

# Tea Pluckers Income and Expenditure Pattern: An Empirical Study

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## **Abstract:**

This study presents a comprehensive analysis of the income and expenditure pattern of tea pluckers in Hansqua Tea Estate, situated in the Phansidewa Block of Darjeeling district, West Bengal, India. The primary data for this study were collected through structured survey schedules, direct observations, and interviews conducted with 103 tea pluckers from the Hansqua Tea Estate. This survey delves into the spending habits and socio-economic conditions of tea pluckers, both permanent and temporary at Hansqua tea estate. The findings reveal several intriguing aspects of their livelihoods and priorities. First and foremost, a significant portion of the income earned by tea pluckers is allocated to essential food items, including cereals, pulses, edible oil, sugar, milk, and spices. Notably, festivals emerge as a significant expenditure for both permanent and temporary tea pluckers, with approximately 14% and 12% of their respective budgets allocated to these celebrations. This underscores the cultural importance of festivals in the lives of tea workers, serving as a means of preserving their heritage and traditions. Furthermore, the survey reveals that education for their children is a notable expenditure, with temporary tea pickers showing a greater inclination towards investing in education compared to their permanent counterparts. This may indicate a desire for better opportunities and personal growth through education, albeit within the constraints of their economic circumstances. In conclusion, this survey offers valuable insights into the spending patterns and lifestyle choices of tea pluckers in the Hansqua tea estate. It highlights the complex interplay of socio-economic factors, cultural traditions, and priorities that shape their lives, emphasizing the importance of understanding the unique dynamics of rural communities in the context of economic and cultural choices.

**Keywords:** Tea Pluckers, Income, Expenditure, Food Items, Festivals

## **1. Introduction**

In West Bengal, tea cultivation is mainly confined to the northern part of it which is popularly known as North Bengal. The tea industry of North Bengal lies under the Himalayan foothills and covers the districts of Alipurduar, Jalpaiguri, Darjeeling, and a few parts of Coochbehar and North Dinajpur in West Bengal. Technically, the entire tea-producing region of Bengal has divided into three peripheries- Terai, Dooars, and Darjeeling hills. Terai covers the area of the Siliguri sub-division of the Darjeeling district and a part of the North Dinajpur district. A total number of 276 organized tea estates (Government of West Bengal, 2014) in North Bengal play a monumental role in the economy of this region. The industry provides 2,62,426 employees directly and several million indirectly. There are seven employers' associations and 22 trade unions registered under the banners of different political

parties [1]. The ownership and management of the tea industry in North Bengal was overwhelmingly in the hands of the European tea companies, strongly managed by their agency houses like Andrew Yule and Company, Shaw Wallace and Company, Williamson Magor and Company, and Duncan Brothers [2]. In the Darjeeling district, there were nearly twenty tea estates managed and controlled by the company. In Duars, Darjeeling hill, and in terai, tea gardens named Newlands, Sankos, Gandrapara, Carron, Chulsa, Danguajhar, Ellenbarrie, Hope, Kilcott, Lankapara, Manabarie; Goomtee, Jungpana, Seeyok, Okaytiin, Gayaganga, Gungaram, Marionbarrie, Putinbarrie and Hansqua were managed and controlled by the European companies [3].

It should be mentioned here that all of the resources of these companies were not brought from Britain; sometime the bulk of capital was also collected from India out of the earning firms managed and controlled by the Europeans. For instance, The Hansqua Tea Estate established by Arthur Currie in the 1865. In the same year, the Sannyasisthan Tea Estate was also opened. Hansqua Tea Estate was initially planted out with some hybrid tea seeds which comprised of 165.75 acres. These areas had since been replanted in between the years 1913 and 1959. Mr. Currie sold this property to Messrs R.D. Hamilton and C. F. A. Deney in 1913. D. F. Clive was the manager of this garden from 1913 to 1917. During 1930 to 1920 the area was further extended by 350.98 acres. Following some misunderstanding, tea planter Deney sold his interest to Hamilton in 1916 and left to his own country England in the very next year. Hamilton also established another Tea Estate namely Gayaganga Tea Estate in the year 1916 and appointed his nephew A. Robertson as the manager of the garden. Since then Hamilton along with his nephew continued to reside at Gayaganga Tea Estate. The green leaves of both the garden were manufactured at the old Hansqua factory which was situated at present side until new factories were constructed at both the garden in the year 1926. Duncan brothers formed the Hansqua Tea Co. Ltd. and purchased the Hansqua Tea Estate garden from A. Robertson in 1934 along with the Gayaganga Tea Estate [4].

Managerial executives run a tea estate. They are responsible for the smooth and efficient functioning of the tea estates to maintain the required development, industrial growth, peace, and harmony of the workers. But, in reality, many cases of labour unrest have been noticed in different tea gardens of North Bengal in recent years. The major complaints of the laborers are; the management is not looking well after them and they are facing various problems related to their income and livelihood condition [5]. The plantation laborers have always been forced by the management to maintain social isolation in order to ensure reproduction of the labour force within the gardens. The labour is not free to switch jobs or migrate unless they are retrenched and the garden is locked down by the management. Forced migration of other family members and human trafficking of children, especially girls, however, are common phenomena owing to the abject poverty of the workers. Workers in tea estates are of two types - permanent or temporary. It's important to note that the classification and treatment of tea workers can vary widely from one region to another and can be influenced by local labor laws, cultural norms, and industry practices [6].

