

HaqDisha

Entitlements for All

হকদিশা | সকলোৰ বাবে প্ৰাপ্যতা

FINAL PROJECT CLOSURE REPORT

December 2025 – March 2026

| | |
|---------------------------|---|
| Supported By | North Eastern Development Finance Corporation Ltd (NEDFi) CSR |
| Implemented by | Council for Social and Digital Development (CSDD) |
| Project Location | 18 No. Kothalguri Gram Panchayat, Mariani, Jorhat District, Assam |
| Project Duration | 4 months (December 2025 – March 2026) |
| Date of Submission | March 2026 |

Eradicating Poverty by Strengthening Access to Welfare Rights, Entitlements, Social Security & Protection for Tea Tribe & Adivasi Communities in Assam



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1. Executive Summary

The **HaqDisha – Entitlements for All** initiative was implemented to strengthen access to welfare rights, government schemes, and social protection mechanisms for Tea Tribe and Adivasi communities residing in tea garden areas of Mariani, Jorhat district, Assam.

These communities often face systemic barriers in accessing welfare benefits due to low awareness, documentation gaps, limited digital literacy, and lack of nearby service infrastructure. The HaqDisha initiative addressed these challenges through a community-based digital facilitation model.

During the project period, **four Digital HaqDisha Kendras** were established within tea garden communities to provide decentralised digital services and entitlement facilitation. Local youth were trained as **HaqDisha Fellows**, who worked as community facilitators assisting residents with documentation, scheme applications, and awareness building.

The project also conducted baseline surveys across four wards, identifying key entitlement gaps related to identity documents, welfare schemes, legal entitlements, and social security coverage. Through digital facilitation camps, awareness activities, and service support, the project helped community members access important government services such as Aadhaar updates, Ayushman Bharat cards, PAN cards, e-Shram registration, and other welfare benefits.

| Outcome Area | Achievement |
|-------------------------------|---|
| Survey Coverage | 100% household entitlement survey across 4 wards — 1,233 households (5,213 individuals) mapped across EL1–EL4 entitlement levels. |
| Cadre Development | 12 HaqDisha Fellows (4 main + 8 Associate Fellows) trained and deployed as community digital facilitators. |
| Digital Infrastructure | 4 Digital HaqDisha Kendras (Community Digital ONE Centres) established and operationalised within tea estate wards. |
| Direct Facilitation | 200+ households / 400+ individuals: 43+ identity cases, 48+ MGNREGA submissions, 60+ Ayushman Bharat/ABHA IDs generated, 100+ social security awareness sessions. |
| Stakeholder Linkages | Engagement with Gram Panchayat, Labour Welfare offices, ATEPFO, and ACMS; advocacy initiated for formal CSC/SIRISH Sewa Kendra recognition. |

The HaqDisha pilot demonstrates that community-level digital infrastructure combined with trained local facilitators can significantly improve last-mile access to welfare services in marginalised tea garden communities.

2. Project Overview & Objectives

2.1 Project Summary

| Parameter | Details |
|-----------------------------|--|
| Project Title | HaqDisha: Entitlements for All – Strengthening Access to Welfare Rights, Entitlements, Social Security & Protection for Tea Tribe & Adivasi Communities in Mariani, Jorhat |
| Implementing Agency | Council for Social and Digital Development (CSDD) |
| Supporting Agency | North Eastern Development Finance Corporation Ltd (NEDFi) – CSR |
| Location | 18 No. Kothalguri Gram Panchayat, 4 Wards, Mariani Block, Jorhat District, Assam |
| Duration | 4 months (December 2025 – March 2026) |
| Target Community | Indigenous Tea Tribe & Adivasi Communities (TTAC) across 4 Tea Estate Wards |
| Direct Beneficiaries | 1,200 households surveyed; 200+ households / 400+ individuals facilitated |

2.2 Project Objectives

The project aimed to improve access to welfare rights, social security, entitlements, and protection for vulnerable Tea Tribe and Adivasi communities across four wards in Mariani, Jorhat, through:

- **Training and deployment of 12 HaqDisha Fellows** (including 8 Associate Fellows) as frontline community digital facilitators across 4 wards.
- **Establishment of four (4) Community Digital ONE Centres** (Digital HaqDisha Kendras) equipped with digital hardware, biometric devices, and internet connectivity within the tea estates.
- **100% household entitlement survey** covering all households across 4 wards to map documentation and entitlement gaps.
- **Digital facilitation, awareness, and service camps** to assist households with scheme applications, document corrections, and entitlement access.
- **Strengthening local access** to statutory, scheme-based, and social security benefits by building direct linkages with government agencies.

The initiative directly benefited **1,200 households** and provided entitlement facilitation support to at least **200 households** and **400 individuals** during the pilot phase.

3. Context and Problem Statement

Tea Tribe and Adivasi communities form one of the largest marginalised populations in Assam. Originally brought to the region over 200 years ago as labour for tea plantations, these communities live in isolated tea garden areas, with women constituting nearly 90% of the labour force. With daily wages of INR 225–250, they exist in hand-to-mouth conditions, with the lowest social, economic, and health indicators in the state.

Despite multiple government schemes and legal provisions, systemic gaps prevent households from fully benefiting from these entitlements:

- **Information Gap:** Lack of timely, correct information in the local Sadri dialect keeps communities unaware of schemes and entitlements they are legally entitled to.
- **Digital Divide:** Very limited internet access, digital devices, and capacity make it extremely difficult to navigate online portals such as SIRISH and Sewa Setu.
- **Process Complexity:** Low educational attainment, complex multi-step application processes, and heavy dependence on middlemen lead to exclusion, errors, and exploitation.
- **Documentation Deficits:** Critical gaps in foundational identity documents — birth certificates, PRCs, caste certificates — prevent access to virtually all welfare entitlements.
- **Economic Vulnerability:** With 94% of households earning ₹5,000–₹10,000 per month, the indirect costs of accessing entitlements (travel, internet, lost wages) are prohibitive.

The HaqDisha pilot was designed to directly address these structural and informational barriers through a community-based, technology-enabled facilitation model.

4. Baseline Survey: Summary Findings

A baseline household survey was conducted in December 2025 across all four wards under 18 No. Kothalguri Gram Panchayat, Mariani. This section presents the consolidated summary findings that informed the project’s intervention strategy.

4.1 Survey Coverage and Methodology

| Parameter | Details |
|----------------------------------|---|
| Total Households Surveyed | 1,233 households (5,213 individuals) |
| Geographical Area | 18 No. Kothalguri Gram Panchayat, Mariani Block, Jorhat District, Assam |
| Wards Covered | Ward 2 (Hoolunguri TE), Ward 4 (Dahingeapar TE), Ward 5 (Dahingeapar TE), Ward 8 (Kothalguri TE) |
| Survey Lines | Bor Line, Genda Line, Mautjuli Bosti Line, Kachari Line, Ting Line, Purana Line, Hospital Line, Santipur Line |
| Method | Door-to-door survey using structured questionnaire (Google Form) in Assamese/Sadri |

4.2 Socio-Demographic Profile

The surveyed population presents a profile of deep structural vulnerability:

- **Community:** Majority respondents belong to Tea Tribe and Adivasi communities including Munda, Santhal, Urang, Oraon, Odiya, and other sub-groups.
- **Livelihood:** 75.6% are permanent tea garden workers, 21.3% temporary workers, and 2.4% retired workers.
- **Income:** 94% of surveyed households earn a monthly income between ₹5,000 and ₹10,000 — leaving virtually no margin for the indirect costs of accessing entitlements.
- **Education:** Low levels of formal education across households significantly impair the ability to navigate complex administrative systems.
- **Digital Access:** While mobile phones are present in many households, smartphone usage, digital literacy, and reliable internet access remain severely limited.

| | | | |
|-------------------------------------|-------------------------------------|---------------------------|---------------------------------|
| 1,233 Households Surveyed | 5,213 Individuals Covered | 4 Wards Covered | 94% Earn < ₹10k/month |
|-------------------------------------|-------------------------------------|---------------------------|---------------------------------|

4.3 Level 1: Identity and Foundational Documents

Documentation deficits are the single most significant barrier to entitlement access. Gaps are widespread and systemic:

| Document Type | % Without Document | Persons Affected |
|--------------------------------------|--------------------|---------------------------------------|
| Aadhaar Card | 11.1% | 579 persons (esp. elderly & children) |
| Voter Identity Card | 28.0% | 1,459 persons |
| PAN Card | 24.2% | 1,260 persons |
| Birth Certificate | 57.4% | 2,991 persons — critical concern |
| Permanent Resident Certificate (PRC) | 87.6% | 4,565 persons — most severe gap |
| Tea Garden Labour Caste Certificate | 79.8% | 4,160 persons |

4.4 Level 2: Statutory Entitlements

- **Ration Card (NFSA):** 85.2% of households possess a ration card; however, one-third have incorrect or incomplete member listings. 29.1% reported persistent problems accessing benefits.
- **APEPFO (PF, Pension, Gratuity):** 98.1% have no awareness of the eNIDHI mobile app. 48.1% said "Do not know" when asked about problems in accessing PF/pension — indicating deep disengagement.
- **MNREGA Job Card:** Only 43.6% of households hold a MNREGA Job Card. Among those, only 20.7% received the mandated 100 days of employment in the last 12 months.

4.5 Level 3: Government Welfare Schemes

- **Orunodoi (Income Support):** 581 households (approx. 47%) — significant exclusion among eligible women.
- **PM-JAY (Ayushman Bharat):** 541 households covered; ABHA card usage limited to only 30 households.
- **Housing (PMAY):** 51.5% live in Kutcha houses; only 8.7% have received a Pucca house under PMAY.
- **SIRISH Portal (Education Scholarships):** Only 3.89% accessed post-matric scholarships and 3.33% pre-matric scholarships.
- **Key Barriers:** Lack of time (76.07%), processing delays (51.74%), complex processes (42.58%), distance to centres (39.58%), exclusion from beneficiary lists (23.2%).

4.6 Level 4: Social Security and Protection

Social protection mechanisms are failing to reach the most vulnerable. Coverage is critically low across all key schemes:

| Scheme | Households Enrolled | Coverage % |
|---|---------------------|--------------------|
| Kushal Konwar Briddha Pension (KKBPS) | 15 | ~1.2% of total HHs |
| National Social Assistance Programme (NSAP) | 3 | ~0.2% |

| | | |
|-----------------------------------|------------|----------------|
| Atal Pension Yojana (APY) | 76 | ~6.2% |
| PMSBY (Accident Insurance) | 27 | ~2.2% |
| PMJJBY (Life Insurance) | 9 | ~0.7% |
| PM Kisan Mandhan Yojana | 2 | ~0.2% |
| Ayushman Bharat PM-JAY | 394 | ~32% (highest) |

63.9% of households responded "Do not know" when asked about problems in accessing pensions or insurance — reflecting a state of profound information poverty. Social security in 18 No. Kothalguri GP is not being claimed because the community does not know these schemes exist.

5. Project Intervention and Approach

The HaqDisha pilot adopted a community-centric, technology-enabled facilitation model designed to bridge the gap between marginalised tea garden residents and the state's welfare machinery. The approach was built on four core pillars:

| Pillar | Description |
|-----------------------------|--|
| Information Parity | Improve awareness of welfare schemes, statutory entitlements, and social security using localised communication in the Sadri dialect, simple visual formats, and community meetings. |
| Local Infrastructure | Establish Community Digital ONE Centres (Digital HaqDisha Kendras) within tea estate wards, equipped with desktops, biometric devices, printers, and internet connectivity. |
| Human Capital | Train local youth as HaqDisha Fellows (DigiPreneurs/DigiSakhis) to serve as the trusted human link between the community and government welfare portals and departments. |
| Data-Driven Planning | Conduct a 100% household-level entitlement survey using the 4-Level Entitlement Framework (EL1–EL4) to generate evidence for targeted interventions and stakeholder advocacy. |

5.1 The 4-Level Entitlement Framework

| Level | Focus Area | Key Issue | Intervention |
|------------|------------------------------|--|---|
| EL1 | Identity Documentation | Missing Aadhaar, Birth Certs, PRC, Caste Certs | Correction camps, application support, linkage with UIDAI/CSC |
| EL2 | Statutory Entitlements | MGNREGA gaps, Ration Card errors, PF/pension unawareness | Job card applications, ration card corrections, ATEPFO awareness |
| EL3 | Government Welfare Schemes | Low Orunodoi, SIRISH, PM-JAY, PMAY uptake | Scheme enrolment, Ayushman Bharat/ABHA card generation, scholarship support |
| EL4 | Social Security & Protection | Near-zero pension, insurance, e-Shram coverage | Awareness drives, e-Shram registration, APY/PMSBY facilitation |

6. Phase-wise Implementation Report

6.1 Phase 1: Baseline, Cadre Development & Stakeholder Alignment (December 2025)

6.1.1 Stakeholder Engagement

- **Grassroots Engagement:** Focused Group Discussions (FGDs) and community meetings with garden residents, ACMS ward-level officials, ASHA workers, Anganwadi workers, and Self-Help Groups.
- **Institutional Alignment:** Coordination with Garden Management, ACMS officials, the Labour Welfare Office, ATEPFO, bank officials, and Panchayat administration to align processes and identify bottlenecks.

6.1.2 Cadre Development & Onboarding

- **Project Coordinator:** A local Project Coordinator was onboarded with leadership aptitude and fluency in Sadri and Assamese.
- **HaqDisha Fellows:** 12 Fellows (4 main Fellows + 8 Associate Fellows) were identified and recruited from the community based on digital aptitude, communication skills, and community familiarity.

6.1.3 100% Household Entitlement Survey

A structured baseline survey was conducted door-to-door across all 1,233 households in 4 wards, covering 5,213 individuals. The survey used a structured Google Form in Assamese/Sadri and mapped entitlement gaps across all four EL levels.

6.2 Phase 2: Infrastructure & Capacity Building (January–February 2026)

6.2.1 Digital HaqDisha Kendra (DHK) Establishment

Four Digital HaqDisha Kendras were established directly within the tea estates, serving as Community Digital ONE Centres. Each centre is equipped with:

- HP Desktop (Core i3, 8GB RAM, 512GB SSD) for portal navigation and application processing
- Epson L3212 Printer/Scanner for document processing and evidence collection
- Biometric Device for Aadhaar-authenticated services and e-Shram registration
- Lamination Machine for durable physical copies of health and identity cards
- UPS & Connectivity infrastructure ensuring uptime in areas with irregular power/network

| Tea Estate / DHK Location | Ward | HaqDisha Fellow | Contact |
|---------------------------|--------|--------------------|------------|
| Dahingepar Tea Estate | Ward 5 | Montu Horo | 9365855606 |
| Hoolungoorie Tea Estate | Ward 2 | Minu Gonju | 8720911746 |
| Kothalgorie Tea Estate | Ward 8 | Noyonmoni Karmakar | 8822810138 |
| Dessoie Tea Estate | Ward 6 | Debokanto Tanti | 9101050868 |

6.2.2 Training of HaqDisha Fellows

- **Entitlement Ecosystem:** Deep-dive into EL1–EL4 processes, government schemes, and grievance redressal mechanisms.
- **Portal Navigation:** Mastery of Sewa Setu, SIRISH, and UIDAI portals for end-to-end application processing.
- **Community Mobilisation:** Techniques for trust-building, Sadri-dialect communication, and inclusive community engagement.
- **Digital Basics:** Hardware maintenance, portal navigation, content creation in local dialects, and digital security basics.
- **Personality Development:** Confidence building, documentation skills, and professional communication.

6.3 Phase 3: Pilot Implementation & Service Delivery (February–March 2026)

Phase 3 involved active service delivery through both centre-based support and organised community camps. HaqDisha Fellows transitioned into full field roles, serving as the primary bridge between the community and state welfare systems.

6.3.1 Entitlement Facilitation Services

- **Digital Documentation & Identity (EL1):** Facilitated critical corrections and new enrolments for Aadhaar, PAN cards, and Voter ID applications — addressing the foundational Level 1 identity gaps that previously prevented families from accessing any benefits.
- **Health & Security (EL3):** Organised dedicated sessions for Ayushman Bharat (PM-JAY) card and ABHA ID generation. On-spot digital health ID creation ensured community members gained immediate access to ₹5 lakh health insurance coverage.
- **Labour Rights & Statutory Entitlements (EL2):** Streamlined processing, collection, and submission of MGNREGA Job Card applications. Fellows worked directly with Panchayat authorities to ensure documents were correctly filled and officially submitted.
- **Social Security Awareness (EL4):** Conducted 100+ household sessions on e-Shram registration and social security scheme awareness, addressing the profound information poverty identified in the baseline.

6.3.2 Advocacy & Institutional Linkages

The project initiated advocacy to have the Digital HaqDisha Kendras recognised as official CSC (Common Service Centres), CSP, and SIRISH Sewa Kendras by the Gram Panchayat — a critical step toward integrating these community digital hubs into government service delivery systems and ensuring long-term sustainability.

7. Achievements Against Deliverables

| Deliverable | Target | Achievement | Status |
|--|--|---|-------------------|
| Training and deployment of HaqDisha Fellows | 12 Fellows (incl. 8 Associate Fellows) | 12 Fellows (4 main + 8 Associate) trained and deployed across all 4 wards | ✓ ACHIEVED |
| Community Digital ONE Centres | 4 Centres | 4 Digital HaqDisha Kendras established and operationalised | ✓ ACHIEVED |
| 100% Household Entitlement Survey | All households across 4 wards | 1,233 households (5,213 individuals) surveyed; EL1–EL4 mapping completed | ✓ ACHIEVED |
| Digital facilitation, awareness & service camps | Camps across 4 wards | Multiple camps conducted; 100+ HH sessions on social security | ✓ ACHIEVED |
| Direct beneficiary households | Min. 200 households | 200+ households / 400+ individuals facilitated with end-to-end support | ✓ ACHIEVED |
| Entitlement facilitation support | At least 400 individuals | 43+ identity, 48+ MGNREGA, 60+ health IDs, 100+ social security | ✓ ACHIEVED |

7.1 Cumulative Service Delivery Summary

| | | | |
|------------------------------------|---|--|---|
| 43+ Identity Cases (EL1) | 48+ MGNREGA Submissions (EL2) | 60+ Health IDs Generated (EL3) | 100+ Social Security Sessions (EL4) |
|------------------------------------|---|--|---|

8. Success Stories

The following illustrative stories reflect the types of transformative outcomes achieved through the HaqDisha pilot intervention. These are drawn from field documentation by HaqDisha Fellows during the pilot phase.

8.1 From 'Information Void' to Entitlement Access

Nitu munda, a permanent tea garden worker from Ward 5 (Dahingepar TE), had been working at the garden for over 20 years without knowing she was entitled to PF and pension benefits under ATEPFO. Like 98.1% of workers surveyed, she had no knowledge of the eNIDHI mobile app or her PF balance. Through a HaqDisha awareness session conducted in Sadri, she learned about her entitlements for the first time. The HaqDisha Fellow helped her verify her records and initiated the process for mobile number linkage with her ATEPFO account — the first step toward claiming her legally due benefits.



8.2 Health Security Through Digital Facilitation

A family of five in Ward 2 (Hoolunguri TE) had heard of Ayushman Bharat but had no idea how to access a card or what it entitled them to. With only a basic mobile phone, no Aadhaar-linked mobile number, and no knowledge of online portals, the family had been excluded from this ₹5 lakh health insurance despite being eligible. The Digital HaqDisha Kendra in Ward 2 provided the missing link — the Fellow used the biometric device and desktop to generate Ayushman Bharat cards and ABHA IDs for all eligible family members on the spot. The family now has health protection for the first time, without having to travel to the district hospital for enrolment.



8.3 MGNREGA Access for Daily-Wage Workers

Of the 1,233 households surveyed, only 43.6% possessed MGNREGA Job Cards — and even among those with cards, only 20.7% had received the mandated 100 days of work. Many households were unaware that they could demand work under MGNREGA or approach the Panchayat to register grievances. The HaqDisha pilot organised targeted sessions where Fellows explained the demand-based work mechanism, assisted 48+ households in submitting fresh Job Card applications directly to the Gram Panchayat, and documented the process for follow-up. This effort directly addressed the 56.4% of households who had been left without access to guaranteed rural employment.



8.4 Youth as Change Agents

Montu Horo, a young resident of Dahingepar Tea Estate (Ward 5), was selected as a HaqDisha Fellow based on his digital aptitude and deep community ties. After completing his training in portal navigation, community mobilisation, and entitlement facilitation, Montu became the digital lifeline of his ward. Operating from the Digital HaqDisha Kendra, he helped neighbours apply for PAN cards, correct Aadhaar mismatches, generate health IDs, and understand their ATEPFO rights. Community members who previously had to take unpaid leave and travel to the district headquarters now walk to Montu's centre. In just a few months, he has emerged as a trusted local leader and digital facilitator — the model for sustainable last-mile delivery.



9. Key Challenges & Mitigation Strategies

| No. | Challenge | Mitigation Strategy |
|-----|---|--|
| 1 | Connectivity limitations in remote tea garden areas causing service disruptions | High-gain boosters deployed at centres; Fellows optimised data synchronisation for offline processing where required |
| 2 | Digital literacy gaps among elderly beneficiaries and first-generation digital users | Localised awareness sessions conducted in Sadri dialect; step-by-step handholding provided; visual and audio aids used |
| 3 | Administrative processing delays for Level 2 and Level 3 entitlements requiring multiple government verifications | Continuous coordination with Gram Panchayat and Labour Welfare offices; follow-up tracking maintained by Project Coordinator |
| 4 | Aadhaar–mobile number mismatch blocking OTP-based authentication for multiple services | Specialised Aadhaar correction camps organised within the gardens; biometric device used for in-person verification |
| 5 | Time constraints — daily-wage workers unable to take time off for administrative visits even at garden-level centres | Service camps organised during off-peak hours and on garden rest days; Fellows conducted home visits for high-priority cases |
| 6 | Deeply entrenched information poverty — many households unaware of scheme eligibility or had never attempted to access benefits | Sadri-language awareness content created and distributed; community trust built through Fellows' local relationships before any service delivery |

10. Sustainability & Way Forward

To ensure the project impact extends beyond the pilot, CSDD has established a transition model that shifts from passive information sharing to active, data-driven resolution.

10.1 Sustainability Mechanisms

- **Permanent Infrastructure:** The 4 Digital ONE Centres remain fully equipped and centrally located within the tea garden lines. These are managed by the trained local youth who have earned the community's trust.
- **Institutional Linkage:** We have initiated the process to register these centres as official Common Service Centres (CSC) and SIRISH Sewa Kendras. This transition allows the centres to generate nominal service fees, ensuring financial self-sustenance for the fellows and hardware maintenance.
- **The "Haq-at-Home" Proactive Model (Phase 2):** Moving forward, the project is shifting from centre-based waiting to Household-Specific Targeting.
 - **Data-Led Outreach:** Using the baseline survey results, Fellows now identify the specific "Missing Entitlements" for each family (e.g., House #42 is missing 2 birth certificates and an Aadhaar link).
 - **Doorstep Facilitation:** Instead of general announcements, Fellows will visit these specific households directly to collect documentation and bring the residents to the DHK for biometric verification or final processing.
 - **End-to-End Resolution:** This ensures that no household is left behind simply because they are too hesitant or busy to visit the centre on their own.

10.2 Recommendations for Scale-Up

- **Phase 2 Expansion:** The pilot validates the model for expansion across the broader tea garden population of Assam. Expansion should prioritise remaining wards of the existing Panchayat, then extend to additional Gram Panchayats in the Mariani block and surrounding Tea Tribe & Adivasi districts.
- **Targeted Documentation Drives:** Given that 87.6% lack PRCs and 79.8% lack Caste Certificates, a coordinated district-level drive between the District Administration, Panchayat, and CSDD is a priority.
- **SIRISH & ATEPFO Focus:** Future activities must include dedicated camps for the SIRISH portal (to address the <4% scholarship uptake) and ATEPFO awareness (to resolve the 98.1% ignorance regarding PF/pension status).
- **Gender-Responsive Facilitation:** Mainstreaming support for women's documentation and digital exclusion will remain a core focus to overcome the specific mobility and awareness barriers faced by women workers.

11. Conclusion

The **HaqDisha: Entitlements for All** pilot initiative has successfully demonstrated that community-level digital infrastructure combined with trained local facilitators can significantly improve access to welfare rights and government services in deeply underserved communities.

The baseline survey established with evidence that the exclusion of Tea Tribe and Adivasi communities from welfare rights and social protection is not due to a lack of government schemes, but due to documentation gaps, information deficits, digital exclusion, and complex delivery systems — a condition of structural and informational poverty.

Against this evidence base, the HaqDisha pilot delivered on all its core commitments: 1,233 households surveyed, 12 Fellows trained, 4 Digital HaqDisha Kendras established, and direct facilitation support provided to 200+ households and 400+ individuals across EL1–EL4 entitlement levels. The initiative has moved communities from a state of informational void to active participation, reduced travel costs and wage losses, built local digital leadership, and initiated institutional linkages that can transform last-mile service delivery.

The model offers strong potential for replication across tea garden areas and other rural regions of Assam and the North East where digital and administrative barriers limit access to welfare systems. The Council for Social and Digital Development (CSDD) is committed to sustaining and scaling this impact in collaboration with NEDFi and other stakeholders.

Submitted by: Council for Social and Digital Development (CSDD)

Mariani, Jorhat, Assam | March 2026

12. Annexures

The following annexures form part of this Final Project Closure Report:

| Annexure | Title | Description |
|-------------------|---|---|
| Annexure 1 | Stakeholders' Meeting Report | Detailed records of all stakeholder engagement meetings conducted during the pilot |
| Annexure 2 | Community Engagement Meetings Report | FGD and community meeting records, participant details, and key outcomes |
| Annexure 3 | Consolidated HaqDisha Survey Report | Full survey analysis report (December 2025) with ward-wise findings and data visualisations |
| Annexure 4 | Ward-wise Baseline Survey Summary | Disaggregated findings by ward (Ward 2, 4, 5, 8) across EL1–EL4 levels |
| Annexure 5 | List of Beneficiaries Reached | Detailed list of all households and individuals who received facilitation support |
| Annexure 6 | List of HaqDisha Fellows | Full list of Main Fellows and Associate Fellows with contact details and ward assignments |
| Annexure 7 | Monthly Activity Reports (Jan–Feb 2026) | Detailed monthly activity logs, service delivery records, and field notes |
| Annexure 8 | Digital HaqDisha Kendra Infrastructure & Asset Report | Inventory, deployment details, and photographs of all four DHK centres |

Annexure 1

Stakeholders' Meeting Report

Date: 29 December 2025

Venue: Arts and Administrative Building, Mariani College

Organised by: Council for Social & Digital Development (CSDD)

1. Background and Purpose

The Stakeholders' Meeting, held on **29 December 2025** at the Arts and Administrative Building, Mariani College, served as a critical milestone for the HaqDisha – NEDFi Project. This high-level convening was organized to align institutional support with the grassroots realities of the Tea Tribe and Adivasi communities within the 18 No. Kothalguri Gaon Panchayat.

The primary purpose of the meeting was to bridge the gap between policy and practice by bringing together a diverse group of administrative officials, service providers, Panchayat representatives, labor unions, and financial institutions. By presenting the empirical findings from recent household surveys and community engagements, the session provided a platform to jointly identify strategic interventions. The meeting aimed to move beyond data collection toward a unified, coordinated roadmap for dismantling the administrative and digital barriers that currently hinder the uptake of government welfare and statutory entitlements.

2. Dignitaries and Resource Persons

The meeting was marked by a diverse representation of institutional stakeholders, ensuring that the HaqDisha project has the necessary "Top-Down" administrative support to match its "Bottom-Up" community presence. The following key stakeholders and resource persons participated in the deliberations:

- **Administration & Policy:** Shri Digvijay Rajkhowa, Assistant Commissioner, Mariani
 - Shri Rajib Das, Labour Inspector, Titabar
- **Academic Partner:** Dr. Horen Guwala, Principal, Mariani College
- **Community Leadership & Social Organizations:** Shri Dulen Nayak, Chairman, Tea Tribe and Adivasi Community
 - Mrs. Sonia Tanti, All Assam Adivasi Women Organization, Jorhat District
- **Labor Unions (ACMS):** Shri Nilesh Gond, Secretary, ACMS Office, Jorhat
 - Shri Nogen Kurmi, ACMS Office, Titabar
 - Shri John Ekka, ACMS Garden Unit, Dahingepar Tea Estate
 - Shri Raju Bwari, Active Member, ACMS, Titabar
- **Financial & Digital Services:** Shri Chawlin Shyam Turung, Branch Manager, Bank of Baroda, Mariani
 - Shri Ujjal Bhattacharjee, CSC Village Level Entrepreneur (VLE), Mariani
- **Local Governance (18 No. Kothalguri Gaon Panchayat):** Mrs. Bharati Bhuyan, President, 18 No. Kothalguri Gaon Panchayat
 - All Ward Members of 18 No. Kothalguri Gaon Panchayat
- **Technical Implementation & Field Team:** Shri Bishnu Karmakar, PF Clerk, Dahingepar Tea Estate
 - HaqDisha Household Survey Fellows, Mariani
 - HaqDisha One Centre Fellows, Titabar

The convergence of these diverse representatives—spanning administrative, financial, academic, and labor sectors—underscores the collective commitment to creating a seamless support system for the tea garden communities.

3. Agenda and Discussion Themes

The meeting followed a strategic agenda focused on inter-institutional coordination:

- **Introduction to HaqDisha:** Overview of objectives under the NEDFi Mariani CSR initiative.
- **Knowledge Transfer:** Sharing successful implementation experiences from Letekujan and Dholi Samagori Tea Estates.
- **Data Presentation:** Detailing entitlement gaps identified through recent surveys.
- **Service Delivery Mapping:** Discussing inter-departmental mechanisms and identifying action points to improve access for tea workers.

4. Discussion Highlights

The project team emphasized that the "HaqDisha" approach is not just about awareness but active facilitation.

- **Practical Strategies:** Participants discussed how the "Titabar model" of using mobile fellows could be adapted to the Mariani context.
- **Systemic Gaps:** Stakeholders were briefed on the widespread lack of basic documentation and social security coverage among Tea Tribe and Adivasi households.
- **Decentralized Delivery:** A consensus was reached on the need for regular facilitation camps and the active involvement of CSCs and Banks to provide "last-mile" access.

5. Entitlement Gaps Identified

Based on survey findings, the following gaps were prioritized for immediate intervention:

| Level | Category | Key Items Identified |
|---------|-----------------------|---|
| Level 1 | Identity/Foundational | Aadhaar, Voter ID, PAN, Caste Certificate, PRC, Birth Certificate. |
| Level 2 | Basic Statutory | Ration Card, MNREGA Job Card, Provident Fund (PF) access. |
| Level 3 | Government Welfare | Orunodoi, PM-KISAN, PMAY, Ujjwala, Jibon Prerana, Sirish Scholarship. |
| Level 4 | Social Security | PMJJY, APY, PMSBY, ATEPFO services (Pension, DLI, Gratuity). |

6. Key Recommendations and Action Plan

The meeting transitioned from gap identification to the formulation of a concrete **Action Plan** for the 2026 pilot phase. The stakeholders agreed on the following strategic interventions:

A. Infrastructure and Resource Deployment

- **CSC & CSP Support:** Mobilizing Common Service Centers and Customer Service Points across Hoolungooree (Ward 2), Dahingepar (Wards 4 & 5), and Kothalguri (Ward 8) to reduce worker travel time.
- **Digital Kit Distribution:** Finalizing the identification of fellows and equipping them with digital tools to facilitate on-site applications.

B. Facilitation Camps & Priority Services

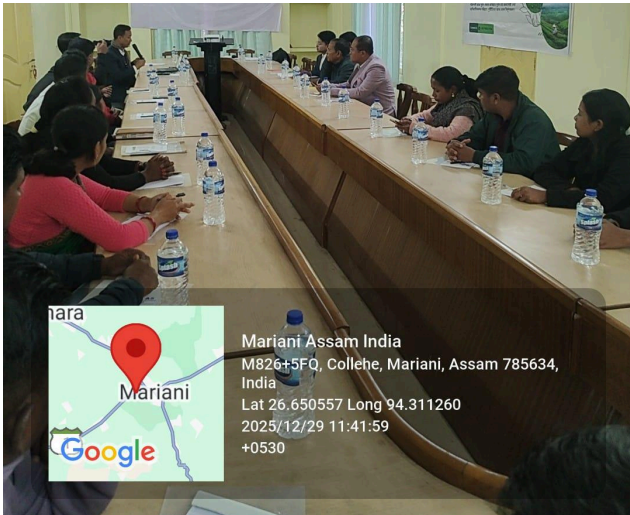
The meeting concluded with a commitment to organizing regular, specialized camps for:

- **ATEPFO Services:** Coordination for Pension, Provident Fund, Gratuity, and Deposit Linked Insurance (DLI).
- **Document Rectification:** Correcting and issuing new Aadhaar, PAN, and Voter ID cards.
- **Health & Labor Security:** Enrollment for E-Shram, Ayushman/ABHA cards, and essential Aadhaar–Bank account linkages.
- **Youth & Education:** Dedicated help-desks for Sirish Scholarship applications to ensure students meet state deadlines.

7. Conclusion

The meeting concluded with a shared understanding of the scale and complexity of the challenges faced by the community. By strengthening inter-institutional coordination, the session laid a strong foundation for the operational phase of the HaqDisha – NEDFi Project, ensuring interventions are supported by the administrative and social leadership of the region.







Annexure 2

Community Engagement Meetings Report

Reporting Period:

December 21 – December 28, 2025

Location:

18 No. Kothalguri Gram Panchayat, Mariani, Jorhat, Assam

Coverage:

Hoolungooree TE (Ward 2), Dahingepar TE (Wards 4 & 5), and Kothalguri TE (Ward 8)

1. Background and Purpose

As part of the *HaqDisha: Entitlements for All* pilot project under the NEDFi-CSR initiative, the Council for Social & Digital Development (CSDD) conducted community engagement activities across four wards under 18 No. Kothalguri Gaon Panchayat, Mariani, Jorhat district in December 2025.

Primary Objectives of the Engagement:

- **Awareness & Trust:** Introduce the HaqDisha project objectives and build a foundation of transparency within the tea garden communities.
- **Stakeholder Convergence:** Actively engage Panchayat representatives, ACMS (Labor Union) members, SHG leaders, and other local stakeholders to ensure a unified approach.
- **Gap Identification:** Document real-time entitlement challenges and procedural hurdles to inform the project’s digital-facilitation strategy.
- **Actionable Evidence:** Generate a qualitative baseline to guide the "handholding" support required for successful scheme enrollment in the 2026 pilot phase.

2. Meeting Schedule and Geographic Reach

| Date | Location / Tea Estate | Wards Covered | Key Leadership Support |
|-------------|---------------------------|---------------|------------------------------------|
| 21 Dec 2025 | Hoolungooree & Dahingepar | 2, 4, & 5 | Mrs. Bharati Bhuyan (GP President) |
| 28 Dec 2025 | Kothalguri Tea Estate | 8 | Mr. Budheswar Nath (Ward Member) |

3. Stakeholder Participation and Engagement

To ensure a high degree of transparency and local ownership, the engagements were designed to be inclusive, reaching across the social and administrative hierarchies of the tea gardens. The meetings achieved strong convergence between local governance, labor unions, and community groups, ensuring broad-based participation and representation.

