programme (NSAP) (0.00%) show zero uptake. This means not a single elderly person in the ward is currently receiving government pension benefits.
- Worker-Specific Pensions: Schemes specifically designed for laborers, such as PM Shram Yogi Maan-Dhan (0.00%) and PM Kisan Mandhan Yojana (0.00%), have no beneficiaries in this ward.
- Atal Pension Yojana (APY): Enrollment stands at a mere 1.05%, indicating that residents have almost no formal financial security for the future.



Insurance & Health Protection

Financial assistance during illness or accidents is equally concerning:

- Life & Accident Insurance: PMSBY (Accident Insurance) coverage is at 0.00%, while PMJJBY (Life Insurance) has reached only 0.27% of households. Despite low annual premiums (₹20 and ₹436), these schemes are stalled due to a lack of documentation and awareness.
- Health Security (PM-JAY): Ayushman Bharat (27.25%) is the most successful scheme in this category, yet it lags significantly behind Ward 5 (37%). This implies that approximately 73% of the population remains self-dependent for major medical expenses.

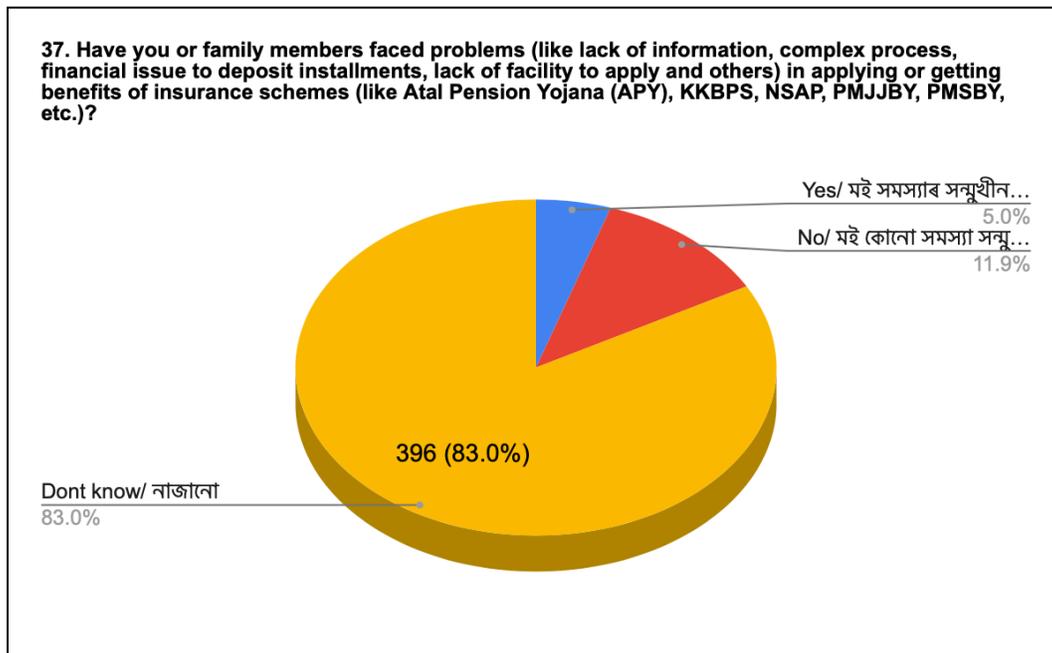
Housing Security (PMAY-G)

Ward 2 also lags in housing rights. Only 3.77% of households have received a permanent (pucca) house under PMAY-G, leaving the vast majority of residents still living in temporary (kutchra) structures.

Key Barriers to Accessing Government Schemes (Hoolunguri Ward 2)

Among the households that responded to this specific inquiry:

- Active Problems (Yes - 174 households): Approximately 47% of respondents confirmed they faced direct hurdles. These include documentation mismatches, long distances to centers, and complex digital requirements that they could not navigate.



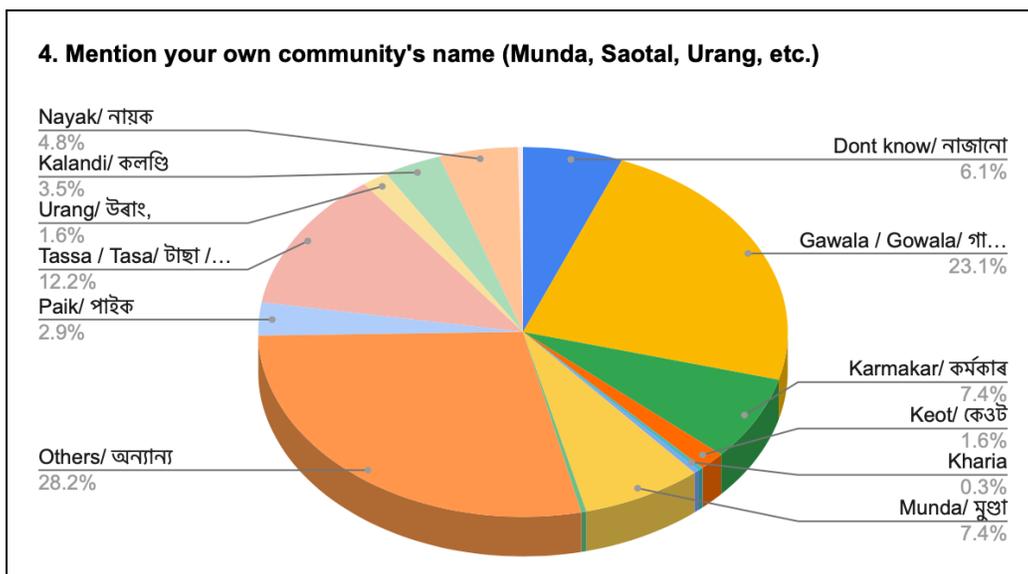
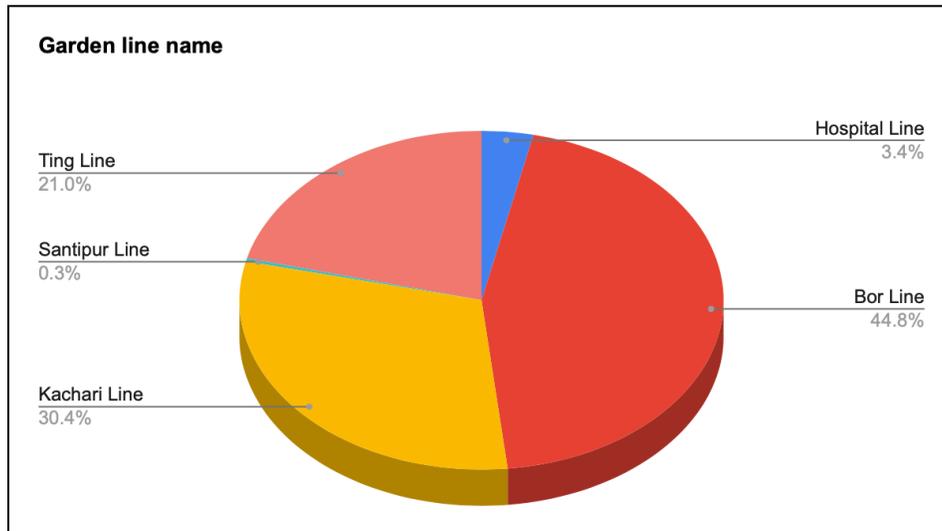
- No Active Problems (No - 107 households): Roughly 29% reported no issues. However, cross-referencing this with uptake data suggests that for many, "no problems" simply means they have not yet attempted to engage with the system.
- The Knowledge Void (Don't Know - 90 households): About 24% stated they were unaware of any problems. This reinforces the "Knowledge Void" theory, where a significant portion of the ward is so disconnected from the welfare state that they aren't even aware of the procedures, let alone the problems within them.

Kothalguri Tea Estate (Ward 8) Narrative Report

Based on the survey of **319 households** (comprising **1,574 individuals**), this report outlines the socio-economic and entitlement status of **Kothalguri Tea Estate Ward 8**. Like other wards, it faces a combination of high vulnerability and significant barriers to welfare access.

1. Ward Profile and Survey Coverage

The baseline household survey under the HaqDisha: Entitlements for All project covered Kothalguri Tea Estate, Ward No. 8, located under 18 No. Kothalguri Gram Panchayat in Mariani, Jorhat district. The survey covered a total of 319 households, encompassing 1,574 individuals, predominantly from Tea Tribe and Adivasi communities.

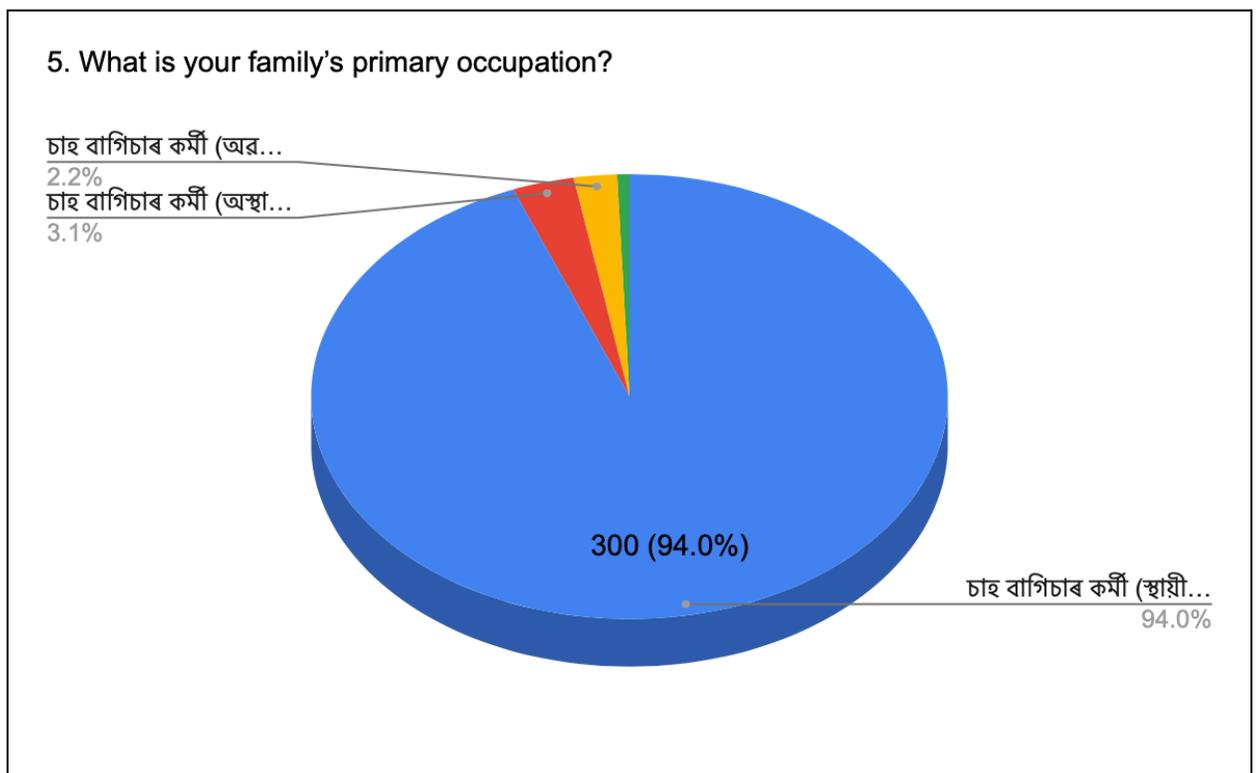


Ward No. 8 is characterized by compact labour lines, strong dependence on plantation-based livelihoods, and limited access to decentralized service delivery mechanisms. The survey aimed to assess household-level entitlement access and exclusion across the four entitlement levels to inform ward-specific intervention planning.

2. Socio-Demographic Profile

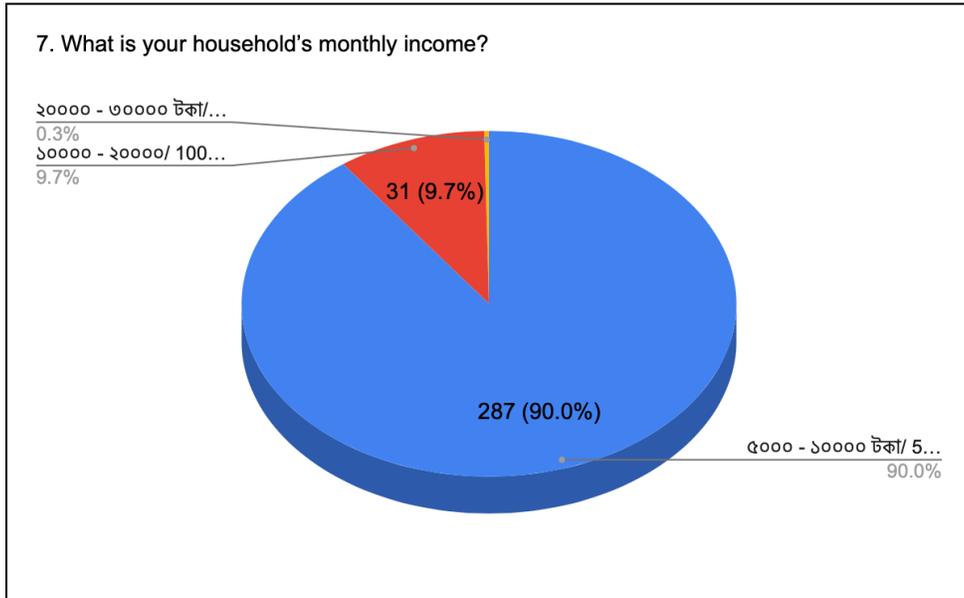
The socio-economic landscape of **Ward 8** is characterized by a stable but low-income workforce, heavily reliant on the plantation economy. While digital hardware presence is growing, educational and financial constraints continue to limit the community's upward mobility.

- Primary Occupation:** The ward's economy is deeply anchored in the tea industry, with a high degree of formal labor participation. Out of the surveyed households, **300 families (approx. 94%)** rely on permanent tea garden work, while only **10 are temporary workers**. Notably, the ward also supports a small segment of **retired workers (7)** and other diverse occupations. This heavy concentration in permanent labor highlights a community that is settled but entirely dependent on the garden's wage structure.