Classification of Labour in Hansqua tea estate is as follows:

- (a) Permanent Resident Labour: There are different categories of permanent workers like Baiddar (Office Staff), Sardars (appointed as supervisor in the field), Pluckers etc. Permanent labourers may or may not reside in the garden area. All the permanent workers possess one permanent card. They can sell this card. By using this card one can get a permanent job in the tea garden. The permanent

labour derives all benefits of PF, bonuses, and ration at a subsidized rate. All the permanent workers get weekly wage in addition to one lump sum monthly amount.

- (b) Temporary Labour: A temporary labour is one who is engaged for a limited period and after a break of one or two days, he/she is again re-employed. This is done to deny him/her claim to get a permanent post. A temporary worker is deprived of many benefits derived by a permanent worker. Temporary labourers get weekly wages.
- (c) Casual Labourer: In case of requirement for extra-labour, people from nearby villages/ bastis or some unemployed descendants of tea or ex-tea garden workers, are engaged in various works, mainly plucking and earth cutting or road construction inside the garden. They are relieved from work after the busy season is over.

## 2. Importance of the study:

Tea estates have been seriously affected by many problems. Efforts have been made to improve the working conditions and rights of tea workers, but challenges, such as labor exploitation and inadequate living conditions, still exist in some tea-producing areas. Advocacy groups and labor unions often work to address these issues and improve the well-being of tea workers. Many tea gardens are abandoned by their owners and many others are somehow functional. The dwindling economic conditions further have been made worse by the tough competition in the international market. These factors have been led to the deterioration of the economic conditions of the tea labourers. Understanding the income and expenditure patterns of tea pluckers is crucial for assessing their overall well-being. This information helps identify whether workers are earning a liveable wage and if they have the means to meet their basic needs, such as food, shelter, healthcare, and education for their children. Therefore, the present study, proposes to undertake a probing on the status of tea pluckers (permanent and temporary) working in the tea garden at Hansqua at Phansidewa block of Darjeeling district.

## 3. Objectives of the Study:

The following are the objectives of the present study:

- a. To know about the socio-economic status of permanent and temporary tea pluckers of Hansqua tea estate
- b. To analyse their income, expenditure relationship
- c. To examine the expenditure pattern of tea pluckers

## 4. About the Study Area:

Hansqua Tea Estate: The location of Hansqua tea estate is 26° 37.784' N Latitude & 88° 19.068' E Longitude. The area of the garden is 604.92 Ha. Hansqua Tea garden is situated at Baramala Mouza of Hetmuri Singhijhora Gram Panchayat. The plantation is located on the plains area. Barring the labour settlements, staff quarters, administrative offices, educational institutions, play ground, drains and burial ground etc., the entire land consists of tea beds interspersed with shade trees of various types. Hansqua Tea Garden stands a distance of about 21km from Siliguri town. The garden is situated beside the 31 National highway. The road that connects the tea estate and national highway is a pucca one. Usually the labourers and the members come by their own means of transport. However, the authority provides vehicle for coming to the plantation site for the labourers those who stay outside the garden. The labourers normally use bi-cycles and the women members usually travel on foot to go to Hansqua Tea

estate. In Hansqua tea garden, there is a crèche and it is being attended by caretaker. The garden authority provides regular supply of milk and biscuits for the children. During lunch, the authority provides meal for the children. As per the provision of the Plantation Labour Act 1951, the garden hospital in Hasqua is established. The laborers working in the plantation attend the hospital for necessary medical services. There are two wards, one for the male and the other for the female patients. There are eight beds for the patients. There are three doctors and 2 nursing staff in the hospital.

## 5. Sources of Data and Methodology:

The study is primarily based on the field survey. The field survey conducted in the Tea Estate named Hansqua of Phansidewa Block of Darjeeling district of West Bengal. The primary data are collected on the basis of the survey schedule, observation and interview. A total number of 103 tea pluckers were taken interviewed for this study. The secondary information about the Tea Estate is collected from office of the tea garden and the information about Phansidewa block was collected from the Gram Panchayat office and the reference section of the University of North Bengal. A field survey was conducted during the month of November 2009.

