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Women in Assam's Tea Garden Communities: Livelihood Security, Work Conditions and Economic Empowerment

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ABSTRACT

Women are an essential part of Assam's tea industry. Along with performing various plantation activities, they help maintain their households through both paid employment and unpaid domestic work. Despite their contribution, women living in tea-garden communities often experience several difficulties, including low earnings, poor working environments, health concerns, inadequate educational opportunities and limited access to essential facilities.

This study explores the livelihood conditions, employment-related challenges and economic empowerment of women in Assam's tea-garden communities. The research relies exclusively on secondary information obtained from government publications, official statistical records and existing academic studies. Descriptive and comparative approaches are applied to examine and interpret the available data.

The analysis shows that women form a significant part of the tea plantation workforce. Nevertheless, many continue to experience problems such as insecure employment, insufficient workplace facilities, poor health conditions, educational disadvantages and limited financial autonomy. The study therefore emphasises the importance of improving wages, strengthening healthcare facilities, ensuring the proper implementation of welfare schemes and creating more opportunities for women to achieve economic independence.

Keywords: Women Workers, Tea Garden Communities, Livelihood Security, Work Conditions, Economic Empowerment, Assam.

1. INTRODUCTION

1.1 Background of the Tea Industry in Assam

Assam's tea industry holds a significant position in the state's economy and is a major source of employment for its population. Tea cultivation and production contribute substantially to the state's economic activities. As reported by the Tea Board of India (2025), tea production in Assam reached approximately 666.82 million kilograms during 2024–25, accounting for nearly 50.7 per cent of the total tea produced in India.

The growth of tea cultivation in Assam has its roots in the period of British colonial administration. During the nineteenth century, British planters established and expanded tea plantations across the region. To meet the demand for labour, workers were brought from various parts of India. In the

following years, these workers and their families formed distinct communities that came to be known as tea-garden communities (Sharma, 2009; Singh, 2022).

Tea plantations gradually developed into settlements where people not only worked but also lived with their families. As a result, several aspects of their daily lives, including housing, schooling, medical care and access to essential facilities, became closely linked to the conditions within the tea gardens.

Women have contributed greatly to the growth and functioning of Assam's tea industry. Their work is especially important in activities such as plucking tea leaves and carrying out other plantation-related tasks. Despite their contribution to the industry and their families, concerns about their economic position, social well-being and overall quality of life continue to require attention.

1.2 Role of Women in Tea-Garden Communities

Women are among the major contributors to the labour force in Assam's tea plantations. Their duties include plucking tea leaves, working in nurseries, maintaining cleanliness and carrying out various field-related tasks. These activities demand physical strength, practical experience and consistent effort.

Their responsibilities are not limited to plantation employment. Women also manage many household activities, including food preparation, cleaning, looking after children and caring for other family members. Thus, they play a dual role by contributing to tea production as well as meeting the everyday needs of their households.

Khatoniar and Das (2025) highlight the close relationship between women's employment in tea gardens and their domestic responsibilities. Managing both areas of work often leaves them with less time and fewer opportunities to pursue education, acquire new skills or seek better employment.

Therefore, the contribution of women in tea-garden communities needs to be considered beyond their participation in plantation activities. Their unpaid household work and their efforts to support family and community life are also important parts of their overall contribution.

1.3 Livelihood Conditions of Women Workers

Livelihood security describes the extent to which individuals and families are able to fulfil their basic requirements and maintain a reasonable standard of living. It covers several aspects, such as regular income, adequate food, proper housing, medical facilities, education and other essential services.

For many families living in Assam's tea-garden areas, plantation wages are a major means of earning a livelihood. However, when wages are low or employment is not regular, households may struggle to manage their everyday needs and expenses.

The availability of safe drinking water, proper sanitation and suitable housing also affects the living conditions of tea-garden families. In its 2024 report, the Comptroller and Auditor General of India pointed out deficiencies in these facilities, along with gaps in healthcare and educational services across the selected tea estates.

Similarly, Bedamatta (2025), drawing on a study of 723 households across four districts of Assam, reported concerns relating to nutritional status and occupational health. These findings suggest that livelihood security cannot be measured by income or employment alone. Adequate public services, proper living conditions and good health are also essential for improving the well-being of tea-garden households.

1.4 Work Conditions and Employment Challenges

The daily work of women in tea gardens can be physically exhausting. Tea plucking often requires workers to stand for long hours, repeat the same movements and carry baskets while working in the fields. Over time, such working conditions may affect their physical health.