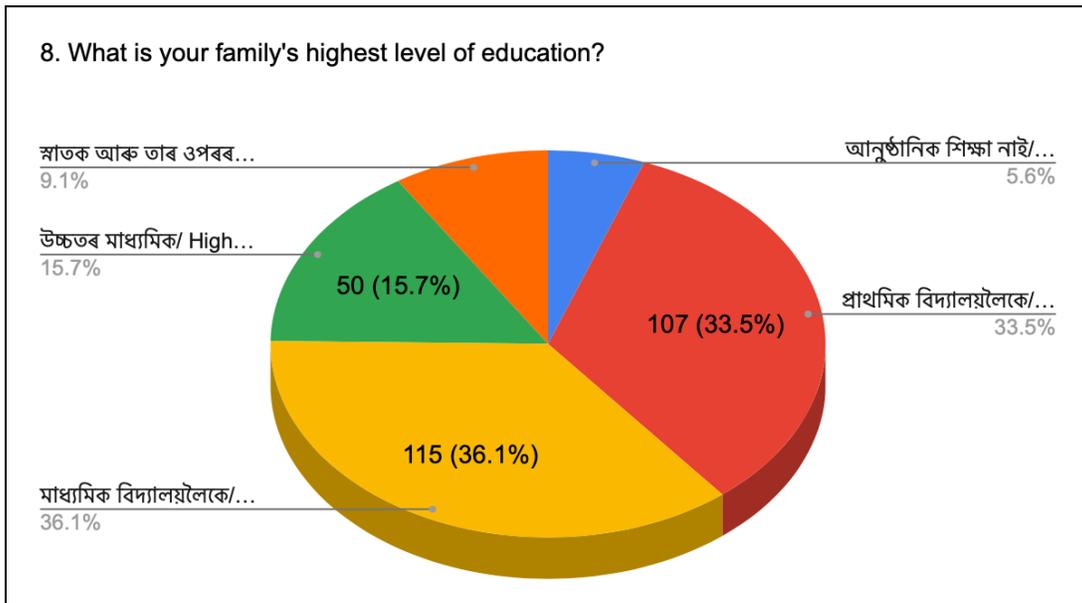


- Income Constraints:** Extreme financial vulnerability is the defining feature of Ward 8. **90% of households (287)** earn between **₹5,000 and ₹10,000 per month**. While a small fraction (31 households) earns up to ₹20,000, the vast majority live on the edge of poverty. This creates an "Administrative Tax"—where the cost of a day's lost wage, combined with travel expenses to

government offices, makes the pursuit of essential documents like a PRC or Caste Certificate a financial impossibility.

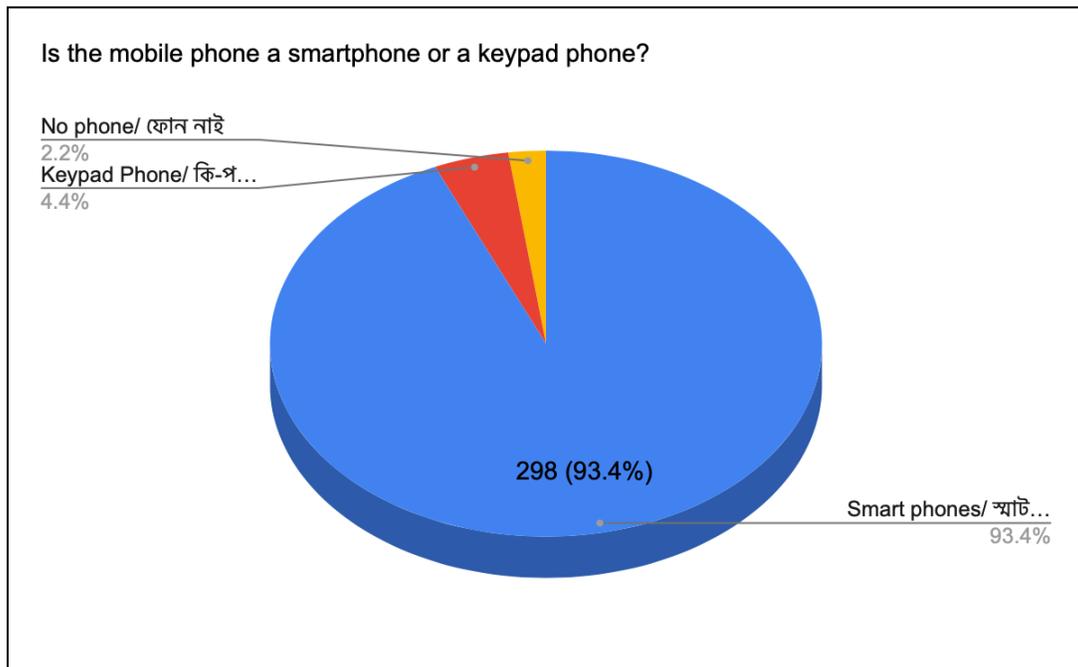


- Education and the Digital Divide:** Education levels show a broad spectrum but lean heavily toward lower schooling. **107 respondents have only primary education**, while **18 have no formal education at all**. Although there is a positive trend with **115 secondary school leavers** and **29 graduates**, the overall literacy gap remains a hurdle when navigating complex, text-heavy government applications.



- Digital Accessibility:** Mobile connectivity is a strength in this ward, with smartphone ownership reaching **74.6% (238 households)**. However, having a smartphone does not equate to digital

empowerment. Most residents utilize their devices for basic communication and social media, yet lack the technical training to navigate "Digital India" platforms like the **SIRISH portal** or **Sewa Setu**, leaving them dependent on intermediaries for essential services.



3. Key Survey Findings: **Entitlement-wise Analysis**

Level 1: Foundational Documentation Analysis

In Kothalguri Tea Estate (Ward 8), the survey of 1,574 individuals highlights a systemic "Documentation Deficit." Foundational identity documents are the prerequisite for every government welfare scheme, yet a large portion of the ward remains undocumented, creating a significant barrier to social and economic inclusion.

The "Gateway" Gap

The data shows that the majority of residents are unable to access specialized state benefits because they lack three critical foundational documents:

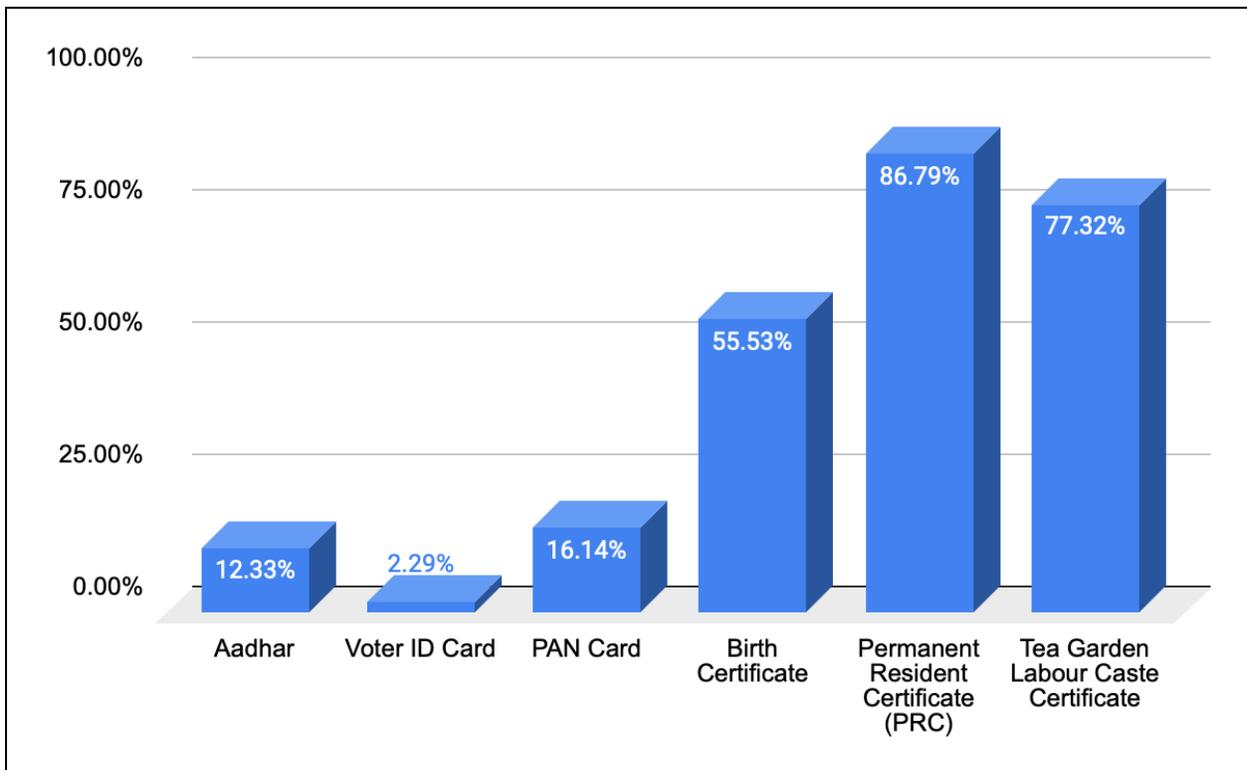
- Birth Certificates (55.53% Lack): More than half of the individuals surveyed do not have a birth certificate. This missing link makes it difficult to verify age for school admissions, error-free Aadhaar enrollment, or eligibility for elderly pensions.
- Permanent Resident Certificate (PRC) (86.79% Lack): Nearly 9 out of 10 individuals lack a PRC. This is a primary cause of exclusion from state government jobs and residency-linked scholarship programs in Assam.

- Tea Garden Labour (TGL) Caste Certificate (77.32% Lack): Despite living and working in the tea garden, over 77% lack the official TGL caste certificate. This is a "Digital Wall" that prevents the community's youth from accessing the SIRISH portal and other funds specifically earmarked for the Tea Tribe community.

Identity & Financial Inclusion Gaps

While basic identity markers like Aadhaar show better penetration compared to other documents, the gaps remain significant for a population of 1,574:

- Aadhaar Card (12.33% Lack): Roughly 194 individuals still lack an Aadhaar card. In the age of Direct Benefit Transfer (DBT), the absence of Aadhaar results in total exclusion from schemes like Orunodoi or PM-Kisan.
- Voter ID (2.29% Lack) & PAN Card (16.14% Lack): While Voter ID coverage is high, the 16% gap in PAN cards limits the community's ability to engage in formal financial systems beyond basic savings.
- Bank Account (23.51% Lack): Nearly a quarter of the individuals do not have a bank account. This financial exclusion means that even if a family is eligible for a government grant, there is no secure, digital way for the money to reach them.



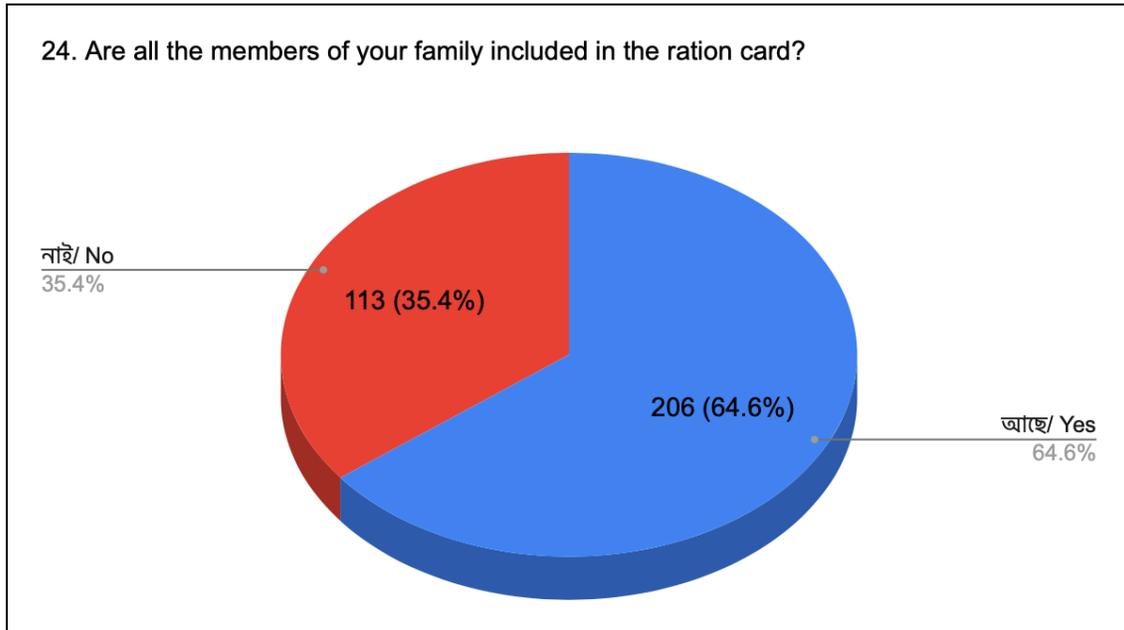
Level 2: Statutory Entitlements (Food & Labour Security)

The survey in Kothalguri Tea Estate (Ward 8) reveals a significant disconnect between the legal rights of tea workers and the actual realization of those benefits. While awareness of labor rights like PF is high, the practical access to food security and the "Right to Work" remains deeply inconsistent.

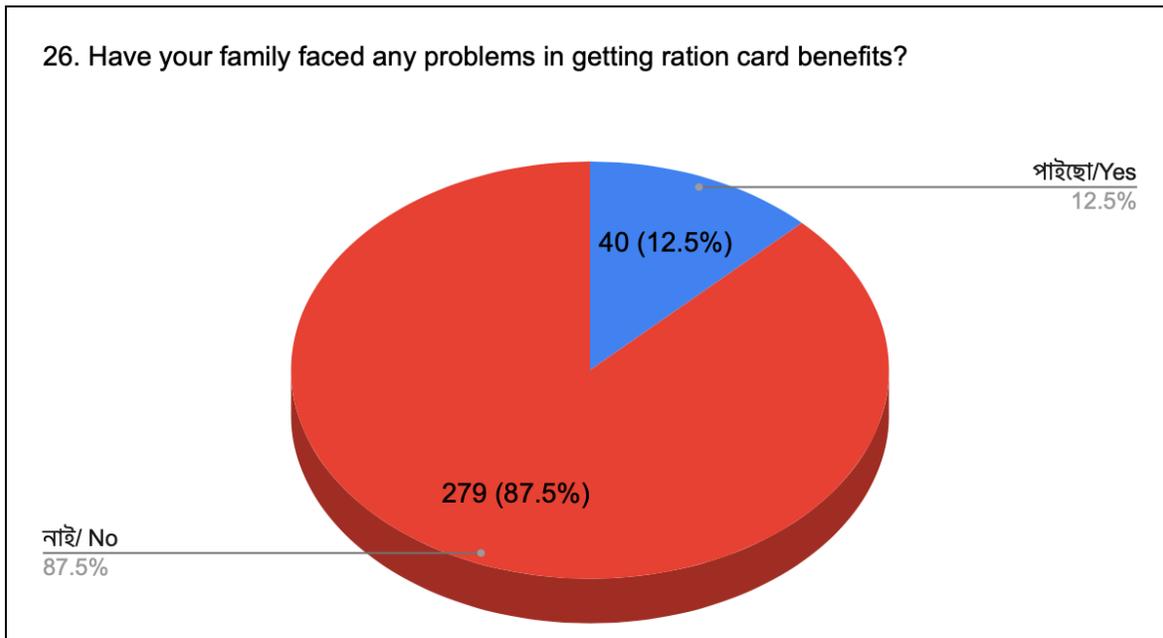
1. Ration Card Coverage (NFSA):

Food security is a major concern in Ward 8, as a significant portion of the population remains outside the safety net of the National Food Security Act.

- **Coverage:** Only 64.6% of surveyed households possess a ration card. This is lower than the average in neighboring wards, indicating a high number of families are buying essential grains at market prices they cannot afford.