Key Participant Groups: Across all wards, the engagements were attended by a diverse group of stakeholders, including:

- **Tea Garden Workers & Community Members:** The primary beneficiaries of the HaqDisha project.
- **Panchayat Leadership:** Representatives from the 18 No. Kothalguri Gaon Panchayat, including the President, Gaon Pradhan, and Ward Members from the concerned tea estates.
- **Labor Representation:** Office bearers from the Assam Chah Mazdoor Sangha (ACMS), representing the rights and interests of the plantation workforce.
- **Grassroots Women Leaders:** Leaders from Self-Help Groups (SHGs) and Cluster Level Forums (CLFs).
- **Project Expertise:** The CSDD project team, including Centre Fellows.

Notable Stakeholders & Leadership Support:

- Mrs. Bharati Bhuyan: President and Ward Member, Dahingepar T.E. (Ward No. 4).
- Mr. Jitul Gogoi: Gaon Pradhan, 18 No. Kothalguri Gaon Panchayat.
- Mr. Budheswar Nath: Ward Member, Kothalguri Tea Estate (Ward No. 8).
- ACMS Representatives: Mr. William Vallury (Secretary, Dahingepar TE), Mr. Jon Ekka (President, Dahingepar TE), and Mr. Raju Bauri (Active Member, Titabar ACMS).
- SHG Representation: Ms. Junamoni Gogoi (CLF/SHG President).
- CSDD Lead: Ms. Montu Kharia (Centre Fellow), who shared field-level methodologies and previous intervention successes.

4. Core Agenda

The community engagement sessions followed a uniform, strategic agenda designed to move from project orientation to active problem-solving. By creating a transparent dialogue, the sessions transformed from simple meetings into interactive workshops for social change.

Agenda of the Community Engagements

1. **Introduction to the HaqDisha Project:** Framing the initiative under the NEDFi Mariani Project and defining its role as a digital bridge for the community.
2. **Evidence-Based Learning:** Sharing of prior field experiences and success stories from tea garden areas to build community confidence.
3. **Strategic Roadmap:** Discussion on project implementation strategies specifically tailored to the unique socio-economic context of tea estates.
4. **Participatory Mapping:** Identification of real-time entitlement-related gaps and administrative challenges.
5. **Community Voice:** Open interaction sessions for community members to share their lived experiences and expectations.

5. Key Discussion Highlights

The project team introduced the HaqDisha objectives, focusing on how a community-based approach can bypass systemic barriers. To illustrate this, the team shared implementation experiences from the Titabar subdivision, including Letekujan Tea Estate and Dholi Samagori Tea Estate, demonstrating how similar entitlement facilitation had already successfully unlocked benefits for other garden families.

The Centre Fellow and project team emphasized:

- **The Household Approach:** Detailed methods for identifying specific entitlement gaps through door-to-door interaction.
- **Administrative Handholding:** The step-by-step process of supporting individuals in rectifying documentation and navigating complex welfare portals like SIRISH and eNIDHI.
- **Collaborative Strength:** The necessity of coordination between the community, Panchayat representatives, and government service agencies.

Community members actively participated, sharing specific challenges such as the high cost of traveling to district offices, the frustration of digital rejections due to minor spelling errors, and the

long waiting periods for pension approvals. These insights have directly informed the localized strategy for the 2026 pilot phase.

6. Identified Entitlement Gaps

The interactions during the community engagement sessions across all four wards—Hoolungooree (Ward 2), Dahingepar (Wards 4 & 5), and Kothalguri (Ward 8)—consistently validated a tiered pattern of exclusion. These findings, consolidated from direct community feedback, serve as a roadmap for the HaqDisha facilitation strategy.

Level 1: Identity and Foundational Documents (The Entry Barrier)

These documents are the essential "gatekeepers" to all other rights. The meetings highlighted that many households are stalled at this first stage due to:

- **Missing Documents:** Lack of formal Birth Certificates and Caste Certificates, which are mandatory for specialized tea tribe welfare.
- **Administrative Hurdles:** Difficulty in obtaining Permanent Resident Certificates (PRC) and PAN Cards.
- **Data Inconsistencies:** Widespread errors in Aadhaar Cards and Voter IDs, where minor name or DOB mismatches prevent digital verification.

Level 2: Basic and Statutory Entitlements

These represent the community's legal rights to food and work security:

- **Ration Cards:** Beyond basic access, there is a critical need for member inclusion, as many families are unable to add children or new spouses to existing cards.
- **MNREGA Job Cards:** Issues with card activation and the lack of a demand-driven work process.
- **Provident Fund:** A significant lack of transparency regarding PF balances and related statutory benefits.

Level 3: Government Welfare Schemes

Engagement sessions revealed that while families are aware of these schemes, the "last-mile" delivery is broken:

- **Income & Housing:** Low enrollment in Orunodoi, PM-KISAN, and PM Awas Yojana (PMAY).
- **Utility & Life Quality:** Gaps in PM Ujjwala Yojana and the Jibon Scheme.
- **The Education Gap:** A notable lack of successful applications for Sirish Scholarships and other education-linked schemes, leaving students without financial support.

Level 4: Social Security and Protection Schemes

This level remains the most underserved, with very few households currently protected against long-term risks:

- **Insurance:** Minimal coverage under PMJJY (Life Insurance) and PMSBY (Accident Insurance).
- **Pensions:** Extremely low registration for the Atal Pension Yojana (APY) and other elderly or widow-related pension schemes.

7. Key Observations and Strategic Conclusions

The community engagement meetings across the four wards of 18 No. Kothalguri Gram Panchayat have yielded critical qualitative insights that complement the baseline survey data. These observations will serve as the guiding principles for the HaqDisha pilot implementation throughout 2026.

Core Insights:

- **Systemic Nature of Gaps:** Entitlement gaps were found to be remarkably consistent across all surveyed wards. This indicates that the challenges—such as missing birth certificates or failed scholarship applications—are not location-specific but are systemic issues rooted in the administrative and digital distance between the tea gardens and government service centers.
- **Vulnerability of Marginalized Groups:** Women workers and elderly community members emerged as the most excluded demographic groups. They face a "double barrier": a lack of foundational documentation (Level 1) and a significant digital divide, which prevents them from accessing critical pensions and insurance schemes (Level 4).
- **The "Triple Barrier" to Entry:** Across every ward, three common factors were identified as the primary reasons for exclusion:
 1. **Limited Awareness:** Lack of simplified, dialect-friendly information.
 2. **Digital Exclusion:** The shift toward online-only portals (SIRISH, eNIDHI) without local facilitation.
 3. **Procedural Complexity:** The overwhelming nature of multi-step applications that require repeated visits to administrative offices.
- **Strong Institutional Support:** A pivotal observation was the high degree of readiness among local leaders. Panchayat representatives, ACMS members, and community volunteers expressed a strong willingness to act as "Entitlement Champions," providing the necessary social support to ensure the project's success.

8. Conclusion

The ward-wise community engagement activities successfully established initial contact with Tea Tribe and Adivasi communities and key local stakeholders under 18 No. Kothalguri Gaon Panchayat. These engagements helped in building awareness about the HaqDisha project, identifying critical entitlement gaps, and strengthening coordination with Panchayat representatives, ACMS members, and community leaders.

The insights generated through these ward-level interactions will directly inform the implementation of HaqDisha project activities, including entitlement facilitation, digital support services, and stakeholder convergence, ensuring that interventions are responsive to the needs identified at the community level.







You can find all the photos here: <https://drive.google.com/drive/folders/12eTcsdxHKMJkZO=WgMTDB57Izv5ig0Ji?usp=sharing>

Annexure 3

Consolidated HaqDisha Survey Report

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)

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.

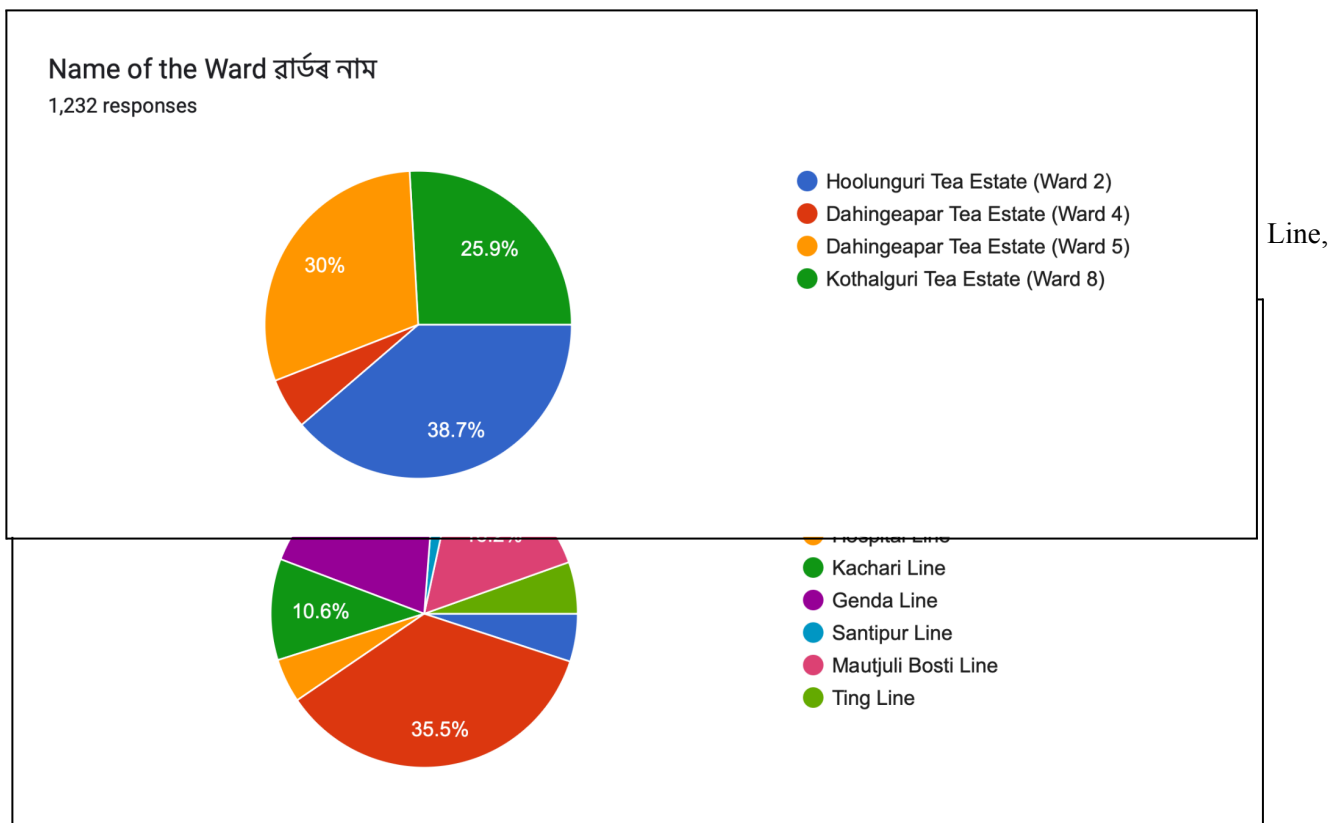
Under the HaqDisha: Entitlements for All pilot project, implemented by the Council for Social and Digital Development (CSDD) with support from NEDFi-CSR (2025–26), a baseline household survey was conducted in December 2025 across tea garden communities under 18 No. Kothalguri Gram Panchayat, Mariani.

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

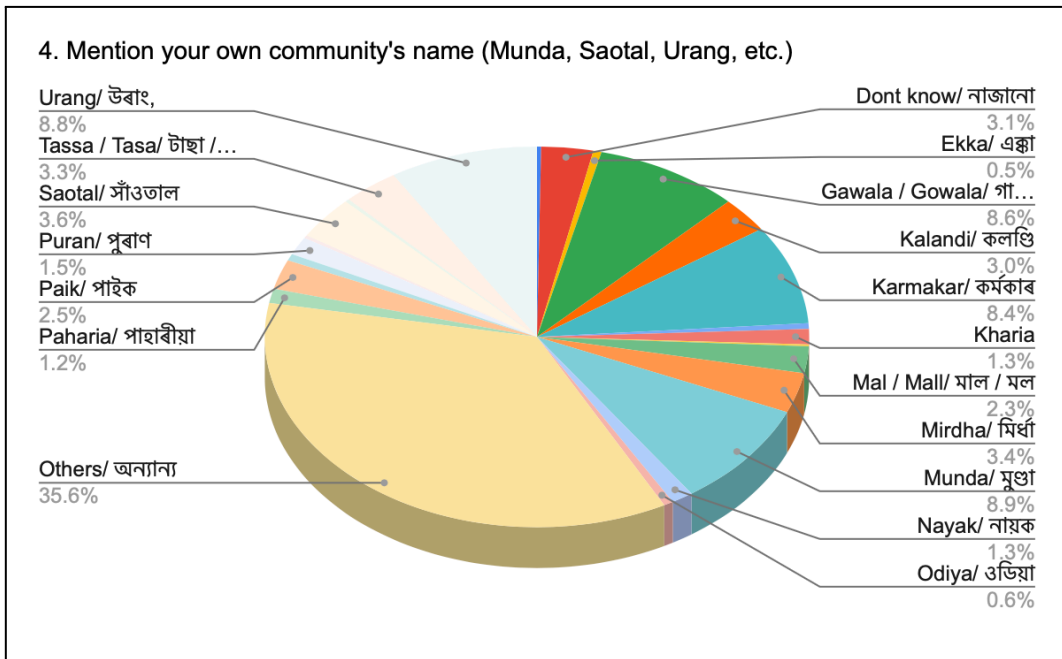
- Total households surveyed: 1,233 households
- Geographical area: 18 No. Kothalguri Gram Panchayat, Mariani block, Jorhat district, Assam.
- Coverage structure:
 - 4 Tea Gardens Wards : Kothalguri Tea Estate (Ward 8), Hoolunguri Tea Estate (Ward 2), Dahingeapar Tea Estate (Ward 5) and Dahingeapar Tea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



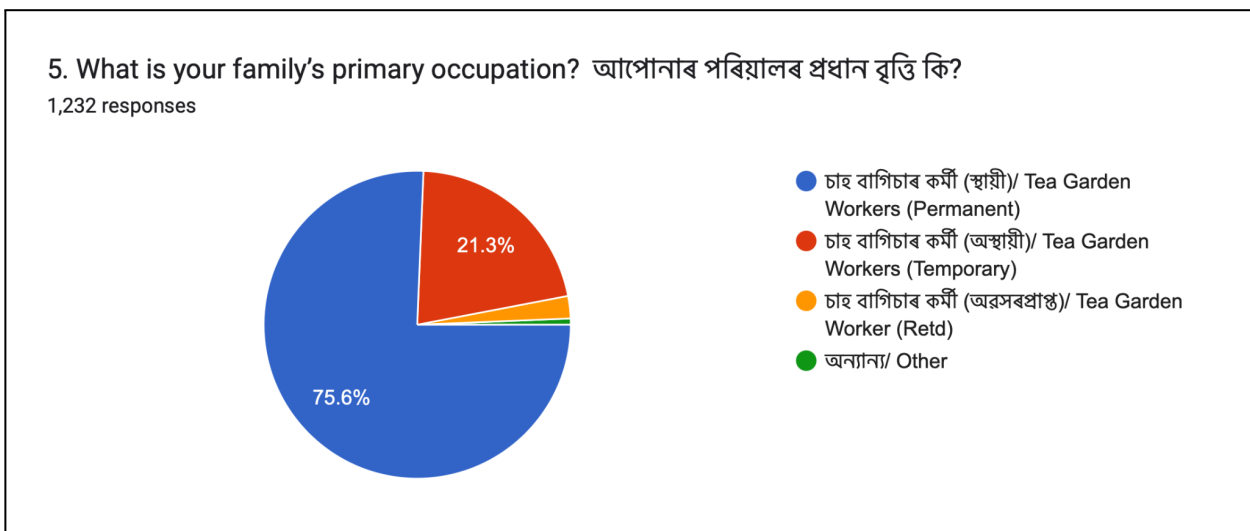
- Method:
 - Door-to-door household survey
 - Structured questionnaire (Google Form)
 - Local language (Assamese/Sadri mix)
 - Focus on household-level entitlements

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.

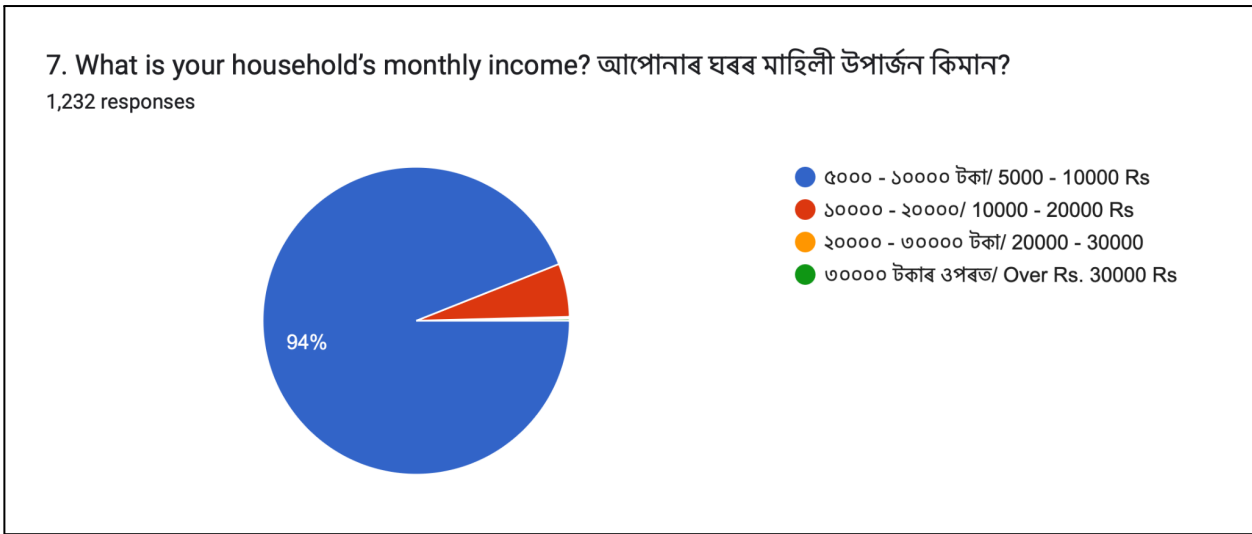


- Primary Livelihood:
 - Tea plantation work remains the central economic driver. Specifically, **75.6% are permanent tea garden workers**, **21.3% are temporary workers**, and **2.4% are retired workers**, with multiple family members often engaged in the same plantation work.

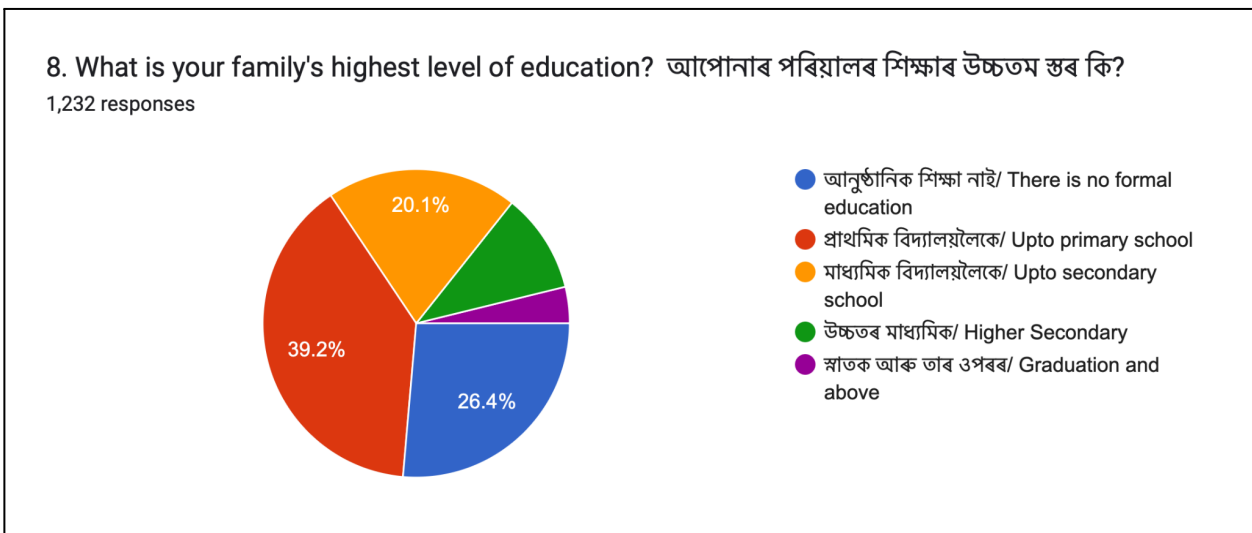


- Income:
 - The survey highlights a deep concentration of low-wage earners within the project area. **94% of the surveyed households earn a monthly income between ₹5,000 and ₹10,000**. This economic bracket leaves very little margin for the costs associated with traveling to district

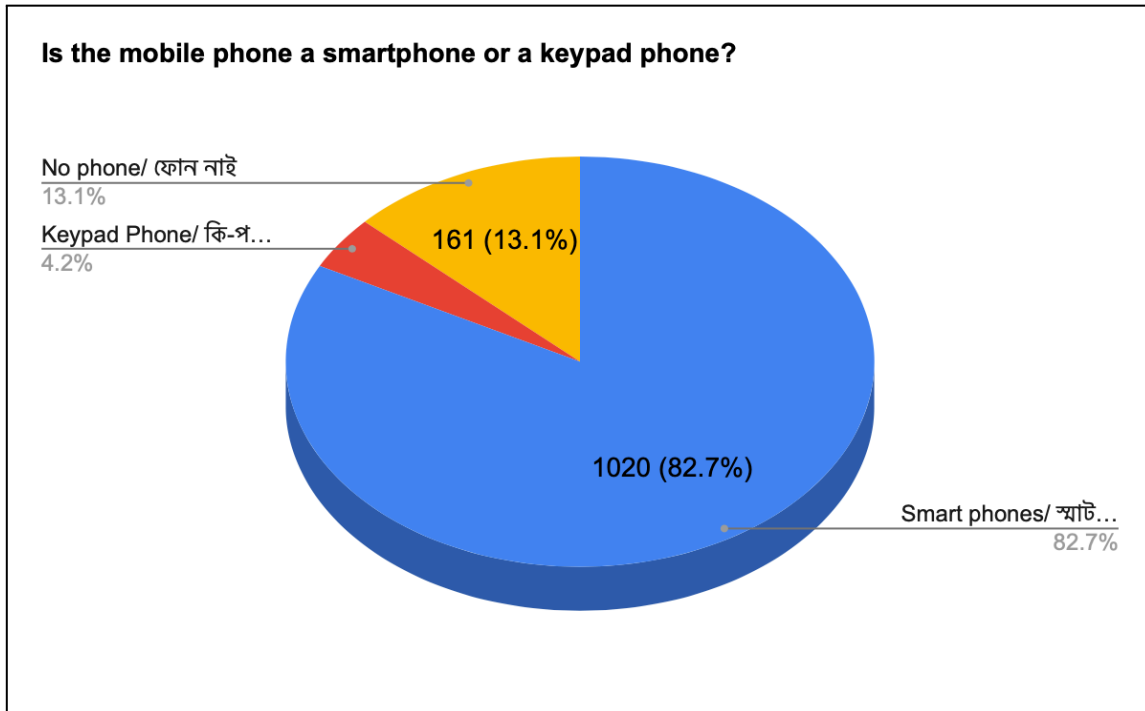
offices, paying for internet café services, or managing the administrative fees often required for entitlement applications.



- Education:
 - Low levels of formal education across households, impacting ability to navigate complex administrative processes. 26.4% of the population do have formal education and 39.2% of the population have education upto primary school.



- Digital Access:
 - While mobile phones are present in many households approx 4.2% has keypad phones while 82.7% has smartphone.

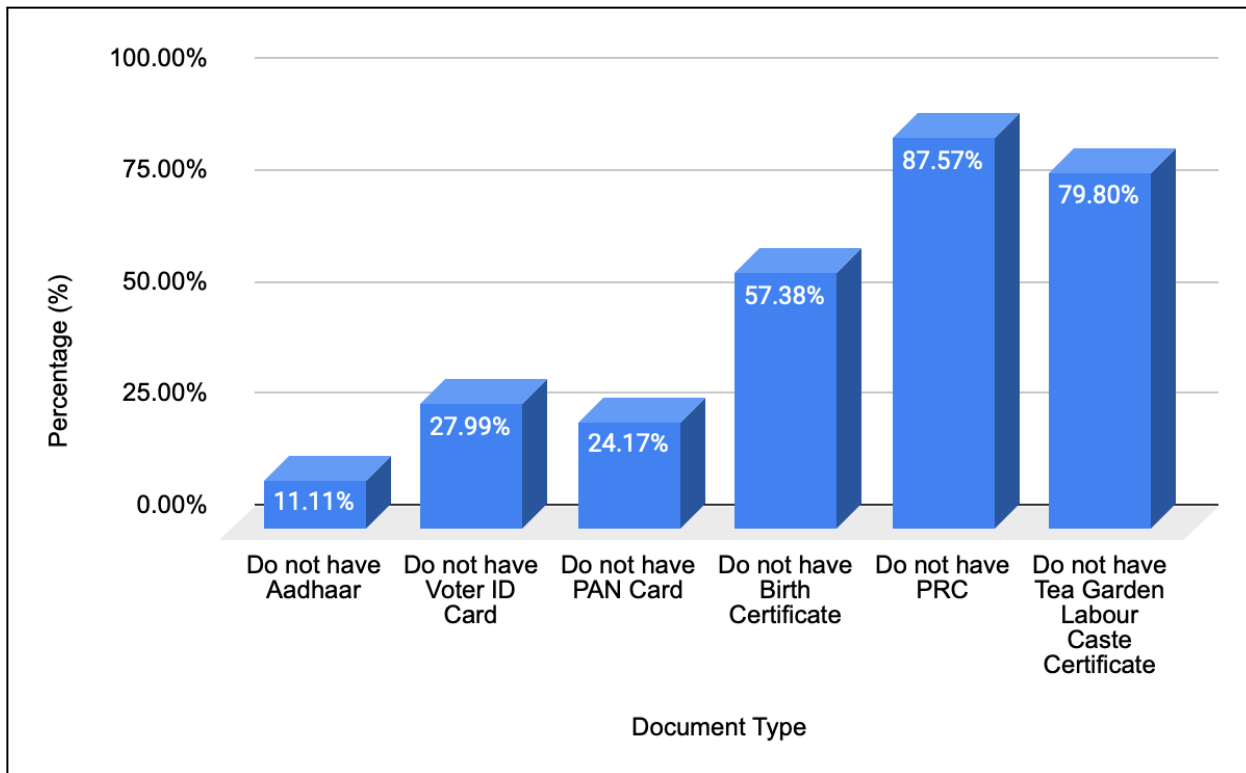


4. Key Survey Findings: Entitlement-wise Analysis

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:**
27.99.0% 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:**
 24.17% 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:

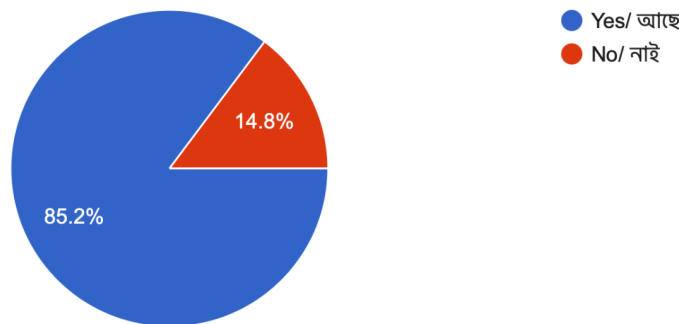
- **Ration Card Coverage (NFSA):**

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.

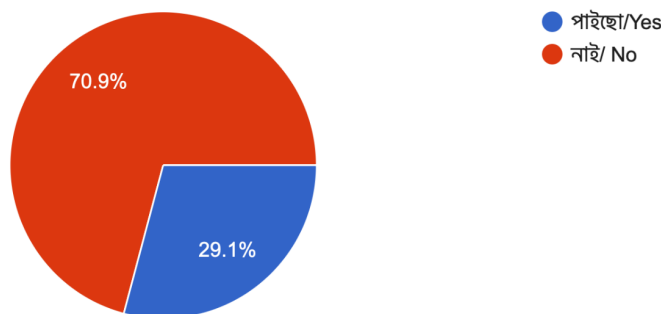
23. Does your family currently hold a Ration Card under the National Food Security Act (NFSA)? আপোনাৰ পৰিয়ালত বৰ্তমান ৰাষ্ট্ৰীয় খাদ্য সুৰক্ষা আইন (NFSA)ৰ অধীনত ৰেচন কাৰ্ড আছেনে?

1,232 responses



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

1,232 responses



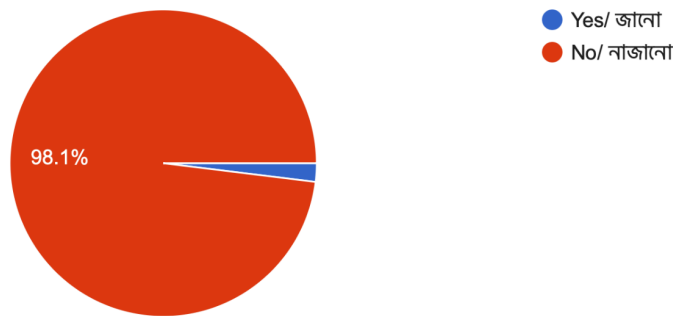
- **Provident Fund & Pension (ATEPFO):**

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... বস্তু কৰা eNIDHI ম'বাইল এপৰ বিষয়ে আপুনি জানেনে?

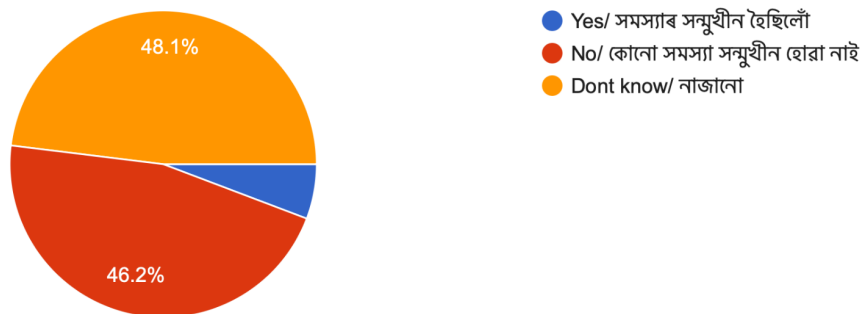
1,232 responses



- 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... বক্রিয়া, ম'বাইল নম্বৰ সংযোগ নথকা, আদি) হৈছিল নেকি?

1,232 responses



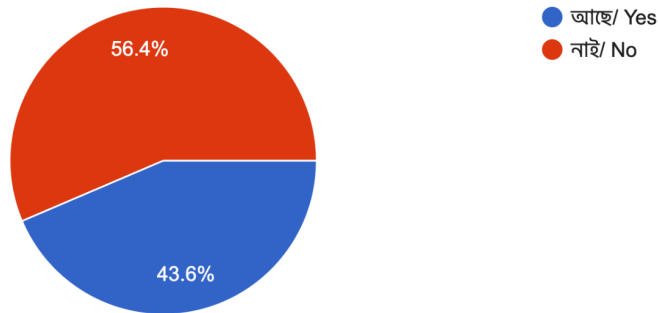
- MNREGA Job Card:**

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?

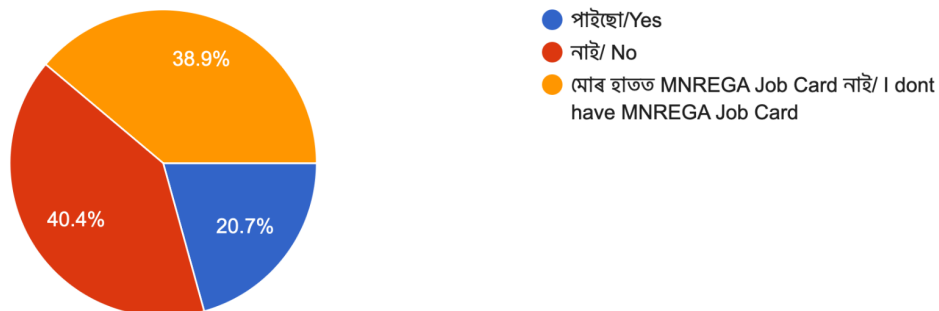
1,232 responses



- 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



- 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

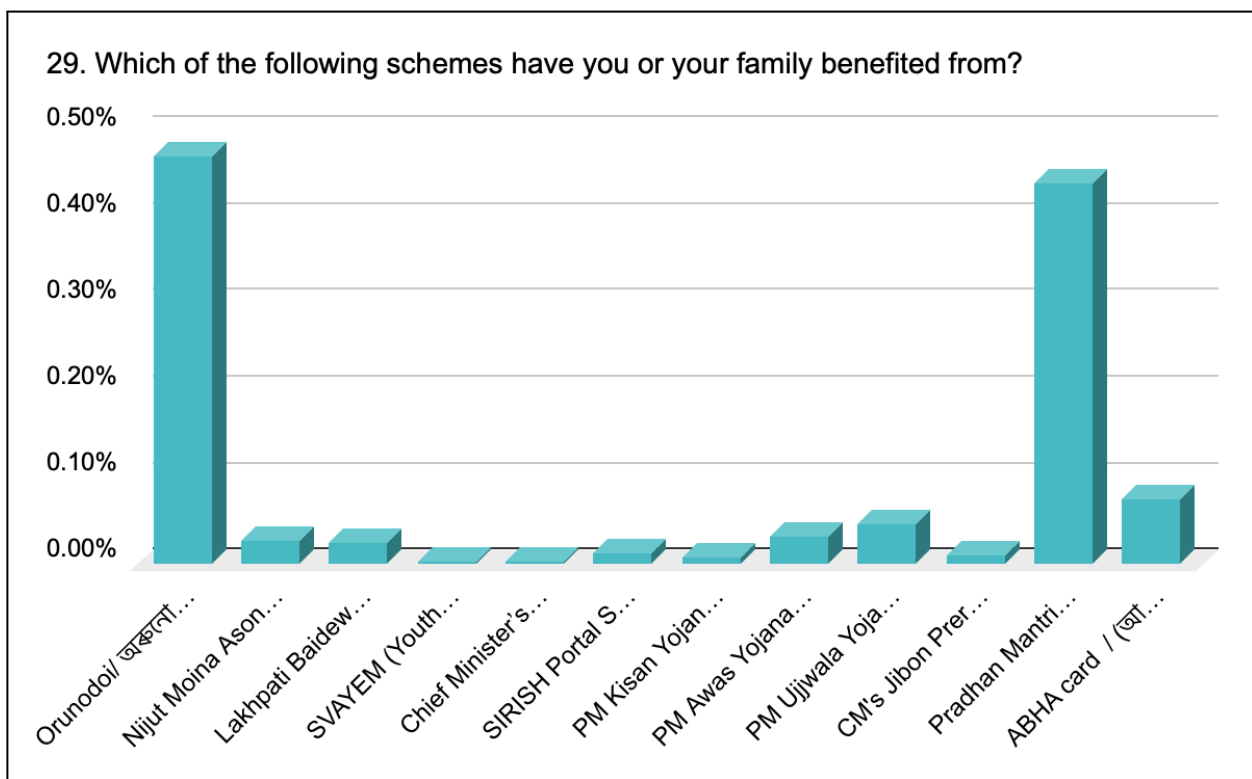
The baseline survey indicates that access to government welfare schemes among Tea Tribe and Adivasi households remains **uneven, fragmented, and heavily influenced by awareness, documentation, and process-related barriers**, despite the presence of multiple central and state schemes. While flagship programs

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.