In their study of women tea workers in Jorhat district, Jumi, Borah and Das (2021) discussed several difficulties faced by the workers. These included low wages, the absence of proper toilet facilities and a shortage of necessary protective equipment.

A related study by Kalyani and Sumathi (2023), which focused on women tea pluckers in Dibrugarh and Jorhat, also reported health-related difficulties linked to plantation work. Their findings drew attention to the physical discomfort experienced by women while carrying out their daily duties.

Job security is another issue that deserves attention. Permanent and temporary workers may not enjoy the same level of employment stability or benefits. For this reason, improving the situation of women workers requires better wages, safer workplaces, access to healthcare and more secure employment.

1.5 Women's Economic Empowerment

Economic empowerment refers to women's ability to earn, save and manage financial resources. It also includes their participation in household financial decisions. Employment provides women with income. However, earning money does not always mean having control over it. Access to savings, banking services, credit and government benefits is also important.

A rapid assessment conducted by Tezpur University, UNICEF and the Assam State Rural Livelihoods Mission examined financial inclusion in tea-garden communities. It reported high bank account ownership among SHG women, but regular use of personal bank accounts and savings remained limited. Self-Help Groups can support women's savings, access to credit and participation in community activities. However, greater economic empowerment also requires stable employment, education, financial awareness and control over earnings.

1.6 Objectives of the Study

1. To examine the livelihood conditions and economic security of women in Assam's tea-garden communities.
2. To analyse the working conditions, wages, employment patterns and workplace facilities of women tea-garden workers.
3. To examine women's economic empowerment, financial independence and participation in household decision-making.
4. To identify the major challenges affecting women's livelihood security and economic empowerment.

1.7 Research Questions

1. What are the major livelihood and economic challenges faced by women in tea-garden communities?
2. What are the working conditions and employment-related challenges experienced by women workers?
3. What does existing evidence reveal about women's financial independence and household decision-making?
4. What factors affect women's livelihood security and economic empowerment?

2. REVIEW OF LITERATURE

2.1 Historical Background

Sharma (2009) discussed the growth of the tea plantation labour force in Assam under British rule. The study explained how workers were brought from other parts of India and how the plantation labour system developed during that period.

Similarly, Singh (2022) explored the history of tea cultivation and the recruitment of workers in colonial Assam. These accounts help explain the early development of the tea industry and the emergence of tea-

garden communities in the state.

The experiences of women during the colonial period were examined by Kalita, Handique and Borgohain (2022). Their study drew attention to gender discrimination, unequal treatment and the difficulties faced by women working on plantations.

Taken together, these studies offer an important historical perspective on the development of tea-garden communities and help explain some of the social and economic challenges they face today.

2.2 Women and Plantation Labour

Jumi, Borah and Das (2021) carried out a study involving 100 women workers from four tea gardens in Jorhat district. The research pointed out several difficulties in their working environment, particularly low wages, inadequate toilet facilities and a lack of proper protective equipment.

Kalyani and Sumathi (2023) focused on the working conditions of women involved in tea plucking in Dibrugarh and Jorhat. Their findings highlighted the physical demands of plantation work and the health-related difficulties experienced by women workers.

Khatoniar and Das (2025) explored the relationship between women's plantation employment and their responsibilities at home. Their study highlighted how domestic duties add to the workload of women who are already engaged in paid plantation work.

2.3 Livelihood and Socio-economic Conditions

Gogoi and Radha (2023) studied the living and working conditions of 50 women tea-garden workers in Sivasagar. Their research discussed problems such as limited earnings and the difficulties women face in meeting their household expenses.

The Comptroller and Auditor General of India (2024) reviewed the implementation of welfare programmes in selected tea estates. The audit pointed out gaps in several basic facilities, including housing, sanitation, drinking water, healthcare and education.

Bedamatta (2025) examined the health and socio-economic situation of tea-garden households across four districts of Assam. The study presented findings on issues such as nutritional status, sanitation and health problems connected with plantation work.

The findings of these studies suggest that the standard of living in tea-garden communities is influenced by several factors. Regular employment and adequate income are important, but access to essential facilities and services also plays a major role.

2.4 Financial Inclusion and Economic Empowerment

Dutta, Goswami and Barman (2023) investigated the financial inclusion of tea-garden workers in Assam. Their study considered the extent to which workers could access formal financial services, including banking facilities, loans and insurance.