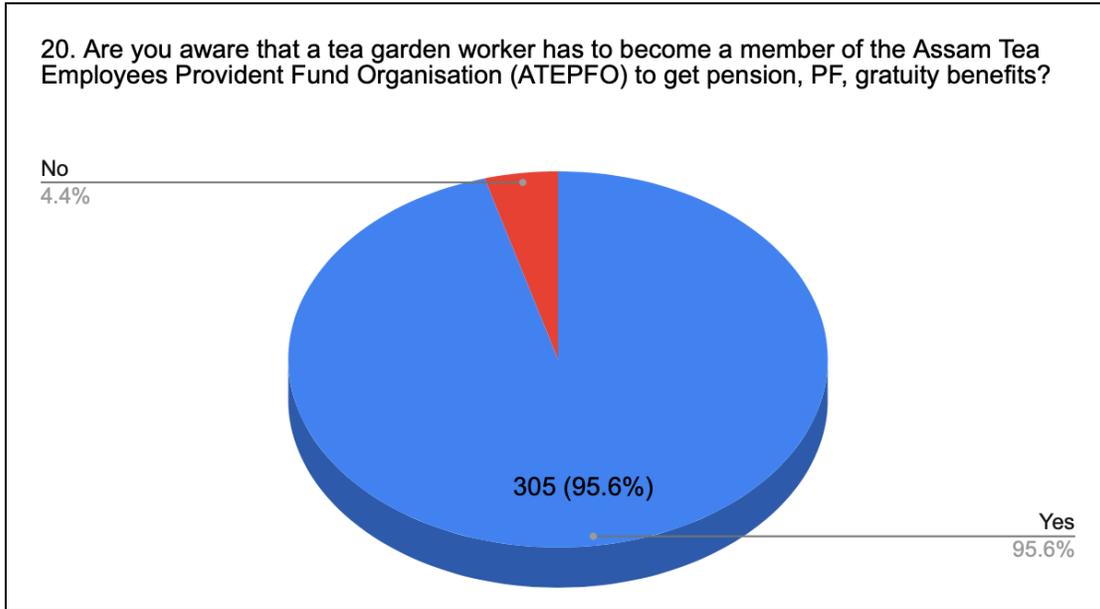
- **Operational Hurdles:** 12.5% of cardholders reported facing active hurdles, such as biometric failures, quantity mismatches, or difficulty in updating family member lists.



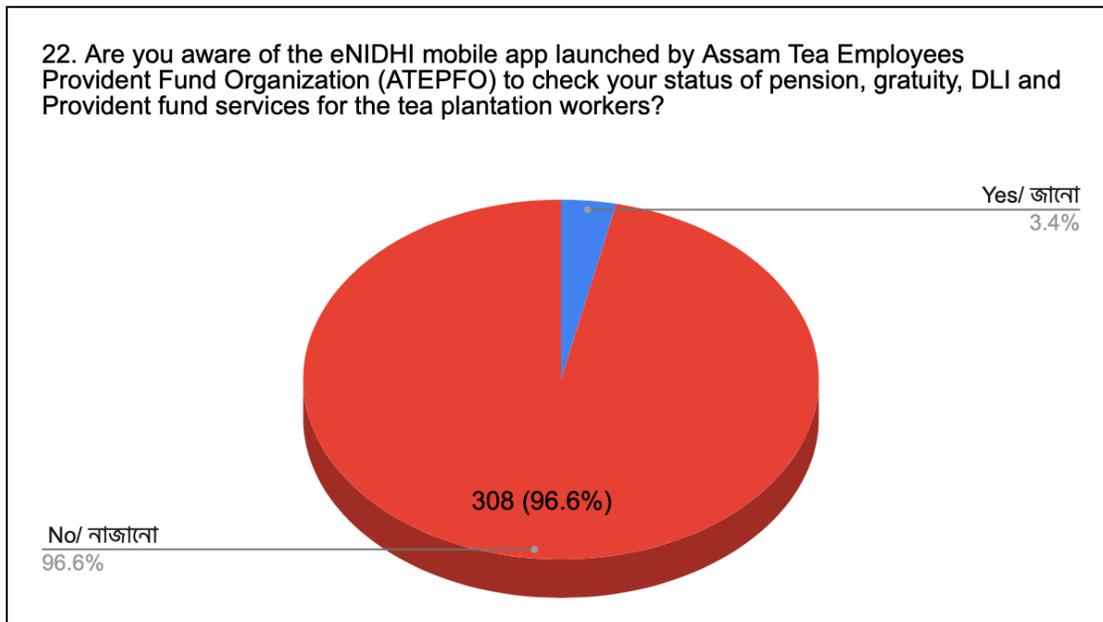
2. Provident Fund & Pension (ATEPFO):

In a positive contrast to other wards, the workers here show a very high awareness of their retirement benefits, likely due to a more established permanent workforce.

- **Awareness:** A staggering 95.6% of workers know about their PF and Pension deductions.



- **The Digital Gap:** Despite high awareness, digital transparency is lacking. 3.5% of workers explicitly mentioned they do not know about the eNIDHI mobile app, and for the remaining majority, the app is not yet a primary tool for tracking their savings.

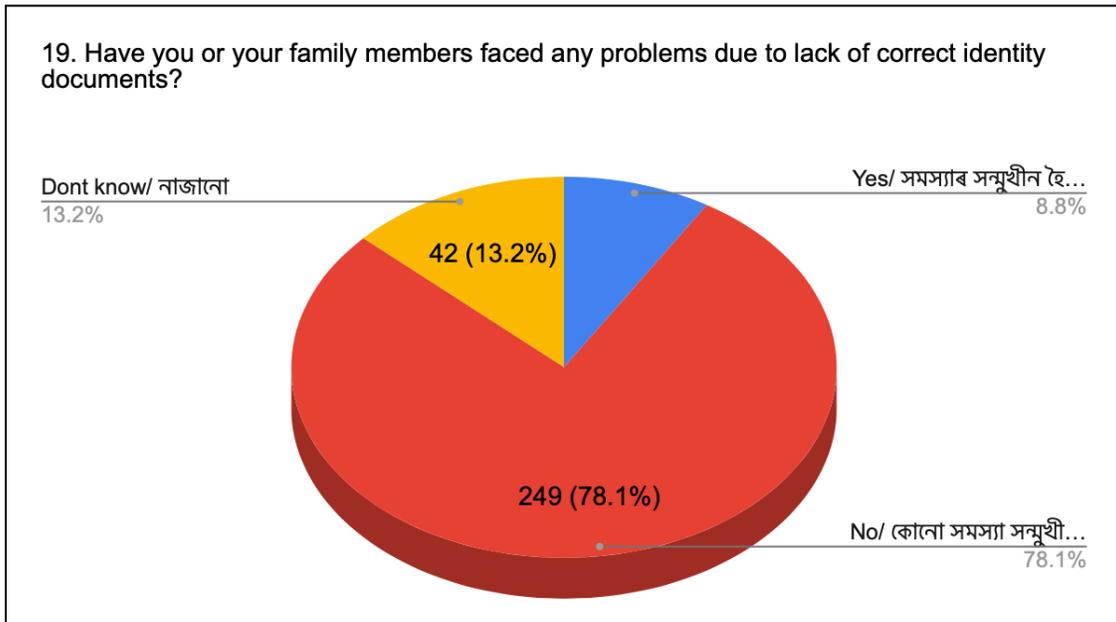


3. Service Access Hurdles:

Attempting to claim or check these benefits often leads to frustration.

- **Direct Friction:** 8.8% of workers reported facing active problems, such as technical errors in documentation or rejection of claims without clear reasons.

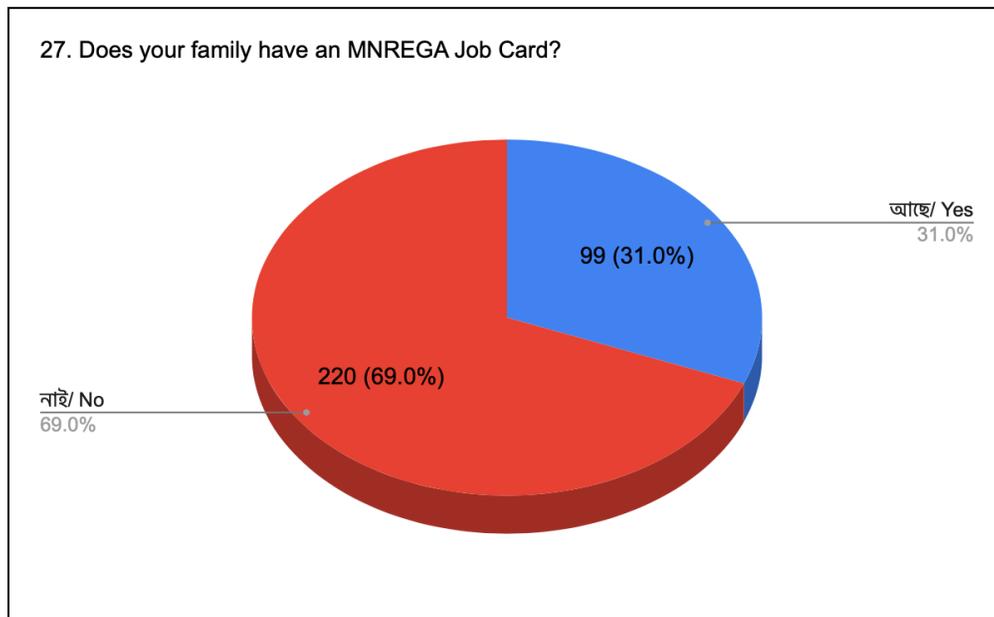
- The "Knowledge Void": While awareness is high, technical understanding remains a gap. 13.2% of respondents stated they "Do not know" when asked about specific challenges, suggesting they are aware the benefit exists but are unsure of the administrative steps to secure it.



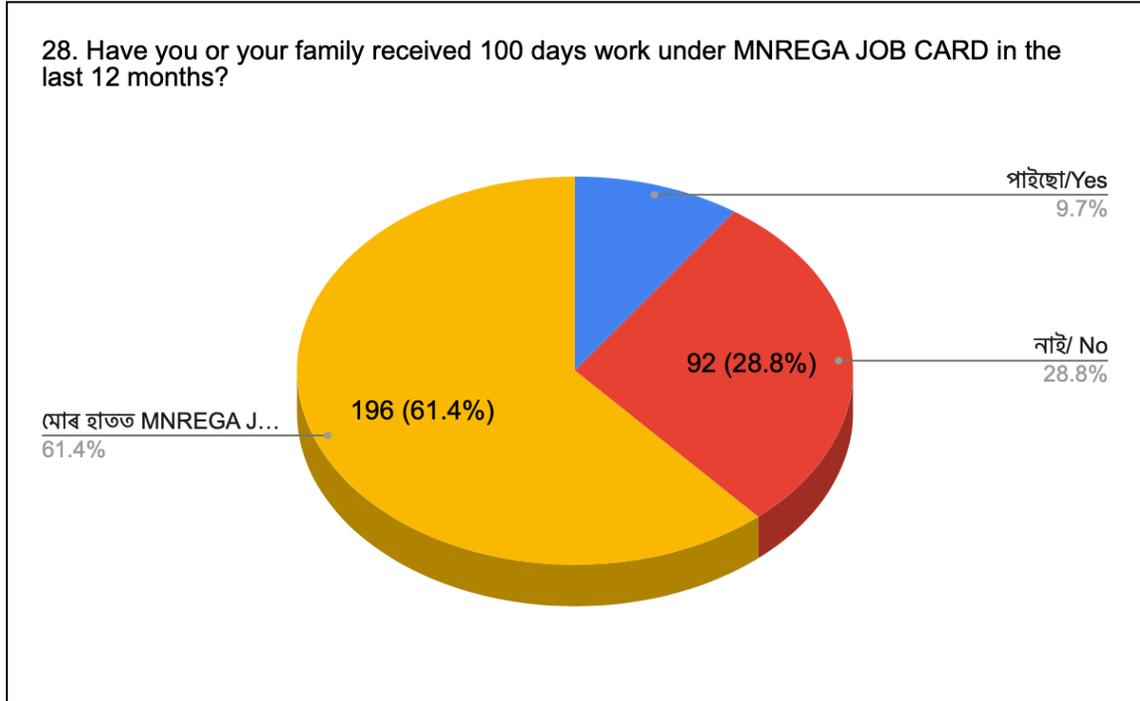
4. MNREGA (Right to Work):

The implementation of the Mahatma Gandhi National Rural Employment Guarantee Act is particularly weak in Ward 8.

- Job Card Ownership: Only 31.0% of households hold a Job Card, meaning nearly 70% of the ward is excluded from the start.



- The Employment Gap: The most alarming statistic is that despite the legal guarantee of 100 days of work per year, only 9.7% of those with cards reported receiving any work. This suggests that for tea garden residents, the "Right to Work" in rural development projects is currently a right on paper only.



Level 3: Major Government Schemes (Welfare Uptake)

The baseline survey in Kothalguri Tea Estate (Ward 8) reveals a community with a unique welfare profile. While it shows some of the highest penetration for flagship income support schemes, it also highlights a complete breakdown in housing and energy security, alongside a persistent "Digital Gap" in youth-centric programs.

Scheme Coverage and Uptake

Based on data from 319 households, the uptake of government schemes is heavily skewed toward high-visibility state programs, while specialized central and livelihood schemes lag behind.

- Income Support (Orunodoi): Ward 8 stands out with a robust 58.62% coverage for the Orunodoi scheme. This is significantly higher than neighboring wards, suggesting a more successful initial enrollment drive. However, more than 40% of eligible households remain outside this safety net, likely due to bank-linkage issues.
- Flagship Health Protection (PM-JAY): Coverage for Ayushman Bharat is at 31.97%. While nearly a third of the ward is insured for major illnesses, the transition to digital health is slow; only 5.96% have an ABHA Card (Digital Health ID), limiting their ability to maintain digital health records.
- The Housing & Energy Crisis: In a stark finding, PM Awas Yojana (PMAY-G) coverage is 0.00% among the surveyed households. This indicates a total stall in the "Housing for All" mission

within this specific ward. Similarly, PM Ujjwala Yojana (clean cooking gas) coverage is negligible at 0.63%, leaving almost the entire ward dependent on firewood.