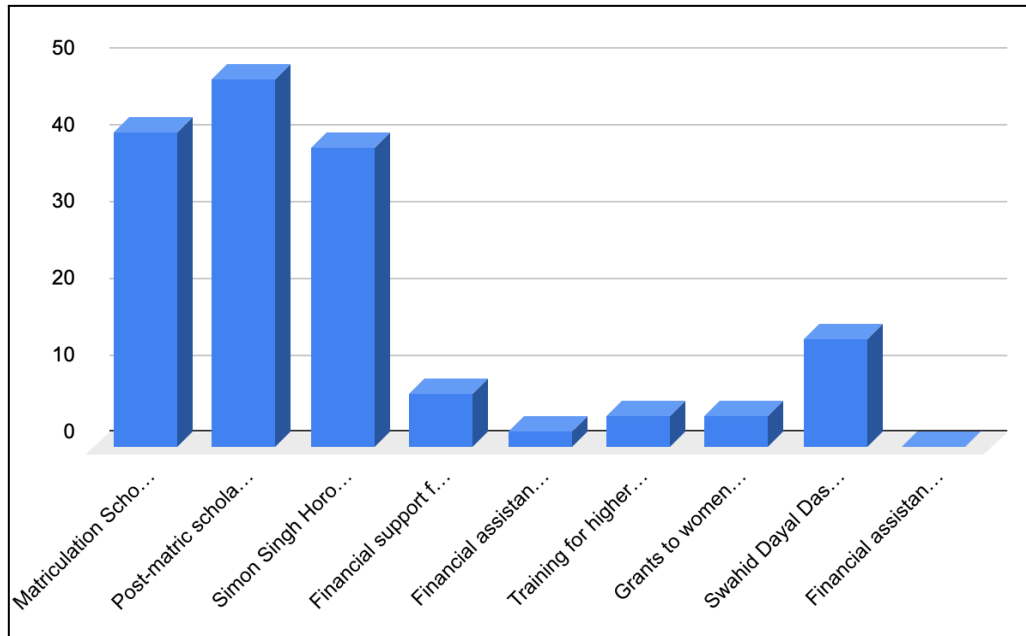
- **Housing & Basic Support:** A critical housing gap persists. **51.5% of households continue to live in Kutchha houses**, yet only **8.7%** of those households reported receiving a Pucca house under **PMAY (Pradhan Mantri Awas Yojana)**. Other support includes **PM Ujjwala Yojana (56 households)**.
- **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).

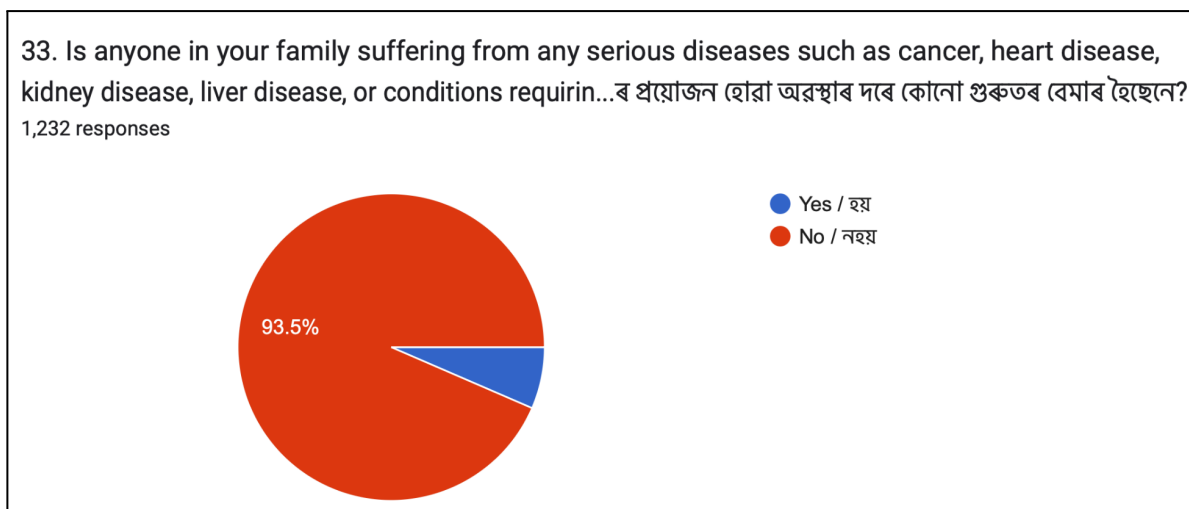
- **Pre-Matric Scholarships:** Successfully accessed by only **3.33%** (41 households).
- **Simon Singh Horo Special Post Matric Scholarship:** Only **3.16%** (39 households) are benefiting.
- **Higher Studies & Technical Grants:** Combined participation for higher studies, ANM/GNM, and technical courses 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.

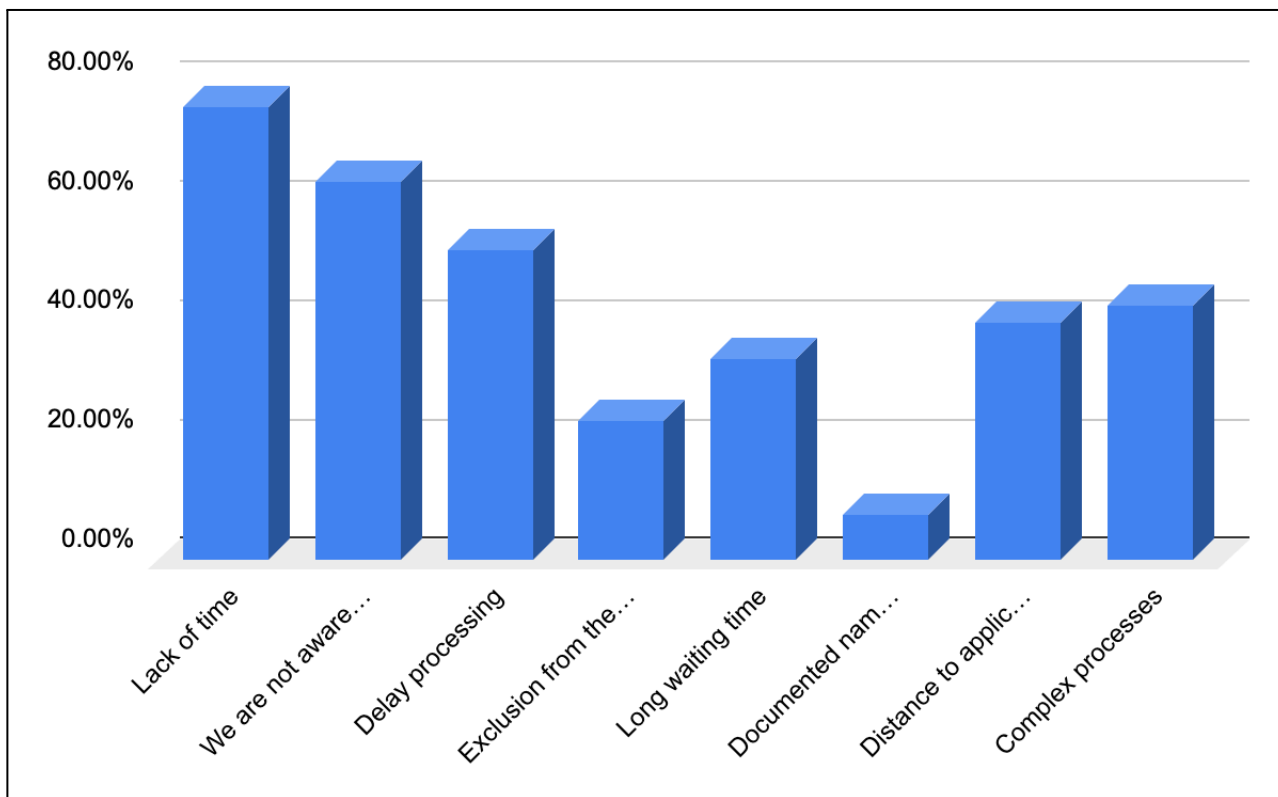
Access to Health and Emergency Assistance

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**.



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."



- **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.

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.

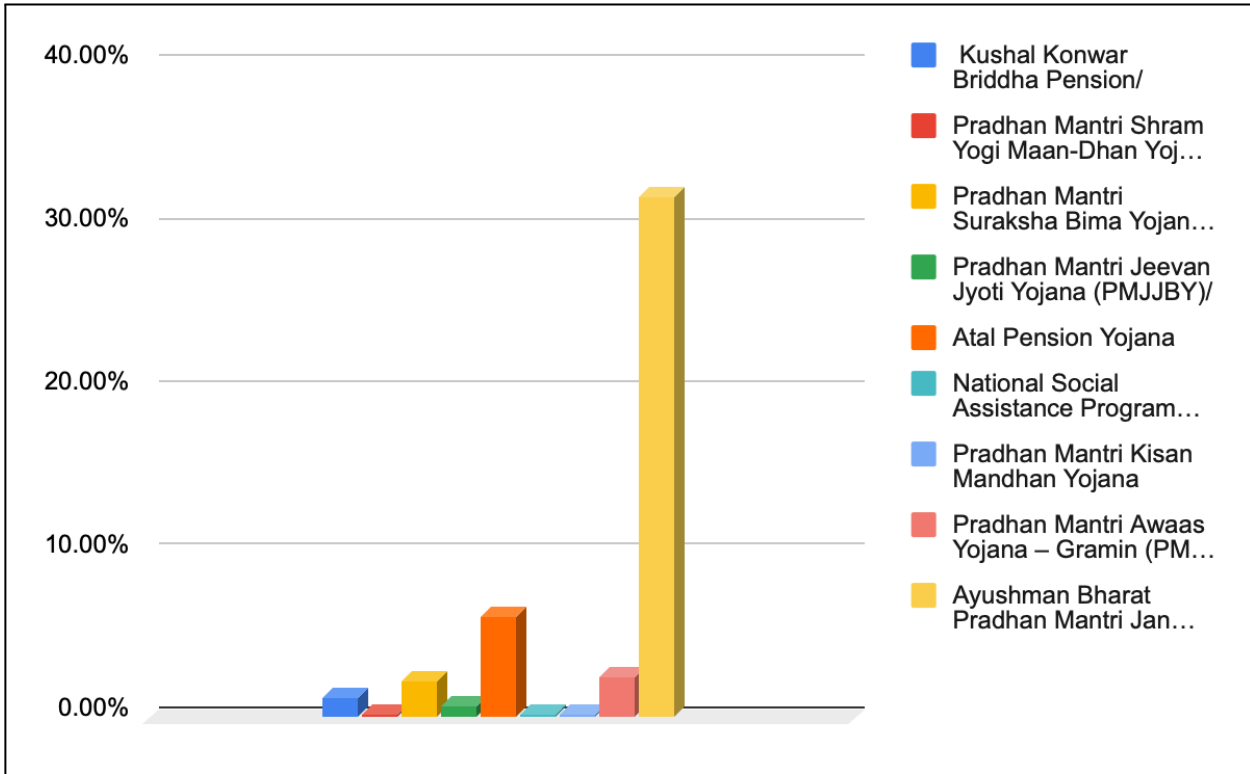
Level 4: Social Security and Protection

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.



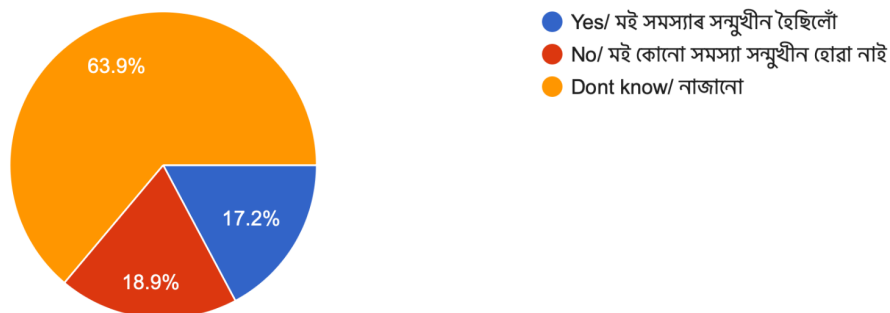
- **Livelihood & Housing:** 31 households have accessed PMAY-G (Housing), and 2 households are under PM Kisan Mandhan Yojana.
- **Health Security:** Ayushman Bharat (PM-JAY) is the only scheme with significant penetration, covering 394 households, likely due to targeted hospital-based registration drives.

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 করিবলৈ সুবিধা নথকা, ইত্যাদি) পাইছিল নেকি?

1,232 responses



- 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.

Annexure 4

Ward-wise Baseline Survey Analysis

**Dahingeapar Tea Estate (Ward 5)
Kothalguri Tea Estate (Ward 8),
Hoolunguri Tea Estate (Ward 2), and
Dahingeapar Tea Estate (Ward 4)**

Dahingepar Tea Estate (Ward 5) Narrative Report

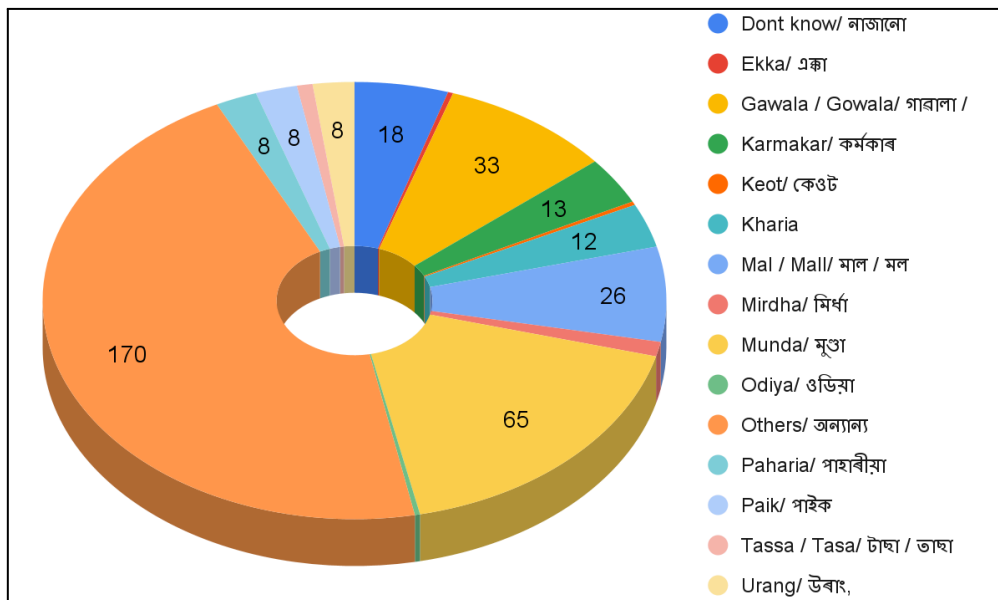
Based on the survey data of 371 households, the following report provides a detailed narrative on the socio-demographic and administrative landscape of Ward 5.

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.

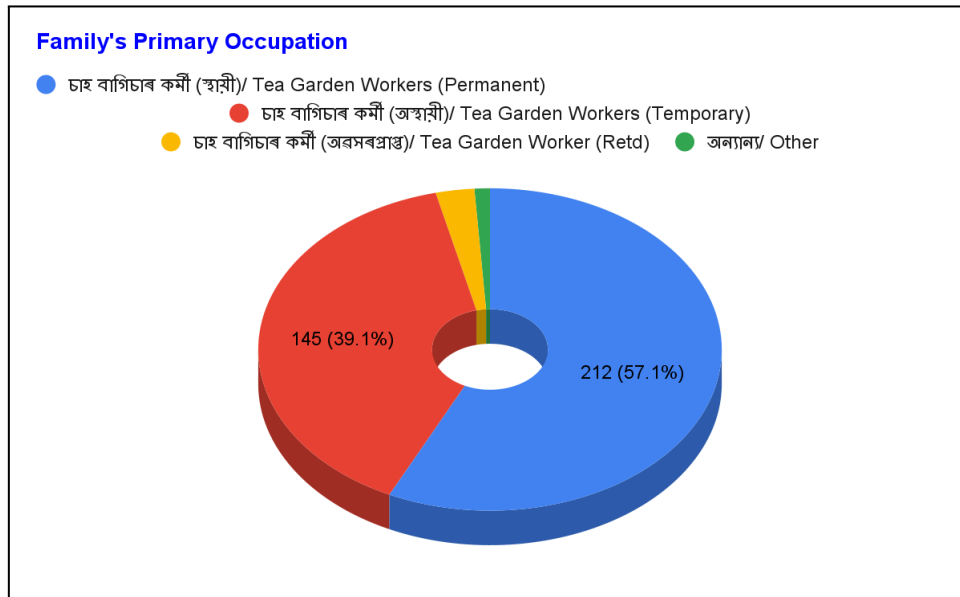


This ward is a critical focus area due to its dense population of Tea Tribe and Adivasi communities (primarily Munda, Santhal, and Oraon). The survey mapped the "lived reality" of these households across four levels of entitlement, identifying how administrative friction and structural barriers result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

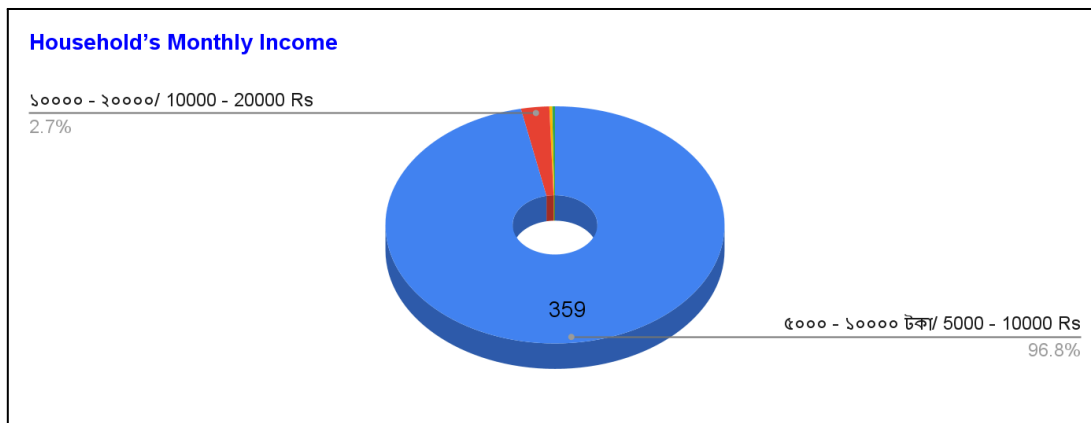


2. Socio-Demographic Profile

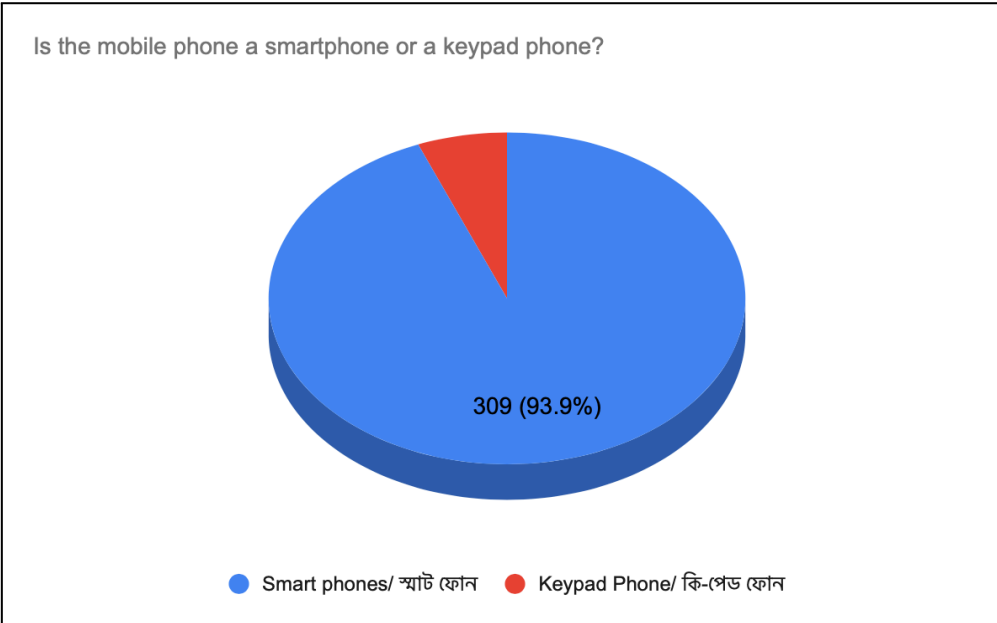
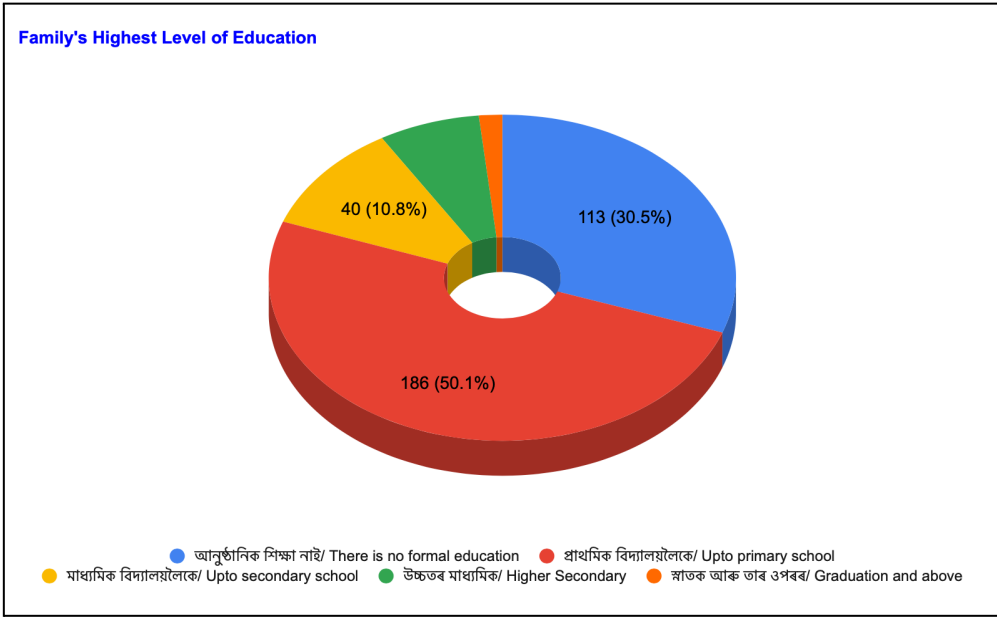
- Primary Occupation:** The ward's economy is almost entirely tethered to the tea industry. Approximately 57.1% of respondents are permanent workers, while 39.1% are temporary laborers. The survey reveals a lack of livelihood diversification, with most households having 2 to 3 members working in the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



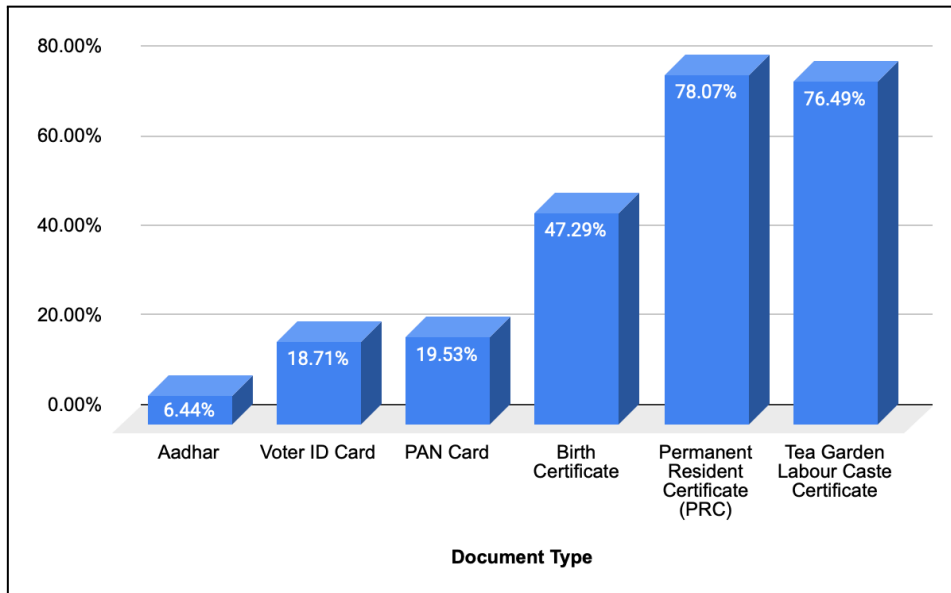
- **Education and Digital Divide:** The majority approx 50.1% of respondents have only reached primary school levels. This low literacy rate, combined with the complexity of government forms, leads to a high dependency on garden management or middlemen.
 - **Digital Accessibility:** Mobile connectivity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

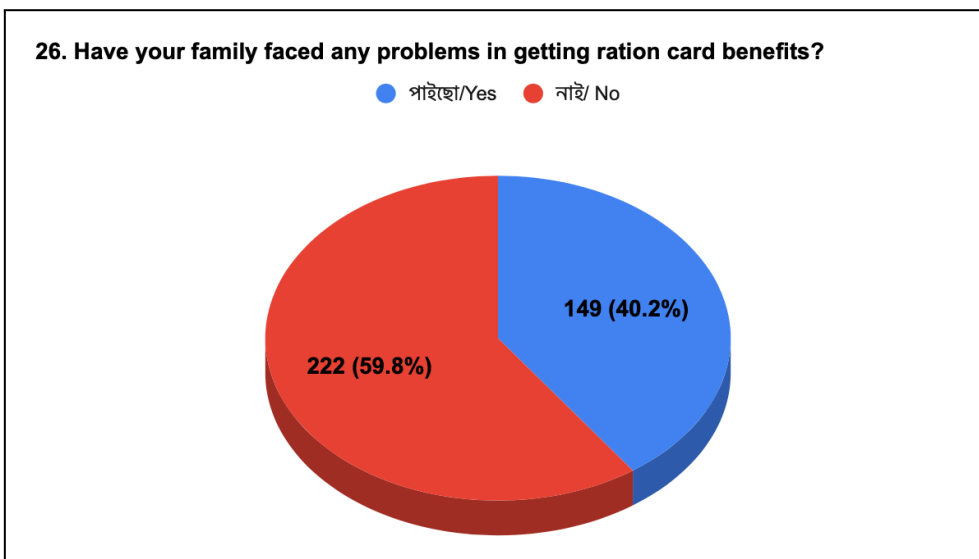
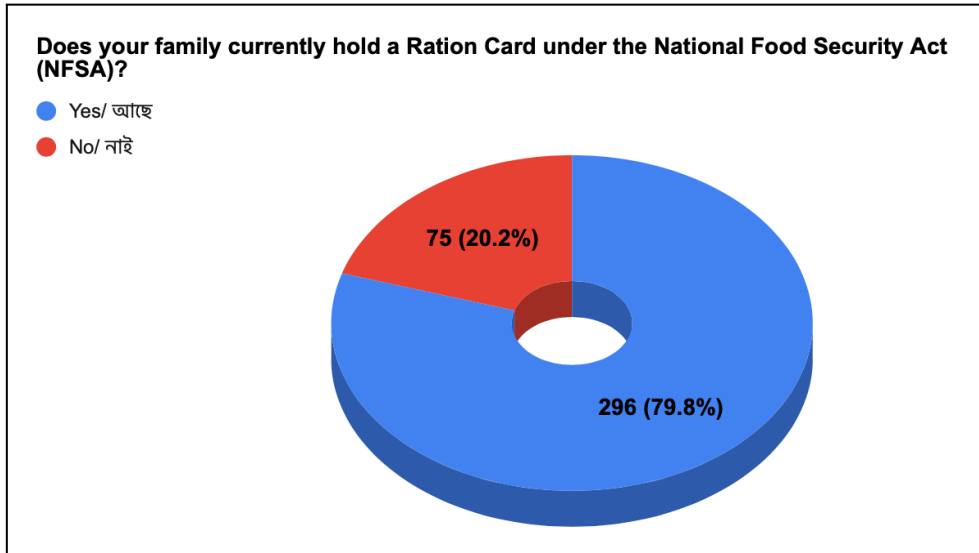
The survey in Dahingepar Tea Estate (Ward 5) reveals a significant gap between the possession of statutory rights and the actual realization of benefits. While basic coverage exists, administrative "friction" and a profound lack of awareness prevent households from fully utilizing these legal protections.

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.

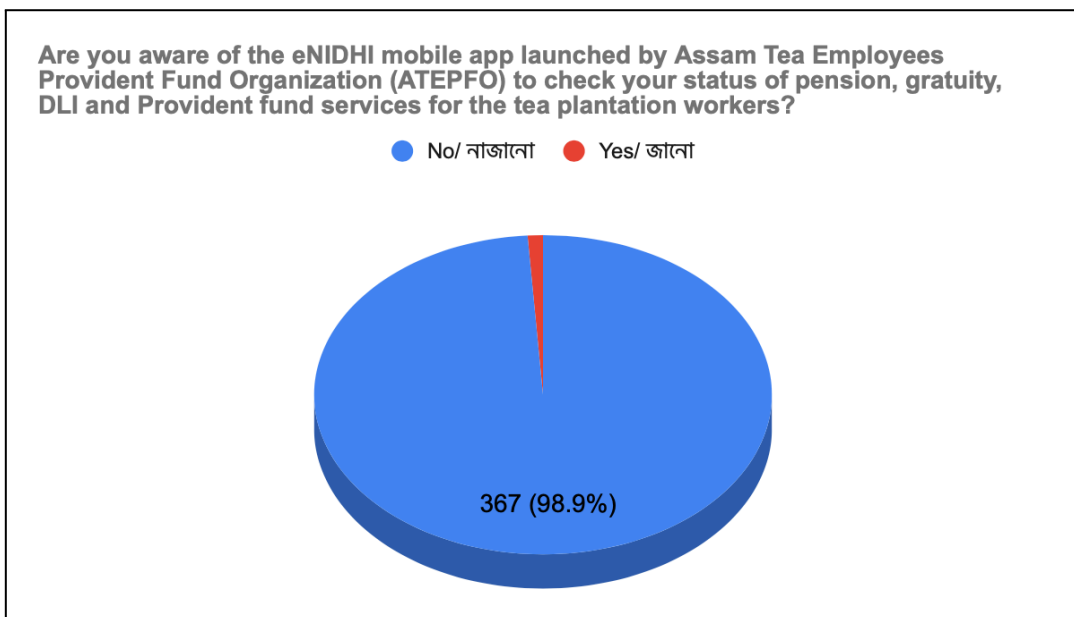
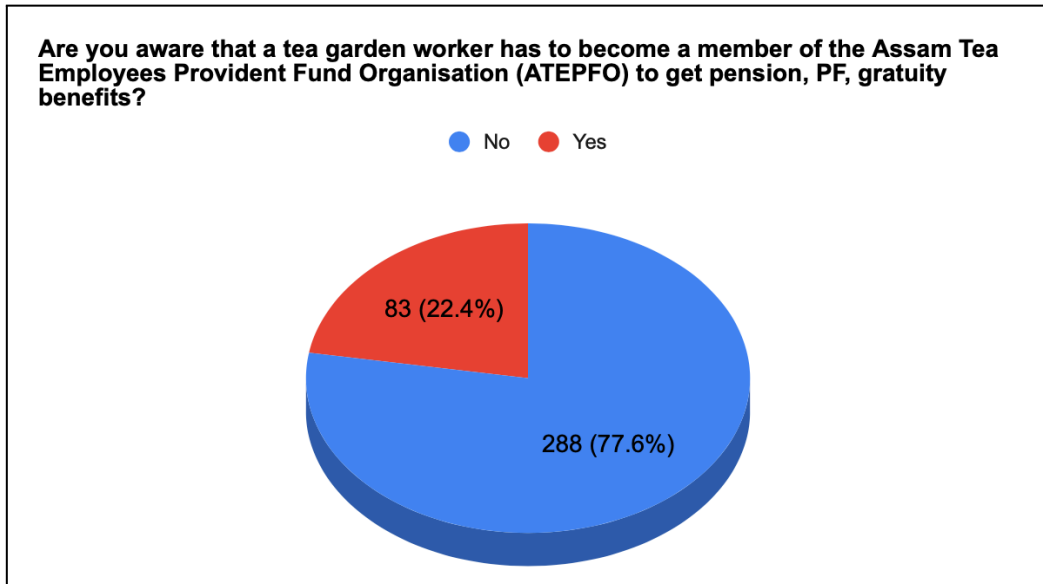


- **Operational Hurdles:** 59.8% of respondents reported facing persistent problems, citing issues such as quantity mismatches at Fair Price Shops and difficulties in updating records for newly formed households.

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.

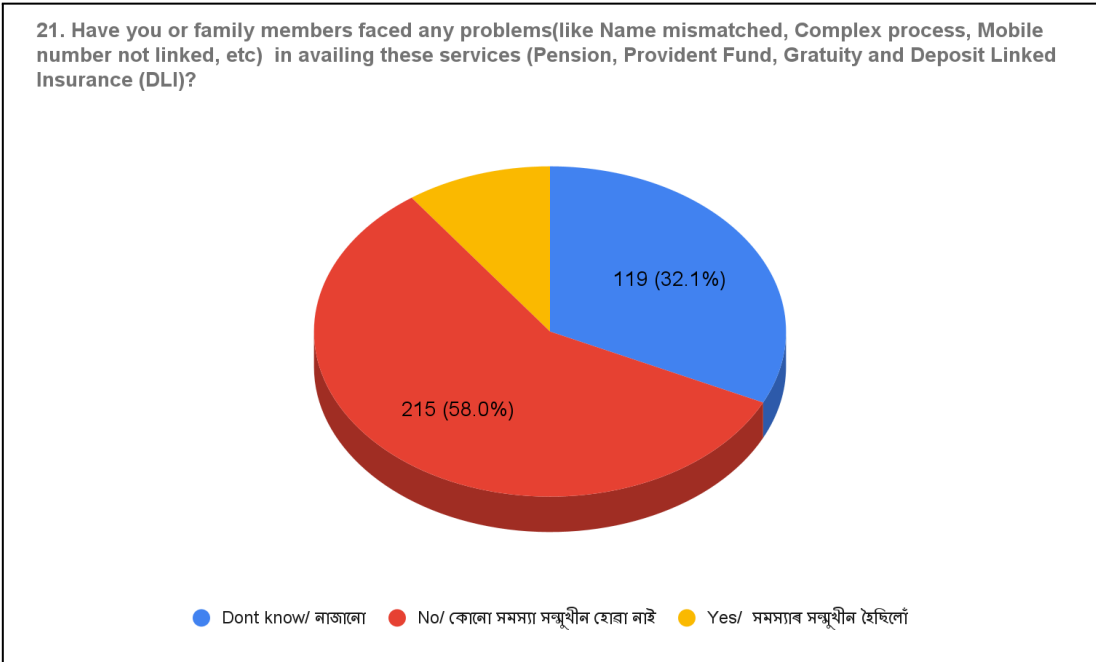
- **Information & Digital Barrier:** Most workers (77.6%) are unclear about the exact amount of their PF deductions or their long-term eligibility for pension. There is almost zero awareness of digital transparency tools like the eNIDHI mobile app ie 98.9% of the individuals do not know about eNidhi App, forcing workers to remain entirely dependent on garden management for any updates on their savings.