## 6. Results and Discussions

### 6.1. General Profiles of the Respondents (Tea Pluckers):

Age, religion, education, social class, migration, housing, and income have all been used to operationalize socioeconomic position. As a result, this study aimed to document crucial socioeconomic indicators of Tea garden employees in Hansqua Tea Estate, such as age, education level, social standing, economic status, house ownership status, family type, and so on. This poll had 104 respondents from various age categories. As shown in Table 1, the data has been divided into three categories: 18-28, 29-39, and 40-50. About 55 percent of them were between the ages of 18 and 28, 34.95 percent were between the ages of 29 and 39, and only 9.71 percent were between the ages of 40 and 50. Hindus (55.34 percent) had the most respondents; followed by Christians (44.66 percent). Religion is the most powerful unifying force in labor's sociocultural existence. It brings people together and allows multiethnic and linguistic groups to coexist together. The uprooted labourers who landed in the plantation world brought their religious stigma with them. In each garden, there is a temple dedicated to Kali, Lord Shiva, or Durga, and Puja is performed. During their time of power, the European Planters avoided interfering with their religious practises. The planters, although being Christians, did not hurt their religious feelings. Hindus revere Kali Temple, Shiva Temple, and Durga Temple as sacred sites. The religious gatherings of Hansqua Tea Estate's Durgapuja Mela, Kalipuja Mela, and Shivarattri Mela are well-known. Beliefs and superstitions play an important role in the tea garden workers' socio-religious lives. If they are dissatisfied, their faith in the destructive consequences of the evil spirit, ghost, and witchcraft has not faded. They believe that a few people are endowed with special abilities to combat such an evil spirit. Holi is a Hindu celebration, and Good Friday, the Christian equivalent of Christmas, is significant for the Oraon community. The majority of respondents (55.34 percent) were married, 42.72 percent were single, and roughly 2% were widows. Education has long been seen as a critical component of any agenda for societal development projects. Education has gradually been seen as a "human right" as humanity's socioeconomic and political evolution and consciousness has grown. The Indian Constitution recognises everyone's right to an education and sets the goal of universal primary education by 1960. Illiteracy appears to be one of the most pressing development issues confronting many emerging

countries, including India. The situation is worse, especially among the backward-class tea pluckers. According to the study, roughly 58 percent of tea garden employees were illiterate, 29 percent had just an elementary education, and only 13 percent had a secondary education. Peasants and landless agricultural labourers have always had combined families in agrarian Hansqua. The patriarchal family consisted of a man, his wife, his sons and daughters, married sons and daughters, daughter-in-law, grandsons and granddaughters. As a result, the family was usually of the joint form, with a considerable number of members. Given this, the current study intends to divide families into nuclear and joint types.

**Table 1 show the nuclear and extended family composition of the respondents. There are 91 nuclear and 12 extended families.**

**Table 1: General Profile of the Respondents (Tea Pluckers)**

General Profile	Categories	Frequency (Percentage)	General Profile	Categories	Frequency (Percentage)
Age	18-28	57 (55.34)	Literacy status	Illiterate	60 (58.25)
	29-39	36 (34.95)		Primary Level	30 (29.13)
	40-50	10 (9.71)		Secondary Level	13 (12.62)
Religion	Hindu	57 (55.34)	Family Composition		
	Christian	46(44.66)		Parents with unmarried children	72 (69.90)
Marital Status	Married	57 (55.34)	Nuclear	Husband, Wife with their children & husband 's unmarried brother & sister	19 (18.45)
				Parents with married & unmarried children & grand children	08 (7.77)
	Unmarried	44 (42.72)	Joint/Extended	Either of the parents with married sons & grand children	04 (3.88)
	Widow	2 (1.94)			

Source: Primary Data

**6.2. Classification of the Respondents (Tea Pluckers) according to their nature of employment in Hansqua Tea Estate:**

The typical perception of tea workers is that they are uneducated and destitute. Their financial situation is subpar. We have divided female tea pickers into two categories—permanent and temporary—to better understand their financial situation. The fact that labourers are employed in the tea gardens on a permanent or temporary basis illustrates how the categories pose a risk to female labourers. One permanent card is held by all permanent employees. They may sell or market this card. Anyone can obtain a permanent position in this Hansqua tea estate by using this card. Permanent workers receive all rations, Puja Bonuses, and Provident Fund benefits. All permanent workers receive a lump sum monthly payment in addition to a weekly wages. Because it is a type of permanent labour, most labourers choose any work done in the factory or related to it. The industry needs extra temporary workers for plucking throughout plucking season. A temporary worker is someone who is hired for a brief time and then hired again after a job-break of one- or two-day. To undermine his or her claim to a permanent position, this is done. A temporary employee is denied several advantages that a permanent worker enjoys. Hansqua Tea Estate pays weekly wages to temporary workers.

Table 2 shows the classification of tea pluckers according to their nature of employment.

**Table 2: Classification of the Respondents according to their nature of employment**

Nature of Employment of the Respondent	Number of Tea Pluckers
Permanent Tea Pluckers	37 (35.92)
Temporary Tea Pluckers	66(64.08)

Source: Field Survey

It reveals that majority of the respondents (about 64 percent) in this study were temporary tea pluckers, and 36 percent of the respondents’ employments were permanent in nature. The daily rate of wages for tea plantation workers in Assam and West Bengal is very low when compared to similar wages in Southern India tea plantations as well as in terms of agricultural minimum wages [7].The wage rate for the tea plucker in 2009 was Rs.68 per day and in return of it, they were responsible for collecting 21 kg of tea leaves. They used to get extra payment for collecting more than 21 kg of tea leaves.

**6.3. Socio-Economic Status (SES) of the Permanent and Temporary Tea Pluckers**

Socioeconomic status incorporates not just income but also educational attainment, quality of life attributes as well as the opportunities and privileges afforded to people within society. This study includes family size, type of house, literacy status, child’s enrolment in school, and possession of land, livestock and property owned by the permanent and temporary tea pluckers of Hansqua tea estate (Table 3).