The Youth & Women Empowerment Gap

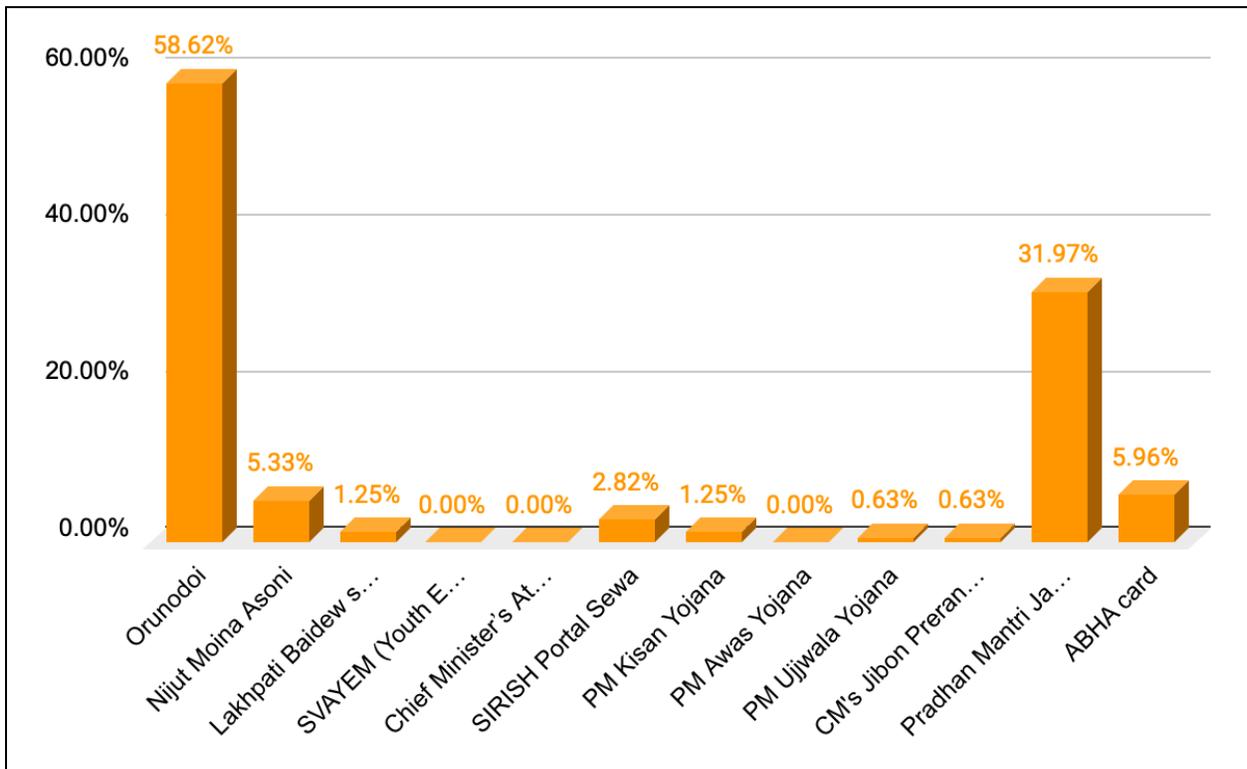
Despite the presence of various empowerment initiatives, the actual impact in Ward 8 is minimal:

- Women’s Entrepreneurship: The Lakhpati Baidew scheme, aimed at making SHG members self-reliant, has reached only 1.25% of households.
- Youth & Self-Employment: Enrollment in the SVAYEM Grant and CM’s Atmanirbhar Asom is at 0.00%. The ward’s youth are currently disconnected from these major state-funded startup and empowerment pipelines.
- Education Support: The Nijut Moina Asoni scheme (for female students) has a low uptake of 5.33%.

The SIRISH Portal & Agriculture Disconnect

The SIRISH Portal, which is the primary welfare engine for the Tea Tribe community, is effectively underutilized in Ward 8 with only 6.58% success.

- Education Barrier: Due to the lack of TGL/Caste certificates (identified in Level 1) and digital complexity, students are unable to claim scholarships.
- Agrarian Support: Although many residents engage in small-scale farming, PM Kisan Yojana reaches only 1.25% of households, and the PM-Kisan Mandhan pension is at 0.00%.



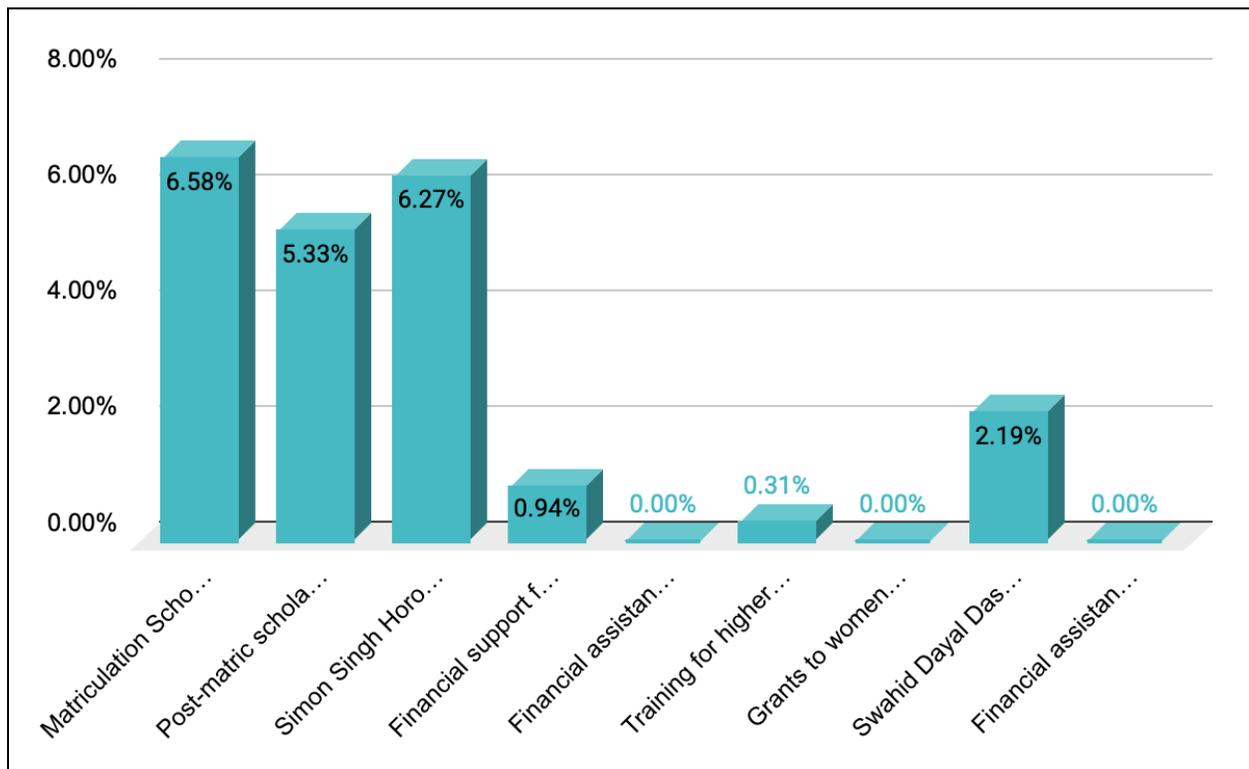
The SIRISH Portal & Agriculture Disconnect

The SIRISH Portal, designed as the specialized welfare engine for the Tea Tribe and Adivasi communities, shows a unique pattern in Ward 8. While scholarship penetration is slightly higher than in neighboring wards, it still primarily serves as a "Digital Barrier" for higher education and self-employment. Only a small fraction of the ward's youth and entrepreneurs have successfully navigated the portal's requirements.

Education & Scholarship Uptake

The data reveals that while foundational scholarships have some reach, the transition to higher and professional education support is almost non-existent:

- General Scholarships: 6.58% of eligible students have accessed Pre-Matriculation Scholarships, and 5.33% have received Post-matric support.
- Specialized Merit Support: The Simon Singh Horo Special Post Matric Scholarship has been accessed by 6.27% of students, which is one of the higher success rates in the estate, yet still leaves over 90% behind.
- The Professional Education Gap: Technical and higher education support is critically low. Financial assistance for ANM/GNM/Technical courses stands at 0.00%, and training for higher studies is at a negligible 0.31%.
- UPSC/APSC Support: Mirroring other wards, financial assistance for students passing Civil Services Prelims is at 0.00%, highlighting a lack of representation in high-level administrative aspirations.



Economic Empowerment & SHG Support

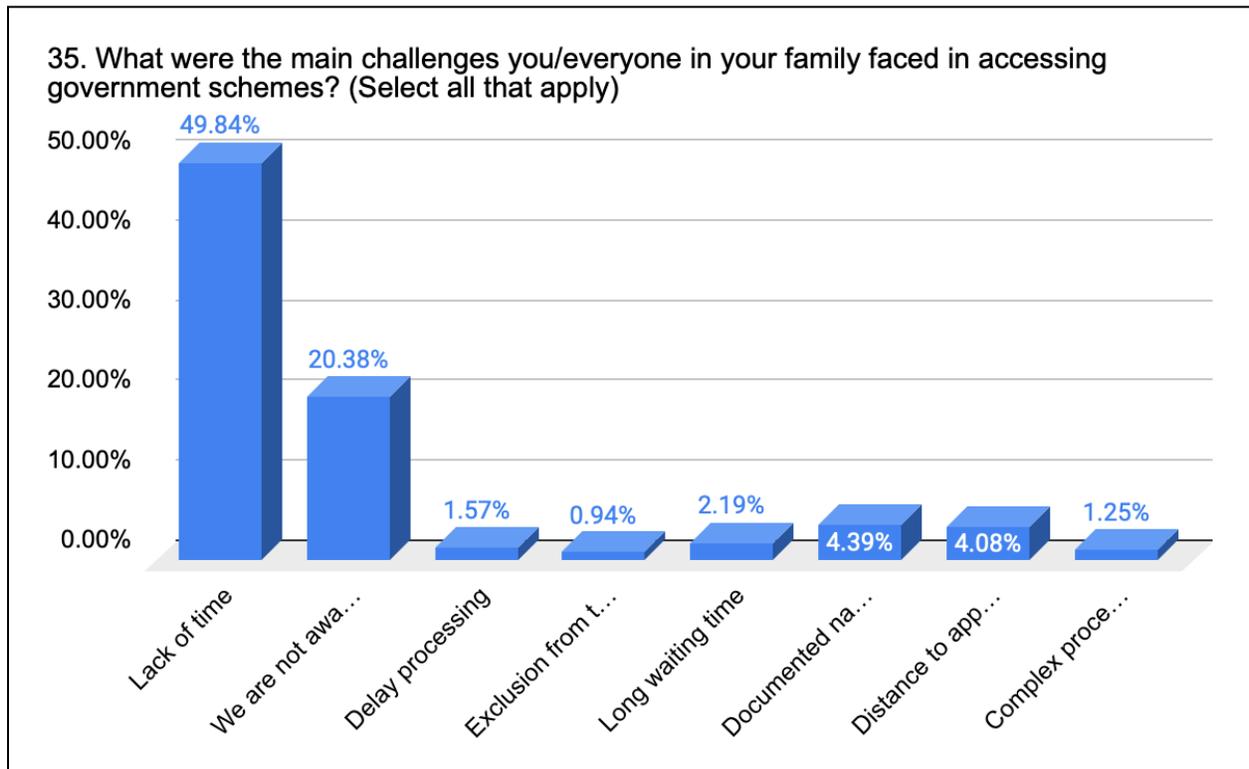
Beyond education, the SIRISH portal is intended to fuel local entrepreneurship, but the success rate remains stagnant:

- Self-Employment: The Swahid Dayal Das Panika Self-Employment Scheme has reached 2.19% of households. While low, this indicates a small pocket of entrepreneurial activity in Ward 8 that could be scaled with better facilitation.
- Women's Grants: Uptake for Grants to women SHGs via the portal is 0.00%, suggesting that Self-Help Groups in this ward are either not using the portal or facing technical rejections.

Specific Barriers to Level 3 Access

In Ward 8, the "Access Gap" is not just a matter of eligibility, but a result of severe service delivery constraints. The respondents identified the following primary reasons for missing out on these welfare benefits:

- Lack of Time (49.84%): This is the most dominant barrier. For a daily-wage tea worker, missing a day of work to visit a government office results in an immediate loss of income that their fragile household economy cannot sustain.
- Lack of Awareness (20.38%): One-fifth of the ward is completely unaware of the schemes they are eligible for, indicating that government outreach is not effectively reaching the interior lines.
- Documented Name Mismatch (4.39%): Minor errors in name spellings between Aadhaar, Bank Passbooks, and Ration Cards act as a hard "block" for automated digital applications.
- Distance to Application Centre (4.08%): The physical distance to the Circle Office or CSC centers acts as a deterrent, especially when combined with the lack of affordable transport.
- Logistical Friction: Other reported issues include Long waiting times (2.19%), Delay in processing (1.57%), and Complex processes (1.25%).



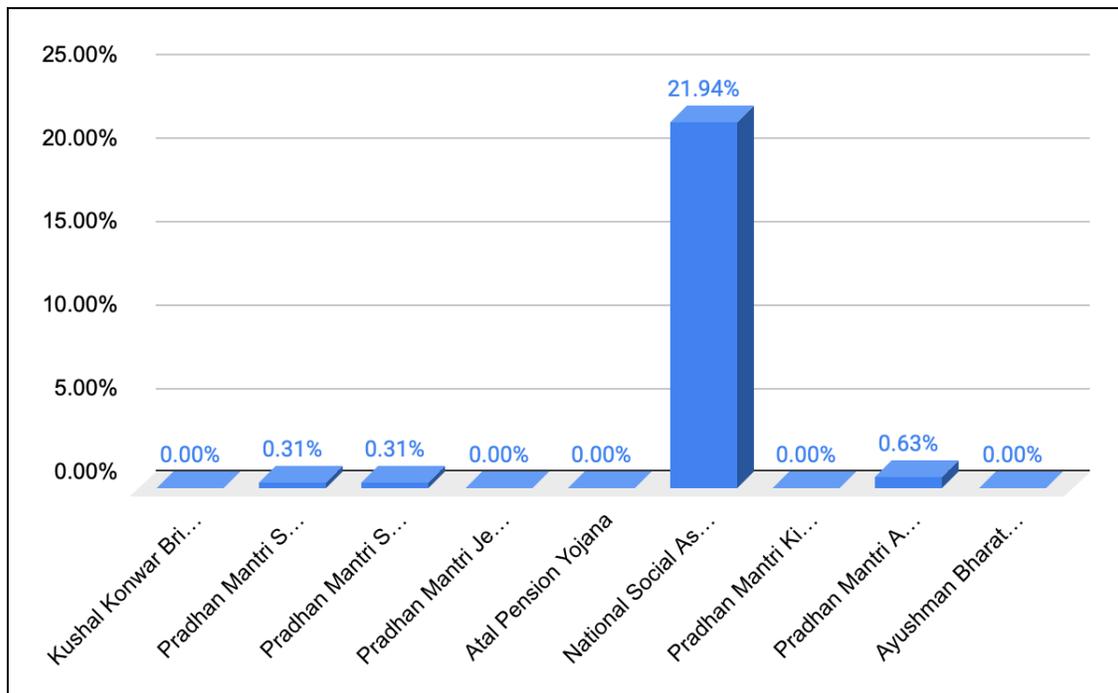
Level 4: Social Security & Protection

The social security profile of Kothalguri Tea Estate (Ward 8) reveals a paradoxical landscape. While it shows the highest success in traditional central pension schemes among all surveyed wards, it simultaneously suffers from a total collapse in health insurance and state-level social security uptake.

Old Age Protection & Pensions

In Ward 8, the elderly population relies on a single, aging safety net, while modern state and contributory pensions remain untouched:

- National Social Assistance Programme (NSAP): This ward shows an exceptional success rate with 21.94% of households receiving NSAP Old Age Protection. This indicates a strong legacy of enrollment in central pension schemes.
- Kushal Konwar Briddha Pension: In a sharp contrast, the Assam government's flagship pension for the elderly stands at 0.00%. This suggests that while residents are connected to older central systems, they are completely excluded from newer state-level pension rollouts.
- Contributory Pensions (PM-SYM & APY): Despite 95% of workers being aware of their PF (Level 2), the uptake for voluntary pension schemes like PM Shram Yogi Maan-Dhan (0.31%) and Atal Pension Yojana (0.00%) is non-existent.