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":

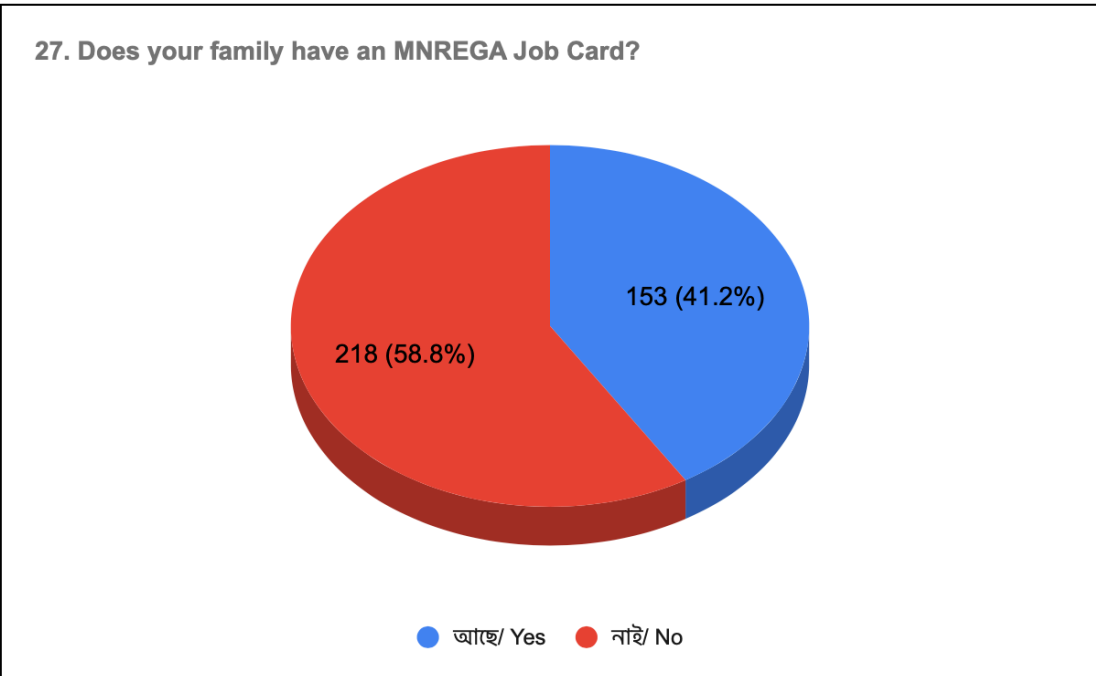
- **Direct Friction:** 10% of workers reported facing active technical or administrative hurdles when trying to settle claims.
- **The "Knowledge Void":** Critically, 32.1% of respondents stated they "Do not know" when asked about problems with their PF or Pension. This suggests that nearly half of the 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.

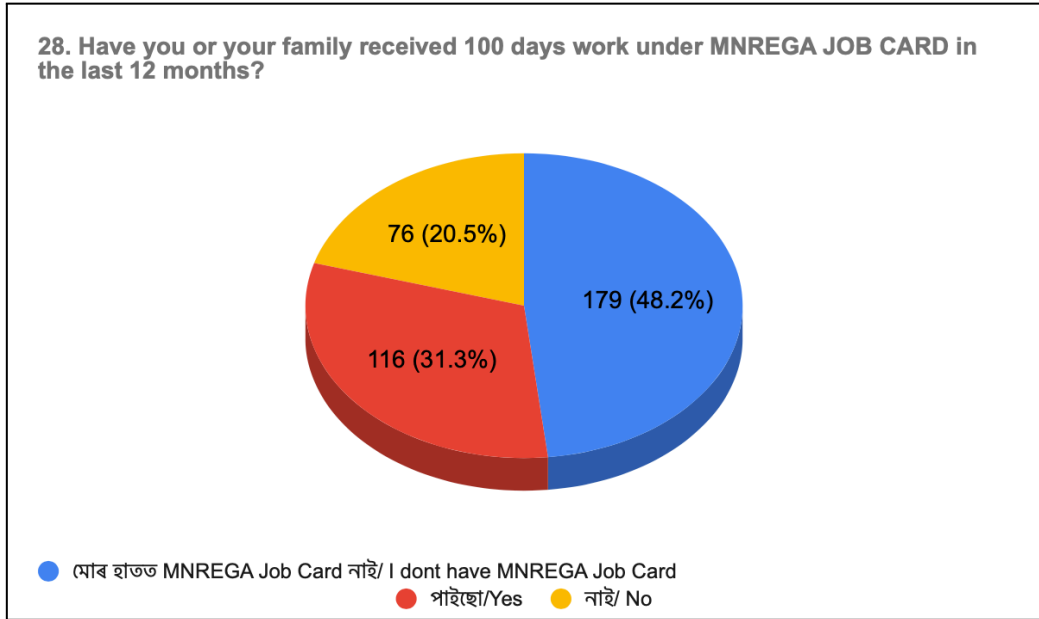


MNREGA (Right to Work):

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.



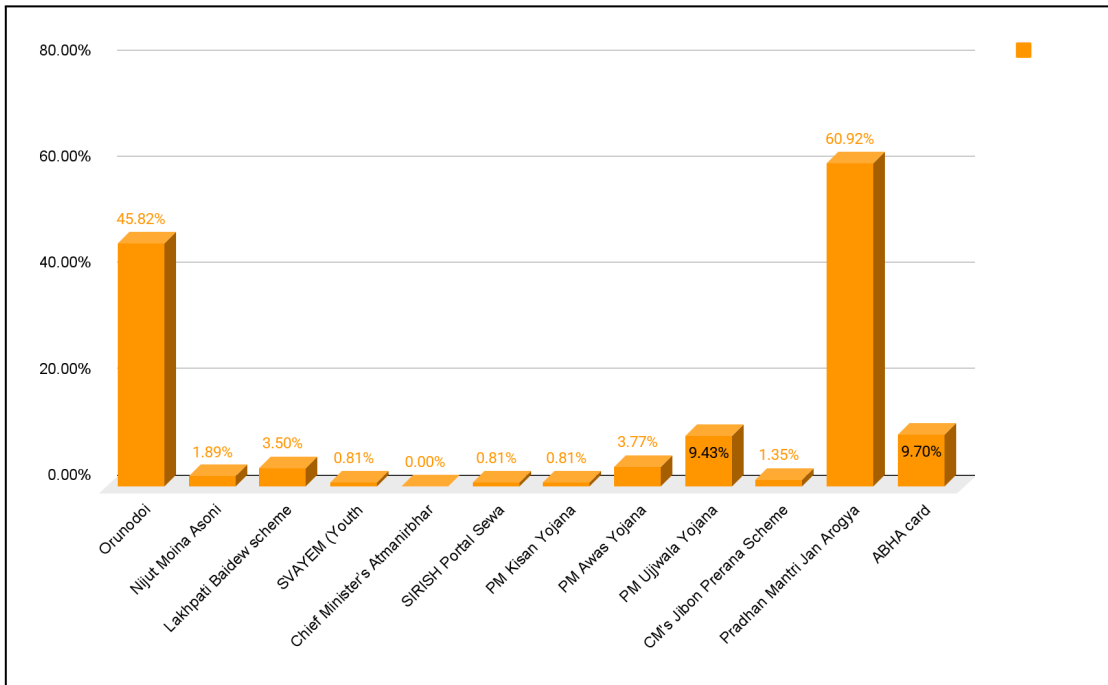


Level 3: Government Welfare Uptake

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

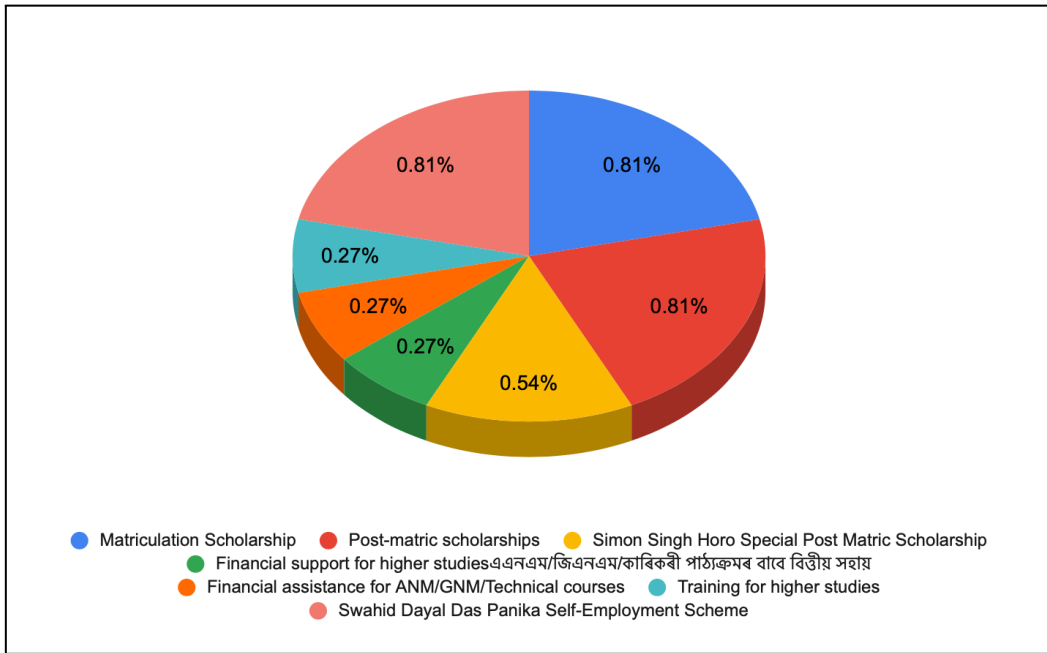
The survey highlights that the next generation of the tea community is largely excluded from critical educational entitlements:

- **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

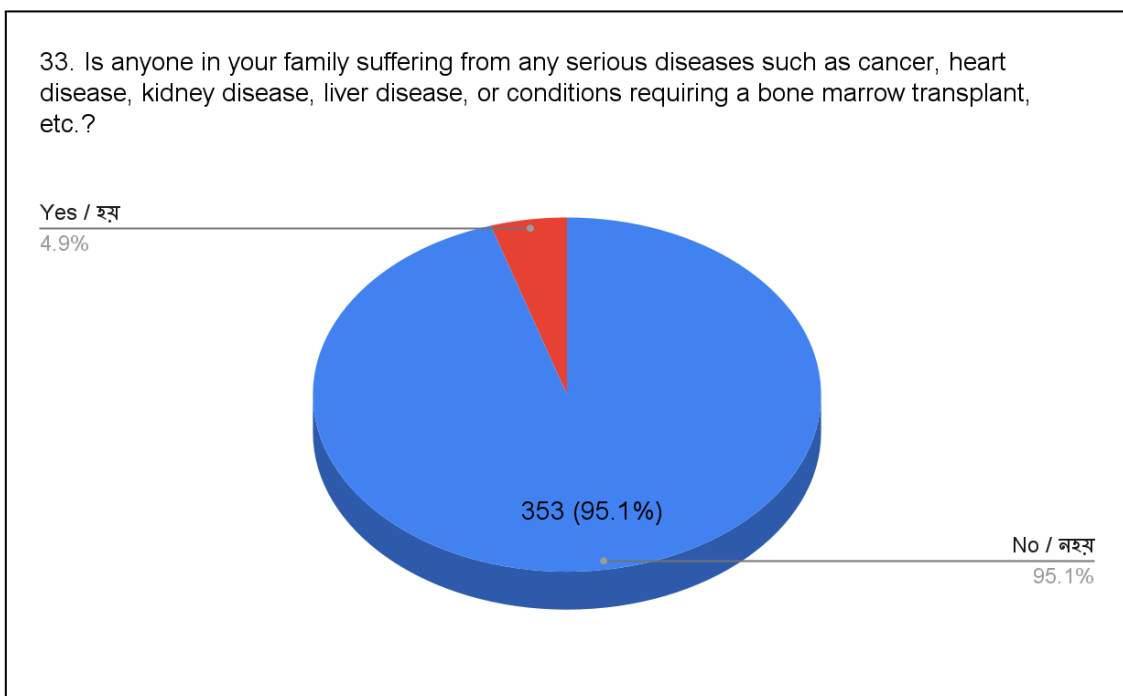
The gap extends beyond education into economic empowerment:

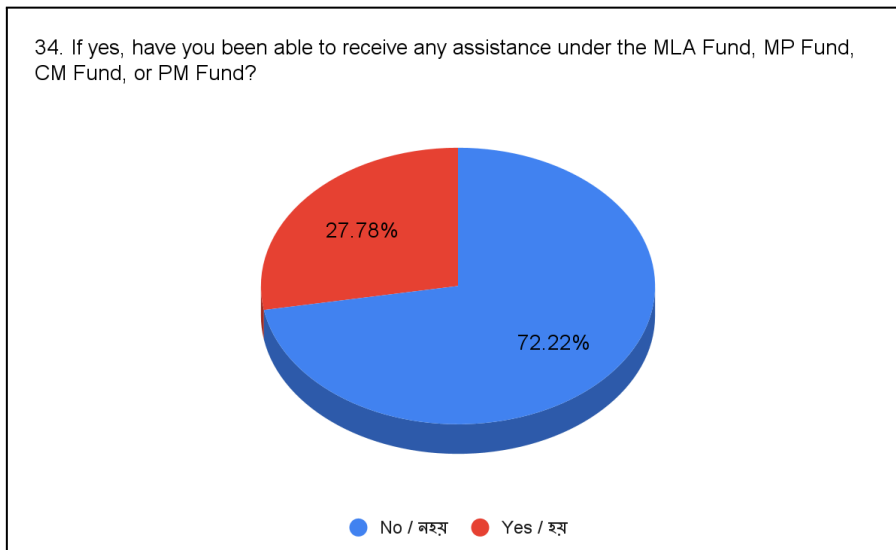
- **Self-Employment:** The Swahid Dayal Das Panika Self-Employment Scheme has the highest uptake in this category, yet it still only benefits 0.81% of households.
- **Women’s Empowerment:** Despite the central role of women in the tea workforce, there was 0.00% reported participation in Grants to women 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.

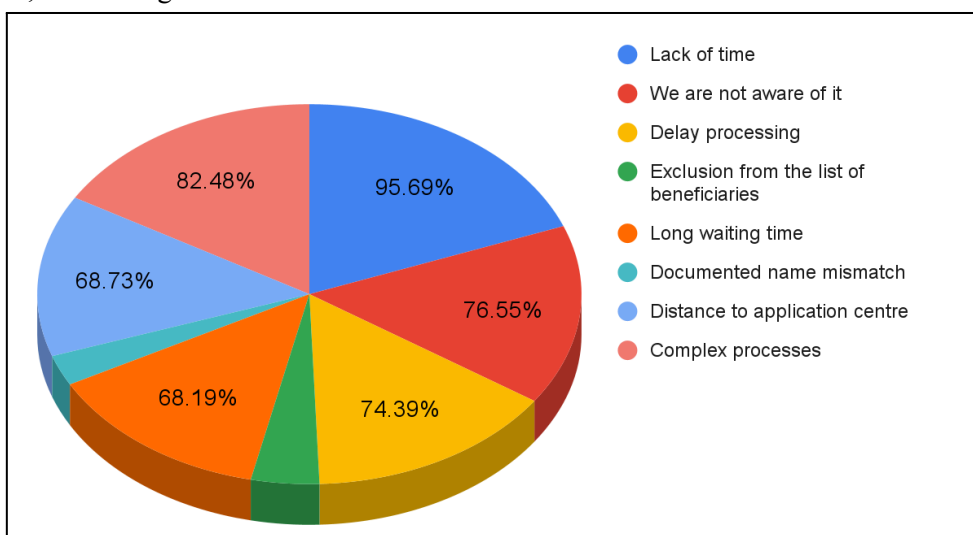




Key Barriers to Accessing Government Schemes (Ward 5 Data)

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.

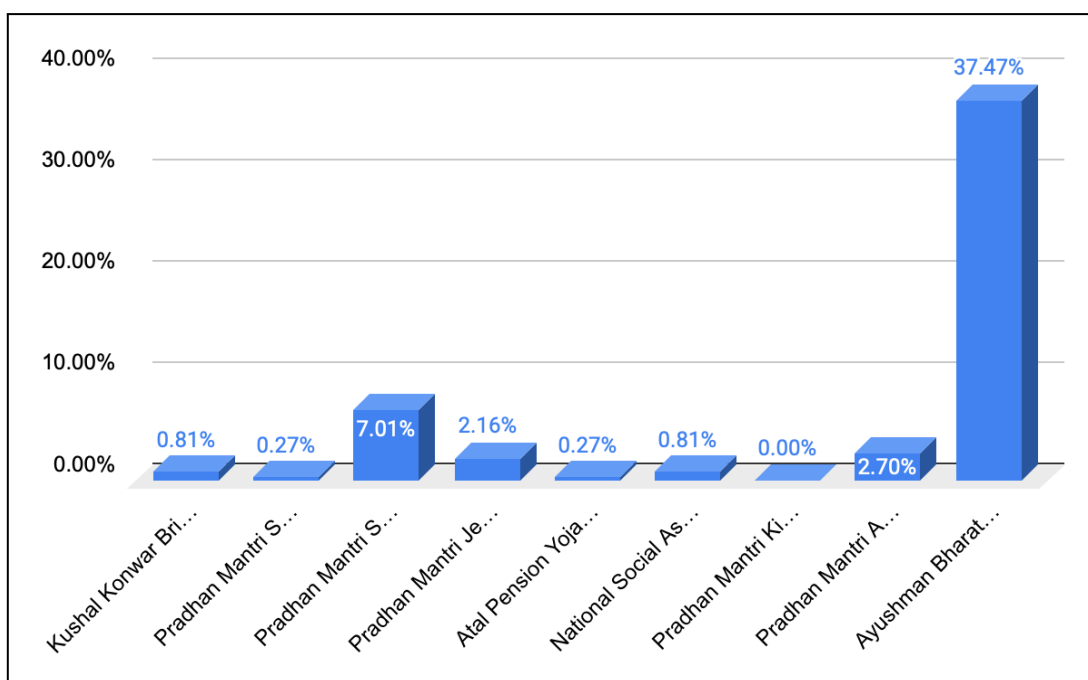
Social Security Enrollment

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.

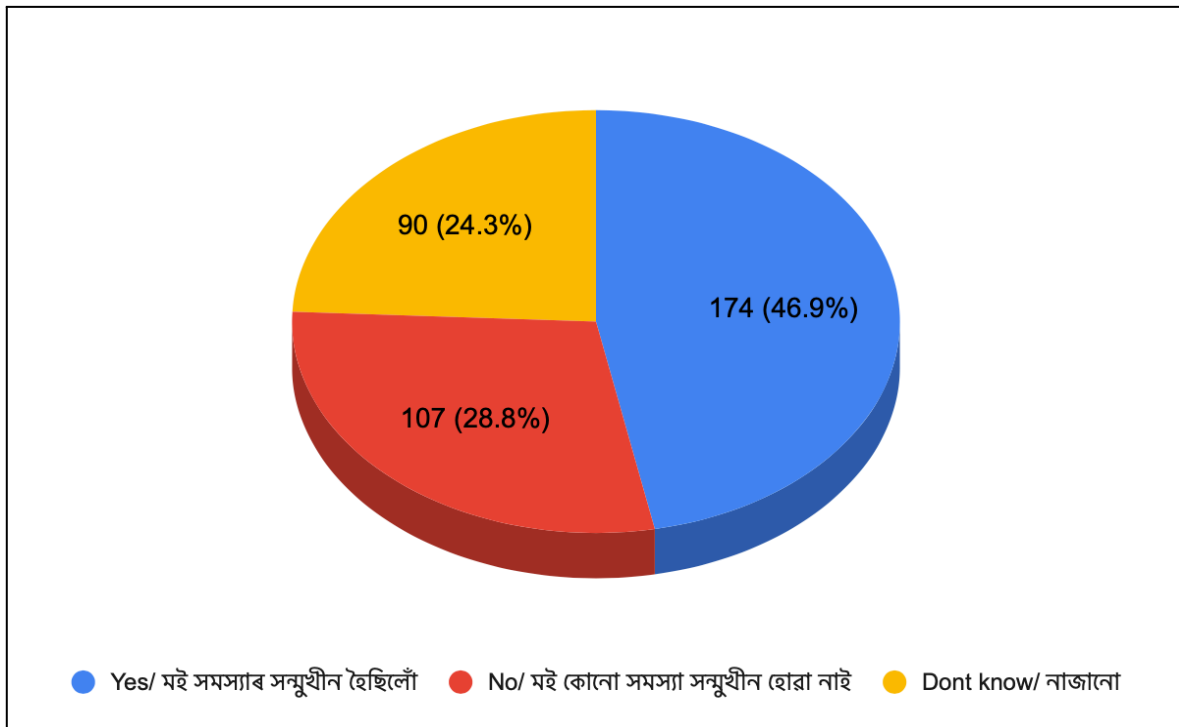
Housing Security (PMAY-G)

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)



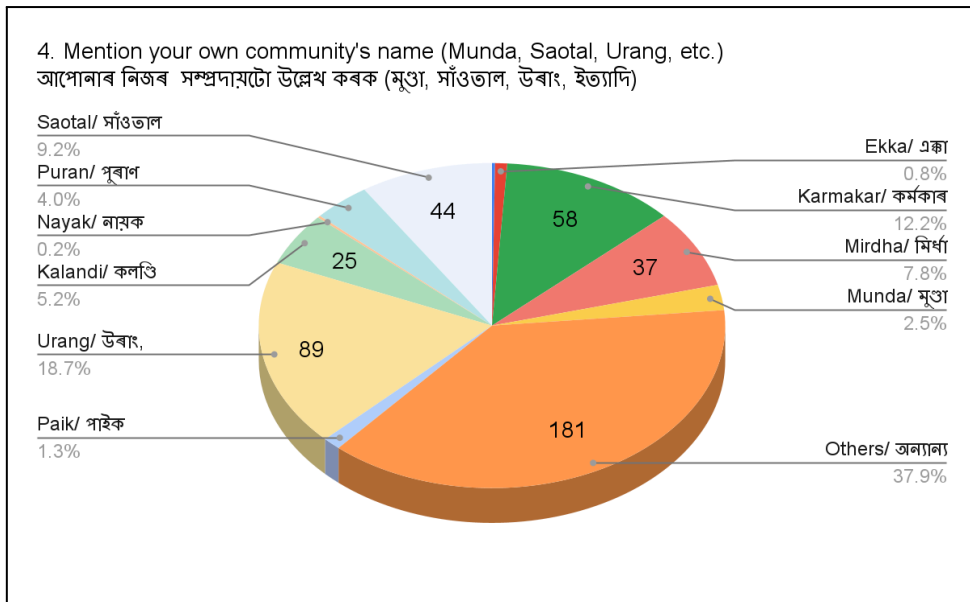
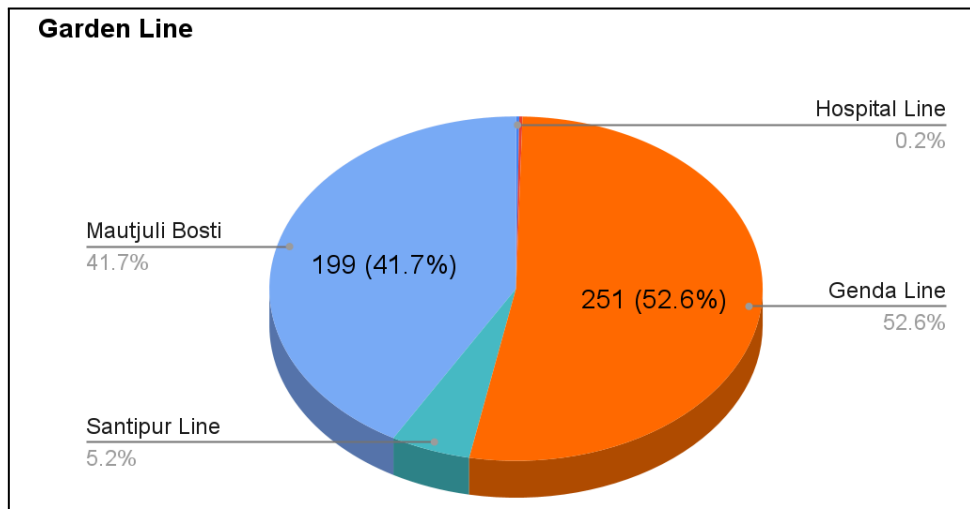
- The "Knowledge Void": A staggering 24.3% (90 households) responded with "Do not know." This indicates that the majority of the community is not even aware that these schemes exist or that they are eligible to apply.
- **Active Barriers:** 46.9% (174 households) confirmed they faced active problems,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

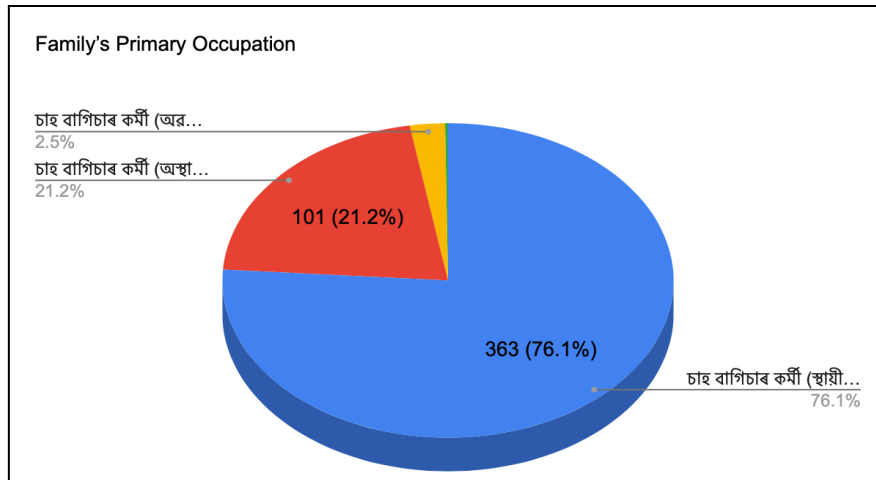
The baseline survey in **Hoolunguri Tea Estate (Ward 2)**, under the **18 No. Kothalguri Gram Panchayat**, successfully covered **477 households and population of 2011**. This represents a critical mass of the tea garden community, primarily residing in labour lines such as **Munda Line, Ghato Line,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



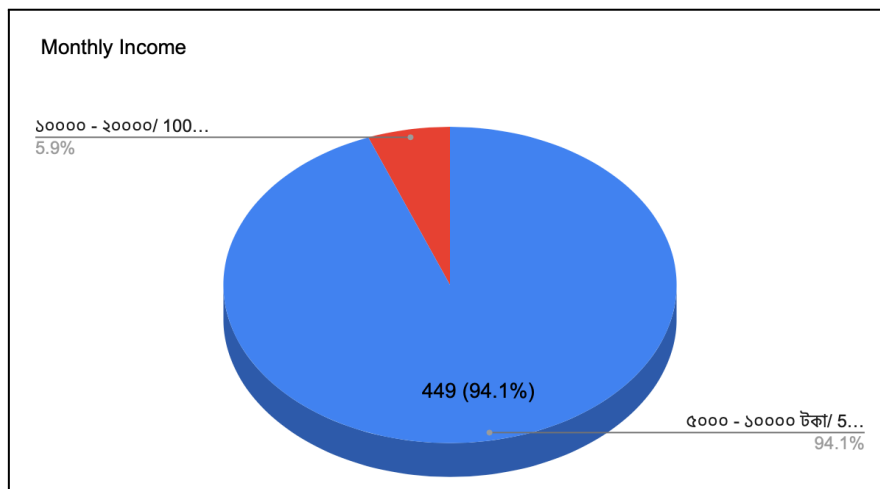
2. Socio-Demographic Profile

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.

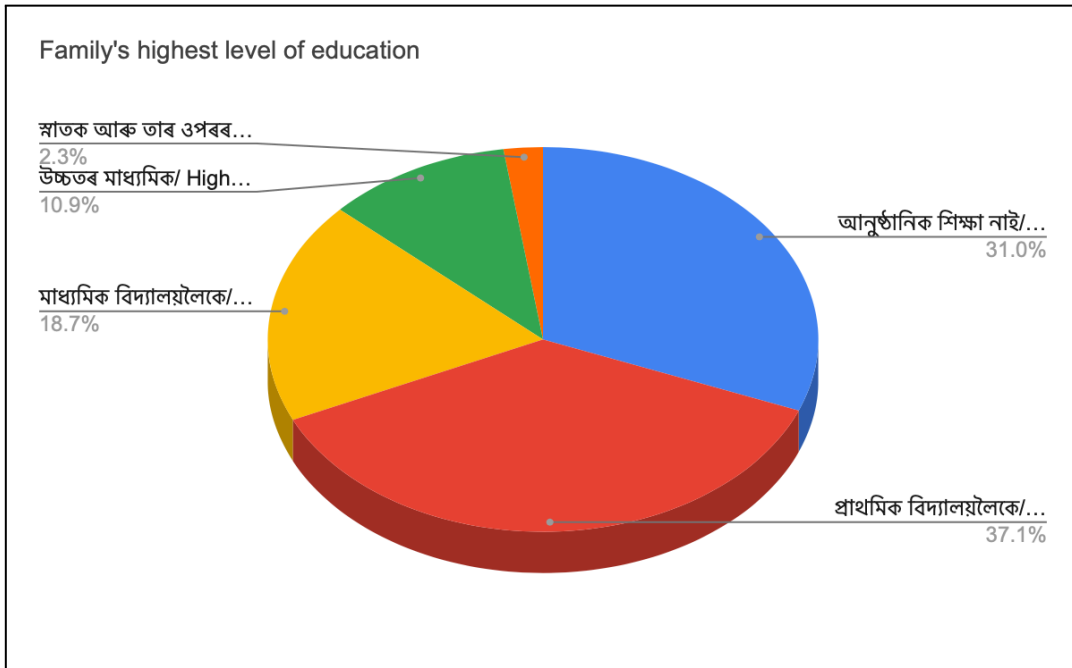
- Primary Occupation:** The ward’s economy is almost entirely tethered to the tea industry. Approximately **76.1% of respondents are permanent workers**, while **21.2% work as temporary laborers**. This high proportion of temporary staff indicates a heightened state of job insecurity. The survey reveals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



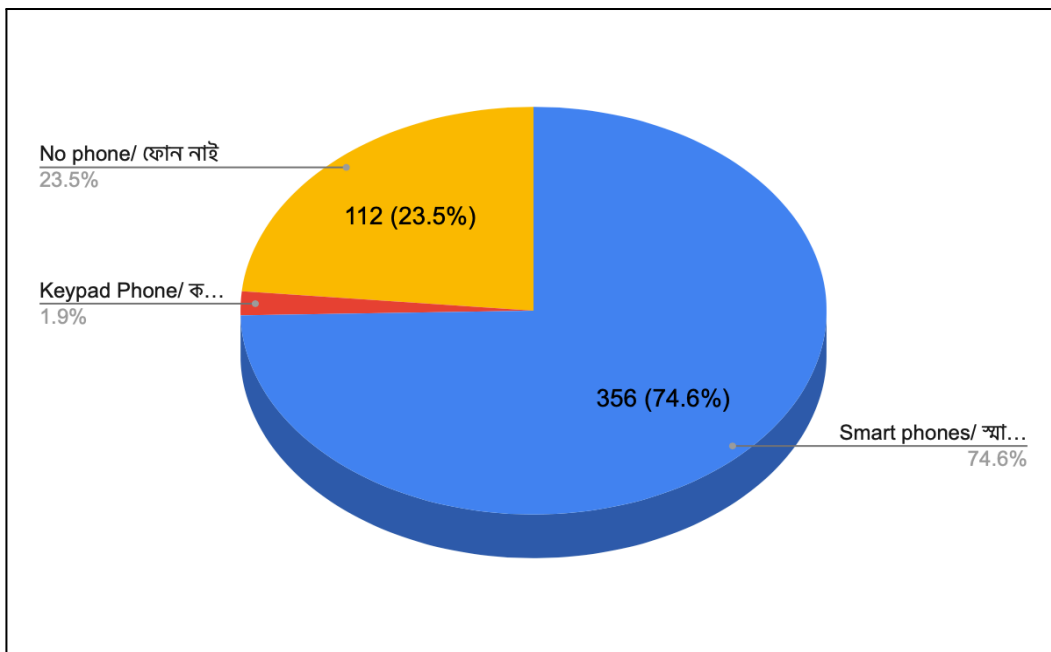
- Income Constraints:** Financial vulnerability is the defining feature of Ward 2. Nearly **94.1% of surveyed households earn between ₹5,000 and ₹10,000 per month**. This low income level creates an "Administrative Tax"—where the cost of a single day's lost wage, combined with travel expenses to government 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

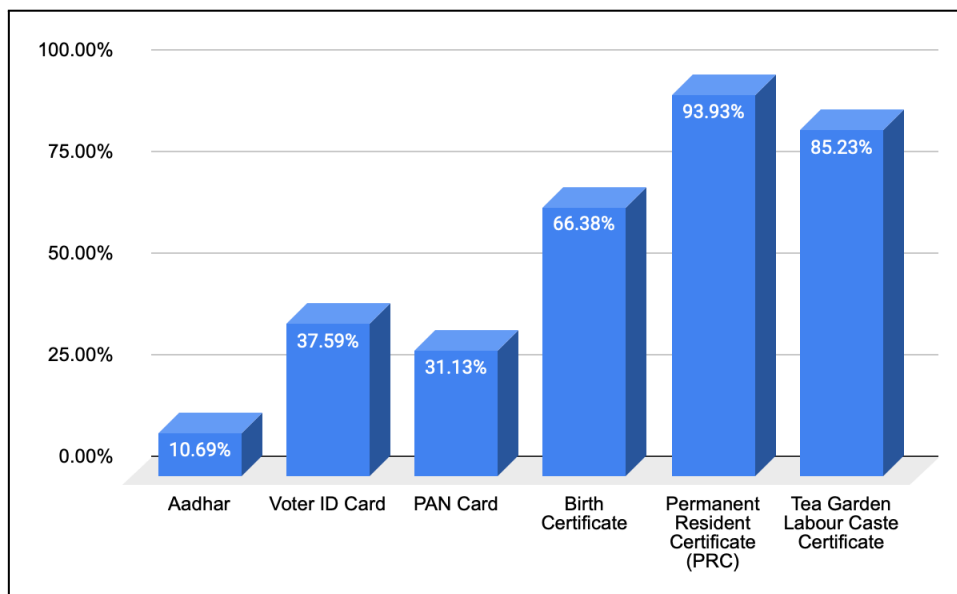
Level 1: Foundational Documentation Analysis

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.

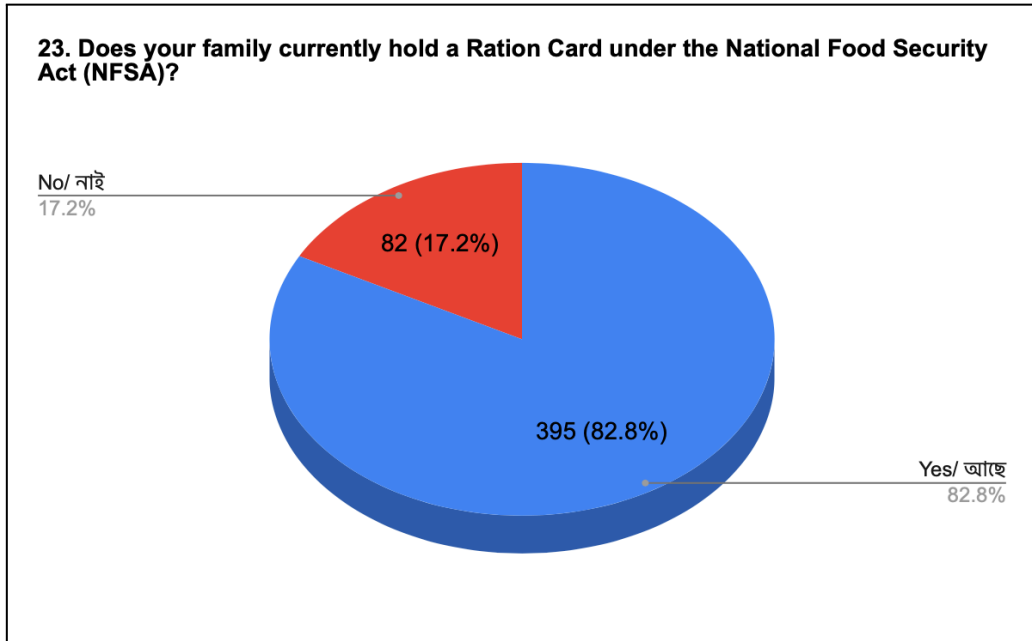
Level 2: Statutory Entitlements (Food & Labour Security)

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.