**Table 3: Socio-Economic Status (SES) of the Permanent and Temporary Tea Pluckers**

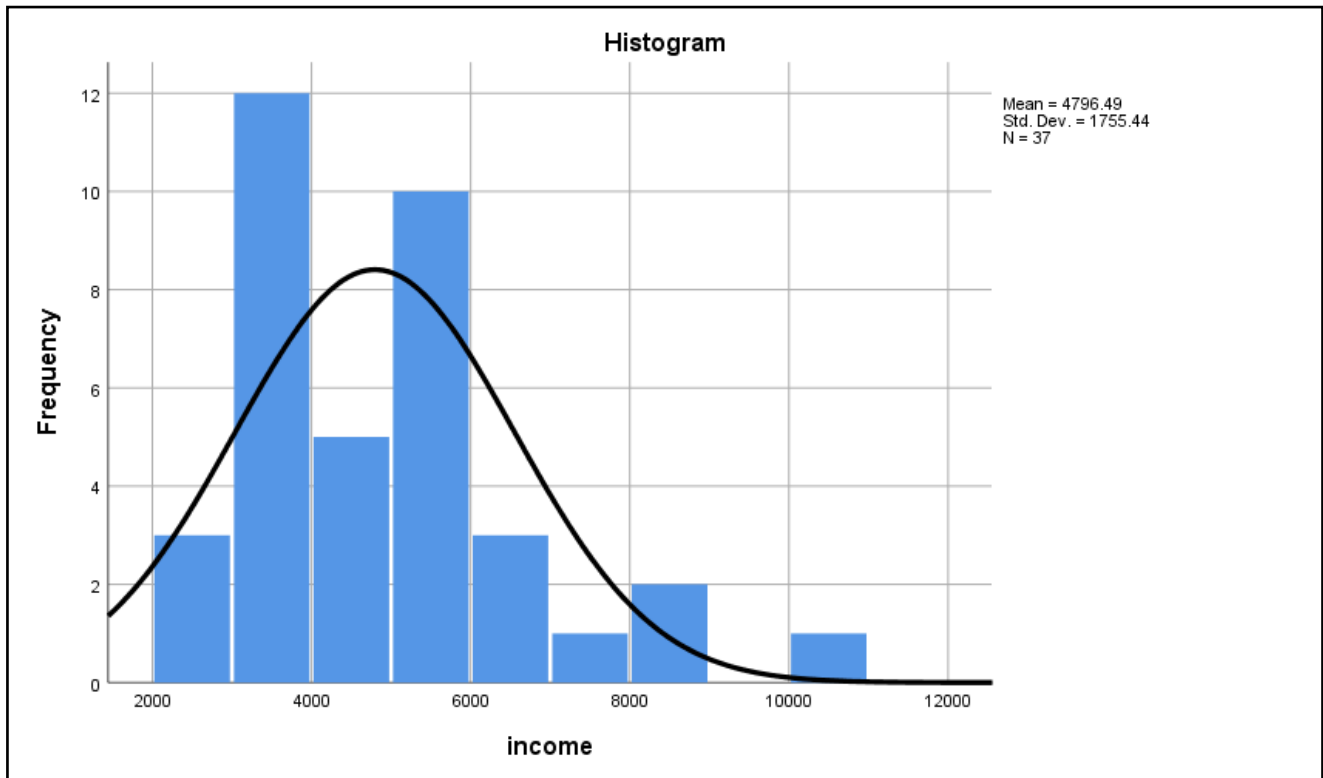
Socio-Economic Status	Categories	Permanent Tea Plucker	Temporary Tea Plucker	Total
		Frequency (Percentage)	Frequency (Percentage)	Frequency (Percentage)
Family Size (number of members)	1-3	08 (21.62)	11 (16.67)	19 (18.45)
	4-6	26 (70.27)	54 (81.82)	80 (77.67)
	7-9	03 (08.11)	01 (01.51)	04 (03.88)

Type of House	Kuchha	25 (67.56)	48 (72.73)	73 (70.87)
	Semi-Pucca	09 (24.32)	17 (25.76)	26 (25.24)
	Pucca	03 (8.11)	01 (01.51)	04 (03.88)
Literacy Level	Illiterate	19 (51.35)	41 (62.12)	60 (58.25)
	Literate	18 (48.65)	25 (37.88)	43 (41.75)
Child's Enrolment in School	Yes	26 (70.27)	10 (15.15)	36 (34.95)
	No	11 (29.72)	56 (84.85)	67 (65.05)
Possession of Land	Landless	26 (70.27)	16 (24.24)	42 (40.78)
	1-3 Bighas	01 (02.70)	15 (22.73)	16 (15.53)
	3-5 Bighas	10 (27.02)	35(53.03)	45 (43.69)
Owned Livestock	Goat	12 (32.43)	19 (28.79)	31 (30.10)
	Hen	33 (89.19)	52 (78.79)	85 (82.52)
	Cow	24 (64.86)	39 (59.09)	63 (61.16)
	Pig	03 (8.11)	06 (9.09)	09 (08.74)
	Not Owned Any Livestock		14 (21.21)	
Owned Property	Cycle	36 (97.29)	66 (100.00)	102 (99.03)
	Radio	08 (21.62)	05 (7.57)	13 (12.62)
	Television	16 (43.24)	27 (40.91)	43 (41.75)
	Mobile	11 (29.73)	16 (24.24)	27 (26.21)
	Byke	01 (2.70)	01 (01.51)	02 (01.94)
Income Range (in Rupees)	2000-4000	18 (48.65)	31 (46.97)	49 (47.57)
	4000-6000	13 (35.13)	22 (33.33)	35 (33.98)
	6000-8000	03 (8.11)	08 (12.12)	11 (10.68)
	More than 8000	03 (8.11)	05 (7.58)	08 (7.77)