The Tezpur University, UNICEF and ASRLM assessment also examined banking, savings, credit and financial awareness in tea-garden communities. It identified barriers related to financial literacy and distance from banking facilities.

These studies show that bank account ownership does not automatically ensure financial independence. Women also need the ability to use financial services and participate in economic decisions.

2.5 Government Welfare Measures

The Comptroller and Auditor General of India (2024) pointed out several weaknesses in the implementation and supervision of welfare schemes meant for Tea Tribes in Assam.

The Government of Assam has introduced different welfare initiatives to support tea-garden families. One such initiative is the Wage Compensation Scheme for Pregnant Women of Tea Garden Areas. Under

this scheme, eligible women receive financial assistance of ₹15,000, distributed in four instalments.

These measures are intended to provide support to tea-garden communities. However, their impact depends largely on whether the intended beneficiaries can access the schemes and receive the benefits on time. Proper implementation and regular monitoring are therefore essential.

2.6 Research Gap

Women are an important part of Assam's tea industry, but their contribution has not removed the difficulties they face in their everyday lives. Many women working in tea gardens continue to struggle with low earnings, uncertain employment, poor workplace facilities, health problems and limited access to essential services.

Earlier research has looked at these problems from different angles. While some studies discuss the working environment and health of women plantation workers, others focus on their financial situation, living conditions and access to government welfare schemes. This study attempts to examine these issues together by looking at three closely related areas: livelihood security, working conditions and women's economic empowerment in tea-garden communities. The importance of this study lies in bringing together findings from existing research to develop a broader picture of women's economic and social situation. It also draws attention to the gaps in existing welfare measures and the areas where greater efforts are needed from the government and other concerned organisations.

3. CONCEPTUAL FRAMEWORK

3.1 Livelihood Security

Livelihood security describes how far a household can meet its everyday needs and sustain an acceptable standard of living. It covers several areas, including earnings, food availability, housing, medical care, education and financial stability.

The Sustainable Livelihoods Framework introduced by the Department for International Development (1999) suggests that people's ability to maintain their livelihoods depends on different types of resources. These include human, social, physical and financial resources. For the purpose of this study, livelihood security is assessed by considering household income, access to food, housing conditions, health, education and the availability of essential services.

3.2 Work Conditions

Work conditions describe the environment and circumstances in which people carry out their jobs. Important aspects include wages, working hours, the amount of work, job security and the facilities available at the workplace.

The International Labour Organization's Decent Work approach gives importance to fair employment, workers' rights, social protection and equal treatment at work. Following this approach, the study looks at wage levels, types of employment, health risks related to work, sanitation facilities, protective equipment and access to social security.

3.3 Women's Economic Empowerment

Economic empowerment involves women's ability to earn, access and use financial resources, as well as take part in decisions concerning money and other economic matters.

According to Kabeer (1999), women's empowerment can be understood through three main elements: resources, agency and achievements. Resources refer to the opportunities and facilities available to women. Agency means their ability to make choices and act on those decisions. Achievements refer to the outcomes they are able to obtain through these choices. In this study, economic empowerment is

considered in terms of women's earnings, savings, financial independence, access to banking services and involvement in household financial decisions.