Insurance & Health Security

The most critical vulnerability in Ward 8 is the total absence of health and life insurance coverage:

- Ayushman Bharat (PM-JAY): The survey recorded 0.00% uptake for PM-JAY. For a community where 90% earn less than ₹10,000, the lack of a ₹5 lakh health cover means a single medical emergency could lead to permanent debt.

- Life & Accident Insurance: PMSBY (Accident Insurance) stands at 0.31%, and PMJJBY (Life Insurance) is at 0.00%. These low-premium schemes (₹20 and ₹436/year) are failing to reach the community due to a lack of bank-side facilitation and awareness.

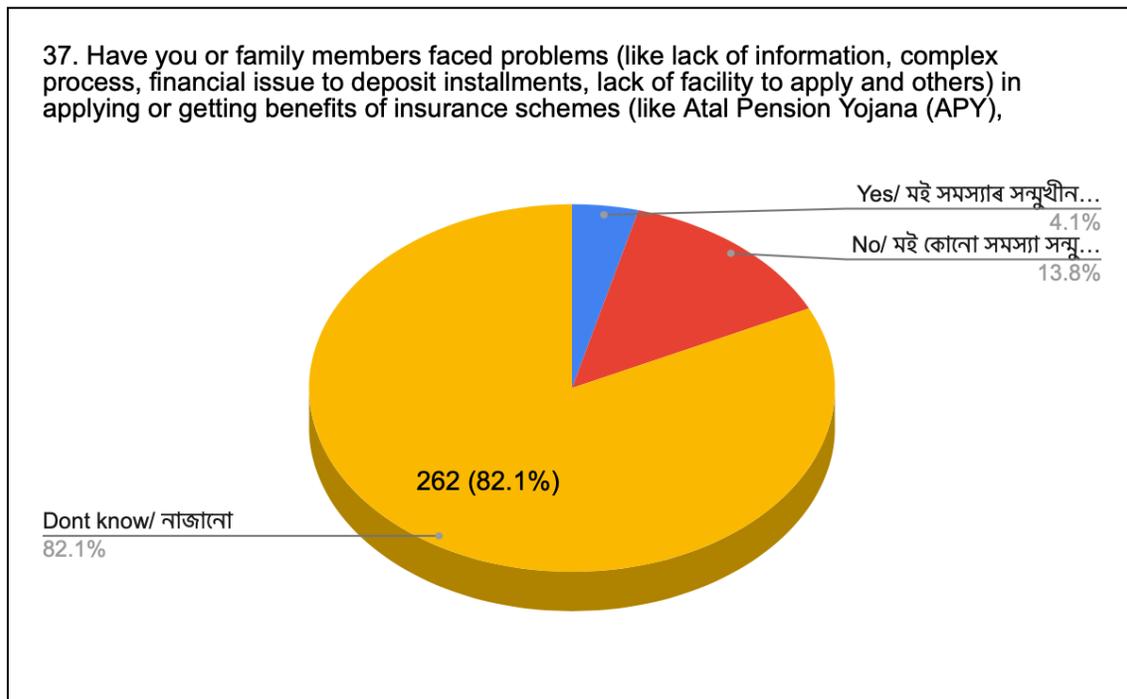
Housing Security (PMAY-G)

Housing rights remain largely unfulfilled. Only 0.63% of households have received a pucca house under Pradhan Mantri Awaas Yojana – Gramin. This leaves nearly the entire ward living in temporary or semi-permanent garden quarters without the security of a government-allotted home.

Breakdown of Reported Problems

Among the 319 households surveyed, the distribution of responses highlights that the community is not even at the stage of "facing problems" because they are not yet engaged with the systems:

- The Knowledge Void (Don't Know - 262 households): A staggering 82.1% of respondents stated they "Do Not Know" when asked about the challenges of accessing services. This is the most significant finding for Ward 8. It suggests that the vast majority of the population is so far removed from the welfare state that they are unaware of the application processes, eligibility criteria, or even the existence of these rights.



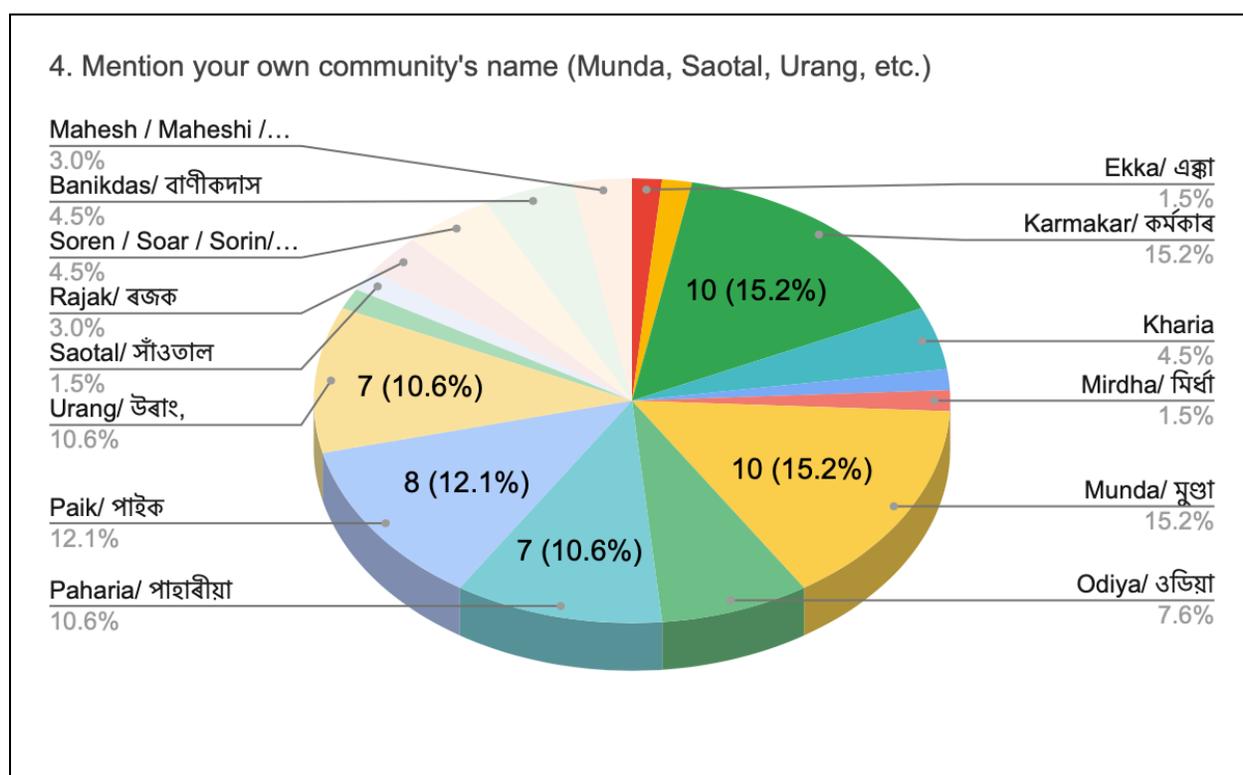
- No Active Problems (No - 44 households): Roughly 13.8% reported no issues. However, given the 0% uptake in schemes like PM-JAY and State Pensions, this "No" likely indicates a lack of attempt to apply rather than a seamless experience.
- Active Problems (Yes - 13 households): Only 4.1% confirmed facing direct administrative or technical hurdles. These few individuals represent the tiny fraction of the ward that has actively tried to navigate the system and failed due to documentation or digital errors.

Dahingepar Tea Estate (Ward 4) Narrative Report

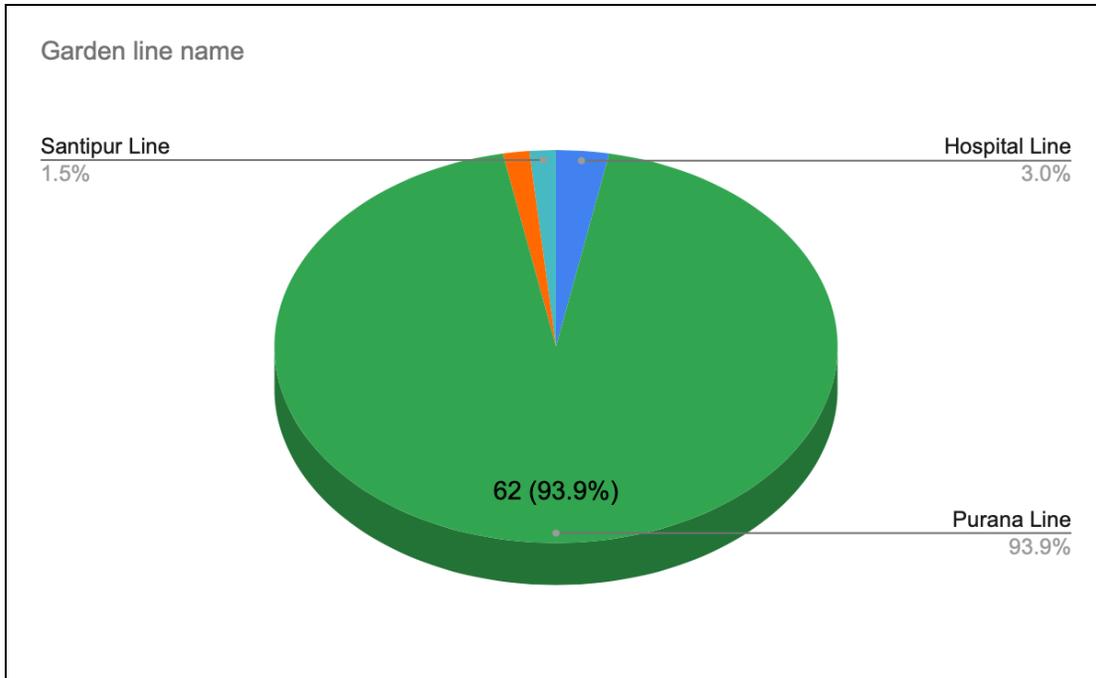
Based on the survey of **319 households** (comprising **1,574 individuals**), this report outlines the socio-economic and entitlement status of **Kothalguri Tea Estate Ward 8**. Like other wards, it faces a combination of high vulnerability and significant barriers to welfare access.

1. Ward Profile and Survey Coverage

The baseline household survey under the HaqDisha: Entitlements for All project covered Dahingepar Tea Estate, Ward No. 4, under 18 No. Kothalguri Gram Panchayat in Mariani, Jorhat district. The survey covered a total of **66 households**, comprising **262 individuals**, primarily from Tea Tribe and Adivasi communities.



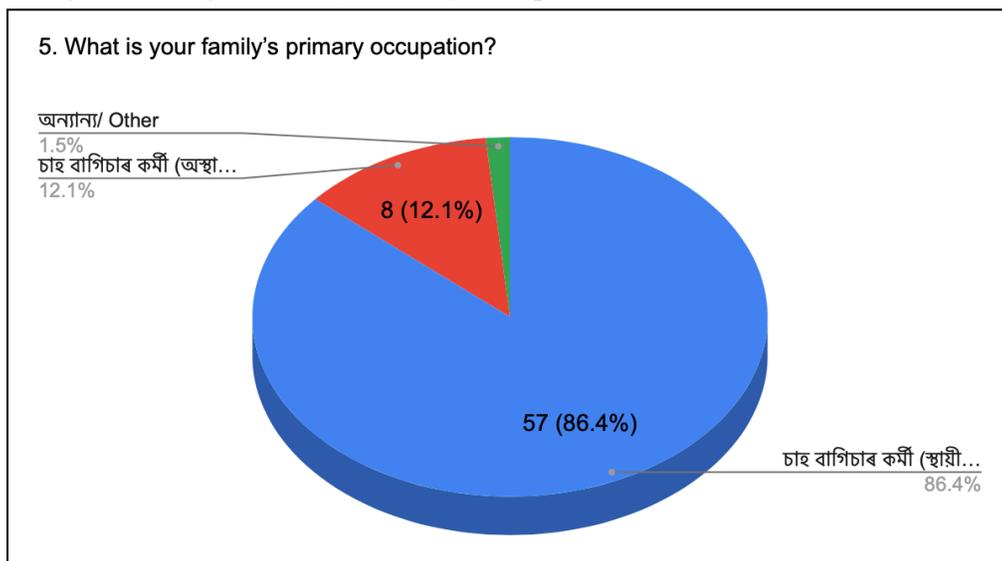
Ward No. 4 represents a comparatively smaller settlement within the tea estate but exhibits high levels of vulnerability due to limited service access, lower administrative outreach, and strong dependence on plantation labour. The survey aimed to identify entitlement gaps at the household level across the four entitlement levels to guide targeted intervention planning.



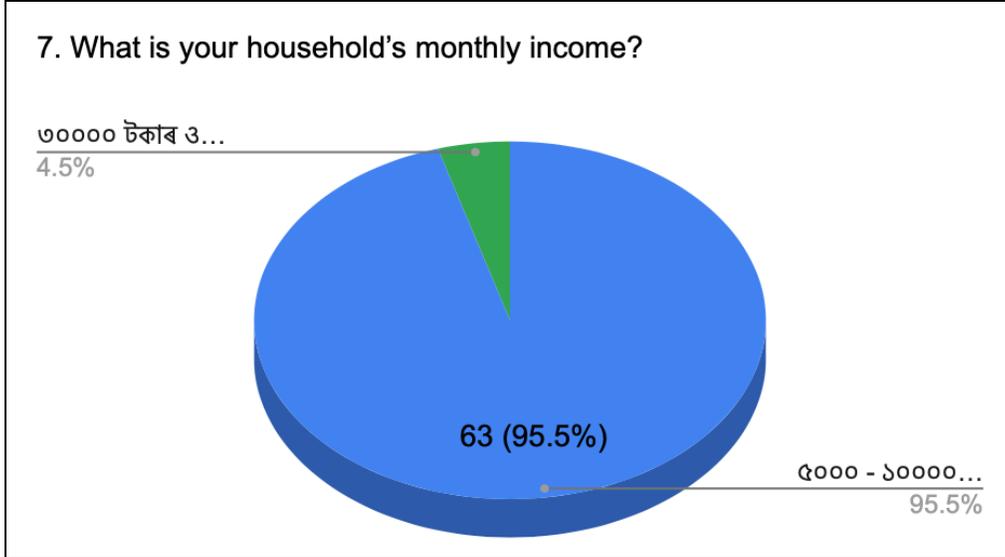
2. Socio-Demographic Profile

The socio-economic landscape of Ward 4 is defined by a deep-rooted dependence on the tea plantation system, where a small, localized community faces significant barriers to economic mobility despite having a higher-than-average digital presence.