Source: Field Survey

The Socioeconomic characteristics of the tea pluckers have an important bearing on increasing the efficiency of tea workers. The average household size of tea workers was found to be 5.13 for the permanent tea pluckers and 4.54 of the temporary tea pluckers. It was also observed that the family size was more or less the same for both types of tea pluckers. They generally live in the house given by individual tea estates. The study revealed that about 71 percent of them live in kuchha houses and 25.24 percent live in semi-pucca (the roofs of the houses were made of tin and the wall was made of brick). Table 3 reflects that 67.56 percent of permanent workers and 72.73 percent of temporary tea pluckers live in kuccha houses. However, only 8 percent of permanent tea pluckers live in pucca house. Among temporary tea pluckers only 1 percent of them live in pucca houses. The study revealed that more than 50 percent of the tea pluckers were illiterate, and it is higher for temporary tea pluckers. Seventy percent of permanent tea pluckers' children enrolled in school whereas it is only 15 percent of temporary tea pluckers. Table 6 shows that 76 percent of temporary workers were in possession of land and for the permanent tea pluckers, only about 30 percent possessed the land. Among the permanent tea pluckers 70 percent of them are landless. The number of landless persons is higher for permanent tea pluckers than for temporary tea pluckers. Donation of land in tea estate might be one reason for it. The

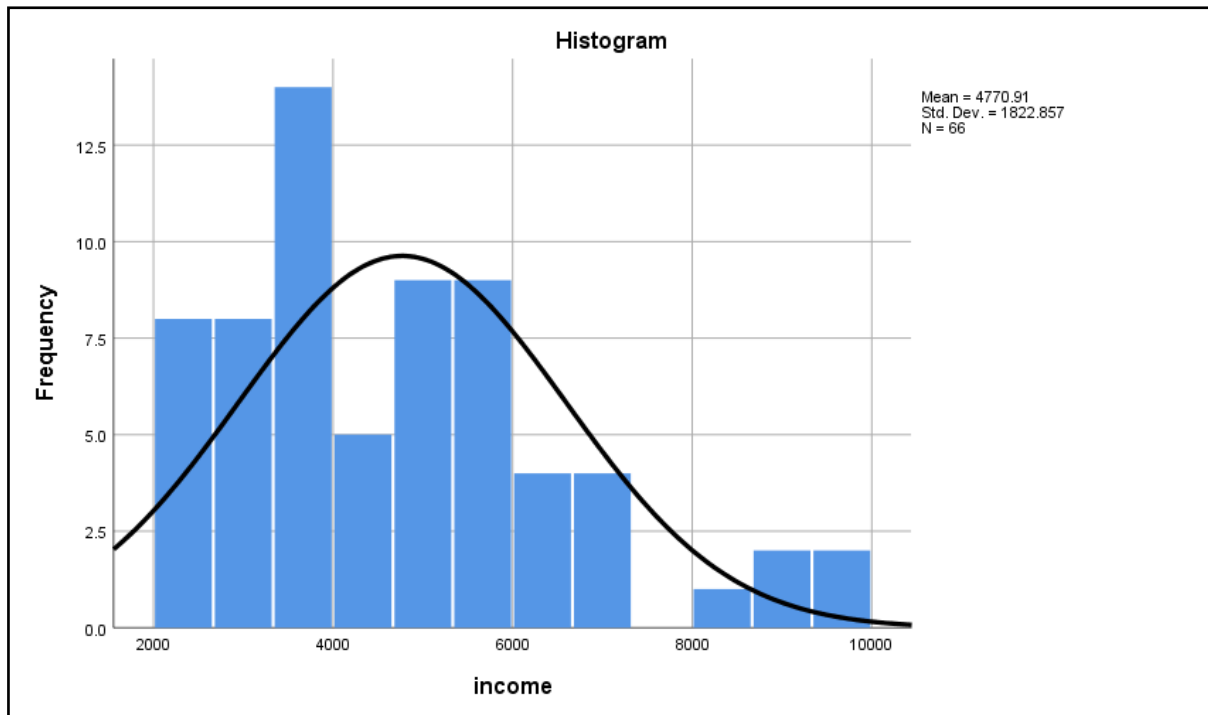
field survey revealed that about 82.52 percent of households had hen rearing (Table 6). A further query on the types of livestock activities were as such: milk cow (61.16 percent), goat rearing (30.10percent) and pig rearing (only 8.74 percent). The tea pluckers, permanent and temporary, owned assets and property include cycle, mobile, scooter, radio and television. Table 6 shows that the majority of tea pluckers (47.57 percent) of the surveyed households fall within the monthly income range of Rs. 2000 to Rs. 4000 only. As many as 31 temporary tea pluckers earn monthly between Rs.2000 to Rs. 4000 only.