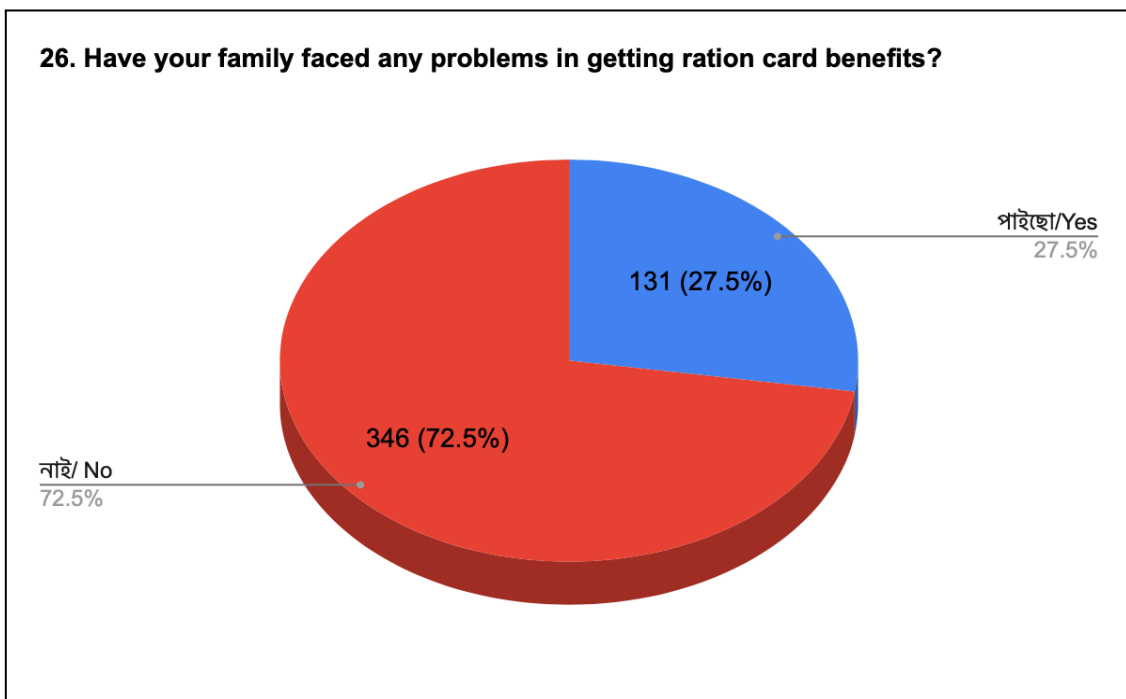
1. Ration Card Coverage (NFSA):

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.



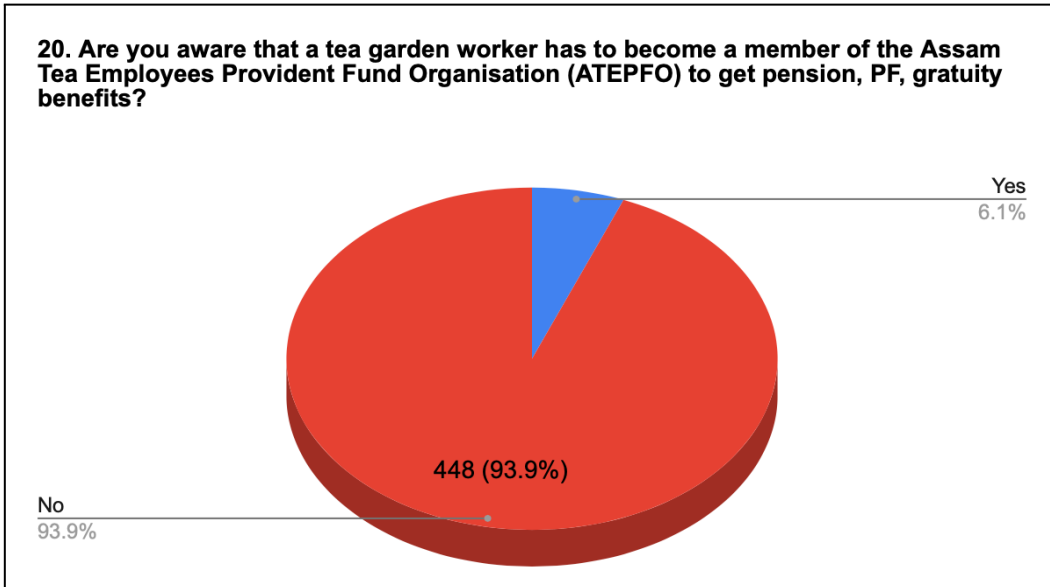
- Operational Hurdles:** 27.5% of respondents reported facing persistent problems, such as quantity mismatches at Fair Price Shops, irregular distribution, or difficulties in adding new family members (like newborns) to the card. This results in many households receiving fewer food grains than they are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



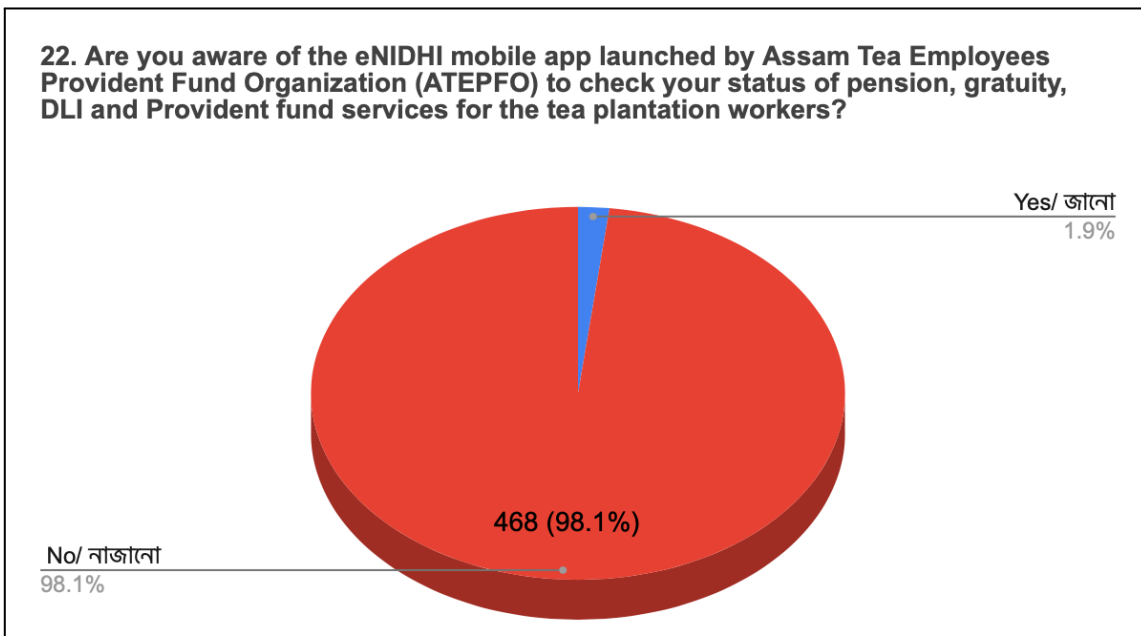
2. Provident Fund & Pension (ATEPFO):

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%.



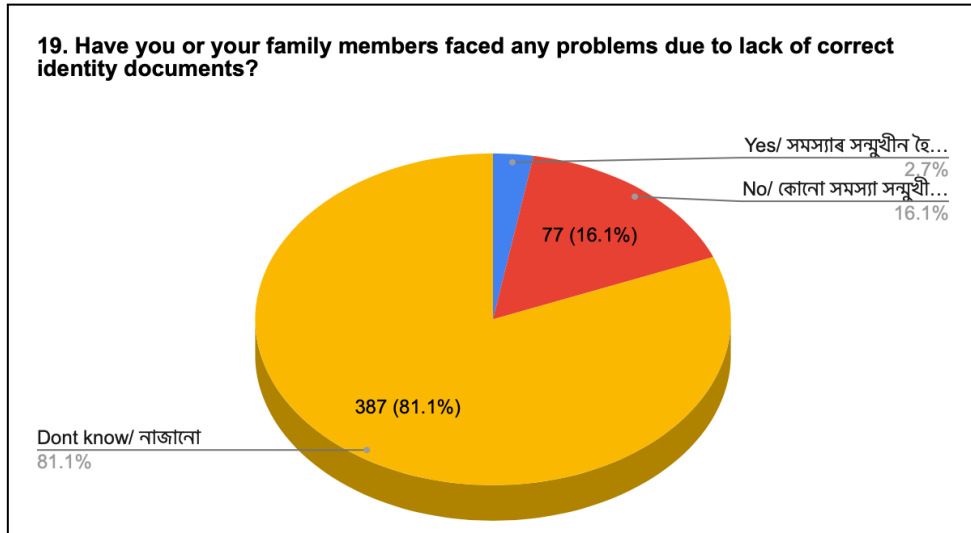
- The Digital Barrier:** There is almost no digital engagement with retirement savings. 72.5% of individuals are completely unaware of the eNIDHI mobile app, which is designed to track PF balances. This forces the workforce to rely entirely on garden management for information, with no independent way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

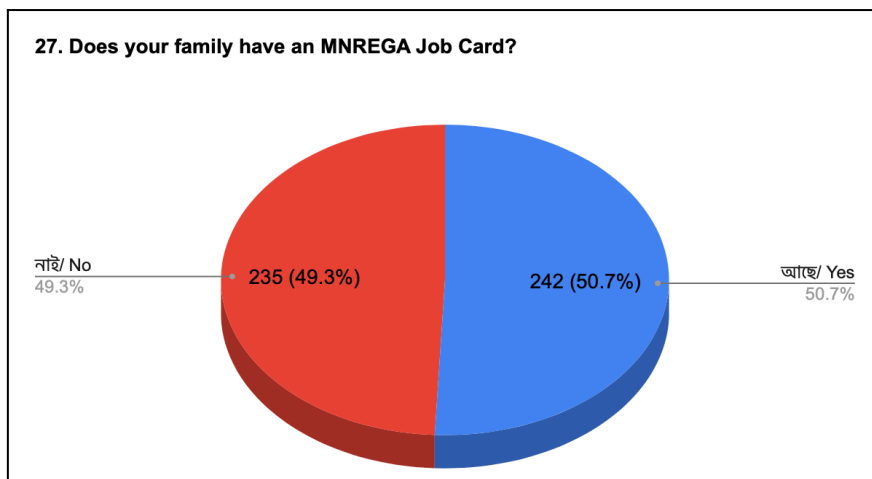
- Direct Friction:** Only 2.7% of workers reported facing active technical or administrative problems (such as name mismatches or mobile linking issues).
- The "Knowledge Void":** A critical 81.1% of respondents stated they "Do not know" when asked about the challenges of accessing these services. This 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.



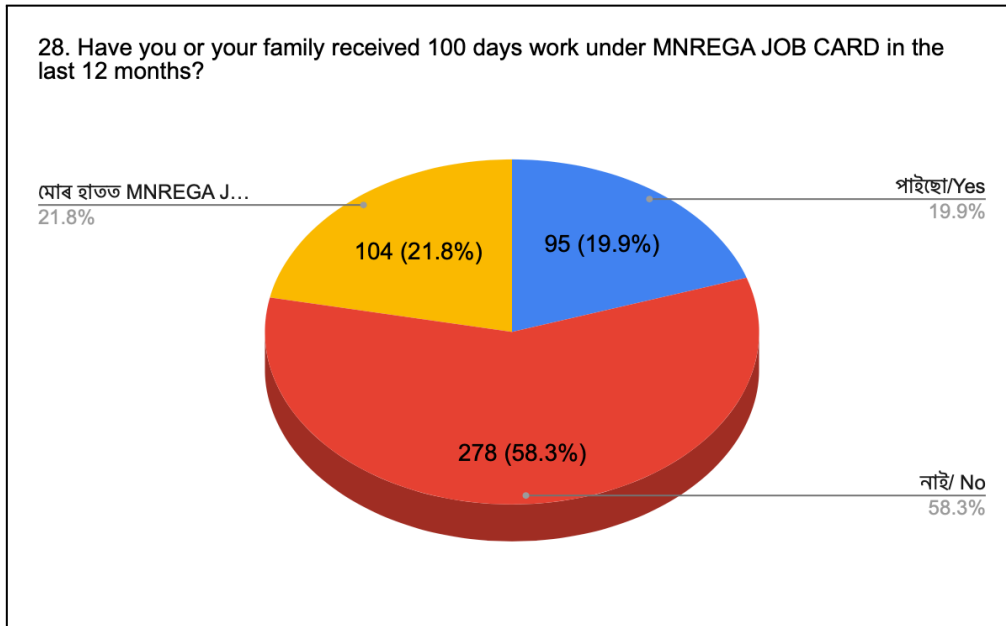
4. MNREGA (Right to Work):

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.



- **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.

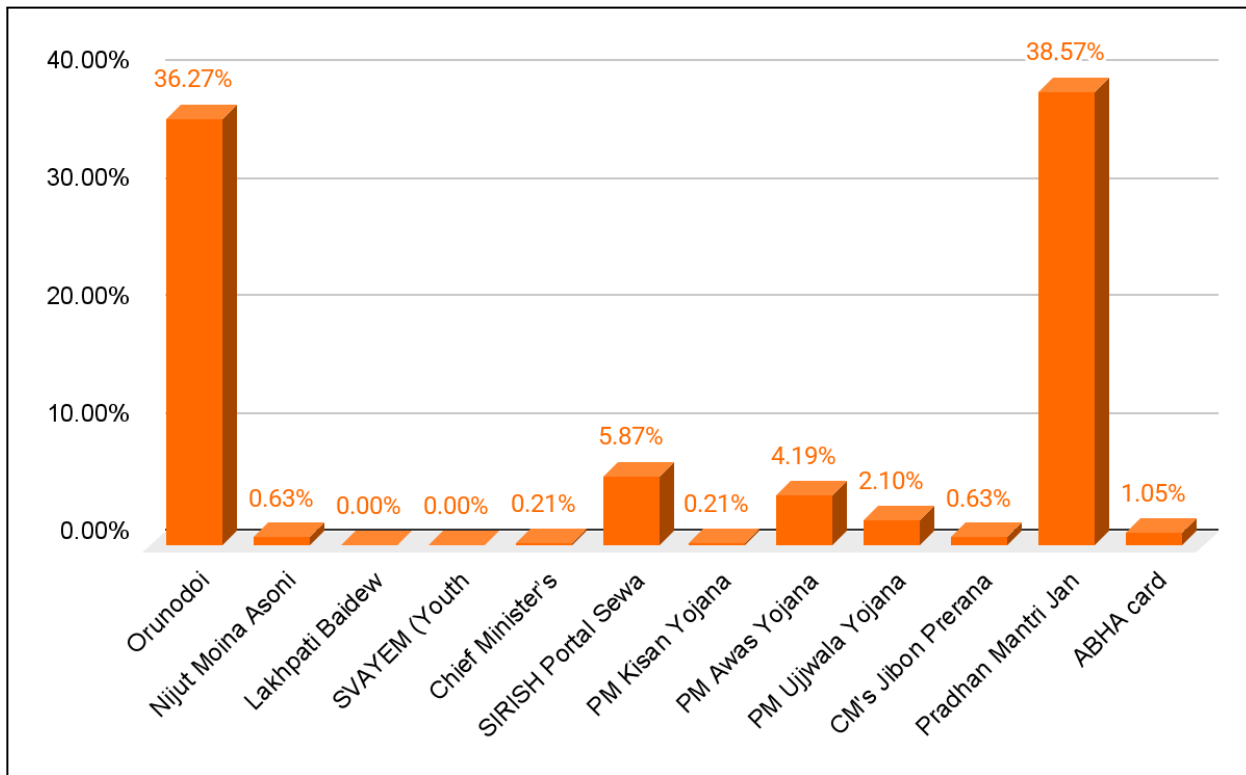
Level 3: Major Government Schemes (Welfare Uptake)

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:

- **Lakhpatri 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%.

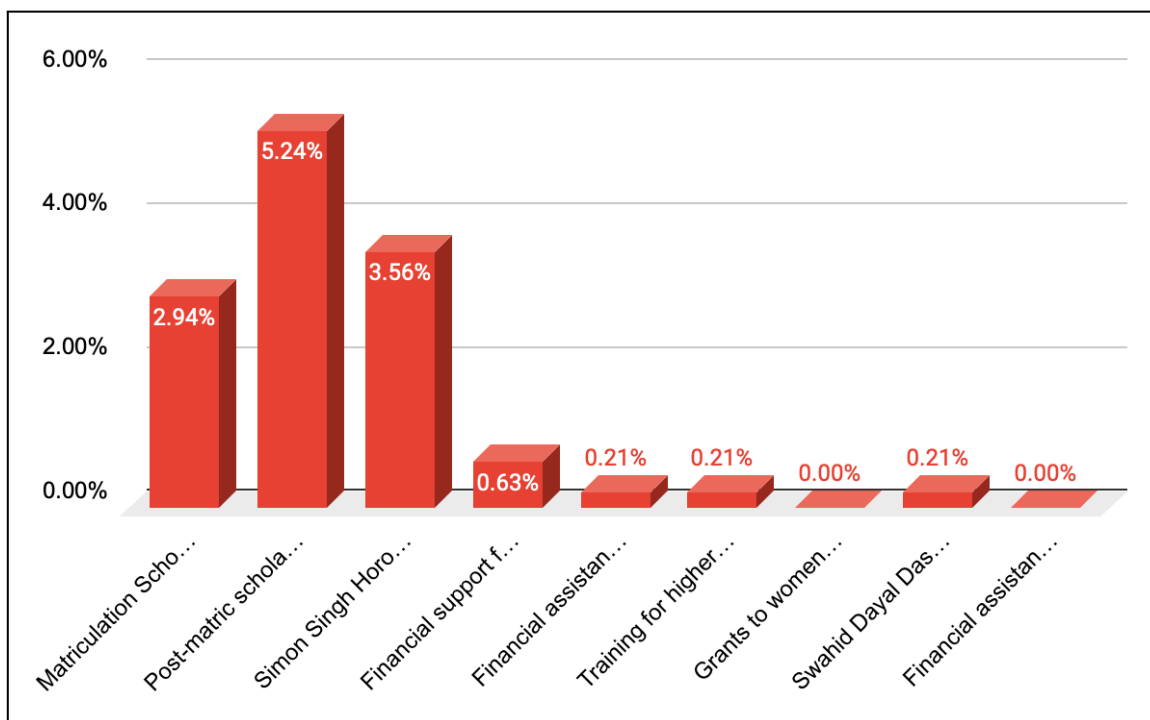
The SIRISH Portal & Agriculture Disconnect

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

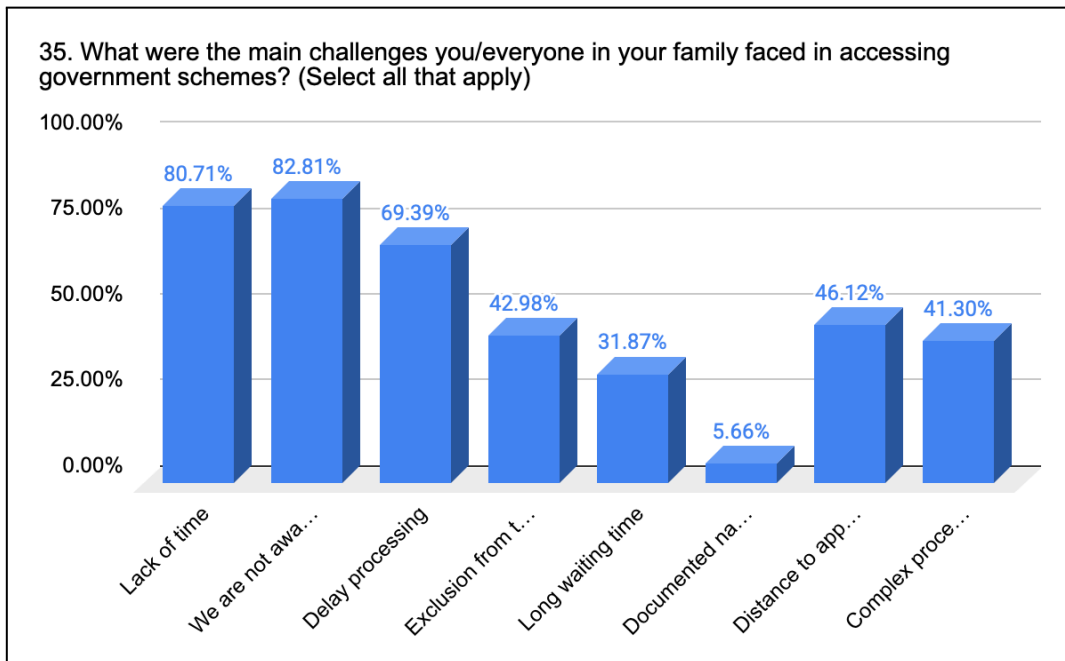
The gap extends beyond education into livelihood and self-reliance programs:

- 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

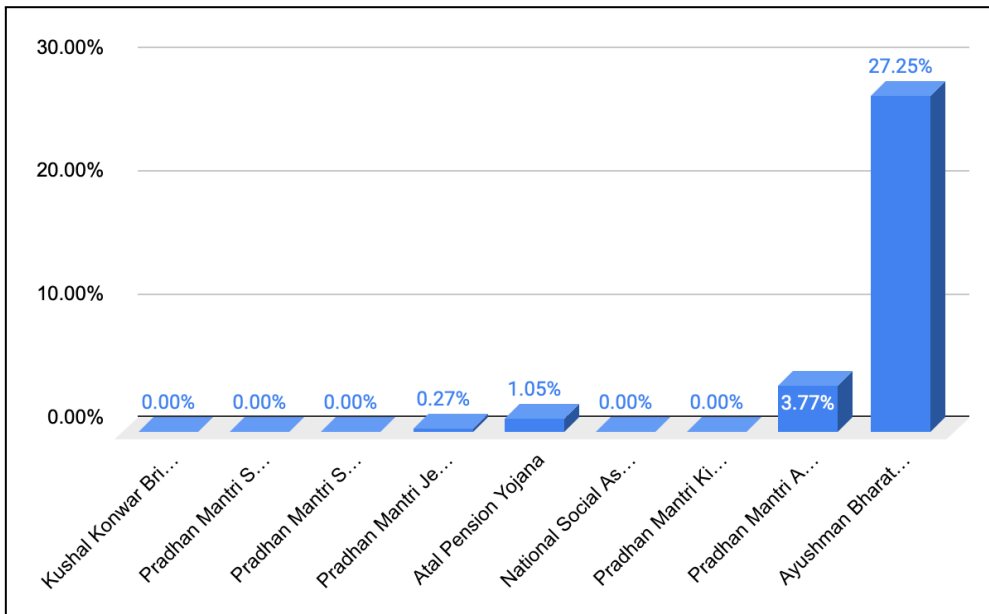
Retirement security for the elderly and laborers in Ward 2 is virtually non-existent:

- 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.



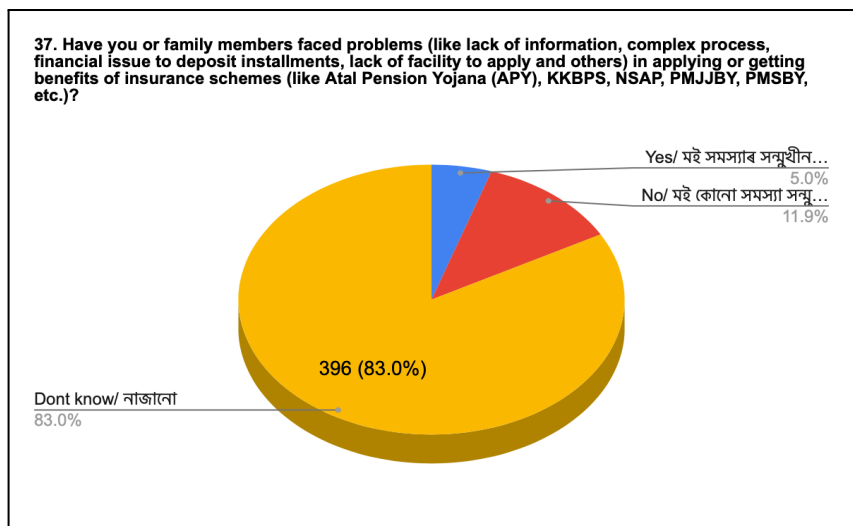
Housing Security (PMAY-G)

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 (kutcha) 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.

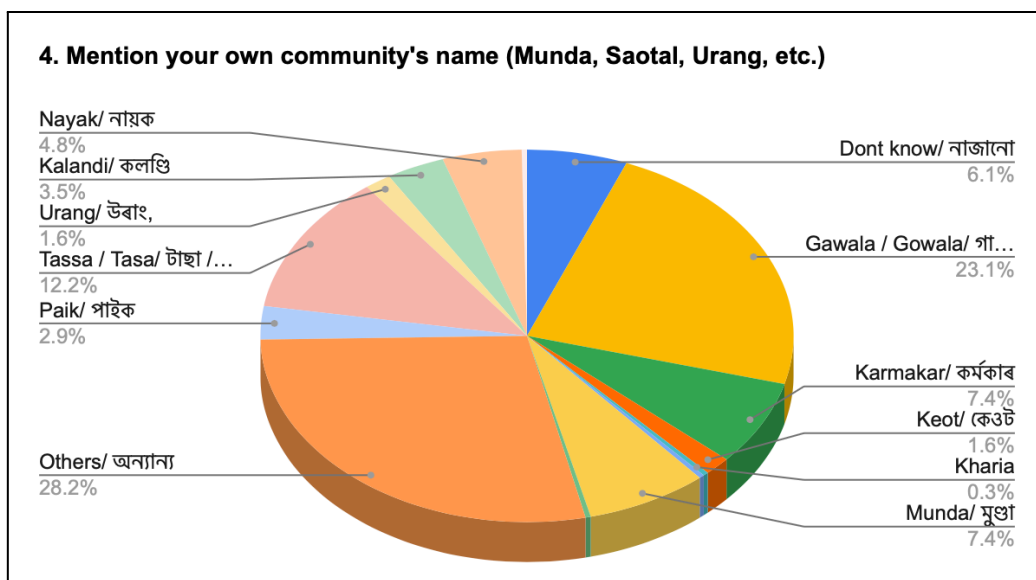
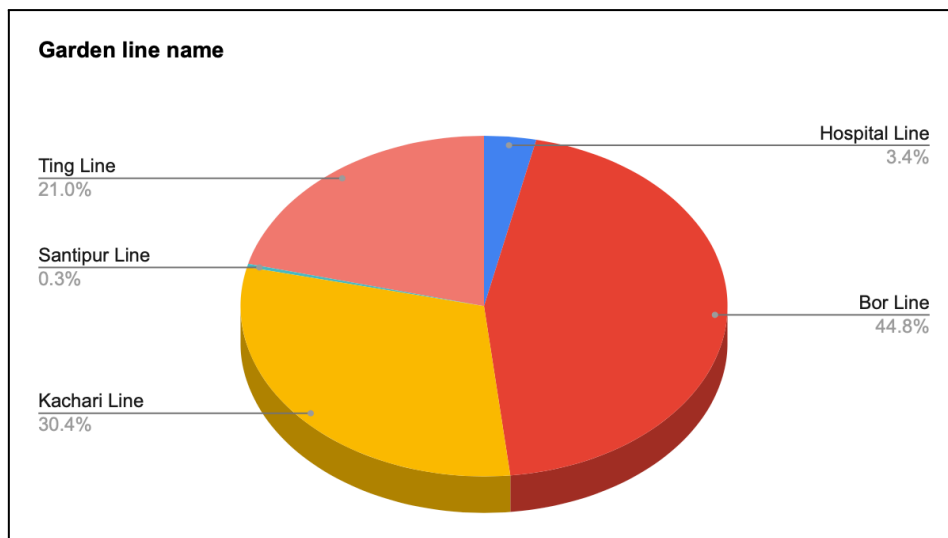
- No Active Problems (No - 107 households): Roughly 29% reported no issues. However, cross-referencing this with uptake data suggests that for many, "no problems" simply means they have not yet attempted to engage with the system.
- The Knowledge Void (Don't Know - 90 households): About 24% stated they 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.

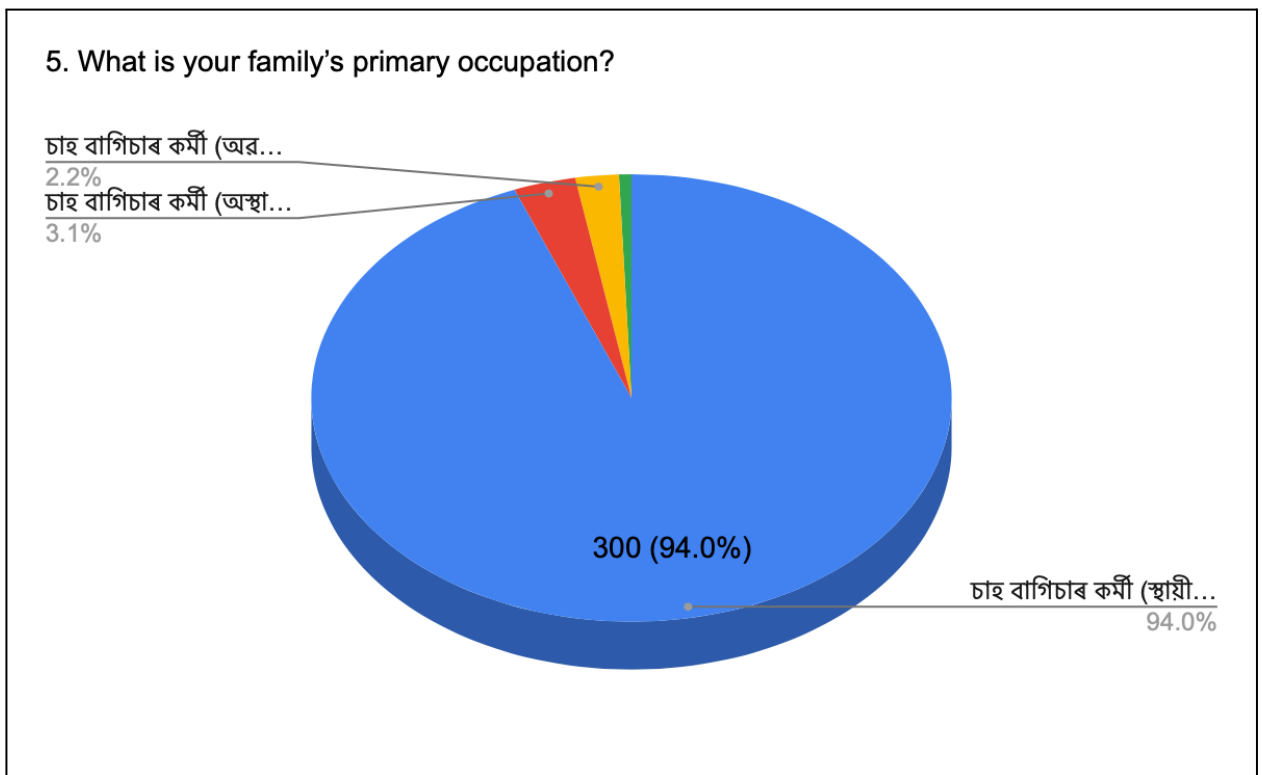


Ward No. 8 is characterized by compact labour lines, strong dependence on plantation-based livelihoods, and limited access to decentralized service delivery mechanisms. The survey aimed to assess household-level entitlement access and exclusion across the four entitlement levels to inform ward-specific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

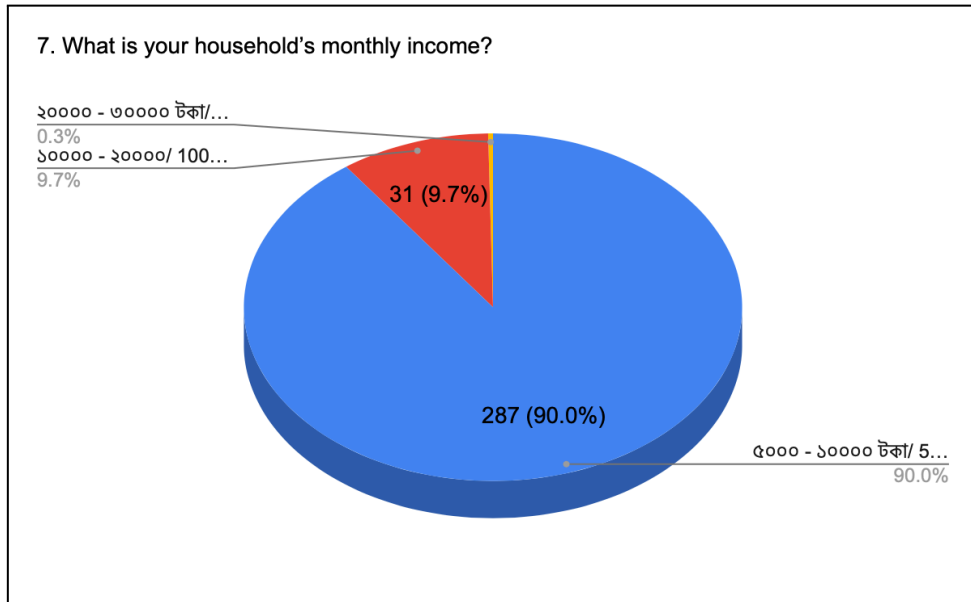
2. Socio-Demographic Profile

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.

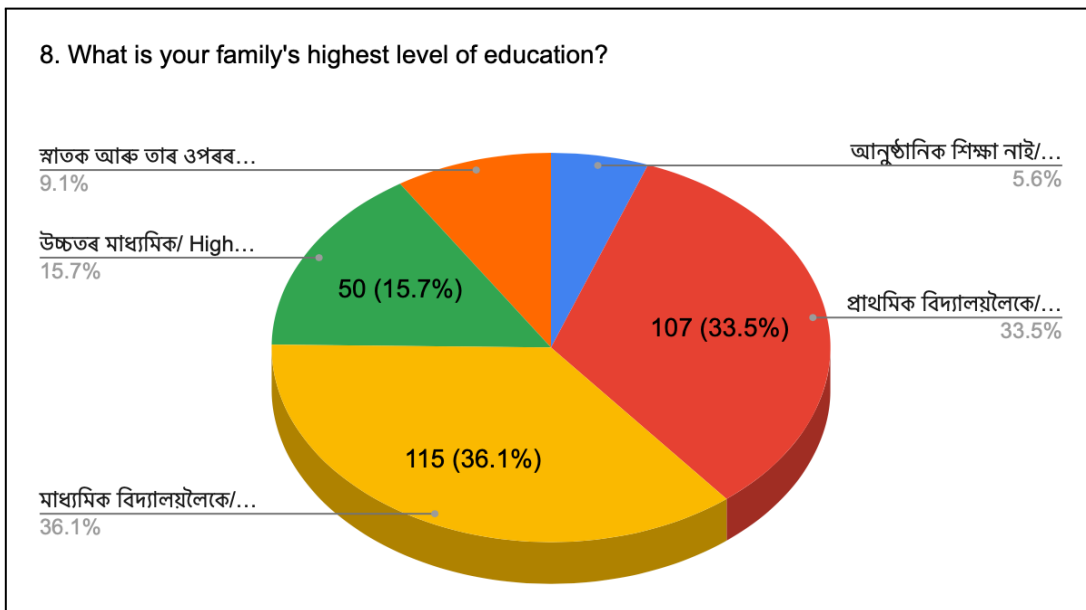
- Primary Occupation:** The ward’s economy is deeply anchored in the tea industry, with a high degree of formal labor participation. Out of the surveyed households, **300 families (approx. 94%)** rely on **permanent tea garden work**, while only **10 are temporary workers**. Notably, the ward also supports 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.