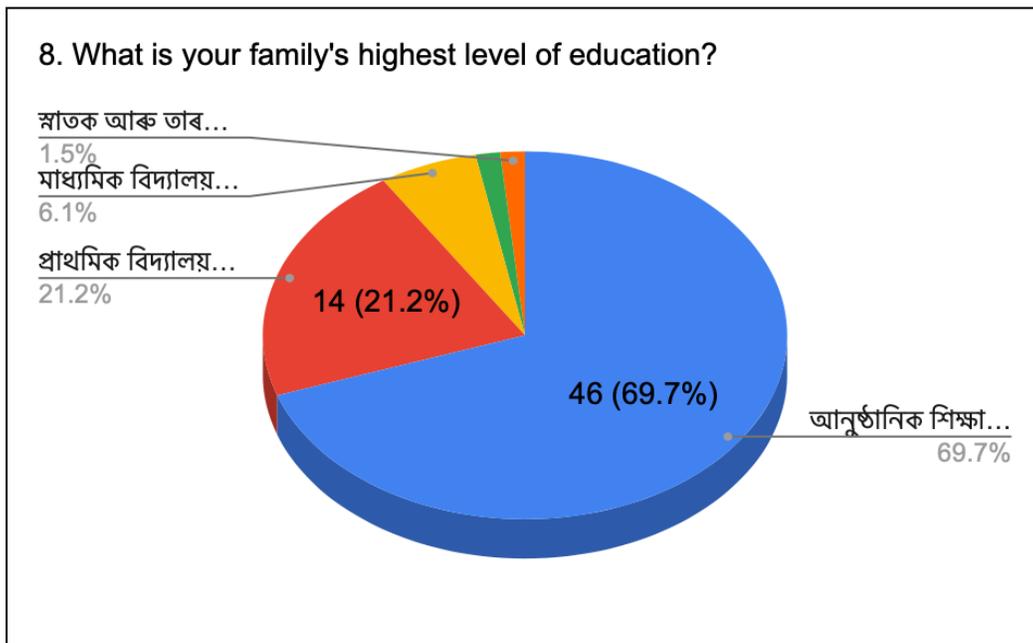
- Primary Occupation:** The ward's economy is almost exclusively tied to the Dahingepar plantation. Out of the 66 surveyed households, 57 families (86.4%) are permanent tea garden workers, while 8 households (12.1%) consist of temporary laborers. This overwhelming concentration in the plantation sector indicates a community that is settled but entirely dependent on the garden's wage structure, with very little professional diversification.



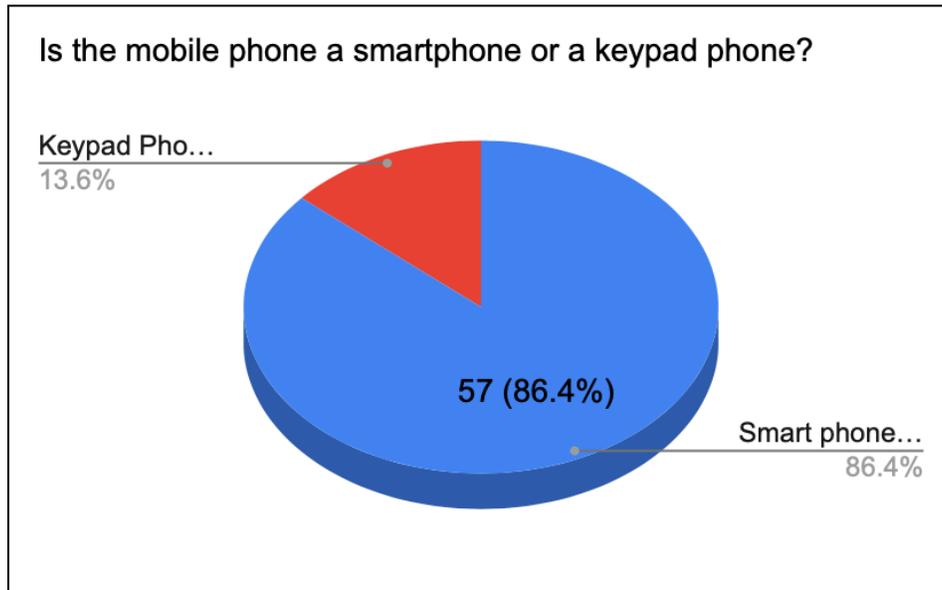
- Income Constraints: Severe financial pressure is the defining feature of Ward 4. 95.5% of households (63 families) earn between ₹5,000 and ₹10,000 per month, while only a negligible 4.5% report earnings above ₹30,000. This creates a high "Opportunity Cost" for administrative tasks; for a family living on the edge of poverty, the cost of traveling to government offices or missing a shift to apply for a Ration Card or a Caste Certificate is a prohibitive financial burden.



- Education and the Digital Divide: Education levels in Ward 4 are critically low. 69.7% of respondents (46 individuals) have no formal education, and 21.2% have only attended primary school. This widespread lack of formal schooling makes navigating bureaucratic language and complex, text-heavy government applications a near-impossible task without dedicated external assistance.



- Digital Accessibility: Mobile connectivity is a significant strength in this ward, with 86.4% of households (57 families) having access to a mobile phone. However, having a phone does not equate to digital empowerment.



3. Key Survey Findings: Entitlement-wise Analysis

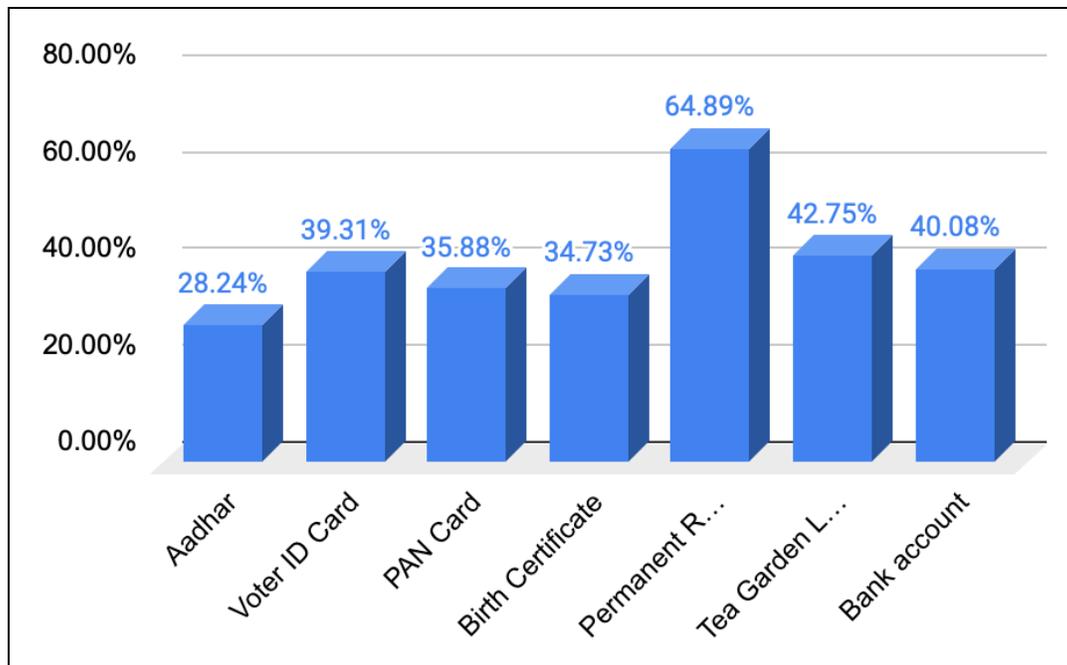
Level 1: Foundational Documentation Analysis

In Dahingepar Tea Estate (Ward 4), the survey of 262 individuals reveals a significant "Documentation Deficit." Foundational identity documents are the essential gateway to all government welfare, yet a large portion of the population lacks these critical records, leading to systemic exclusion.

The "Identity Gap" in Key Certificates

The most concerning findings in Ward 4 relate to the certificates required for state-specific residency and community-based benefits:

- Permanent Resident Certificate (PRC) (64.89% Lack): Nearly two-thirds of the individuals surveyed do not have a PRC. Without this document, residents find it nearly impossible to apply for state government jobs, technical education seats, or residency-linked permanent benefits in Assam.
- Tea Garden Labour (TGL) Caste Certificate (42.75% Lack): More than 40% of the ward lacks an official TGL Caste Certificate. This is a critical barrier to the SIRISH portal, which provides scholarships and self-employment grants specifically for the Tea Tribe community.
- Birth Certificate (34.73% Lack): Approximately 35% of individuals do not have a birth certificate. This missing foundational record complicates Aadhaar corrections, school enrollments, and age verification for elderly pensions.



Identity & Financial Inclusion Gaps

While basic identity markers have higher penetration than specialized certificates, the remaining gaps represent hundreds of individuals who are digitally and financially invisible:

- Aadhaar Card (28.24% Lack): Nearly 30% of the individuals surveyed lack an Aadhaar card. In an ecosystem where Direct Benefit Transfer (DBT) is the primary mode of welfare delivery, these individuals are completely locked out of schemes like Orunodoi and PM-Kisan.
- Voter ID Card (39.31% Lack) & PAN Card (35.88% Lack): These high percentages of missing identity cards indicate a community that is not fully integrated into the civic or formal financial systems.
- Bank Account (40.08% Lack): A staggering 40% of individuals in Ward 4 do not have a bank account. This financial exclusion is a primary reason why welfare funds fail to reach those most in need, as there is no secure digital destination for the money.

Level 2: Statutory Entitlements (Food & Labour Security)

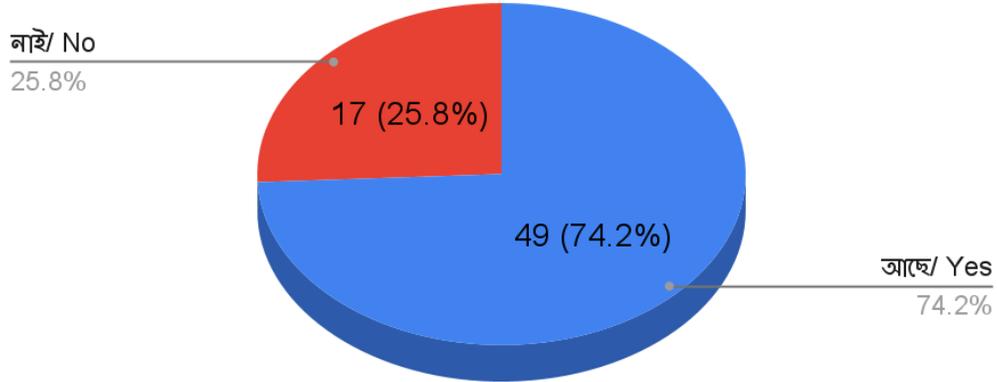
The survey in Dahingepar Tea Estate (Ward 4) reveals a significant breakdown in the delivery of labor rights and social safety nets. While some physical entitlements like Ration Cards are present, there is a near-total collapse in digital transparency and the functional implementation of the "Right to Work."

1. Ration Card Coverage (NFSA)

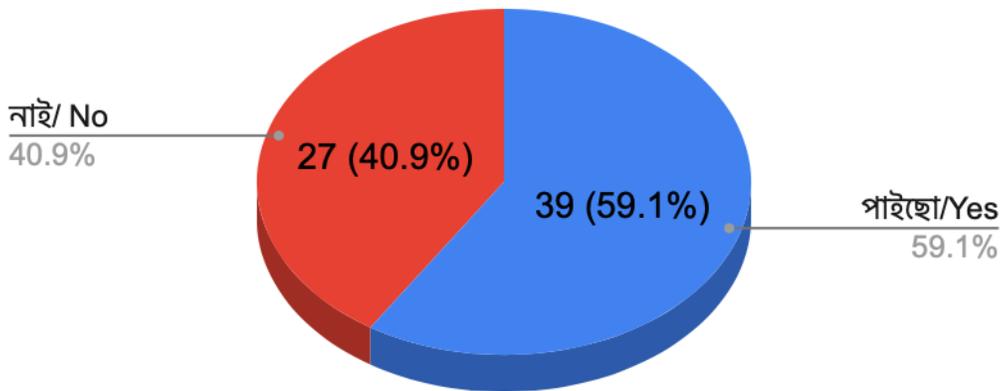
Food security is a critical concern, characterized by high coverage but even higher operational frustration.

- Coverage: 74.2% of households possess a Ration Card, which is relatively high for the region.
- Operational Hurdles: A staggering 59.1% of cardholders reported active hurdles. These include biometric authentication failures at the Fair Price Shop, incorrect unit counts (missing family members), and inconsistent grain distribution. For a community where 95% live on low incomes, these hurdles represent a direct threat to daily nutrition.

24. Are all the members of your family included in the ration card?



26. Have your family faced any problems in getting ration card benefits?

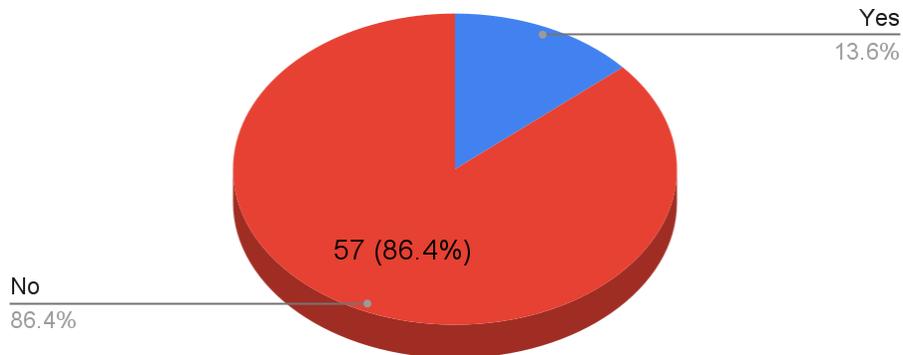


2. Provident Fund & Pension (ATEPFO)

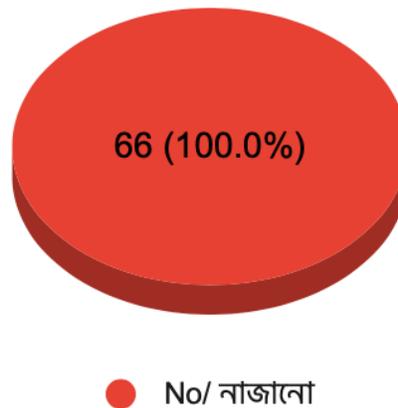
The most alarming finding in Ward 4 is the total lack of transparency regarding retirement savings.

- Awareness Gap: Unlike other estates where PF awareness is high, here it is alarmingly low at 13.6%. This means nearly 9 out of 10 workers do not actively track their mandatory savings.
- The Digital Blackout: 100% of the individuals surveyed stated they have no knowledge of the eNIDHI mobile app. Without this digital tool, workers are entirely dependent on garden management for information regarding their life savings, leaving them vulnerable to accounting errors or processing delays.