**Figure 1: Monthly Income of Permanent Tea Pluckers**

The monthly revenue distribution of both permanent and temporary tea pluckers is favourably skewed, as seen in Figures 1 and 2, respectively. For permanent tea pluckers, the distribution is strongly skewed with a skewness of 1.171; this indicates that a greater proportion of tea pluckers earn less than a small number of high earners. While for the temporary tea pluckers, the distribution is slightly skewed (skewness=0.893).





**Figure 2: Monthly Income of Temporary Tea Pluckers**

Plantation women workers are uneducated and have low occupational aspirations. To them, plantation work is just a job for the fulfillment of their economic needs. They prefer plantation work due to various socio-economic compulsions prevailing in the labour society and thus they do not prefer to go outside for any other job. Even if, they opt for other jobs outside the plantation, they have to face stiff competition from other advanced people. Consequently, they remain unsuccessful in their attempt. Women who labour on plantations are illiterate and have modest career goals. For them, working on a plantation is just a job that helps them meet their financial necessities. Due to different socioeconomic pressures present in the labour community, people prefer plantation work and do not choose to seek employment elsewhere. Even if they want to work in other places outside the plantation, they will face fierce competition from more intelligent individuals. As a result, they continue to fail in their endeavour.

**6.4. Income and Expenditure Pattern of Permanent and Temporary Tea Pluckers**

Income, expenditure, and savings are interrelated. The amount of income used for purchases of goods and services is known as the expenditure [7]. The money spent on various necessities is essential to improving the wellbeing and health of households. Savings, on the other hand, are crucial for the future.

Table 4: Monthly Income, Expenditure, and Savings per Household of Permanent Tea Pluckers

SL. NO.	Income (in rupees)	Expenditure (in rupees)	Savings (in rupees)	SL. NO.	Income (in rupees)	Expenditure (in rupees)	Savings (in rupees)
1	5300	4905	395	13	5300	3970	1330
2	6000	5600	400	14	5200	4440	760
3	5200	4530	670	15	6200	6100	100
				25	4000	3900	100
				26	5600	4100	1500
				27	3200	2900	300

4	10200	8500	1700	16	4900	3600	1300	28	3200	2605	595
5	5200	4790	410	17	3700	3070	630	29	2800	2800	0
6	5600	5190	410	18	3800	3550	250	30	4000	3697	303
7	5350	4900	450	19	2800	2800	0	31	3200	3038	162
8	8300	6400	1900	20	3200	2450	750	32	3400	2484	916
9	4100	3750	350	21	3200	2500	700	33	3200	2690	510
10	6800	5310	1490	22	3200	2450	750	34	4000	3395	605
11	3800	3600	200	23	8400	4995	3405	35	2800	2630	170
12	5600	3900	1700	24	5920	5450	470	36	3600	3175	425
								37	7200	6900	300

Source: Primary Data

**Table 5: Monthly Income, Expenditure and Savings per Household of Temporary Tea Pluckers**

SL.N O.	Inco me (in rupee s)	Expendit ure (in rupees)	Savin gs (in rupee s)	SL.N O.	Inco me (in rupee s)	Expendit ure (in rupees)	Savin gs (in rupee s)	SL.N O.	Inco me (in rupee s)	Expendit ure (in rupees)	Savin gs (in rupee s)
1	4000	3550	450	23	4000	4000	0	45	4200	3800	400
2	5000	3720	1280	24	4000	3900	100	46	7200	6100	1100
3	5400	5130	270	25	3200	2850	350	47	2400	2250	150
4	4400	3950	450	26	3200	2600	600	48	2400	2400	0
5	7080	6800	280	27	5400	4950	450	49	3600	2950	650
6	5200	5200	0	28	4000	3700	300	50	4800	4500	300
7	4000	3650	350	29	8400	8050	350	51	5200	4050	1150
8	5800	5800	0	30	3200	3150	50	52	2400	2300	100
9	4800	4650	150	31	5400	4050	1350	53	3600	3300	300
10	3800	3750	50	32	3600	3050	550	54	2400	2300	100
11	5500	4650	850	33	3200	2950	250	55	4200	3500	700
12	6900	5800	1100	34	9200	7800	1400	56	4000	3500	500
13	5200	4500	700	35	6400	5500	900	57	3200	2600	600
14	5600	4500	1100	36	3600	2800	800	58	3600	3000	600
15	5200	4100	1100	37	4200	3800	400	59	2400	2400	0
16	6600	6100	500	38	8800	7500	1300	60	2400	2300	100
17	6600	4950	1650	39	5400	4450	950	61	3200	3200	0
18	4000	3320	680	40	9700	7000	2700	62	2400	2150	250
19	6000	4600	1400	41	5200	4450	750	63	2800	2800	0
20	6400	5700	700	42	5400	4950	450	64	7200	6500	700
21	9400	9100	300	43	5200	3950	1250	65	3200	2700	500
22	2500	2400	100	44	4600	3900	700	66	3400	3200	200

Source: Primary Data

This section analyses the income, expenditure and savings based on data collected in the year 2009 from 103 households of permanent and temporary tea pluckers in Hansqua tea estate.