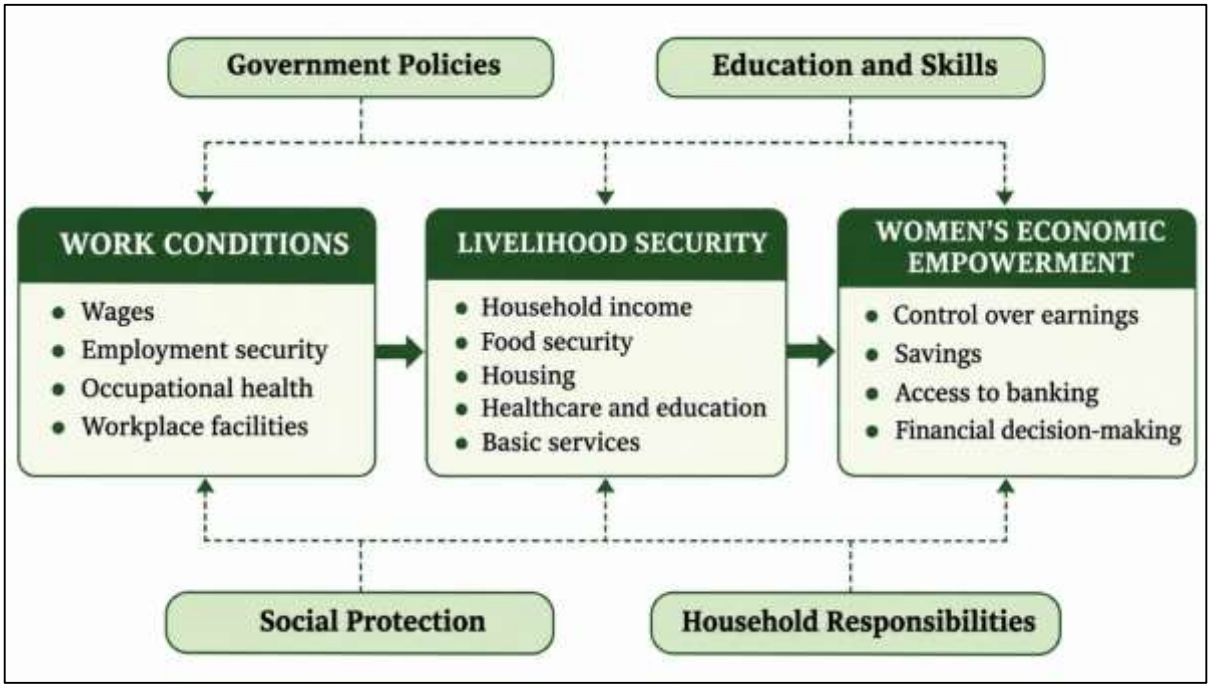
3.4 Relationship among the Three Dimensions

Livelihood security, working conditions and women's economic empowerment are linked to one another. The nature of employment and the wages workers receive can affect their household income and overall living conditions. When women have regular employment and earn adequate wages, their families may be better able to meet expenses related to food, housing, education and healthcare. Having access to financial resources can also help women take a more active role in household decisions. However, earning an income does not automatically give women financial independence. Their ability to save money, manage their earnings and make financial decisions is also important. For this reason, the present study considers all three dimensions together to understand the economic and social conditions of women in tea-garden communities.

Integrated Framework:

Work Conditions → Livelihood Security → Economic Empowerment

Figure 1. Conceptual framework linking working conditions, livelihood security and women's economic empowerment.



Government policies, educational opportunities, social protection measures and household responsibilities may also shape these three dimensions.

4. RESEARCH METHODOLOGY

4.1 Research Design

This research follows a descriptive and analytical approach and relies completely on secondary sources of information. No field survey, personal interview or primary data collection has been carried out as part of the study.

4.2 Sources of Data

Information for this research has been gathered from government publications, official statistical records

research papers, books and reports published by various organisations. The main sources include publications of the Tea Board of India, Directorate of Economics and Statistics, Assam, Comptroller and Auditor General of India, Ministry of Labour and Employment and UNICEF. Relevant academic studies have also been used to understand the issues affecting women in tea-garden communities.

4.3 Scope of the Study

The research deals with the social and economic conditions of women living in Assam's tea-garden communities. It draws on available studies and reports covering tea-producing districts such as Dibrugarh, Tinsukia, Jorhat and Sivasagar. The materials used in this research belong to different time periods. Greater attention is given to recent publications, while earlier studies are included to provide background on the historical development and social conditions of tea-garden communities.

4.4 Major Areas of Analysis

The research is organised around four main areas:

1. **Livelihood Security:** Household income, food availability, housing, healthcare, education and access to essential services.
2. **Working Conditions:** Wages, working hours, employment arrangements, occupational health and facilities available at the workplace.
3. **Economic Empowerment:** Women's savings, use of banking services, financial independence and involvement in financial decisions.
4. **Socio-economic Conditions:** Educational status, household living conditions and employment status.

4.5 Methods of Data Analysis

The collected information is examined through descriptive analysis, percentage-based comparisons, tables, charts and thematic interpretation of published research findings. Microsoft Excel is used to arrange the available data and prepare tables and charts. Microsoft Word is used to draft and format the research paper.

4.6 Limitations of the Study

This research is based on information already published by government departments, research institutions and other organisations. Its findings are therefore influenced by the availability, accuracy and coverage of these sources. Some of the reports examine only particular districts or selected tea estates rather than the whole of Assam. The studies also differ in their survey periods, sample sizes and methods of data collection. For this reason, information from different studies is presented with its original geographical and time-period context. The findings should not be treated as representative of all tea-garden communities across Assam.