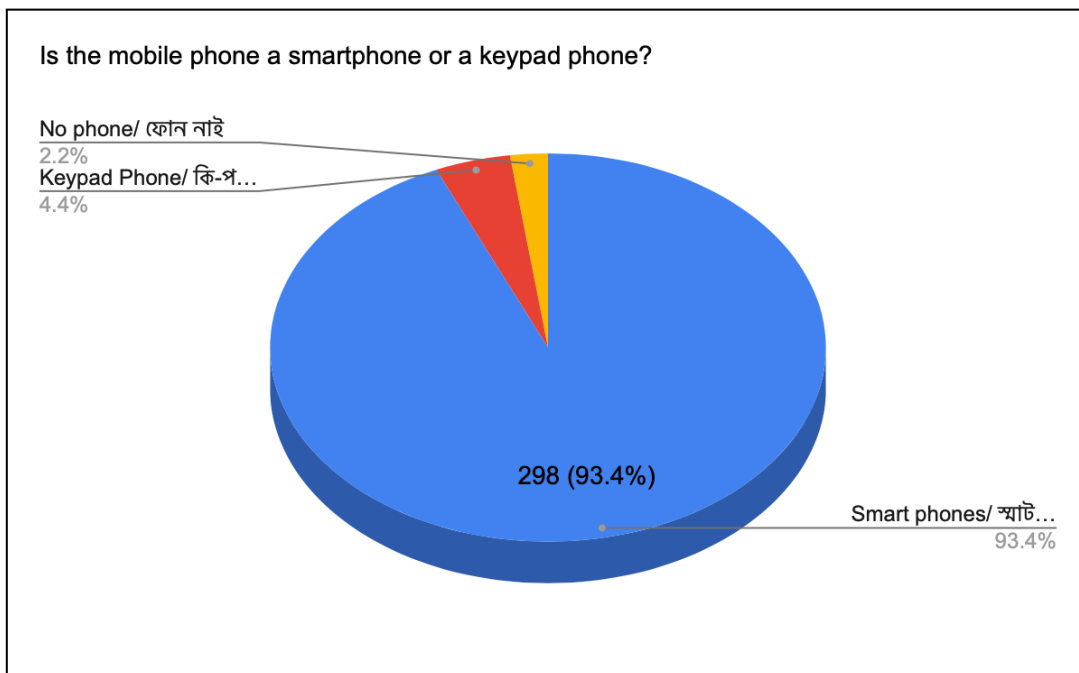
- Income Constraints:** Extreme financial vulnerability is the defining feature of Ward 8. **90% of households (287)** earn between **₹5,000 and ₹10,000 per month**. While a small fraction (31 households) earns up to ₹20,000, the vast majority live on the edge of poverty. This creates an **"Administrative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

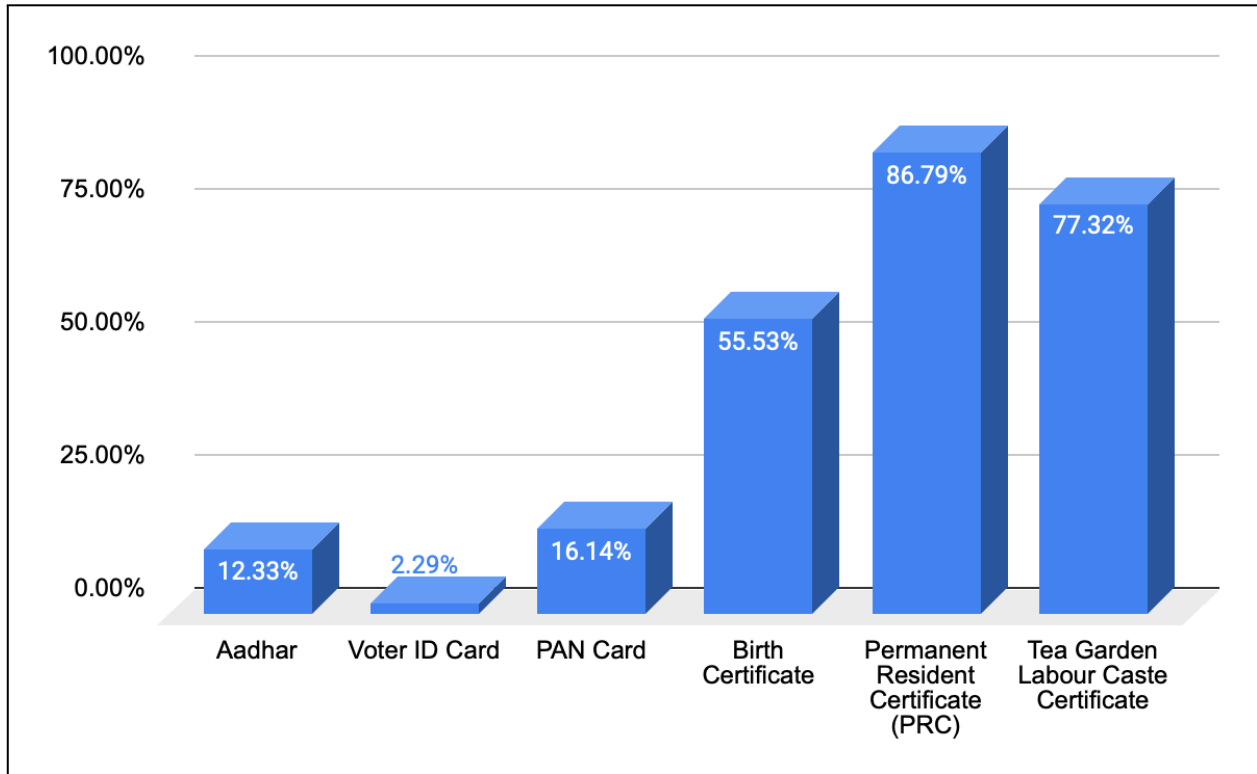
The data shows that the majority of residents are unable to access specialized state benefits because they lack three critical foundational documents:

- 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.



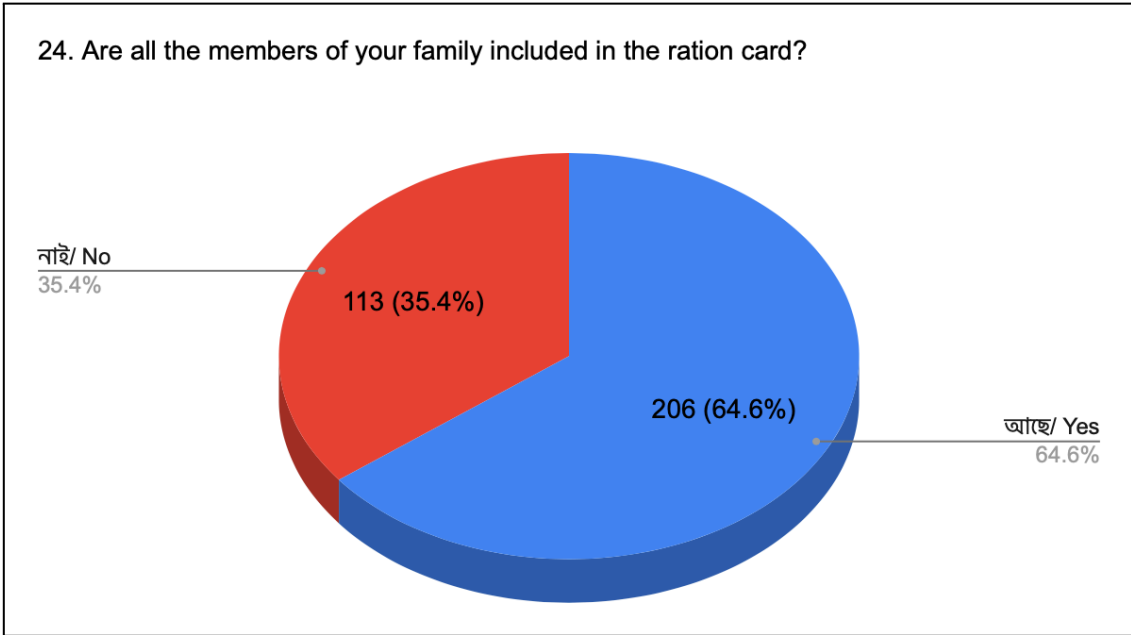
Level 2: Statutory Entitlements (Food & Labour Security)

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.

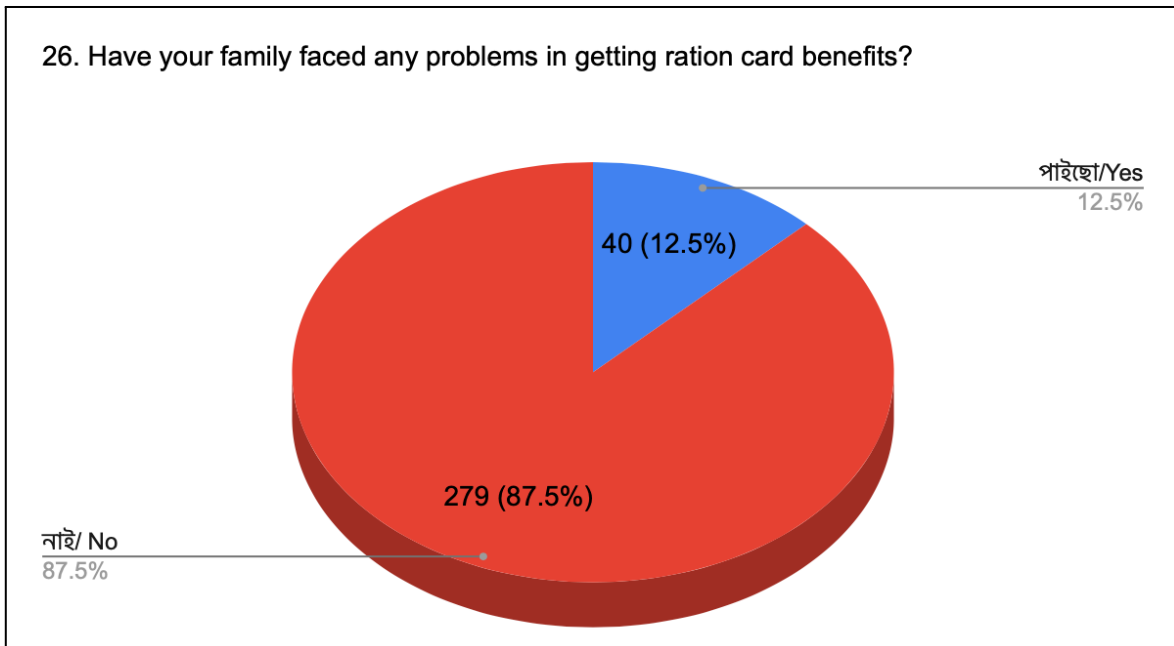
1. Ration Card Coverage (NFSA):

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.



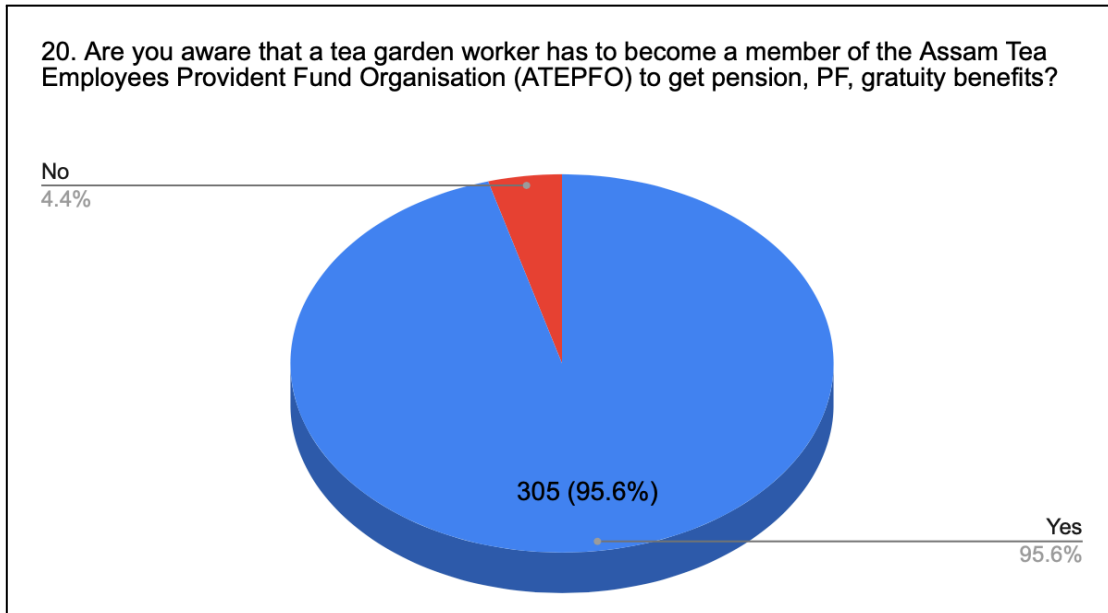
- Operational Hurdles: 12.5% of cardholders reported facing active hurdles, such as biometric failures, quantity mismatches, or difficulty in updating family member lists.



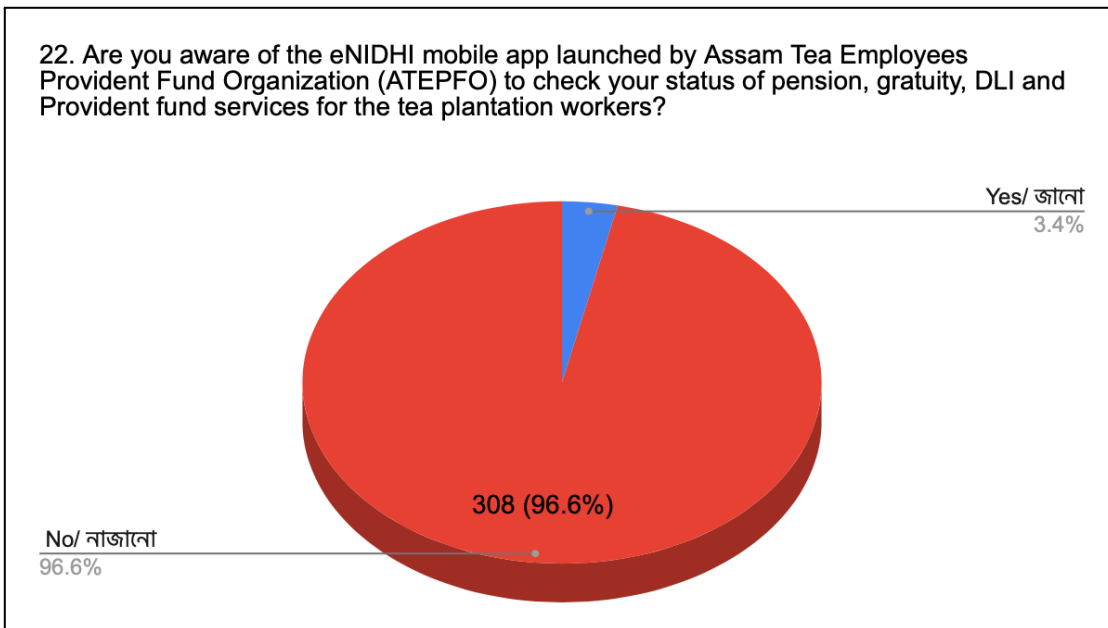
2. Provident Fund & Pension (ATEPFO):

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.



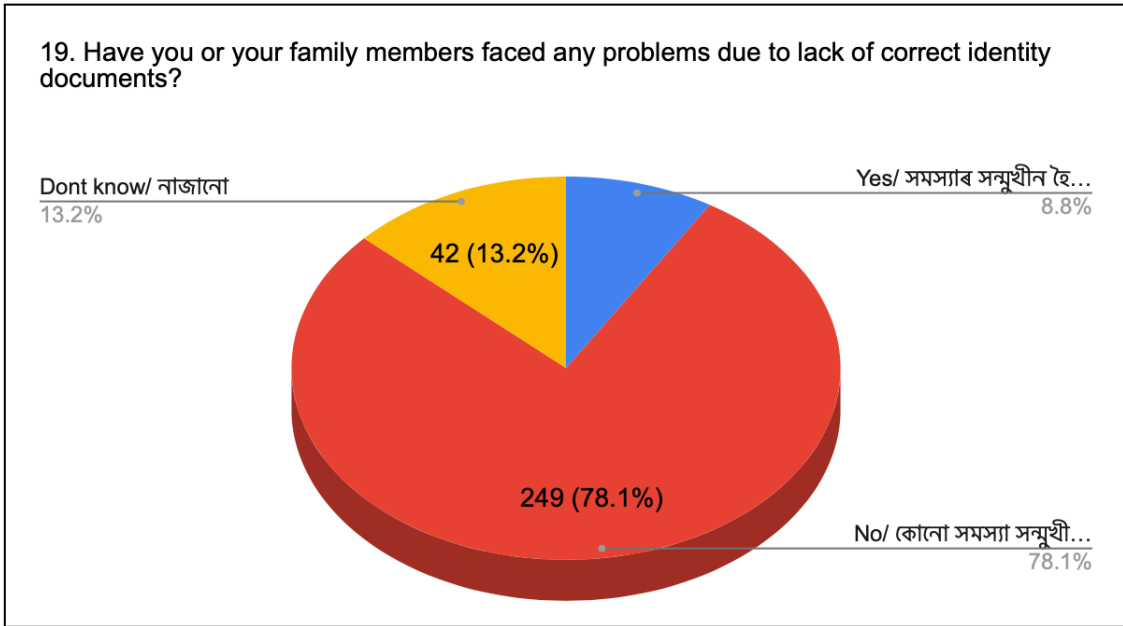
- The Digital Gap:** Despite high awareness, digital transparency is lacking. 3.5% of workers explicitly mentioned they do not know about the eNIDHI mobile app, and for the remaining majority, the app is not yet a primary tool for tracking their savings.



3. Service Access Hurdles:

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

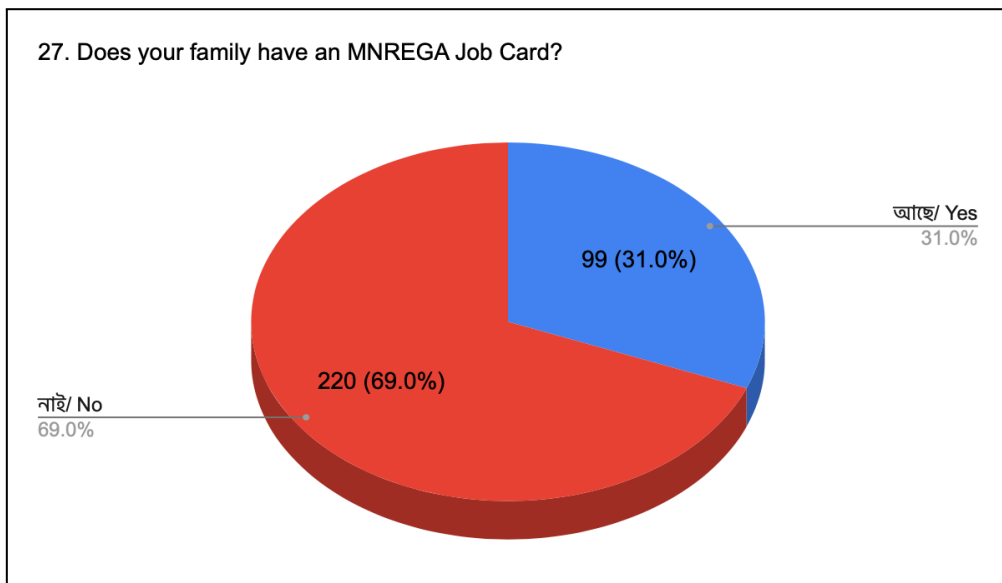
- Direct Friction:** 8.8% of workers reported facing active problems, such as technical errors in documentation or rejection of claims without clear reasons.
- The "Knowledge Void":** While awareness is high, technical understanding remains a gap. 13.2% of respondents stated they "Do not know" when asked about specific challenges, suggesting they are aware the benefit exists but are unsure of the administrative steps to secure it.



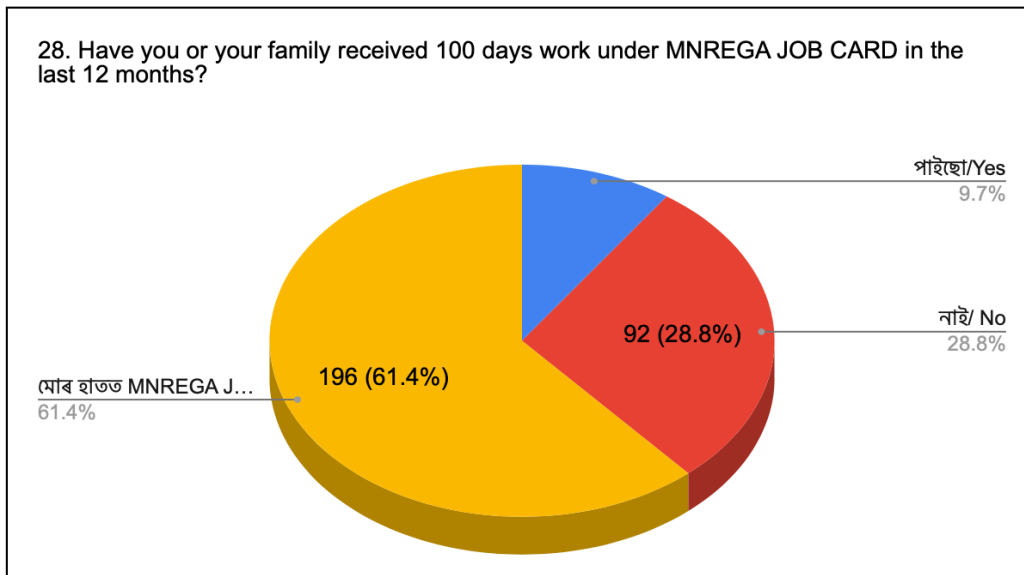
4. MNREGA (Right to Work):

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

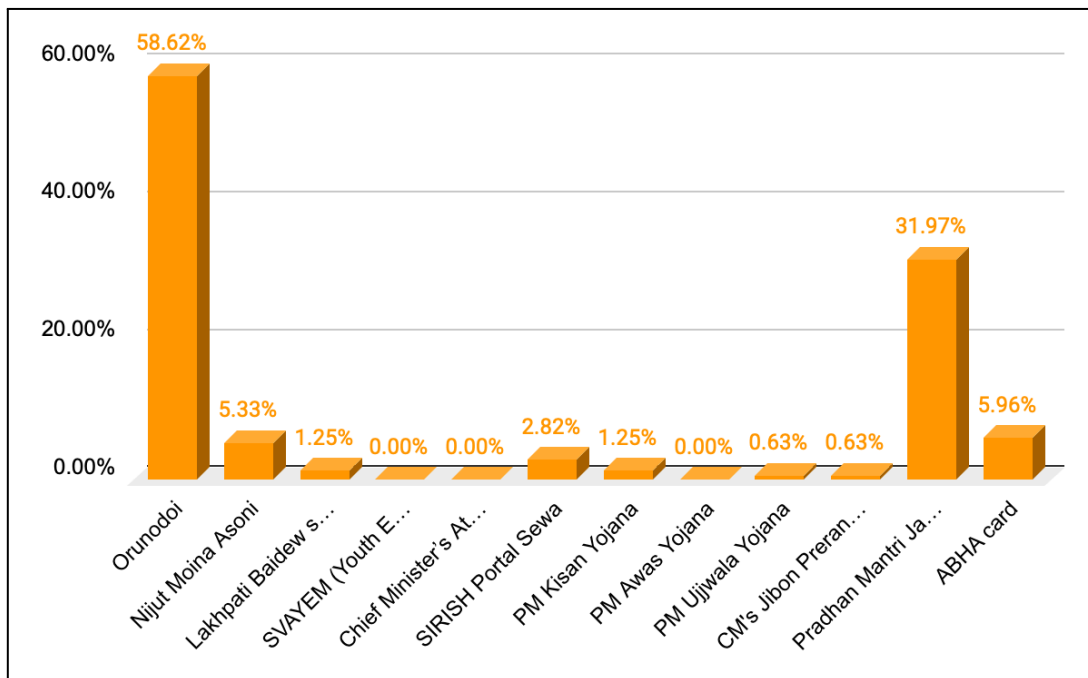
Despite the presence of various empowerment initiatives, the actual impact in Ward 8 is minimal:

- 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%.



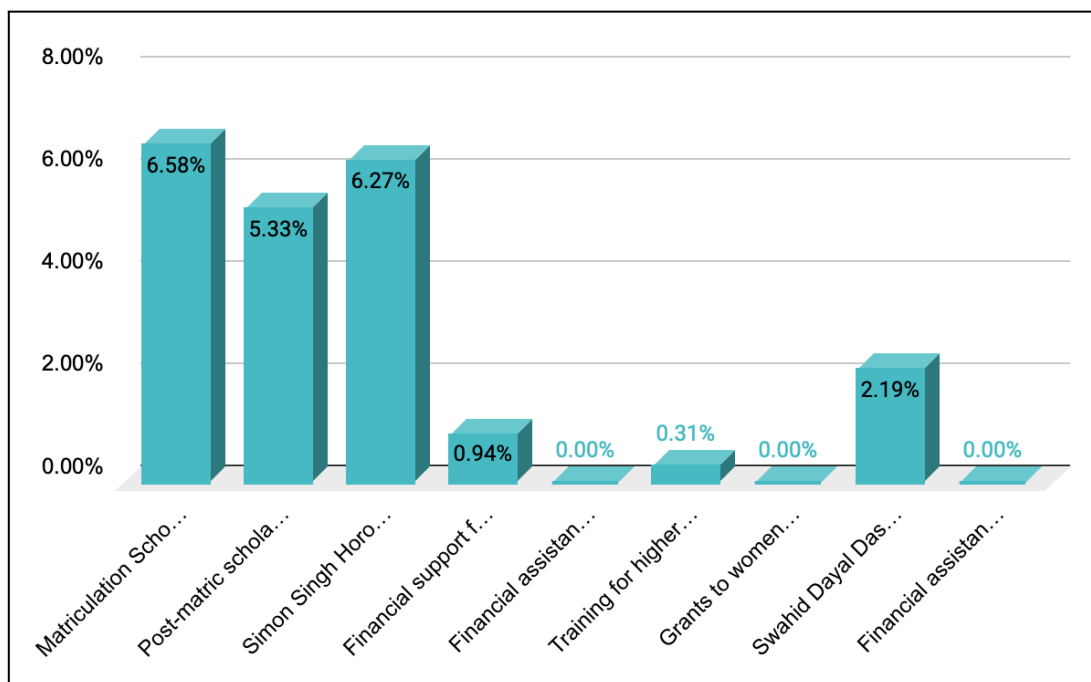
The SIRISH Portal & Agriculture Disconnect

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

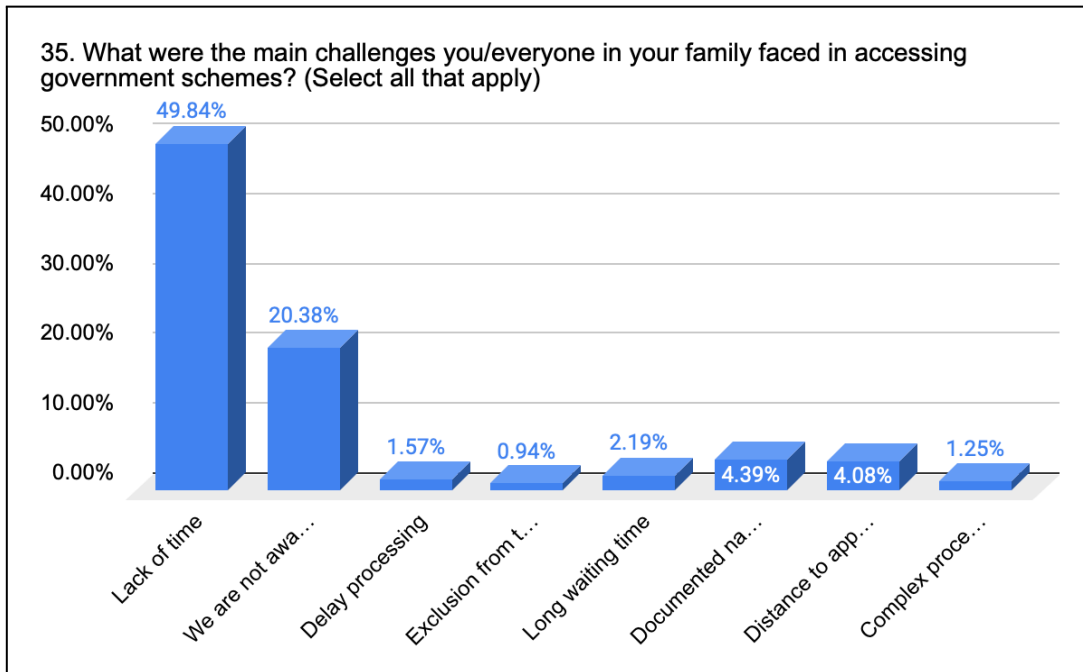
Beyond education, the SIRISH portal is intended to fuel local entrepreneurship, but the success rate remains stagnant:

- **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%).



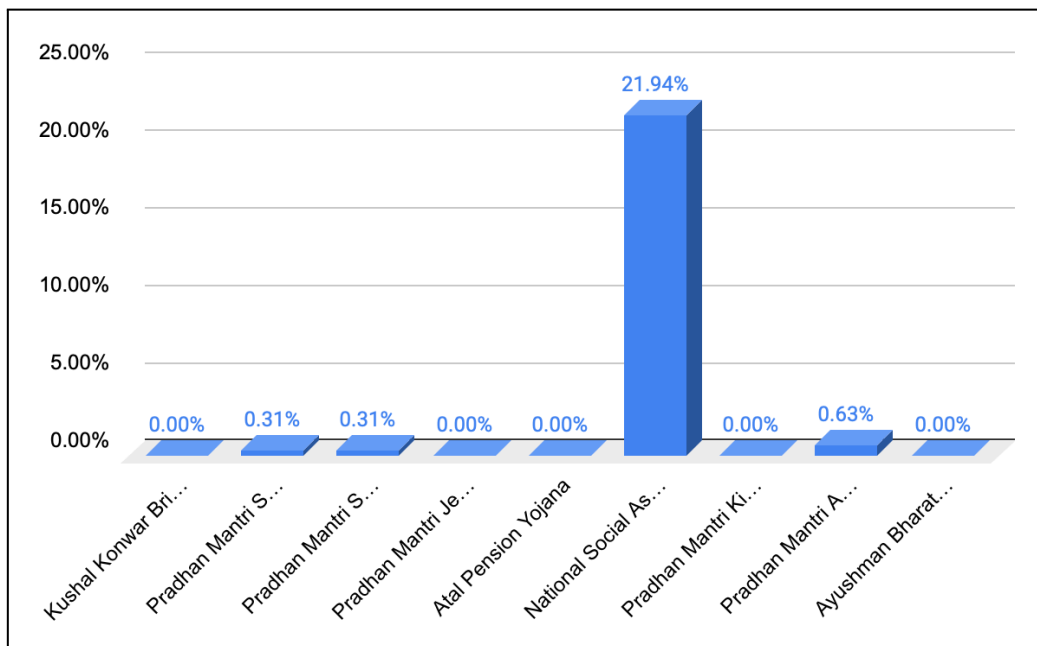
Level 4: Social Security & Protection

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.

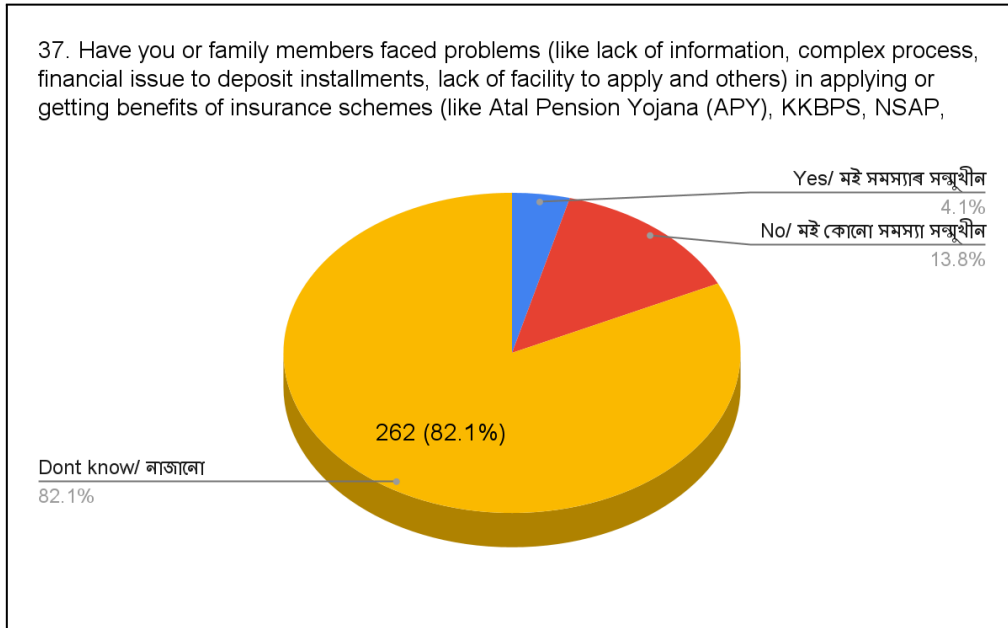
Housing Security (PMAY-G)

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.