20. Are you aware that a tea garden worker has to become a member of the Assam Tea Employees Provident Fund Organisation (ATEPFO) to



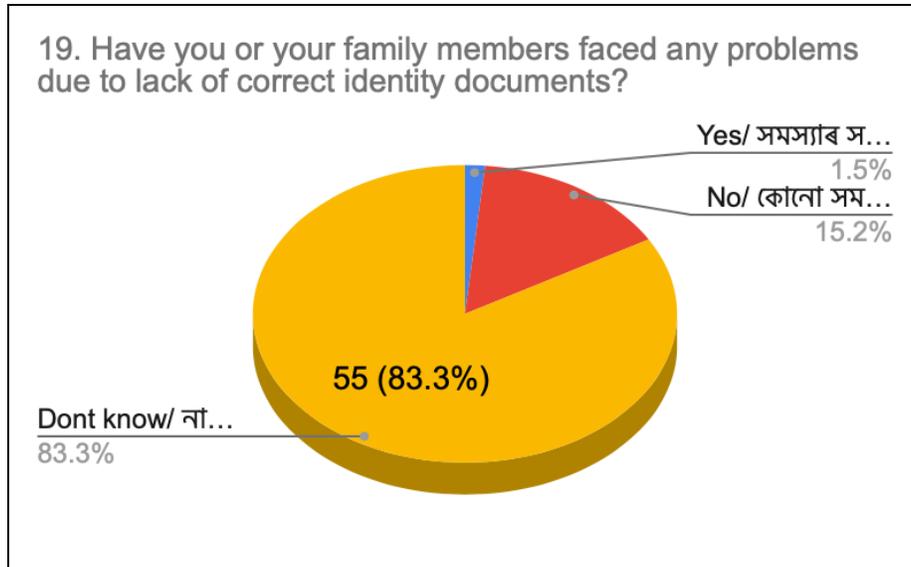
22. Are you aware of the eNIDHI mobile app launched by Assam Tea Employees Provident Fund Organization (A...



3. Service Access Hurdles

The data suggests a community that is "disconnected" rather than "dissatisfied."

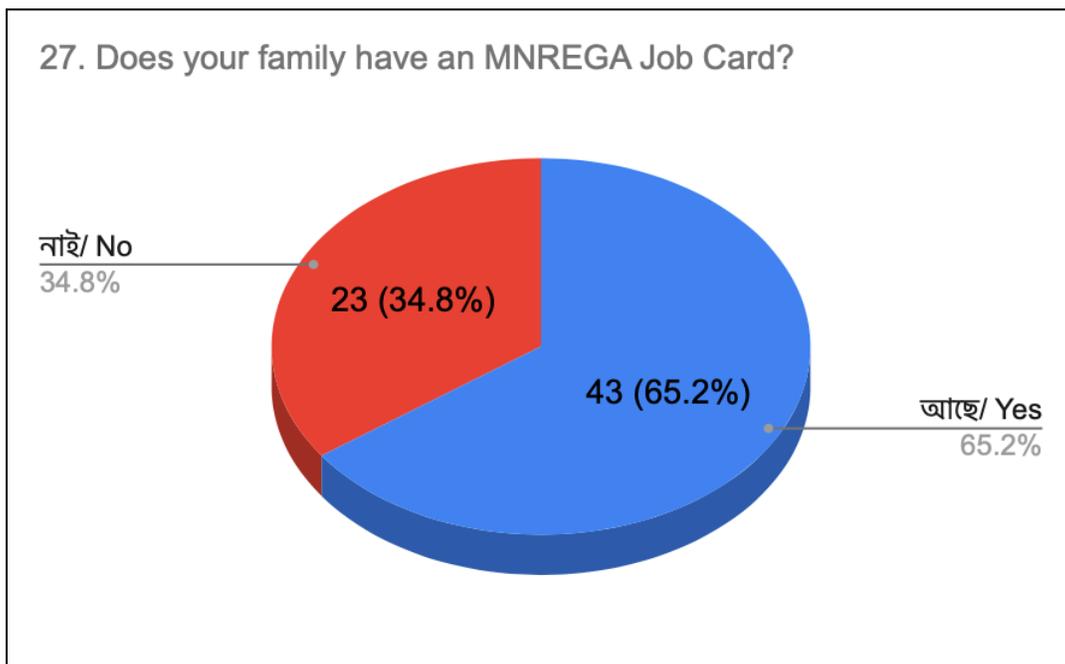
- Direct Friction: Only 1.5% of workers reported facing active problems. While this sounds positive, it is overshadowed by the following statistic.
- The "Knowledge Void": A massive 83.3% of respondents stated they "Do Not Know" when asked about service hurdles. This indicates a state of "Pre-Awareness"—the community is so disconnected from the administrative machinery that they are not even aware of what problems to look for or how to complain.



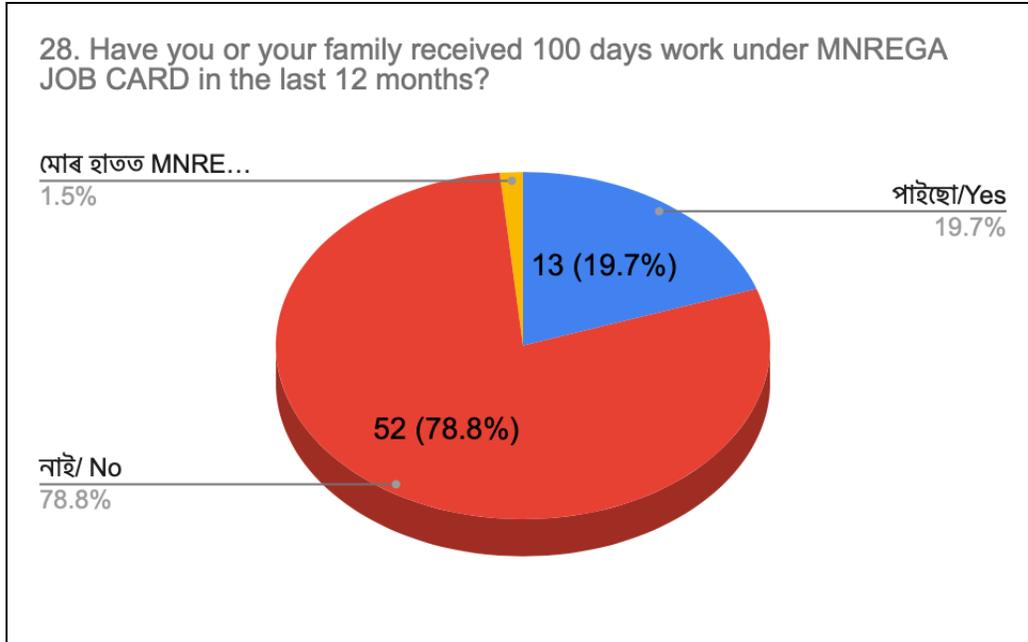
4. MNREGA (Right to Work)

The implementation of the Mahatma Gandhi National Rural Employment Guarantee Act in Ward 4 is largely non-functional.

- Job Card Ownership: 65.2% of households hold a Job Card, showing that the intent to work exists.



- The Employment Gap: Despite the legal guarantee of 100 days of work per year, only 19.7% of cardholders reported receiving any work. For the remaining 80%, the Job Card is merely a piece of paper that has failed to provide the promised economic fallback during the tea garden's off-season.



Summary: In Dahingepar Ward 4, the "Right to Work" and "Right to Information" (PF) are effectively stalled. The priority for intervention must be Digital Literacy drives for the eNIDHI app and a formal demand-for-work drive under MGNREGA to ensure the community receives its legal employment dues.

Level 3: Major Government Schemes (Welfare Uptake)

The baseline survey in Dahingepar Tea Estate (Ward 4) reveals a community with strong penetration in state-led income support and digital health markers, yet it faces a total disconnect from youth empowerment and specialized livelihood schemes.

Scheme Coverage and Uptake

Based on data from 66 households, the distribution of government welfare highlights both significant successes and critical gaps:

- **Income Support (Orunodoi):** This is the most successful intervention in the ward, with 77.27% coverage. This high penetration ensures that over three-quarters of the households receive essential monthly cash transfers, providing a vital cushion against the ward's 95% low-income vulnerability.
- **Digital Health Literacy (PM-JAY & ABHA):** Unlike many other wards, Dahingepar shows a high adoption of digital health tools. PM-JAY (Ayushman Bharat) coverage is at 43.94%, and ABHA Card (Digital Health ID) registration is even higher at 45.45%. This suggests a successful localized drive for digital health IDs.
- **Basic Amenities (Ujjwala & PMAY):** PM Ujjwala Yojana (LPG) stands at 13.64%, which is above the regional average but still leaves a vast majority dependent on firewood. PM Awas Yojana (Housing) is low at 6.06%, indicating that the transition to permanent pucca housing remains a distant goal for most.

The Empowerment & Livelihood Gap

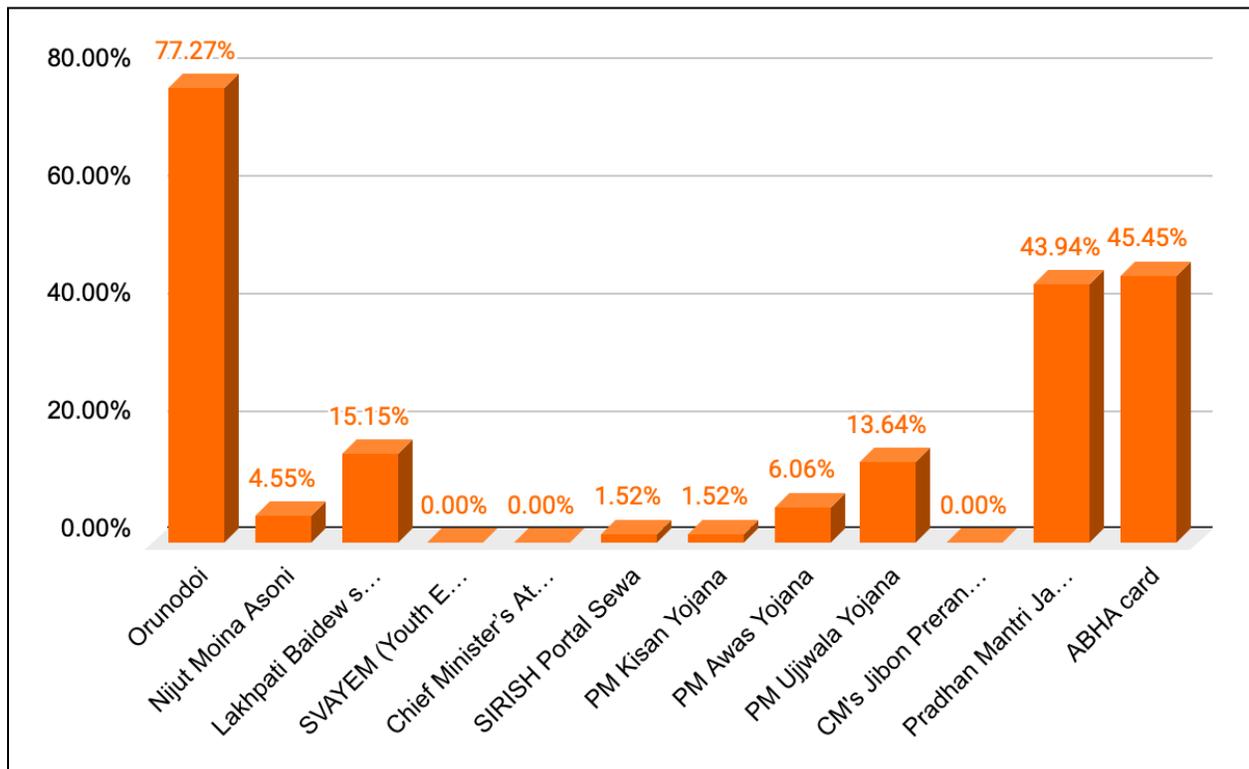
While survival-based schemes are reaching the ward, growth-oriented schemes are largely missing:

- Women's Entrepreneurship: The Lakhpati Baidew scheme has a promising start at 15.15%, showing active participation from Self-Help Groups (SHGs).
- Youth & Education: The Nijut Moina Asoni (Education support for girls) has reached only 4.55% of eligible households.
- Self-Employment Stagnation: Major state grants like SVAYEM and CM's Atmanirbhar Asom stand at 0.00%. This indicates that the ward's youth are completely cut off from capital and training for entrepreneurship.

The SIRISH Portal & Agricultural Disconnect

The SIRISH Portal, the specialized gateway for the Tea Tribe and Adivasi communities, is effectively non-functional here with only 1.52% success.

- The Documentation Block: The low uptake is likely tied to the 42.7% gap in TGL Caste Certificates (Level 1). Without these certificates, students and workers cannot bypass the portal's mandatory document filters.
- PM Kisan Yojana: Despite many families engaging in marginal farming, the uptake is negligible at 1.52%.



The SIRISH Portal & Agriculture Disconnect

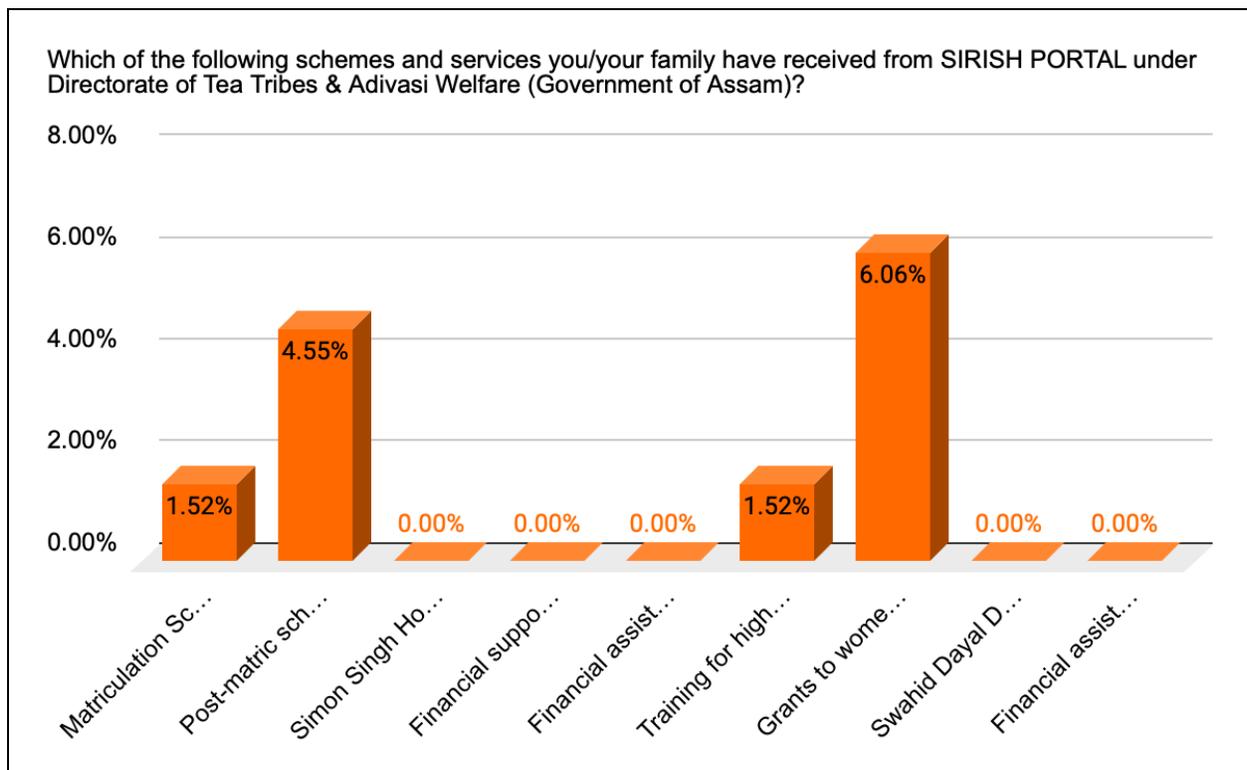
In Dahingepar Tea Estate (Ward 4), the SIRISH Portal—designed to be the specialized welfare lifeline for the Tea Tribe community—is currently acting as a "Digital Barrier." With only 6.02% of households

successfully accessing its services, the community is largely unable to claim the specialized educational and entrepreneurial grants intended for them.