5. ANALYSIS OF SECONDARY DATA

5.1 Educational and Socio-economic Conditions

Education plays an important role in livelihood improvement. It affects employment opportunities, financial awareness and access to welfare services. Bedamatta (2025) examined tea-garden households in four districts of Assam. The report identified a considerable gender difference in literacy. Among the reported population, 42.2 per cent of women were not literate, compared with 21.8 per cent of men.

Table 1. Selected Literacy Indicators among Tea-Garden Communities

Educational category	Female (%)	Male (%)
Not literate	42.2	21.8
Below primary	15.0	17.5
Primary	13.8	19.0
Upper primary/middle	14.6	22.6
Secondary	6.7	9.0

Source: Bedamatta (2025), Survey of Morbidity and Mortality among Tea Garden Workers of Assam, 2021–22.

The table shows that female illiteracy was almost twice the male rate in the surveyed population. Lower educational attainment can restrict women's employment opportunities and access to information and financial services.

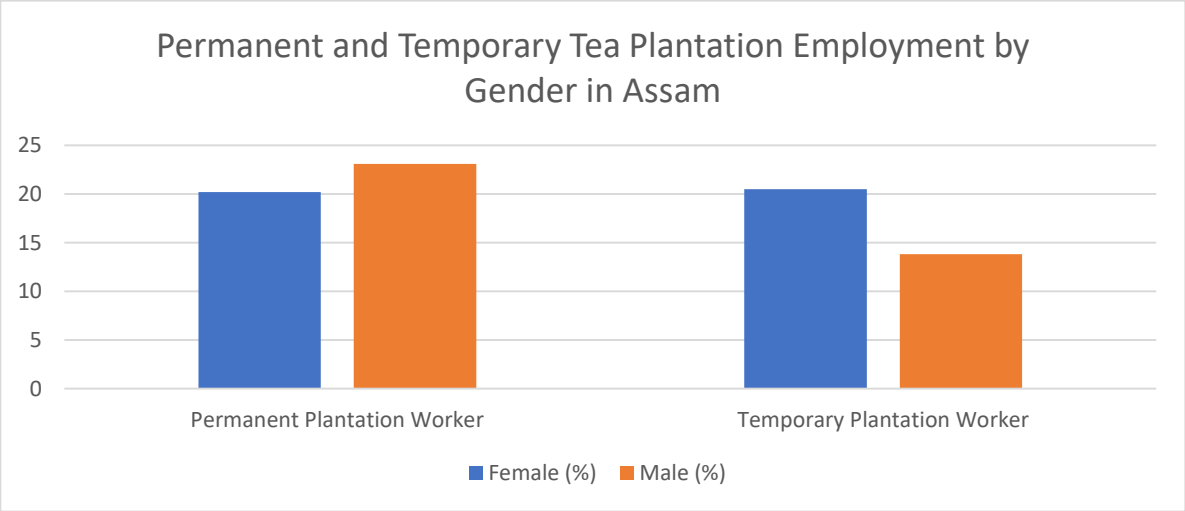
5.2 Employment and Working Conditions

Wages are an important source of income for tea-garden households. However, several studies have identified low earnings as a major problem. Gogoi and Radha (2023) found that many women in their Sivasagar study received limited monthly income. Jumi, Borah and Das (2021) identified insufficient wages, lack of toilets and inadequate protective equipment as major workplace problems. Kalyani and Sumathi (2023) also reported physical discomfort among women tea pluckers. These findings suggest that workplace improvement should include better wages, sanitation and occupational healthcare. Bedamatta (2025) reported differences between women and men in permanent and temporary plantation employment.

Chart 1. Permanent and Temporary Tea Plantation Employment by Gender

Employment category	Female (%)	Male (%)
Permanent plantation worker	20.2	23.1
Temporary plantation worker	20.5	13.8

Source: Bedamatta (2025), Survey of Morbidity and Mortality among Tea Garden Workers of Assam, 2021–22.



The figures show a higher percentage of women in temporary plantation work than men within their respective gender groups. This highlights the importance of employment security. These percentages do not represent the gender distribution of plantation employees alone.