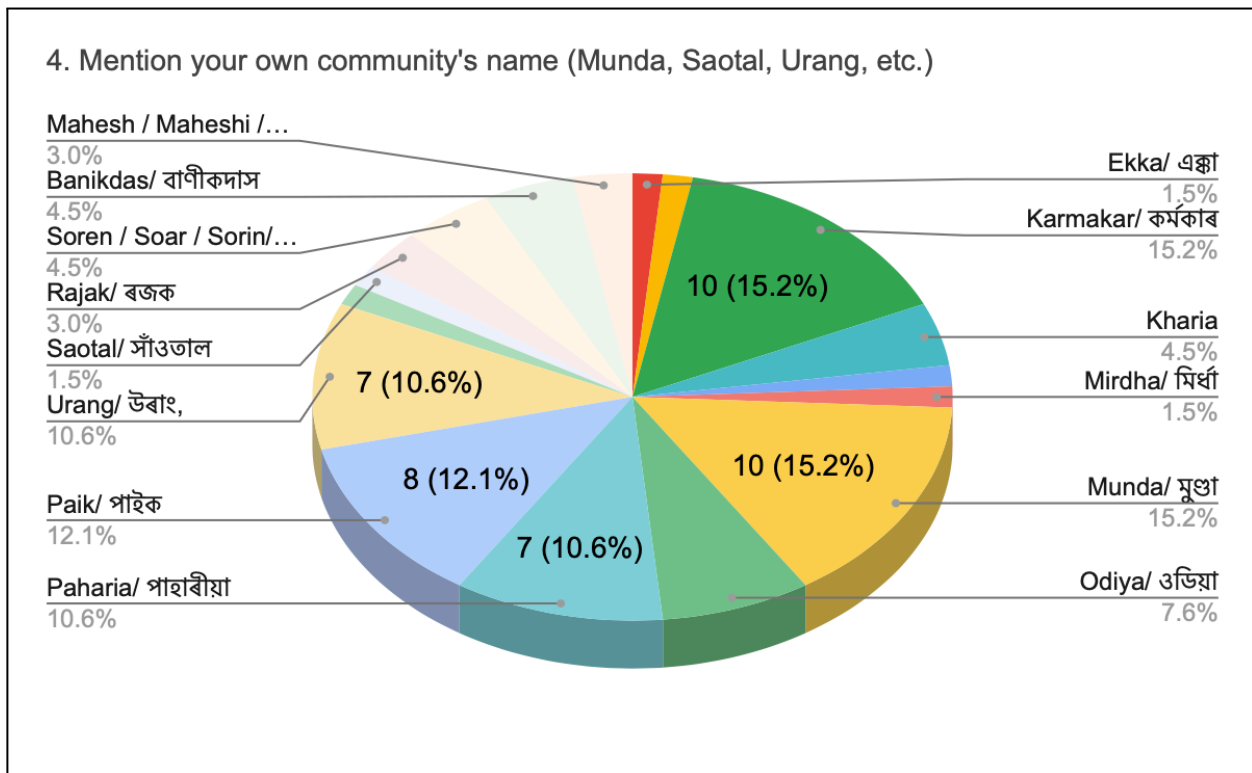
- No Active Problems (No - 44 households): Roughly 13.8% reported no issues. However, given the 0% uptake in schemes like PM-JAY and State Pensions, this "No" likely indicates a lack of attempt to apply rather than a seamless experience.
- Active Problems (Yes - 13 households): Only 4.1% confirmed facing 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

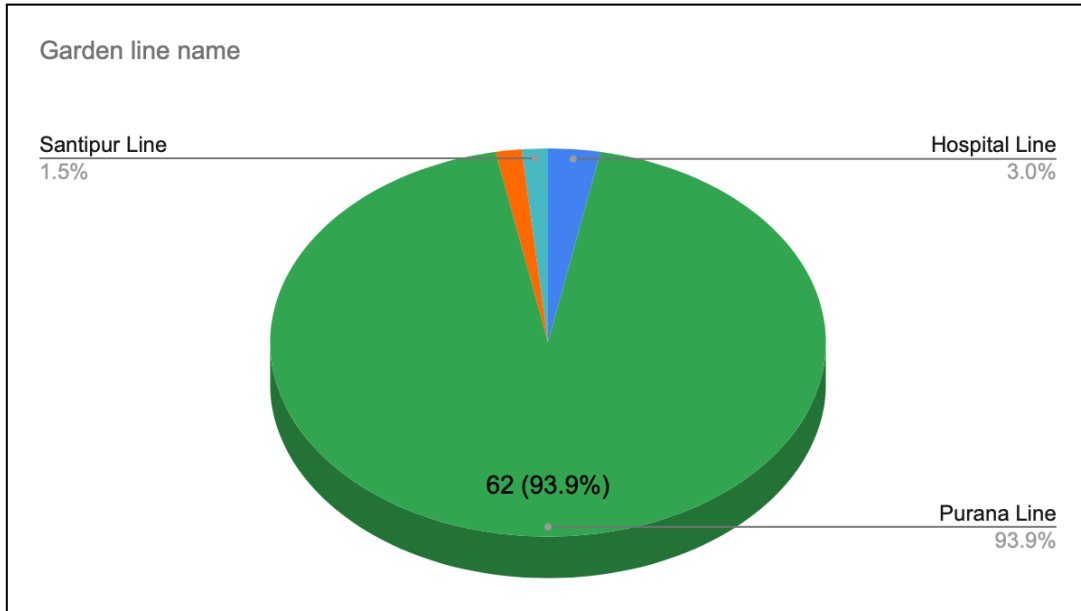
Based on the survey of **319 households** (comprising **1,574 individuals**), this report outlines the socio-economic and entitlement status of **Kothalguri Tea Estate Ward 8**. Like other wards, it faces a combination of high vulnerability and significant barriers to welfare access.

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.



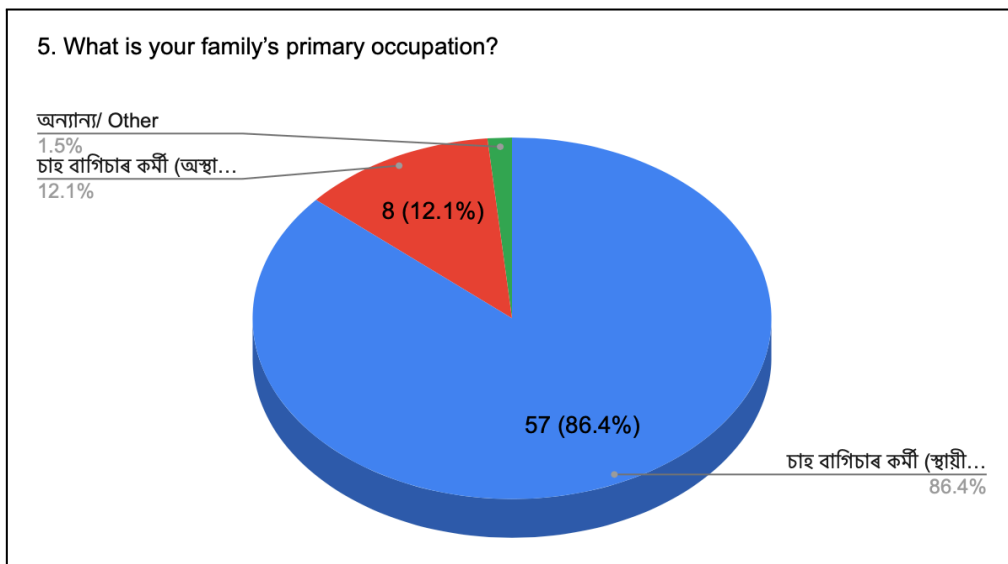
Ward No. 4 represents a comparatively smaller settlement within the tea estate but exhibits high levels of vulnerability due to limited service access, lower administrative outreach, and strong dependence on plantation labour. The survey aimed to identify entitlement gaps at the household level across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



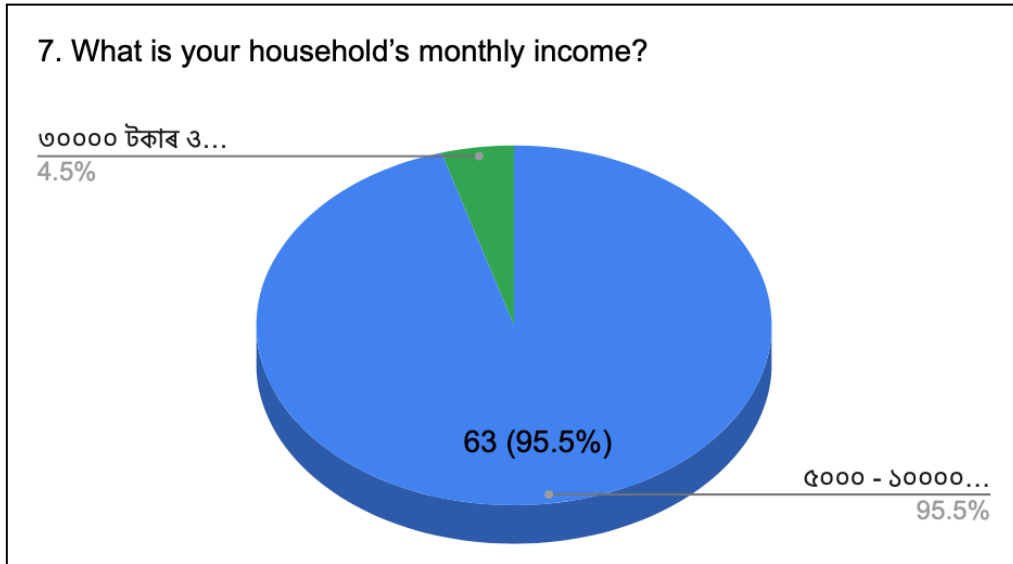
2. Socio-Demographic Profile

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.

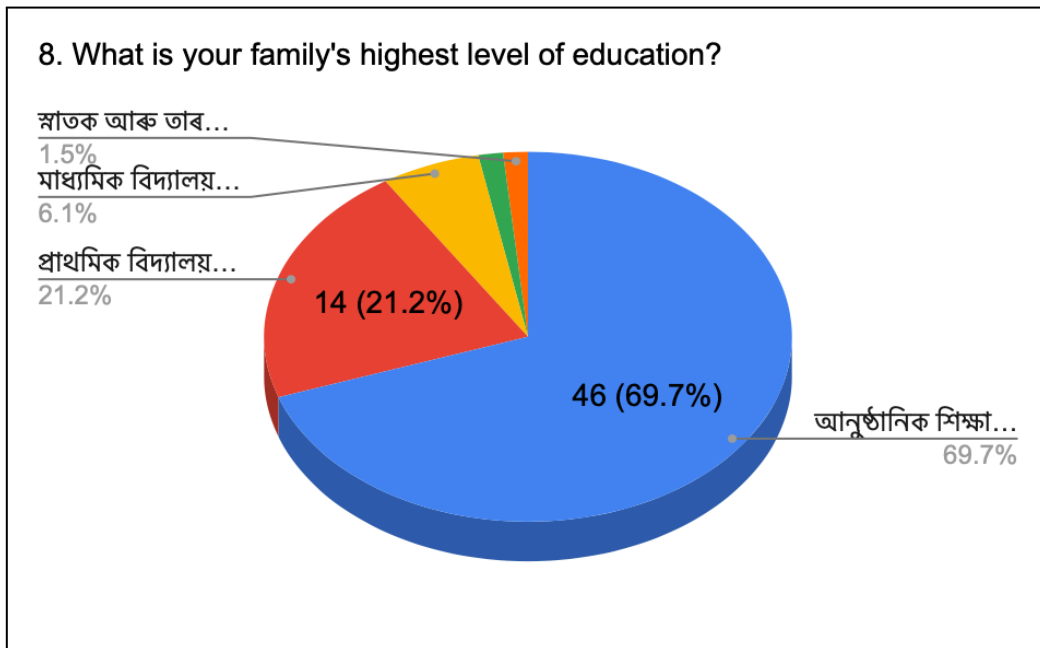
- Primary Occupation:** The ward's economy is almost exclusively tied to the Dahingepar plantation. Out of the 66 surveyed households, 57 families (86.4%) are permanent tea garden workers, while 8 households (12.1%) consist of temporary laborers. This overwhelming concentration in the plantation sector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



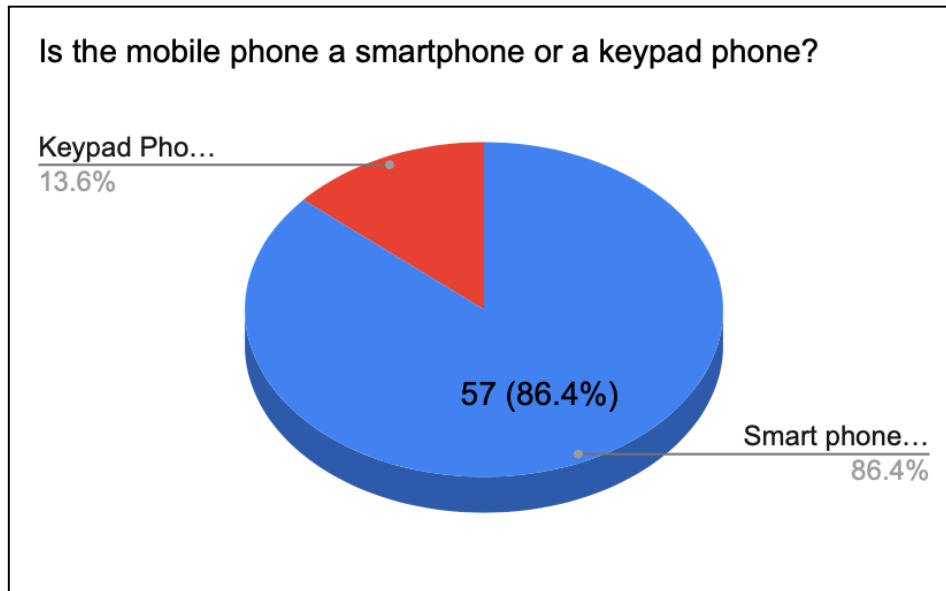
- Income Constraints:** Severe financial pressure is the defining feature of Ward 4. 95.5% of households (63 families) earn between ₹5,000 and ₹10,000 per month, while only a negligible 4.5% report earnings above ₹30,000. This creates a high "Opportunity Cost" for administrative tasks; for a family living 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

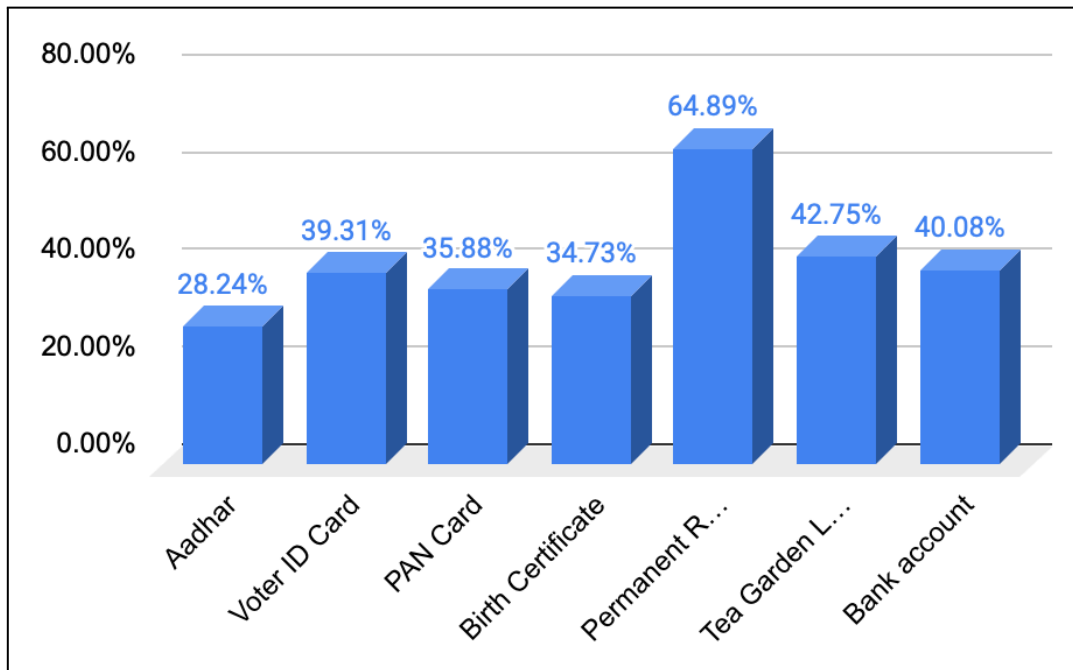
Level 1: Foundational Documentation Analysis

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.

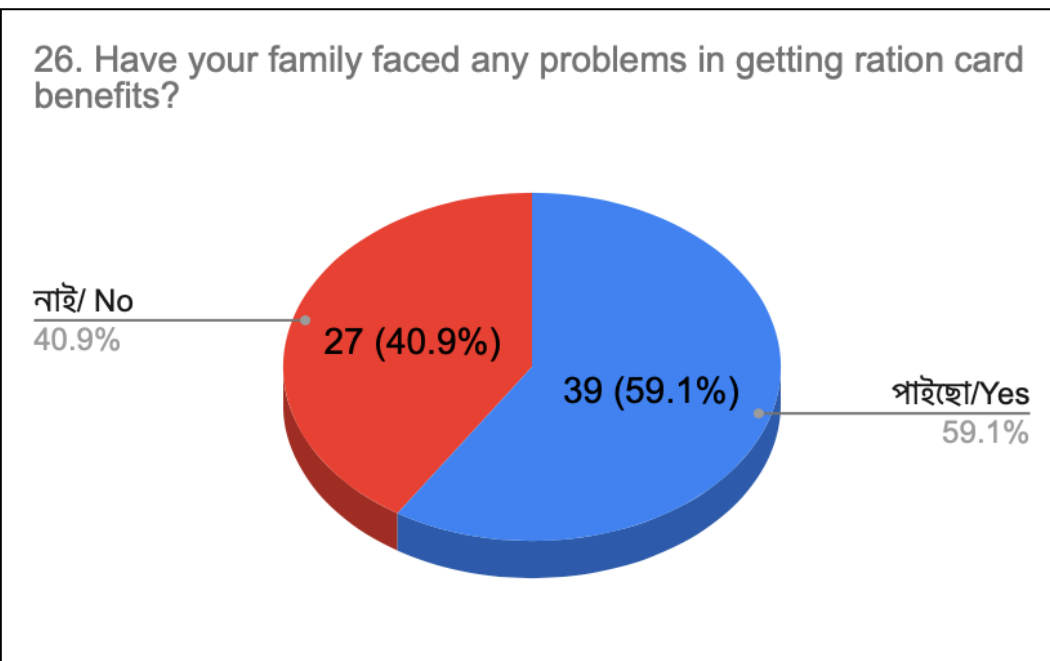
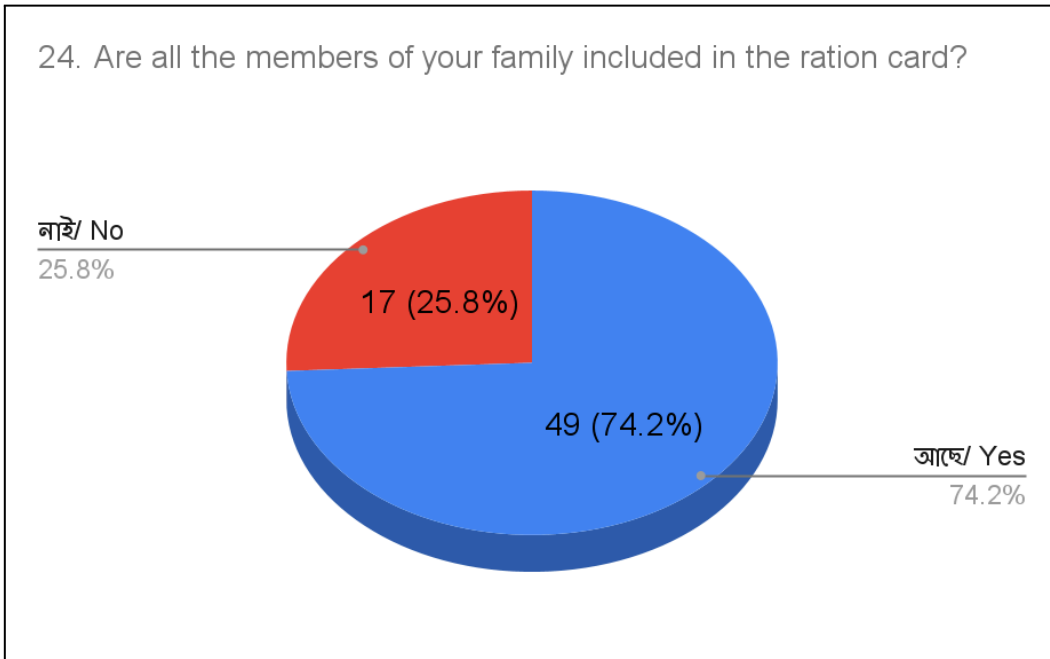
Level 2: Statutory Entitlements (Food & Labour Security)

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.

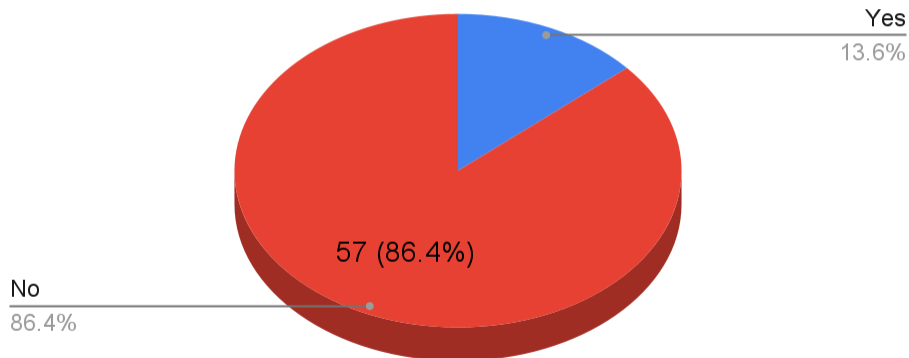


2. Provident Fund & Pension (ATEPFO)

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



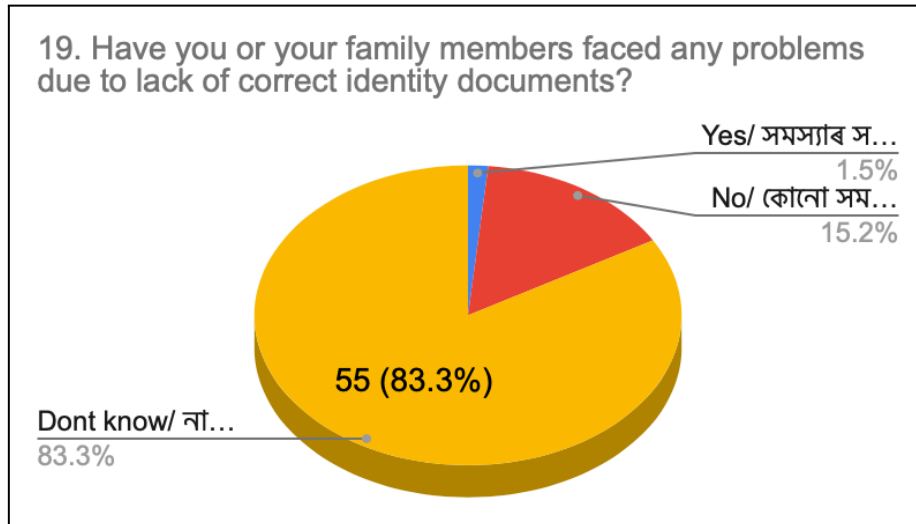
22. Are you aware of the eNIDHI mobile app launched by Assam Tea Employees Provident Fund Organization (A...



3. Service Access Hurdles

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

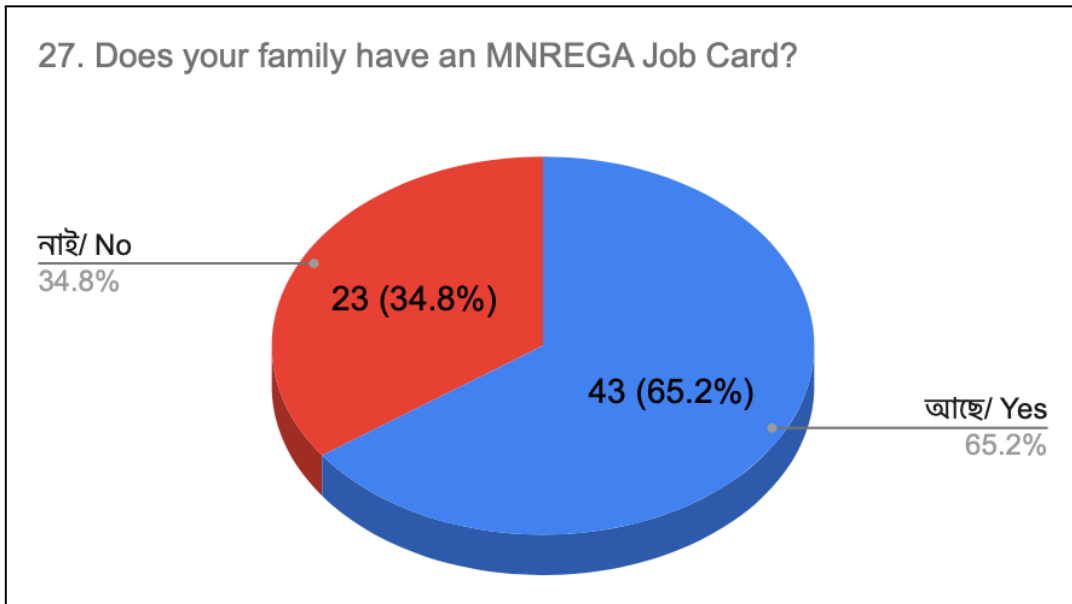
- Direct Friction: Only 1.5% of workers reported facing active problems. While this sounds positive, it is overshadowed by the following statistic.
- The "Knowledge Void": A massive 83.3% of respondents stated they "Do Not Know" when asked about service hurdles. This indicates a state of "Pre-Awareness"—the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



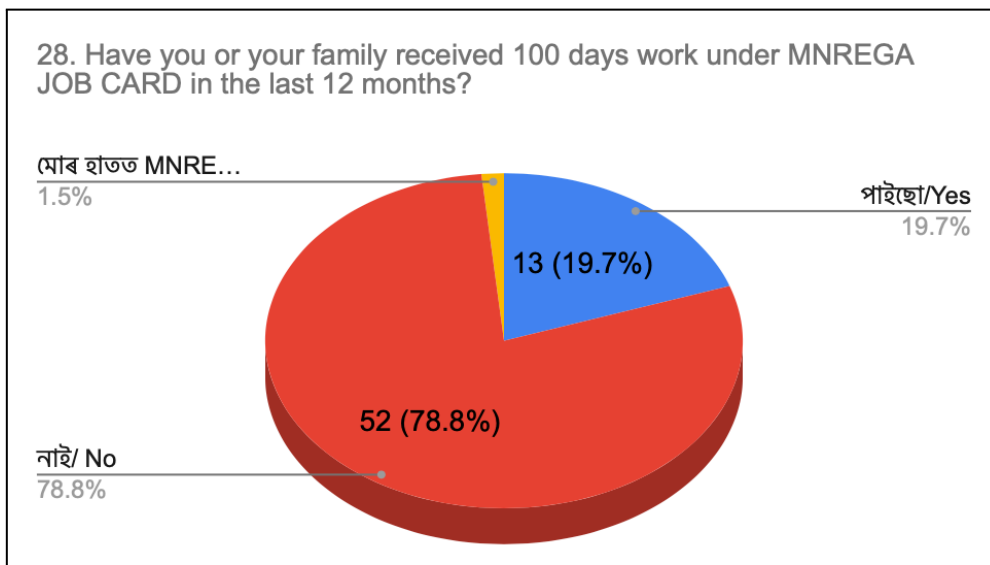
4. MNREGA (Right to Work)

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

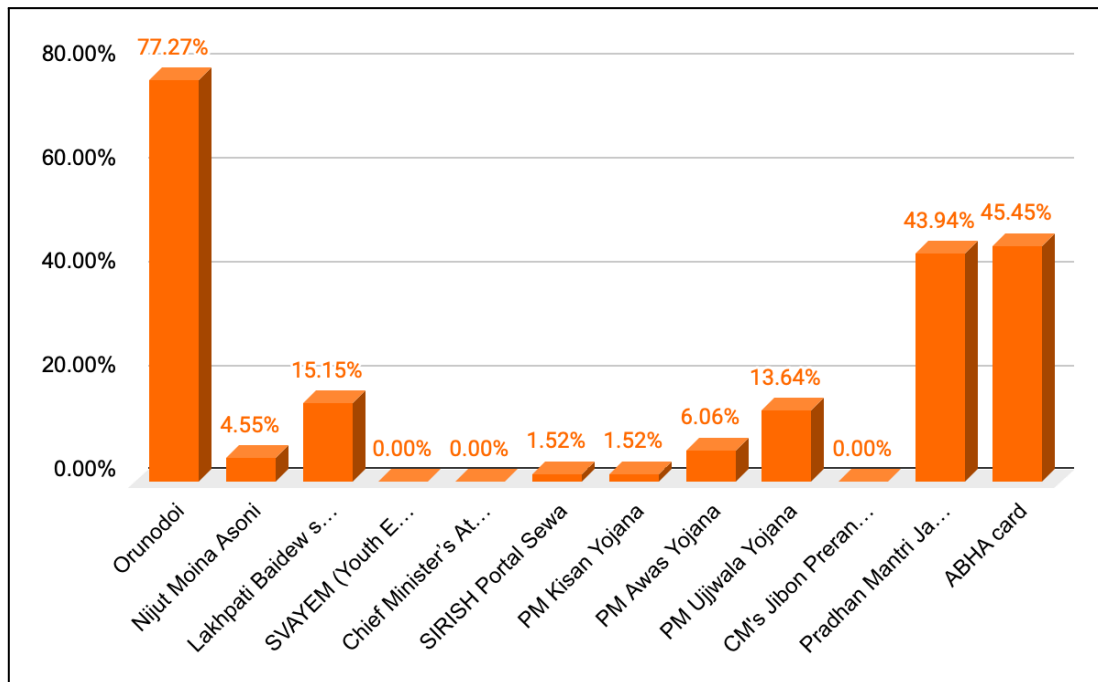
While survival-based schemes are reaching the ward, growth-oriented schemes are largely missing:

- **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%.



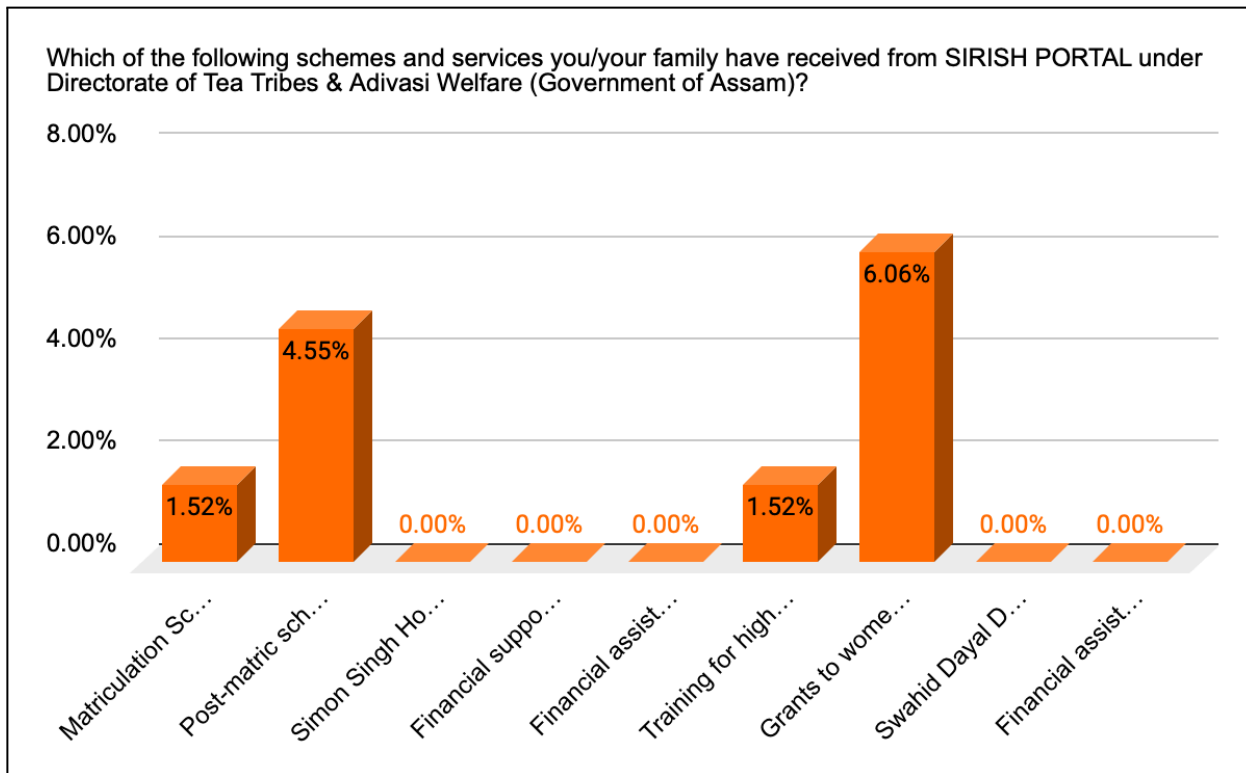
The SIRISH Portal & Agriculture Disconnect

In Dahingeapar 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

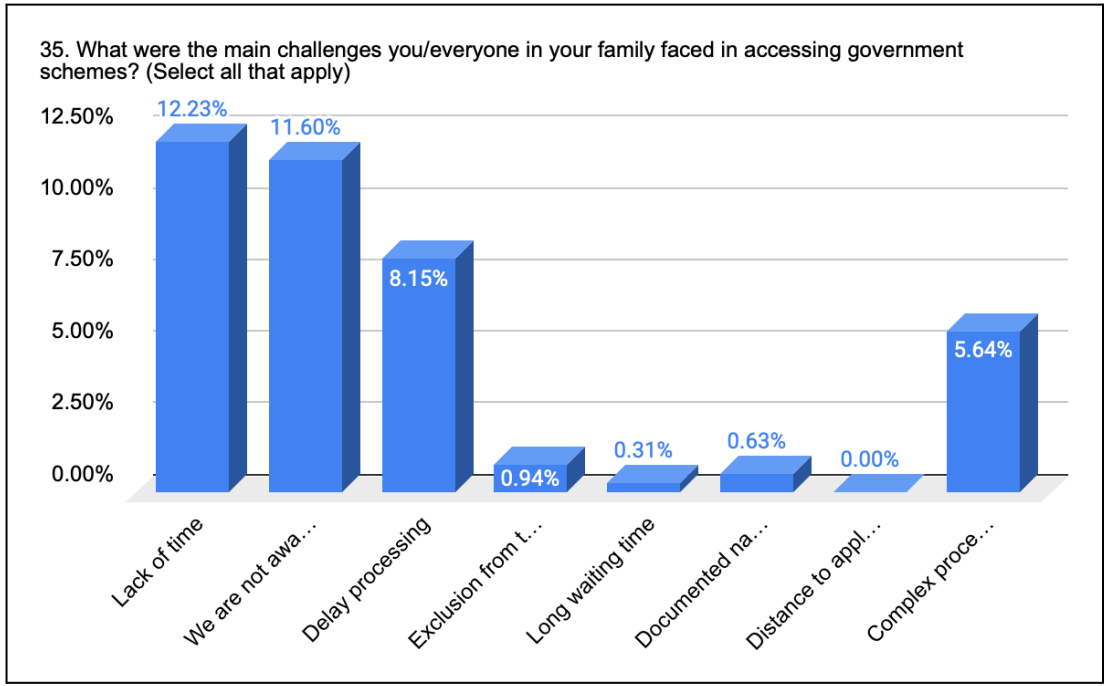
The portal is also meant to provide a path toward financial independence, but the results in Ward 4 are stagnant:

- **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

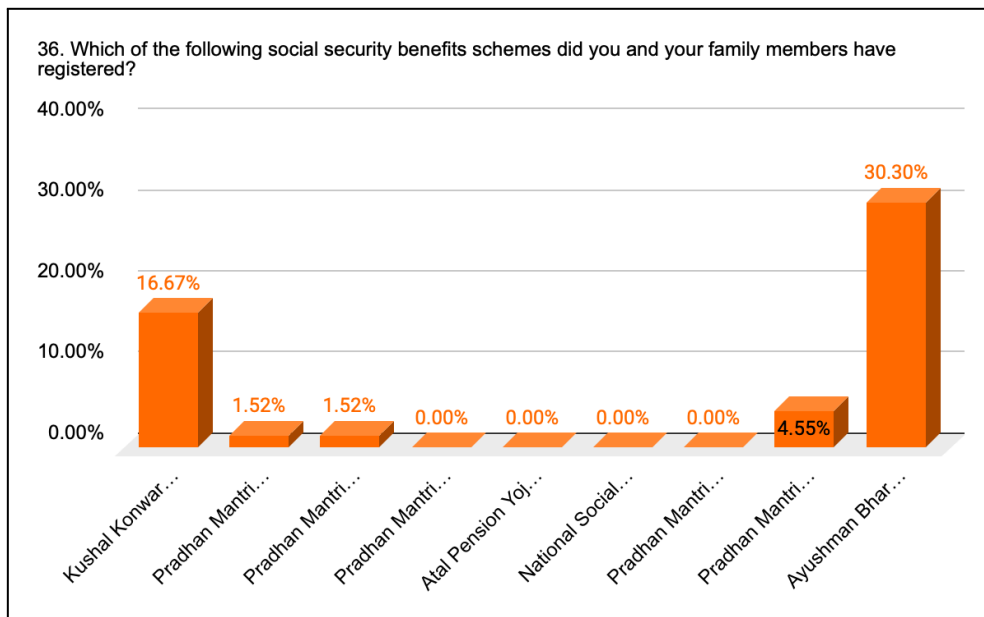
Health and life insurance coverage in Ward 4 is critically low, leaving families highly vulnerable to the "Poverty Trap" caused by medical emergencies:

- 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)

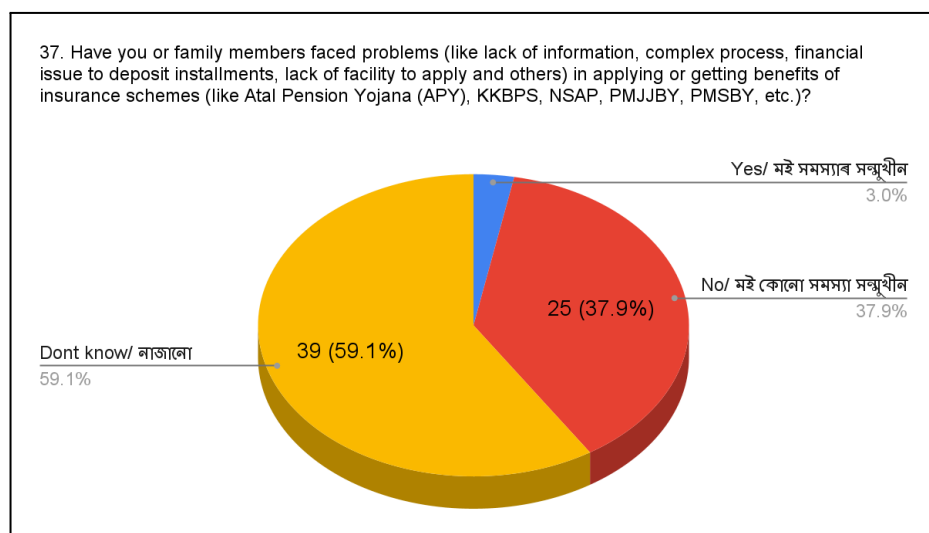
Housing rights in Ward 4 are in a state of neglect. PM Awas Yojana (PMAY-G) coverage is only 4.55%. With 95% of households earning less than ₹10,000 per month, the ability to build a permanent pucca house without government assistance is impossible, leaving the majority in temporary or dilapidated garden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

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.