Education & Scholarship Uptake

The data shows a critical breakdown in educational support through the portal. While foundational schooling sees some activity, higher and technical education support is entirely absent:

- **Foundation Scholarships:** 1.52% of eligible students have accessed Pre-Matriculation Scholarships, and 4.55% have received Post-matric support. While these are the only active scholarship categories, the penetration is far below the eligibility pool.
- **Specialized Merit Support:** The Simon Singh Horo Special Post Matric Scholarship stands at 0.00%. This suggests that even high-performing students from the ward are unable to bridge the application gap.
- **The Technical Education Void:** Support for professional pathways is non-existent. Financial assistance for ANM/GNM/Technical courses is at 0.00%, and Training for higher studies is at a negligible 1.52%.
- **Civil Services (UPSC/APSC):** Assistance for students passing the Civil Services Preliminary Examination is at 0.00%, highlighting a total lack of representation in high-level administrative coaching.



Economic Empowerment & SHG Support

The portal is also meant to provide a path toward financial independence, but the results in Ward 4 are stagnant:

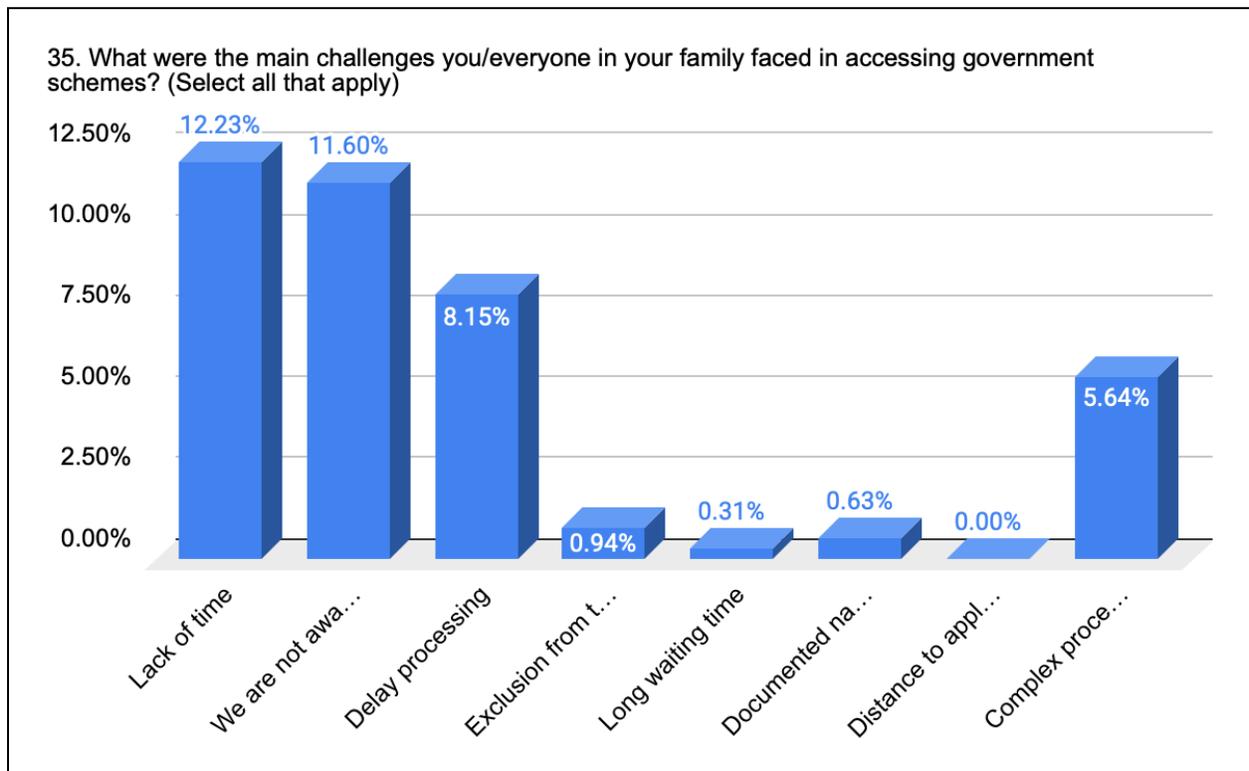
- **Women's Grants:** Grants to women SHGs via the portal are the most "successful" category at 6.06%. This aligns with the 15.15% uptake in the Lakhpati Baidew scheme (Level 3), showing that women's collectives are the most active group attempting to use digital portals.

- Self-Employment: The Swahid Dayal Das Panika Self-Employment Scheme stands at 0.00%. This means that not a single youth or aspiring entrepreneur in the surveyed ward has been able to secure a startup grant through SIRISH.

Primary Challenges in Welfare Uptake

Unlike other wards where "Not Aware" is the dominant response, the residents of Dahingepar identify structural and administrative barriers as their main points of pain:

- The Time-Wage Trap (12.23%): Despite high smartphone ownership (86.4%), the physical necessity of visiting offices remains. For a population where 86.4% are permanent garden workers, taking a day off is not just an inconvenience; it is a financial penalty. 12% of the community explicitly cites the inability to leave work as the reason they lack essential benefits.
- Informational Gaps (11.60%): While awareness is better than in other wards, over 11% still feel they are "Not aware of it." This suggests that while flagship schemes like Orunodoi are well-known, specialized grants (like those on the SIRISH portal) remain hidden from the community.
- Administrative Inertia (Delay in Processing - 8.15%): A significant portion of the ward is frustrated by the pace of the government machinery. Even after navigating the application process, the long wait for approval or disbursement leads to a loss of faith in the system.
- The Digital Wall (Complex Processes - 5.64%): With 69.7% having no formal education, the "Complex Processes" of Digital India—such as OTP verification, document resizing, and online tracking—act as a deterrent for over 5% of households.



Comparative Friction Markers

- Documented Name Mismatch (0.63%): Surprisingly low, suggesting that the existing documents (Aadhaar/Bank/Ration Card) in this ward are relatively consistent, making them "ready" for digital saturation drives.
- Distance to Centre (0.00%): Interestingly, no one cited distance as a barrier. This implies that the community is willing and able to travel, but the lack of time and processing delays are the actual bottlenecks.
- Long Waiting Times (0.31%): While people are willing to wait at the centers, the "Delay in Processing" after submission is the bigger concern.

Level 4: Social Security & Protection

The social security profile of Dahingepar Tea Estate (Ward 4) reveals a community that is partially covered by state-level pensions but remains almost entirely unprotected against major life risks due to a lack of insurance and central security linkages.

Old Age Protection & Pensions

Elderly security in Ward 4 shows a unique trend where state intervention has outpaced central schemes:

- Kushal Konwar Briddha Pension: In this ward, 16.67% of households are successfully enrolled in the Assam government's flagship pension. This is a positive sign of state-level administrative reach.
- National Social Assistance Programme (NSAP): In a stark contrast, NSAP (the Central Old Age Pension) stands at 0.00%. This suggests a complete breakdown in the link between the ward and central pension portals.
- Contributory Pensions: Modern retirement schemes like PM-SYM (1.52%) and Atal Pension Yojana (0.00%) are virtually non-existent. This is closely tied to the fact that 100% of workers are unaware of digital tools like the eNIDHI app to manage their existing provident funds.

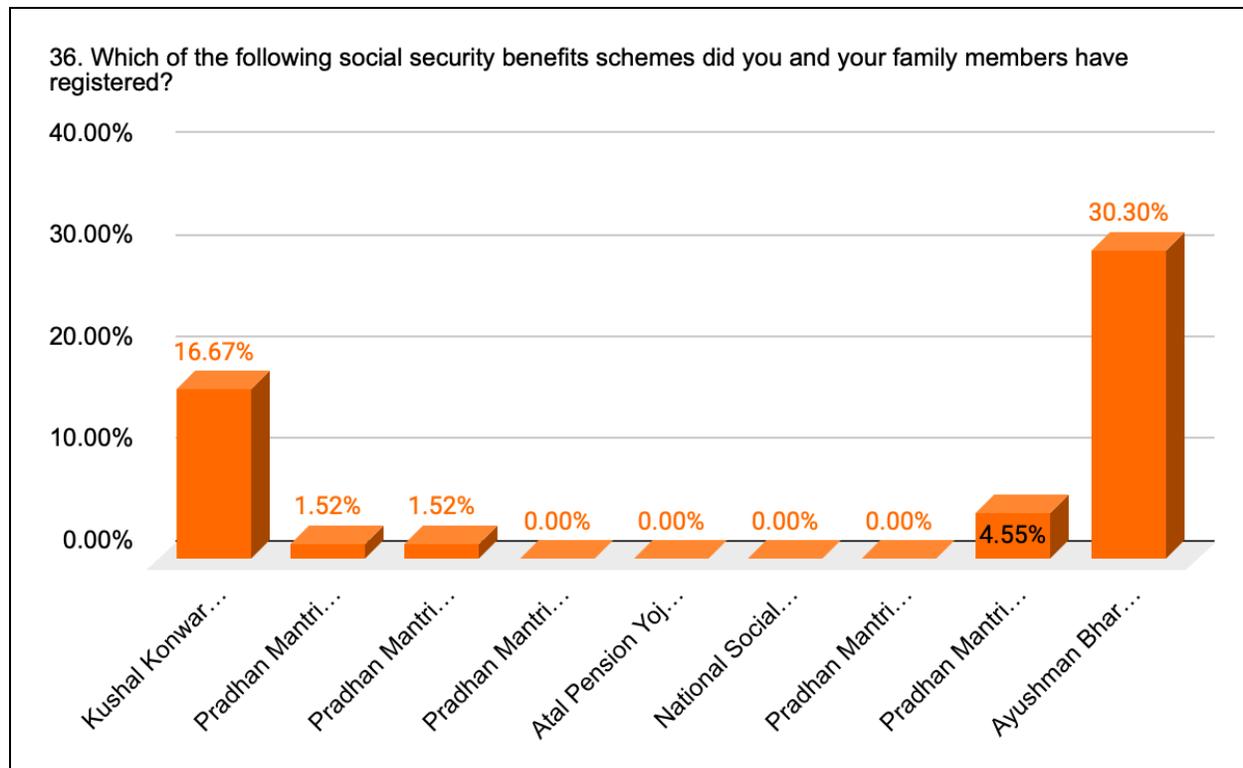
Insurance & Health Security

Health and life insurance coverage in Ward 4 is critically low, leaving families highly vulnerable to the "Poverty Trap" caused by medical emergencies:

- Ayushman Bharat (PM-JAY): Coverage stands at 30.30%. While this is higher than in some neighboring wards, it still leaves 70% of the community without a financial safety net for hospitalization, forcing them to rely on high-interest loans for medical care.
- Life & Accident Insurance: The uptake for PMSBY (Accident Insurance) is a negligible 1.52%, and PMJJBY (Life Insurance) is at 0.00%. Despite the extremely low annual premiums (₹20 and ₹436), these schemes have not been operationalized at the bank or garden level.

Housing Security (PMAY-G)

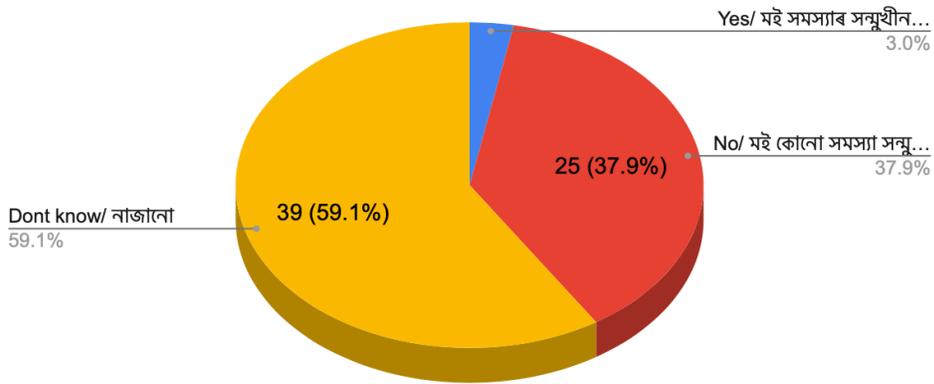
Housing rights in Ward 4 are in a state of neglect. PM Awas Yojana (PMAY-G) coverage is only 4.55%. With 95% of households earning less than ₹10,000 per month, the ability to build a permanent pucca house without government assistance is impossible, leaving the majority in temporary or dilapidated garden quarters.



Key Barriers to Accessing Social Security

- **The Informational Void (59.1% - Don't Know):** This is the most significant finding. Nearly 60% of the ward cannot even identify a problem because they have never attempted to apply or do not know these schemes exist. This represents a state of "Pre-Awareness" where the benefits of the welfare state haven't reached the tea garden lines.
- **The Passive Majority (37.9% - No):** While these respondents reported no specific problems, this figure is deceptive. Given that Level 4 data shows **0% uptake for PMJJBY and NSAP**, this "No" likely indicates that these families have not interacted with the schemes at all, rather than having a smooth experience.
- **Active Friction (3.0% - Yes):** Only a tiny fraction of the ward has attempted to navigate the system and faced direct hurdles like documentation errors, complex digital processes, or financial issues with installments.

37. Have you or family members faced problems (like lack of information, complex process, financial issue to deposit installments, lack of facility to apply and others) in applying or getting benefits of insurance schemes (like Atal Pension Yojana (APY), KKBPS, NSAP, PMJJBY, PMSBY, etc.)?



Conclusion

Across all four tea estate wards covered under the HaqDisha baseline survey, a consistent pattern of structural vulnerability emerges—marked by deep dependence on plantation-based livelihoods, low and unstable household incomes, limited educational attainment, and significant gaps in access to entitlements and social protection. Despite relatively high mobile and smartphone penetration, digital empowerment remains minimal, with most households unable to independently navigate government portals or application processes, resulting in continued reliance on intermediaries and exclusion from rightful benefits. Foundational documentation gaps (EL1), weak access to statutory entitlements (EL2), low uptake of major welfare schemes (EL3), and limited social security coverage (EL4) together reinforce intergenerational poverty and insecurity. These shared challenges clearly indicate the urgent need for a localized, ward-level, community-led intervention—through trained HaqDisha Fellows and Digital ONE Centres—to systematically bridge information gaps, enable entitlement access, strengthen grievance redress, and build long-term social and economic resilience across all four wards.