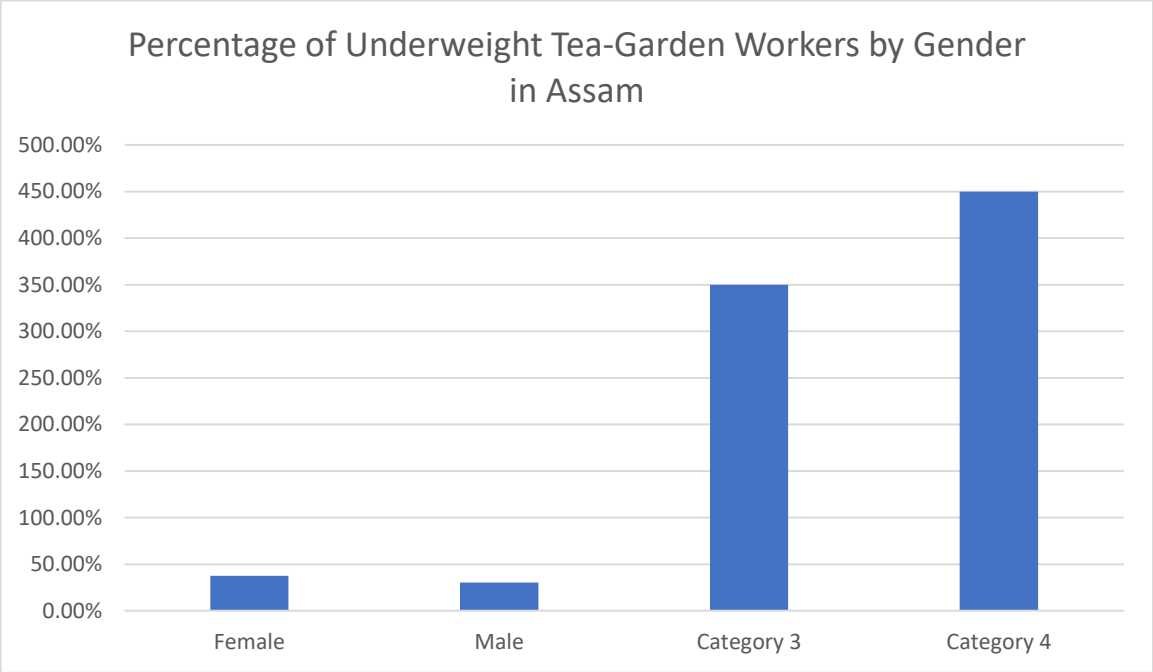
5.3 Health and Nutritional Conditions

Health is an important part of livelihood security. Women tea-garden workers often perform physically demanding activities. Their health can be affected by nutrition, working conditions and access to medical facilities. Bedamatta (2025) examined the nutritional status of 928 workers. The report found that 37.7 per cent of female workers and 30.2 per cent of male workers had a BMI below 18.5.

Chart 2. Percentage of Workers with Low BMI by Gender

Gender	Underweight workers (%)
Female	37.7
Male	30.2

Source: Bedamatta (2025), Table 3.7. Female sample: 554 workers; male sample: 374 workers.



The percentage was higher among women, with a difference of 7.5 percentage points. This finding highlights the need for better nutrition support and healthcare facilities.

5.4 Housing and Basic Services

Housing, drinking water and sanitation are essential for household well-being. The CAG (2024) identified shortcomings in housing conditions, drinking water, sanitation and healthcare facilities in selected tea estates. The report also identified weaknesses in the availability and management of hospitals and crèches. These findings suggest that workers' quality of life depends on both income and access to basic facilities.

5.5 Social Protection and Financial Inclusion

Social protection helps workers manage risks related to illness, maternity and loss of income. The Government of Assam operates the Wage Compensation Scheme for Pregnant Women of Tea Garden Areas. Eligible women receive ₹15,000 in four instalments through their bank accounts.

Financial inclusion is another important aspect of economic empowerment. The Tezpur University, UNICEF and ASRLM assessment reported that bank account ownership was high among SHG women. However, regular transactions and personal savings remained limited.

Table 2. Selected Financial Inclusion Indicators in Tea-Garden Communities

Indicator	Reported value
SHG women reporting bank account ownership	95%
SHG women reporting more than one bank transaction per month	56%
SHG women regularly saving in personal bank accounts	18%
SHG members reporting access to internal group loans	More than 80%
SHG households accessing bank credit in the previous two years	46%
Non-SHG households aware of BC Sakhi services	67%
Non-SHG households using BC Sakhi services	62%

Source: Tezpur University, UNICEF and Assam State Rural Livelihoods Mission, *Rapid Assessment of the Quality of Financial Inclusion Services to Enhance Access to Social Protection Schemes in Tea Gardens in Assam*.