**Correlation Analysis**

Pearsons Correlation has been applied in the current study to explore the relationship between monthly income of the permanent and temporary tea pluckers’ household and their monthly expenditures using SPSS software.

Table 6: Analysis Result of Pearson Correlation Coefficient between income and expenditure of Permanent tea pluckers

Correlations		Income	Expenditure
Income	Pearson Correlation	1	0.929**
	Sig. (2-tailed)		.000
	N	37	37
expenditure	Pearson Correlation	0.929**	1
	Sig. (2-tailed)	.000	
	N	37	37

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 7: Analysis Result of Pearson Correlation Coefficient between income and expenditure of Temporary tea pluckers

Correlations		Income	Expenditure
Income	Pearson Correlation	1	0.967**
	Sig. (2-tailed)		.000
	N	66	66
Expenditure	Pearson Correlation	0.967**	1
	Sig. (2-tailed)	.000	
	N	66	66

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 6 and 7 present the correlation analysis about the monthly income of the permanent and temporary tea pluckers’ household and their monthly expenditures respectively. As can be observed from the Table 6 and Table 7, the correlation coefficient (r) value between monthly income and expenditures is 0.929 and 0.967 for the permanent and temporary tea pluckers respectively, which suggest a strong considerable positive association between the two variables. The p-value is less than 0.01 which means the relationship is statistically significant. Thus, it can be stated that increase in monthly income of permanent and temporary tea pluckers’ household results in their increase of their monthly expenditures.

Income has a positive correlation with all the saving motives. Higher income leads to better quality of life and individuals can also save in multiple saving options in order to fulfill their desired

goals. In spite of working in the tea garden, the targeted population was quite well aware of financial attributes, which can help them understand financial problems and help in solving financial woes.

Table 8: Result of Pearson Correlation Coefficient between income and savings of Permanent Tea Pluckers

Correlations		Income	Saving
Income	Pearson Correlation	1	0.639**
	Sig. (2-tailed)		.000
	N	37	37
Saving	Pearson Correlation	0.639**	1
	Sig. (2-tailed)	.000	
	N	37	37

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 9: Result of Pearson Correlation Coefficient between income and savings of Temporary Tea Pluckers

Correlations		Income	Savings
Income	Pearson Correlation	1	0.618**
	Sig. (2-tailed)		.000
	N	66	66
Savings	Pearson Correlation	0.618**	1
	Sig. (2-tailed)	.000	
	N	66	66

\*\* . Correlation is significant at the 0.01 level (2-tailed).

As can be observed from the Table 8 and 9, the correlation coefficient (r) value between monthly income and saving is 0.639 and 0.618 for the permanent and temporary tea pluckers respectively, which suggest a moderate positive association between the two variables. The p-value is less than 0.01 which means the relationship is statistically significant. Thus, it can be stated that increase in monthly income of permanent and temporary tea pluckers’ household result the increase of their savings. According to a previous Malaysian study, the percentage of saving is low at low income levels, increases as income increases, and then decreases again as income continues to grow [8]. An intriguing pattern of savings was revealed in this study. Pluckers whose monthly salary ranged from Rs. 2000 to Rs. 4000 had no savings in 5.41 and 7.58% of cases, respectively, whereas 43.24 and 39.4% saved their income in the range of Rs 100 to Rs. 1000 in permanent and temporary pluckers’ category homes. Pluckers with monthly incomes ranging from Rs. 4001 to Rs. 8000 saved their income in the range of <Rs 500 –Rs. 2000 were 43.24 and 42.41% in the permanent and temporary group, respectively; yet, 3.03% of temporary pluckers' households had no savings. Pluckers with monthly earnings of more than Rs. 8000 saved 8.11 and 7.58% of their earnings in the range of Rs. 1000 to Rs. 3000 in permanent and temporary workers’ category families, respectively (Tables 4 & 5).

Expenses are divided into five types- namely food items, clothes, education, medical, festival and others (including daily expenses, house maintenance, electricity charge, etc.).

Consumption patterns vary according to household income levels, according to consumption theory; higher income households tend to devote a lesser percentage for everyday requirements such as food and clothing and spend more on luxury products [9]. In the current study, households spend 70-71% of their income on two fundamental necessities, food and clothing, regardless of whether they are temporary or permanent or the income range of the tea garden pluckers (Table 10 & 11).

**Table 10: Expenditure Pattern of Permanent Tea Pluckers**

Descriptive Statistics						
Items	N	Minimum	Maximum	Sum	Mean	Percentage
Food Items	37	1500	5520	95540	2582.16	65.27
Clothes	37	0	552	7789	210.51	5.17
Education	37	0	1500	8386	226.65	4.92
Medical	37	0	300	3489	94.30	2.38
Festival	37	0	1500	21190	572.70	13.92
Others	37	65	1500	14670	396.49	9.11

**Table 11: Expenditure Pattern of Temporary Tea Pluckers**

Descriptive Statistics						
Items	N	Minimum	Maximum	Sum	Mean	Percentage
Food Items	66	1330	4936	175206	2654.64	65.73
Clothes	66	0	565	15199	230.29	5.24
Education	66	0	1175	14286	216.45	5.19
Medical	66	0	345	7721	116.98	2.83
Festival	66	0	2260	36189	548.32	11.97
Others	66	0	2085	28614	433.55	9.11