Annexure 5

List of Beneficiaries Reached

Detailed list of all households and individuals who received facilitation support

Kothalgorie T.E. ward no 8

1. Ayushman Card & Abha Card Services

These records are primarily dated January 31, 2026.

| Name | Contact No. | Service Provided | Signatory |
|------------------|-------------|-------------------------|-----------------|
| Kunal Tassa | 8822473346 | Ayushman Card | Debenti |
| Debenti Tassa | 8822473346 | Abha Card | Tassa |
| Podum Tassa | 8822789898 | Ayushman Card | Podum |
| Santora Gurung | 9508618104 | Abha Card | Tassa |
| Sontora Gurang | 6003227234 | Abha Card | Subhan |
| Rahul Tassa | 6003227234 | Abha Card | Rahul |
| Bidya Tassa | 6002369412 | Abha Card / Ayushman | Bidya Tassa |
| Sanyle Karmakare | 8638825104 | Abha Card | Sanjo Katnakaz |
| Noyonmoni Kundan | 8822810128 | Abha Card | Noyonmoni |
| Jusanti Bhangra | 6001062169 | Abha Card | Kwendan |
| Lalo Lohar | 9508618104 | Abha Card | Bhengtea |
| Ganesh Loharr | 9508618104 | Ayushman / Abha | Ganesh Doka |
| Sumitra Lohart | 9508618104 | Ayushman / Abha | — |
| Sankor Lohar | 9508618104 | Ayushman / Abha | — |
| Maina Lohare | 91601405609 | Ayushman Card | — |
| Bisegwara Lahar | 9508618104 | Abha / Ayushman | — |
| Amrita Guwalla | 9132770467 | Abha Card | Amruita Guvalla |
| Budhai Tossa | — | Ayushman / Abha | — |
| Bipul Tossa | — | Ayushman Card | — |
| Monu Tassa | — | Ayushman Card | — |
| Rita Munda | 9101278260 | Abha Card | — |

2. Job Card Applications

These records are dated between February 3 and February 7, 2026.

| Name | Contact No. | Service | Sign/Remark |
|------|-------------|---------|-------------|
|------|-------------|---------|-------------|

| | | | |
|-------------------|------------|----------------|----------------|
| Chandan Sabor | 8822473346 | Job Card Apply | — |
| Kalpana Noyal | 6001619857 | Job Card Apply | Kopova Nayok |
| Debenti Tassa | — | Job Card Apply | — |
| Kossoila Kalade | 9395067402 | Job Card Apply | — |
| Jema Guarald | 6003942559 | Job Card Apply | — |
| Parbati Tossa | 6002548784 | Job Card Apply | — |
| Samir Patnayak | 7002809429 | Job Card Apply | — |
| Sunita Keot | 6000574820 | Job Card Apply | — |
| Rohit Tassa | 2003886828 | Job Card Apply | — |
| Mono Nayak | — | Job Card Apply | — |
| Sonia Korimakay | — | Job Card Apply | — |
| Kumari Keot | 7002088655 | Job Card Apply | Kumari Keot |
| Babli Kuman | 9864986153 | Job Card Apply | Bablee Mallik |
| Jyoti Topno | 9706223133 | Job Card Apply | Topno |
| Gayatri Nath | 9250938815 | Job Card Apply | — |
| Hemonti Tossa | 7896070608 | Job Card Apply | Hemonti Tossa |
| Lakhimoni Kondho | 8486575459 | Job Card Apply | — |
| Janti Kumar | 9395093526 | Job Card Apply | Jamonte Kumar |
| Sima Sobort | 8822898310 | Job Card Apply | Sima Sobote |
| Jayanti Munda | 6002459793 | Job Card Apply | — |
| Sukarra Munda | 8822031375 | Job Card Apply | Sakarra Meenda |
| Mira Robidas | 7005690842 | Job Card Apply | Mike Lebedar |
| Binita Munda | 638275720 | Job Card Apply | Binata Munda |
| Puspanjali Nag | 6003607062 | Job Card Apply | Puspanjali |
| Gita Tasa | 9395445856 | Job Card Apply | — |
| Dipali Mudi Gupta | 8099348236 | Job Card Apply | — |
| Ashreita Munda | — | Job Card Apply | — |
| Anima Kondho | 9101443183 | Job Card Apply | Anima Kondho |
| Hemo Khoirra | 9864381041 | Job Card Apply | Hemo Khoirra |
| Saman Munda | 9365499205 | Job Card Apply | Saman Munda |

| | | | |
|----------------|------------|----------------|----------------|
| Rotna Greevala | — | Job Card Apply | Rotna Grunwala |
| Rita Munda | 9101278260 | Job Card Apply | — |
| Anjoli Gowalla | 9101559225 | Job Card Apply | — |
| Sorosati Paik | — | Job Card Apply | Sormosati Paik |
| Sujit Telonga | 7577921284 | Job Card Apply | Sujit Telonga |
| Anu Keot Nath | — | Job Card Apply | — |
| Kabita Kalandi | 9101809995 | Job Card Apply | — |
| Mitu Guavada | 6001823264 | Job Card Apply | Nitu Gala |

3. Aadhaar Card Downloads

Dated March 18, 2026.

| Name | Contact No. | Service |
|-----------------|-------------|-----------------------|
| Shila Gowalla | 6000961085 | Aadhaar Card Download |
| Arenab Karmakar | 6002932205 | Aadhaar Card Download |

Dessoie T.E. ward no 6

Community Service Log (2026)

| Sl | Name | Contact | Service Name | Date |
|----|---------------|------------|--------------------|-----------|
| 1 | Rimpi Begum | 8253962207 | Aadhar no. update | 27/2/2026 |
| 2 | Urmila Janti | 9957138828 | Udyam Cert. | 03/3/2026 |
| 3 | Edan Munda | 9101050869 | Exchange cert. | 07/3/2026 |
| 4 | Edan Munda | 9101050869 | CMAAA 3.0 | 07/3/2026 |
| 5 | Anshu Jank | 9957138828 | Cast Cert. | 07/3/2026 |
| 6 | Chenehi Janti | 9957223277 | Add on Ration Card | 08/3/2026 |
| 7 | Babi Janti | — | Add on Ration Card | 08/3/2026 |
| 8 | Junaid Ahmed | 9401111873 | Add on Ration Card | 10/3/2026 |
| 9 | Sunita Janti | 9401835540 | Job Card | 13/3/2026 |
| 10 | Nuri Vrang | — | Job Card | 13/3/2026 |
| 11 | Munki Bhumij | — | Job Card | 15/3/2026 |
| 12 | Janki Kandha | — | Job Card | 15/3/2026 |
| 13 | Eli Sobor | — | Job Card | 15/3/2026 |

| | | | | |
|----|---------------|------------|---------------|-----------|
| 14 | Anima Sobor | — | Job Card | 17/3/2026 |
| 15 | Sakila Jatap | — | Job Card | 17/3/2026 |
| 16 | Lakshi Chabar | — | Job Card | 19/3/2026 |
| 17 | Astomi Sobor | — | Job Card | 20/3/2026 |
| 18 | Shanti Sobor | — | Job Card | 22/3/2026 |
| 19 | Bhivlal Janti | 9957138828 | Exchange Card | 23/3/2026 |
| 20 | [Not Listed] | — | Udyam Cert. | |

Dahingepar T.E ward no 4 & 5

1. Healthcare Services (Ayushman & ABHA Cards)

Locations: Dahingepar T.E. Ward No. 1 & general Dates: January 28 – February 1, 2026

| Sl No | Name | Mobile No. | Service | Note/Status |
|-------|------------------|------------|---------------------------------|-------------------|
| 1 | Rubul Bauri | — | Ayushman Card/ ABHA Card | |
| 2 | Merina Bauri | 6000523035 | ABHA Card | |
| 3 | Raju Rawtia | 6001924002 | ABHA Card | |
| 4 | Motilal Ekka | 9101602250 | ABHA Card | |
| 5 | Rosni Gowalla | 8099347667 | Ayushman Card | |
| 6 | Kunti Paharia | 7086603512 | ABHA Card | |
| 7 | Chandan Paharia | 7896570384 | ABHA Card | |
| 8 | Jini Naidu | 887896229 | ABHA Card | |
| 9 | Mandakani Naidu | 9395218308 | Ayushman Card | |
| 10 | Amorjeet Naidu | 9395520698 | Ayushman Card | |
| 11 | Dhoniram Gowalla | 9365670019 | ABHA Card | |
| 12 | Akrit Gowalla | 9395285453 | ABHA Card | |
| 13 | Eliza Topno | 9365670019 | ABHA Card | |
| 14 | Jayamoti Gowalla | 6001924002 | Ayushman Card | |
| 15 | Dibia Munda | 7099382251 | ABHA Card/ Bank Account Link | Aadhaar/Bank Link |
| 16 | Jyoti Karmakar | 9395285453 | Aadhaar/Bank Link | |
| 17 | Sulekha Munda | 8453982091 | ABHA Card | |

| | | | | |
|----|------------------|------------|-----------------|-------------------|
| 18 | Rakesh Umang | — | Ayushman Card | |
| 19 | Sumit Urang | — | Ayushman Card | |
| 20 | Suchan Orang | — | ABHA Card | |
| 21 | Anjali Sarkar | 9395080929 | ABHA Card | |
| 22 | Durlabh Buri | | PAN Card | |
| 23 | Bitul Tanti | 9395074113 | ABHA Card | |
| 24 | Arindom Munda | 9365670019 | Ayushman & ABHA | |
| 25 | Binusha Urang | — | ABHA Card | |
| 26 | Anjali Urang | 6001020092 | ABHA Card | |
| 27 | Sujit Urang | 9365670019 | ABHA Card | |
| 28 | Susan Urang | 9365670019 | Ayushman | |
| 29 | Sumit Urang | 9365670019 | Ayushman | |
| 30 | Basmati Tanti | 795 (Ext) | ABHA Card | |
| 31 | Rajib Tanti | — | ABHA Card | |
| 32 | Radhika Karmakar | — | ABHA Card | |
| 33 | Nanda Bauri | 7099293044 | ABHA Card | |
| 34 | Baychagi Tanti | 7086606115 | Ayushman (New) | Aadhaar/Bank Link |
| 35 | Nomon Urang | | ABHA Card | |

2. Job Card Applications (Fresh Candidates)

Locations: Dahingepar T.E. Ward No. 4 & general Date: February 5, 2026

| Sl No | Name | Contact No. | Service |
|-------|------------------|-------------|----------------|
| 1 | Rayanti Sobor | 7896825021 | Job Card Apply |
| 2 | Puspanjali Sobor | 9395220176 | Job Card Apply |
| 3 | Rajkumar Mirdha | 9864910212 | Job Card Apply |
| 4 | Probha Ekka | 9854642539 | Job Card Apply |
| 5 | Monika Munda | 9365048837 | Job Card Apply |
| 6 | Rita Munda | 7002167014 | Fresh Job Card |
| 7 | Manju Munda | 6002008947 | Fresh Job Card |
| 8 | Junaki Munda | 9864148718 | Fresh Job Card |
| 9 | Budi Munda | 6000180705 | Fresh Job Card |

| | | | |
|----|--------------|------------|----------------|
| 10 | Rina Munda | 9394573443 | Fresh Job Card |
| 11 | Monika Munda | 8638034550 | Fresh Job Card |
| 12 | Lakhi Porja | 8822866675 | Fresh Job Card |
| 13 | Nigita Munda | 8638261504 | Fresh Job Card |

3. Aadhaar & Administrative Updates

Date: January/February 2026

| SI No | Name | Service | Mobile / Aadhaar Info |
|-------|-----------------|-----------------------|-----------------------|
| 1 | Samar R Bauri | Aadhaar Correction | 7099293044 |
| 2 | Rohini Bowri | Aadhaar Correction | 7099293044 |
| 3 | Sanjib Mahali | Aadhaar Mobile Update | 9707524645 |
| 4 | Sumit Tanti | Aadhaar Update | 8099423948 |
| 5 | Bhonti | Aadhaar Update | 9954072354 |
| 6 | Pomilla Gowalla | Aadhaar Update | 9181418578 |
| 7 | Budi Tanti | Aadhaar Update | 9395427947 |
| 8 | Sumari Munda | Voter P. Update | 9365237724 |

Hoolungoorie T.E ward no 2

1. Service Registration Log (February 10, 2026)

The following individuals applied for services (primarily Job Cards):

| SI No | Name | Contact No | Service | Sign |
|-------|-----------------|------------|----------------|----------------|
| 1 | Muntu Mirdha | 8780946517 | Job Card Apply | Muntu |
| 2 | Babila Mirdha | 6901045009 | Job Card Apply | — |
| 3 | Lakshi Mirdha | 6000800257 | Job Card Apply | — |
| 4 | Rinki Mirdha | 9395025482 | Job Card Apply | — |
| 5 | Saylaboti Sabar | 6000572213 | Job Card Apply | — |
| 6 | Arssa Bhumij | 9365984763 | Job Card Apply | — |
| 7 | Julika Ganjer | 9365984763 | Job Card Apply | — |
| 8 | Rupali Mirdha | 8822841948 | Job Card Apply | — |
| 9 | Sunil Ghatowar | 8474048261 | Job Card Apply | Sunil Ghatowar |

| | | | | |
|----|-----------------|------------|----------------|---------------|
| 10 | Jurali Bhumij | 8822841948 | Job Card Apply | Julika Ganja |
| 11 | Purnima Kurme | 6900455717 | Job Card Apply | Purnima Kurme |
| 12 | Momomi Ghatowar | 8474048261 | Job Card Apply | — |
| 13 | Amit Kumar | 9395315717 | Job Card Apply | — |
| 14 | Debari Kumar | 9395315717 | Job Card Apply | — |
| 15 | Nuwomi Ghatowar | 7862879916 | Job Card Apply | — |
| 16 | Ajay Ghatowar | 8635695073 | Job Card Apply | — |
| 17 | Radhika Paul | 6001863910 | Job Card Apply | — |
| 18 | Nomita Ghatowar | 6000049165 | Job Card Apply | — |
| 19 | Rupa Mirdha | 9864397846 | Job Card Apply | — |
| 20 | Nirmali Majhi | — | Job Card Apply | — |

2. Aadhaar Enrollment Camp (February 14, 2026)

The following activities were recorded for the Aadhaar camp at Hoolungoorie T.E.:

| Sl no | Name | Contact No | Service Type |
|-------|-----------------|------------|------------------------|
| 1 | Rinki Mirdha | 9395025482 | Aadhaar Card New Apply |
| 2 | Mahendra Mirdha | — | Aadhaar Card New Apply |
| 3 | Acharya Ganja | 9126957588 | Aadhaar Card New Apply |
| 4 | Nuwomi Ghatowar | 8638085359 | Phone No Change |

Annexure 6

List of HaqDisha Fellows

Full list of Main Fellows and Associate Fellows with contact details and ward assignments

Haq Disha Kendra Fellows

| SI No | Name | Address | Contact No |
|-------|--------------------|---------------------------------|------------|
| 1 | Minu Ganju | Hoolungoorie Tea Estate, Ward 2 | 8720911746 |
| 2 | Montu Horo | Dahingeapar Tea Estate Ward 5 | 9365855606 |
| 3 | Devokanta Tanti | Dessoie Tea Estate Ward 6 | 9101050868 |
| 4 | Nayanmoni Karmokar | Kothalgorie Tea Estate Ward 8 | 8822810138 |

List of Associate Fellows

| SI No | Name | Address | Mobile Number |
|-------|-------------------|----------------------------|---------------|
| 1 | Ashish Ekka | Hoolungoree TE Ward No 2 | 7086465019 |
| 2 | Sushil Trikuj | Hoolungoree TE Ward No 2 | 8329545039 |
| 3 | Mokesh Puram | Hoolungoree TE Ward No 2 | 9101980656 |
| 4 | Premesh Valurrery | Dihingiapar TE Ward No 5 | 6378414359 |
| 5 | Dipak Mal | Dihingiapar TE Ward No 5 | 8473898655 |
| 6 | Sumit Acharjee | Dihingiapar TE Ward No 5 | 9126390667 |
| 7 | Dipanti Paharia | Dihingiapar TE Ward No 4 | 8099164472 |
| 8 | Sumon Gowala | Kothal Goorie TE Ward No 8 | 7002867005 |
| 9 | Bishal Munda | Kothal Goorie TE Ward No 8 | 6001060415 |
| 10 | Biswajit Paik | Kothal Goorie TE Ward No 8 | 8638432815 |

Annexure 7

Monthly Activity Reports (Jan–Feb 2026)

1. Introduction

The Haq Disha – Entitlements for All Project aims to strengthen structured and systematic access to welfare entitlements among Tea Tribe and Adivasi communities under 18 No. Kothalguri Gaon Panchayat, Mariani, Jorhat.

The January–February 2026 period focused on:

- Establishment of Community Digital Service Infrastructure
- Pilot initiation of Entitlement Information, Services Facilitation and Access Camps

This phase marked the operational launch of last-mile entitlement delivery through Digital Haq Disha Centres. The January–February 2026 period marked the foundational phase of the "Haq Disha" initiative in Mariani. The project achieved a significant milestone by establishing decentralized digital infrastructure and initiating pilot service delivery. Efforts were concentrated on training local youth as "Haq Disha Fellows," mapping community needs through household surveys, and organizing field camps to bridge the gap in essential identity and statutory documentation.

2. Community Digital Service Infrastructure Facility

2.1. Establishment and Inauguration of Digital Haq Disha Centres (DHKs)

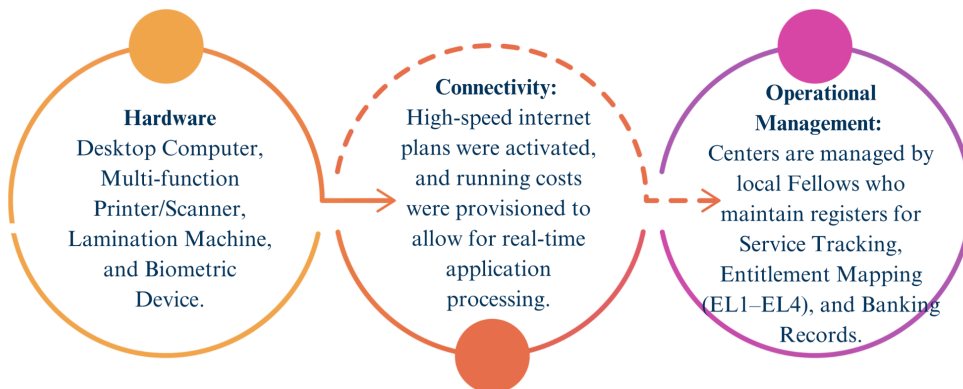
On 21 February 2026, the project officially launched four garden-level centres designed to provide a "Single Window" for entitlement facilitation. The inauguration was attended by prominent community leaders, including the State President of Cha Janagosthi Morcha and officials from the ACMS and ACKS.

Centre Locations:

- Hoolungoorie Tea Estate (Ward No. 2)
- Dahingepar Tea Estate (Ward No. 5)
- Kothalgorie Tea Estate (Ward No. 8)
- Dessoie Tea Estate (Ward No. 6)

2.2. Infrastructure & Technical Setup

Each DHK is equipped with a standardized technical kit to ensure seamless digital service delivery:



3. Training and Capacity Building

During this period, intensive training and capacity-building initiatives were undertaken to ensure the Haq Disha Fellows could manage the new infrastructure effectively.

Target Areas: Hoolungoorie T.E. (Ward 2), Dahingepar T.E. (Wards 4 & 5), Kothalguri T.E. (Ward 8), and Dessoie T.E. (Ward 6).

Core Training Components:



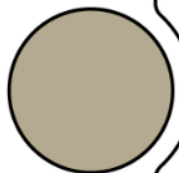
Digital Application Mastery: Hands-on training for processing Voter ID, PAN Card, ABHA Card, Ayushman Card (PM-JAY), and e-Shram applications.



Field Exposure: Live demonstration sessions and best-practice observations conducted at the Titabar One Centre.



Educational Advocacy: Orientation on the Azim Premji Foundation Scholarship (specifically for girl students in Degree/Diploma courses) to link local youth with higher education opportunities.



Administrative Rigor: Instruction on maintaining the three mandatory registers:

- Daily Service Register:
- Detailed logging of EL1–EL4 issues and resolutions.
- Monitoring financial inclusion & DBT-related issues.



Workflow Management: Guidance on centre setup, infrastructure care, and professional community engagement.

4. Pilot Initiation of Entitlement Facilitation & Service Camps

During January and February 2026, a series of targeted field camps were organized to bring government services directly to the tea garden lines. These camps addressed the immediate documentation backlogs identified during the survey phase and focused on the following key areas:

- **Health & Identity (EL1 & EL3):** Facilitated the generation of Ayushman Cards (providing ₹5 lakh health insurance coverage) and ABHA IDs (digital health records) to ensure a secure digital health identity for community members.

- **Statutory Rights (EL2):** Through proactive advocacy with the Gram Rojgar Sahayak and Panchayat authorities, the project streamlined the collection and submission of MGNREGA Job Card applications to secure legal labor rights.
- **Aadhaar Enrollment (EL1):** Dedicated camps were organized to handle high-priority cases, serving over 40 individuals in single sessions. These sessions focused on new enrollments and critical mobile-linkage updates, which are essential for accessing digital welfare benefits.

Ward-Wise Service Delivery Summary

The following table details the specific outcomes achieved across the four active wards during the pilot phase:

| Ward / Location | Service Category | Total Applications Processed |
|---------------------------------|------------------------------------|------------------------------|
| Ward 8 (Kothalguri T.E.) | Job Cards, Ayushman & ABHA | 68 |
| Ward 2 (Hoolungoorie T.E.) | Job Cards, Aadhaar, ABHA & e-Shram | 28 |
| Ward 4 (Dahingepar T.E.) | Job Cards, Ayushman & ABHA | 21 |
| Dessoie Tea Estate (Ward No. 6) | ABHA, Job Cards, Ayushman & PAN | 67 |

Detailed Breakdown by Ward:

- **Ward 8 – Kothalguri Tea Estate:** 39 Job Card Applications, 14 Ayushman Card Applications, and 15 ABHA Card Applications.
- **Ward 2 – Hoolungoorie Tea Estate:** 20 Job Card Applications, 4 Aadhaar Applications (New & Correction), 2 ABHA Cards, and 2 e-Shram Cards.
- **Ward 4 – Dahingepar Tea Estate:** 15 Job Card Applications, 3 Ayushman Cards, and 3 ABHA Cards.
- **Ward No. 6 - Dessoie Tea Estate:** 40 ABHA Card Applications, 18 Job Card Applications, 6 Ayushman Card Applications, and 3 PAN Card Applications.

These interventions have significantly reduced the travel burden on residents and established the Digital Haq Disha Centres as trusted points of contact for rights-based facilitation.

5. Entitlement Issues Identified (EL1–EL4 Mapping)

Through structured door-to-door surveys and center-based interactions, the project identified specific documentation gaps that prevent the community from accessing their rights. This mapping was used to guide targeted interventions and camp planning:

- **EL1 – Identity Gaps:** Missing Aadhaar cards, PAN card corrections, mobile number mismatches (the primary barrier to OTP-based services), and Voter ID discrepancies.
- **EL2 – Legal Entitlements:** A significant lack of MGNREGA Job Cards, delays in old-age and widow pensions, and Ration Card (NFSA) discrepancies.
- **EL3 – Scheme Access:** Critically low awareness of Ayushman Bharat (PM-JAY) and ABHA, resulting in non-enrollment in health welfare schemes.
- **EL4 – Social Security:** Bank account linkage (Aadhaar seeding) gaps leading to DBT disruptions and a general lack of digital health identities.

6. Mobilization & Advocacy

To ensure administrative responsiveness and community trust, the project maintained strong institutional convergence through:

- **Panchayat Coordination:** Regular engagement with Ward Members and the Gram Rojgar Sahayak for the processing of Job Cards.
- **Stakeholder Engagement:** Continuous dialogue with tea garden authorities, local unions (ACMS/ACKS), and village elders.
- **Direct Advocacy:** Coordinating with Aadhaar operators and bank officials to organize garden-level camps, reducing the travel burden on workers.

7. Media & Institutional Visibility

The formal inauguration of the Digital Haq Disha Centres on 21 February 2026 served as a major milestone for institutional credibility. The presence of Panchayat representatives, tea garden management, and local union leaders helped foster a sense of community ownership. High visibility through local announcements and stakeholder participation has established the DHKs as recognized and reliable resource hubs within the gardens.

8. Overall Impact (January–February 2026)

The project successfully transitioned from infrastructure setup to active service delivery within the first two months:

- **Infrastructure:** 4 Digital Centres fully operationalised with internet and biometric setup.
- **Service Delivery:** Over 100+ entitlement applications facilitated across all levels (EL1–EL4).
- **Aadhaar Saturation:** 43 corrections and new enrollments completed in a single high-impact camp.
- **Governance:** Established a structured, sustainable convergence model between the community and the Gaon Panchayat.

9. Team Involved

The progress achieved this month is attributed to the dedicated fieldwork of the Haq Disha Fellows, along with the support staff of 18 No. Kothalguri GP.



Minu Ganju (Ward 2)



Devokanta Tanti (Ward 6)



Montu Horo (Ward 5)



Nayanmoni Karmakar (Ward 8)

10. Key Challenges & Mitigation

| Challenges Identified | Mitigation Strategies Applied |
|--|--|
| Technical Bottlenecks: Frequent Aadhaar-mobile linkage mismatches. | Brought specialized Aadhaar operators directly to the gardens for on-spot correction. |
| Awareness Gaps: Limited digital literacy among the elderly. | Conducted localized awareness meetings in Sadri/Assamese prior to service camps. |
| Connectivity Gaps: Unstable internet in remote tea garden lines. | Optimized data synchronization and used offline documentation methods where necessary. |
| Verification Delays: Slow administrative processing of Job Cards. | Maintained constant follow-up with the Panchayat to ensure applications were actively processed. |

11. Conclusion

The January–February 2026 phase marks the operational foundation of the Haq Disha initiative under the collaboration between CSDD and NEDFi. The establishment of permanent digital centers, systematic entitlement mapping, and structured service camps have significantly strengthened last-mile welfare access. This intervention validates the need for decentralized, digitally enabled facilitation to reduce poverty and build a sustainable, community-led entitlement ecosystem for the Tea Tribe and Adivasi families.

Gallery





Annexure 8

Digital HaqDisha Kendra Infrastructure & Asset Report

1. Overview of Deployment

As part of the Community Digital Service Infrastructure component, four (4) Digital HaqDisha Kendras (DHKs) have been fully operationalised. To ensure high-quality service delivery for online applications, scanning, and biometric authentication, a standardised "Digital Kit" has been deployed to each centre.

2. Center-wise Asset Allocation

The following hardware has been procured and successfully installed at all four locations:

- Hoolungoorie Tea Estate (Ward No. 2)
- Dahingeapar Tea Estate (Ward No. 5)
- Kothalgorie Tea Estate (Ward No. 8)
- Dessoie Tea Estate (Ward No. 6)

3. Utilization of Infrastructure & Asset Deployment

As part of the Community Digital Service Infrastructure component, four (4) Digital HaqDisha Kendras (DHKs) have been fully operationalized. To ensure high-quality service delivery for online applications, scanning, and biometric authentication, a standardized "Digital Kit" has been deployed to each centre.

3.1. Hardware Allocation & Technical Specifications

The following hardware has been procured and successfully installed at Hoolungoorie T.E. (Ward 2), Dahingeapar T.E. (Ward 5), Kothalgorie T.E. (Ward 8), and Dessoie T.E. (Ward 6):

| Item Description | Technical Specifications | Quantity per Centre | Total Units |
|-----------------------|---|---------------------|-------------|
| Desktop Computer | HP Desktop: Intel Core i3 (12th/13th Gen), 8GB DDR4 RAM, 512GB SSD, Windows 11 Home/Pro | 1 | 4 |
| Multifunction Printer | Epson EcoTank L3212: All-in-One Ink Tank (Print, Scan, Copy) | 1 | 4 |
| Lamination Machine | Heavy Duty A4/A3 Lamination Machine (for Identity Cards) | 1 | 4 |
| Power Backup (UPS) | 600VA / 1kVA Offline UPS (Minimum 15-20 min backup) | 1 | 4 |
| Biometric Device | Aadhaar-certified Fingerprint Scanner (Single Finger) | 1 | 4 |

3.2. Functional Utilization by HaqDisha Fellows

The installed infrastructure is being actively utilized to bridge the digital divide in the tea gardens through the following service streams:

- **Digital Documentation Services:** Utilizing the HP SSD-powered desktops for high-speed navigation of the SIRISH, Sewa Setu, and UIDAI portals. This includes Aadhaar downloads, PAN card applications, Voter ID corrections, and e-Shram registrations.
- **Health Entitlement Services:** Direct generation of Ayushman Bharat (PM-JAY) cards and ABHA digital health IDs. The biometric devices enable secure identity verification, ensuring that health benefits reach the rightful beneficiaries.
- **Welfare and Social Security Facilitation:** Standardizing the application process for MGNREGA Job Cards and assisting in Aadhaar–bank linkage to prevent DBT disruptions.
- **Essential Digital Support:** The Epson L3212 printers and lamination machines ensure that beneficiaries do not just receive a digital ID, but a durable, physical copy of their documents (like Ayushman cards and ABHA IDs), which is critical for laborers who need to carry these documents to hospitals or government offices.

3.3. Status and Impact

- **Installation Status:** 100% Completed across all 4 wards.
- **Efficiency:** The transition from HDD to 512GB SSD systems has significantly reduced the time per application, allowing Fellows to serve more community members during peak camp hours.
- **Accessibility:** By providing these services within the garden premises, the project has effectively eliminated the need for workers to travel to distant urban kiosks, saving them both time and travel costs

4. Community Impact

The establishment of Digital HaqDisha Centres has significantly improved last-mile access to entitlement services in tea garden communities. Beneficiaries who previously had to travel to Mariani or block offices for documentation and scheme applications can now access these services within their own tea estates.

The centres are particularly benefiting:

- Tea garden workers
- Women-headed households
- Elderly individuals requiring pensions
- Youth applying for identity documents and employment schemes

This decentralized service model has reduced travel costs, minimized delays in accessing services, and strengthened awareness of government welfare programs.

5. Team Involved & Centre Directory

The operational success of the Digital Haq Disha Centres (DHKs) is driven by the dedicated Haq Disha Fellows who manage daily service delivery, community mobilization, and digital facilitation.

| Centre Location | Haq Disha Fellow | Contact Information |
|-----------------|------------------|---------------------|
|-----------------|------------------|---------------------|

| | | |
|-------------------------------------|--------------------|-------------------------|
| Dahingepar Tea Estate(Ward No. 5) | Montu Horo | 9365855606 / 6003421046 |
| Hoolungoorie Tea Estate(Ward No. 2) | Minu Gonju | 8720911746 / 9126457588 |
| Kothalgoorie Tea Estate(Ward No. 8) | Noyonmoni Karmakar | 8822810138 / 6002932205 |
| Dessoie Tea Estate (Ward No. 6) | Debokanto Tanti | 9101050868 / 9957138828 |

Centre Addresses for Correspondence:

- Dahingepar DHK: P.O-Mariani, Pin-785634
- Hoolungoorie DHK: Mariani, Jorhat - 785635
- Kothalgoorie DHK: Mariani, Jorhat - 785634, Assam
- Dessoie DHK: Mariani, Jorhat - 785634, Assam

6. Role of the Fellows

The above-mentioned fellows have been specifically trained to:

- Maintain the Digital Haq Disha Kendra infrastructure (HP Desktops, Epson Printers, Biometrics).
- Conduct Door-to-door surveys to identify documentation gaps in their respective estates.
- Liaise with Panchayat representatives and Gram Rojgar Sahayak for scheme processing.
- Provide immediate on-spot digital assistance for health and identity entitlements.

7. Conclusion

The establishment of four Digital HaqDisha Centres under the Haq Disha – Entitlements for All project represents a major step toward strengthening digital inclusion and entitlement access in tea garden areas of Mariani. With essential infrastructure installed and operational, these centres are functioning as community-based digital facilitation hubs supporting identity documentation, welfare schemes, and social protection services. The initiative contributes to improved governance outreach and ensures that marginalized Tea Tribe and Adivasi communities are better connected to government programs and benefits.