The indicators refer to different respondent groups within the assessment. The first five relate to SHG women or households, while the last two relate to non-SHG households. The findings suggest that bank account ownership does not automatically lead to regular banking activity or savings. Financial awareness, easy access to banking services and women's ability to manage their money are also important.

The information gathered from different studies suggests that livelihood security, working conditions and women's economic empowerment are closely related. Women play a major role in Assam's tea industry, but their employment does not always provide them with financial security. Low wages, temporary jobs and physically demanding work continue to affect their lives. Health and nutrition require particular attention. According to the published findings examined in this study, female workers in the surveyed districts showed a higher proportion of low BMI cases than male workers. The condition of household facilities is another important aspect of livelihood security. Proper housing, clean drinking water, sanitation and healthcare are necessary for improving family life. Although access to banking services has increased in some communities, regular account use and personal savings remain limited among certain groups of women. Overall, the evidence suggests that having a job is not enough to achieve economic independence. Better wages, improved healthcare, educational opportunities, accessible financial services and effective social protection are also required.

6. DISCUSSION

The findings of this study bring attention to the various difficulties experienced by women in Assam's tea-garden communities. These problems are connected and often affect different aspects of their daily lives. When women receive low wages or have temporary employment, maintaining household expenses becomes difficult. At the same time, physically demanding plantation work and inadequate workplace facilities can create health-related problems.

The educational differences discussed in Bedamatta (2025) also point to the need for better educational opportunities in tea-garden areas. Education can help women develop useful skills, understand financial

matters and make better use of available welfare services. The findings on financial inclusion raise another important issue. Having a bank account does not necessarily mean that a woman regularly uses banking facilities or has personal savings. Greater awareness of financial services and easier access to banking facilities are therefore important. Women's responsibilities at home also need consideration. Along with their plantation duties, they are often responsible for cooking, childcare and other household activities. Managing both forms of work can leave them with little time to pursue further education, develop skills or explore other sources of income.

These issues indicate that improving women's economic position requires more than providing employment. Better working conditions, improved household facilities, education, healthcare and greater control over personal finances must also receive attention.

7. CONCLUSION AND POLICY RECOMMENDATIONS

7.1 Conclusion

Women play a central role in Assam's tea industry. Their labour supports plantation activities and helps families meet their daily expenses. However, many women continue to experience low earnings, uncertain employment, demanding working conditions, health concerns and difficulties in accessing basic facilities. The study highlights that a secure livelihood involves much more than having a source of income. Suitable housing, healthcare, education, proper nutrition and access to social protection are equally important for improving the lives of tea-garden families.

Women's economic empowerment also needs to be understood beyond earnings and bank account ownership. It involves having the freedom to save money, manage personal income and take part in important financial decisions within the household.

The overall situation requires attention to both workplace conditions and the wider living environment of tea-garden communities. Progress in these areas can help women achieve greater financial independence and improve their social and economic position.

7.2 Policy Recommendations

1. **Better Wages and Employment Security:** Ensure fair and timely wages and improve employment security, particularly for temporary workers.
2. **Improved Workplace Facilities:** Provide proper sanitation, drinking water, rest facilities, protective equipment and medical support.
3. **Healthcare and Nutrition:** Strengthen health check-ups, nutrition programmes and occupational health services.
4. **Housing and Basic Services:** Improve workers' housing, sanitation, electricity and access to clean drinking water.
5. **Education and Skill Development:** Expand educational support and vocational training opportunities for women.
6. **Financial Inclusion:** Improve financial literacy and access to savings, banking and credit facilities.
7. **Effective Welfare Implementation:** Strengthen awareness, monitoring and delivery of government welfare schemes.
8. **Women's Participation:** Encourage women's participation in household and community-level economic decisions.

7.3 Scope for Future Research

Future studies can examine women's economic position in individual tea-growing districts. Research can

also focus on permanent and temporary workers, financial independence, household decision-making and the effectiveness of welfare programmes.

Long-term studies can help identify whether improvements in wages, workplace facilities and social protection lead to better livelihood security.

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