Table 10 and 11 exhibits the monthly expenditure pattern of permanent and temporary tea pluckers in Hansqua tea garden. In both cases, the majority of income is spent on food items, which constitutes 65.27 percent for permanent tea pluckers and 65.73 percent for temporary tea pluckers. The tables reveal that both types of respondents spend more on food items because may be limited access to markets and grocery stores, resulting in higher prices for basic food items. This limited access can lead to workers spending more on the available food options. Tea garden workers often earn low wages, which can make it challenging to afford an adequate diet. As a result, they may need to allocate a significant portion of their income to food expenses. In this survey it was observed that villagers expend most part of their income on food items like cereals, pulses, edible oil, sugar, milk, spices etc. Same observation is revealed as “.....the share of different items in the total monthly consumption expenditure on total food items... households spend more on rice (15.5 percent) followed by meat (13.5 percent), vegetables and potatoes (8.5 percent), edible oil (6.6 percent) and fruits (3.6 percent) of their total expenditure”[10]. They do not expand more money on vegetables and fruits. It also found that rural people do not spend much money on entertainment and most people have their own house. Mainly male person spend their income on alcohol, bidi, cigarette. It is observed that villagers are not interested in buying cloth and

footwear. The medical facilities in the village are not so good and people are not aware of their health. We observed that rural women are not aware of their children's health and education. They are not aware about a balanced diet and nutritional foods.

Interestingly, the second highest expenditure amount for both types of pluckers was in the festival. For permanent tea pluckers it was about 14 percent and for temporary tea pluckers it was about 12 percent of total expenditure. Festivals can be incredibly important for tea workers for several reasons, and the significance of these festivals often varies depending on the cultural, regional, and social context. The plantation was a labour-intensive industry. Therefore, the planters were highly interested in recruiting migrant laborers rather than indigenous people as the migrant laborers had no alternative form of employment, and had to work on the plantation on whatever wage was offered. As the industry was developing rapidly, the planters had to turn to Chhotanagpur and Santhal Parganas for further supply of labourers. Migration of the Santhals, Oraons and Mundas from these areas to Terai –Terai-Duars regions increased rapidly. They have their own unique cultural heritage and traditional festivals that are celebrated with great enthusiasm. Some of the festivals and cultural events include: Karam Festival, Sohrai, Baha, Holi, Christmas, Tusu Parab etc. Festivals play a crucial role in preserving cultural and traditional practices within tea-growing communities [11]. These traditions are passed down from generation to generation and help maintain the cultural identity of the tea workers.

However, the provision of education to their children constitutes 4.92 percent and 5.19 percent of total expenditure by permanent and temporary tea pluckers respectively. However, temporary tea pluckers spend more than the permanent tea pluckers in terms of educational expenditure. In some cases, individuals may not fully understand the potential benefits of education, including improved job opportunities, higher income potential, and personal development, "The women are socialized in such a way that social institutions condition them to accept their own exploitation. Their ignorance, lack of skill and assertive nature make them subservient both at the place of work and family life"[12]. This lack of awareness can lead to a devaluation of education. Tea garden workers may have different priorities than those in urban settings. They may place a higher value on community, family, and traditional values rather than material possessions, including clothing. On average, they spent 5% of their overall budget on clothing. They spent 9.11% of the total amount on miscellaneous expenses, which included daily costs, home upkeep, power costs, etc.

## 7. Conclusion

This survey showed that most of the income of the tea pluckers (permanent and temporary) of Hansqua tea estate is spent on food items such as Cereals, Pulses, Edible Oil, Sugar, Milk, Spices etc. They do not spend a lot on entertainment and most of them have their own houses. The majority of male tea workers spend their income on Alcohol, bidi, Cigarettes etc. The survey showed that the villagers do not want to buy cloth and footwear. Medical facilities in the villages are not very good and people do not know about their health. We found that rural women do not know about the health of their children and their education. They do not know about balanced diet and nutritious foods.

It's interesting to know that the festival was the second biggest expenditure for both pluckers. It was around 14% for permanent pluckers and 12% for temporary pluckers. Festivals are really important to tea workers for a lot of reasons. It all depends on the culture, the region, and the social situation. The plantation industry was labour-intensive, so the planters wanted to hire migrants rather than natives. The migrants had no other way of making money, so they had to work in the plantation for whatever wage

they were offered. With the rapid growth of the industry, the number of migrants from the Santhal, Oraon and Mundas moved to the Terai – Terai-Daul regions. These people have their own culture and festivals that they love to celebrate. These traditions get passed down from one generation to the next and help keep the culture of tea workers alive. Providing education to their kids makes up 4.92% and 5.19% of their total spending, respectively. But temporary tea pickers spend more on education than permanent ones. Sometimes people don't realize the advantages of education, like better jobs, higher incomes, and personal growth. This can lead to education being taken for granted. Maybe tea garden workers have different values than those in cities. They value community, family and tradition more than material things, like clothes. On average they spend 5% on clothes out of their total budget. Then they spend the rest on miscellaneous stuff like daily expenses, home maintenance, power bills, and so on.

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