



REPORT ON RAPID ASSESSMENT OF THE QUALITY OF FINANCIAL INCLUSION SERVICES TO ENHANCE ACCESS TO SOCIAL PROTECTION SCHEMES IN TEA GARDENS IN ASSAM

**Tezpur University and UNICEF
in collaboration with Assam State Rural Livelihood Mission**



কুন্তল মণি শৰ্মা বৰদলৈ, ভাঃ প্ৰঃ সেঃ

মুখ্যমন্ত্ৰীৰ বিশেষ কাৰ্যবাহী বিষয়া, যুটীয়া সচিব

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ৰাজ্যিক মিছন সঞ্চালক, অসম ৰাজ্যিক গ্ৰামীণ জীৱিকা অভিযান



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Foreword

It gives me great pleasure to present this report on the *Rapid Assessment of the Quality of Financial Inclusion Services to Enhance Access to Social Protection Schemes in Tea Gardens in Assam*, undertaken in collaboration with UNICEF and Tezpur University.

Financial inclusion is not merely about access to banking services, rather it is a powerful instrument for social justice, economic empowerment and inclusive development. In Assam, the Assam State Rural Livelihoods Mission (ASRLM), under the aegis of the National Rural Livelihoods Mission, has consistently worked towards strengthening community institutions and enabling women to become active participants in the formal financial ecosystem.

The tea garden communities of Assam is an important component of the greater Assamese society, yet they represent a historically underserved and vulnerable population. Reaching these communities with meaningful financial services requires innovative, community-led approaches. The Business Correspondent Sakhi (BC Sakhi) model has emerged as a transformative intervention in this regard. By empowering women from Self-Help Groups to act as last-mile service providers, the model has not only expanded access to financial services but has also enhanced trust, convenience and agency within these communities.

This assessment highlights encouraging progress. The near-universal access to bank accounts, increased awareness and utilisation of financial services and improved linkage to social protection schemes such as Orunodoi and Ayushman Bharat reflect the positive outcomes of sustained efforts by ASRLM. Importantly, the outreach has extended beyond SHG members, enabling non-SHG women and youth to access services that were previously beyond their reach.

At the same time, the report candidly brings out critical gaps. Issues such as low active usage of bank accounts, limited adoption of digital financial services, low insurance penetration and structural barriers like distance, documentation and financial literacy continue to constrain the full realisation of financial inclusion.

The findings reaffirm that community cadres such as BC Sakhis are central to bridging these gaps. Their role must now be further strengthened through enhanced capacity building, improved institutional support and deeper convergence with banks, line departments and tea garden management.

Going forward, ASRLM remains committed to deepening financial inclusion. The Mission looks forward to ensuring that every woman and household is able to meaningfully use financial services to improve their livelihoods. The recommendations outlined in this report provide a clear pathway for scaling up efforts through strengthened partnerships, targeted interventions and innovative outreach strategies.

I would like to place on record my sincere appreciation for UNICEF, Tezpur University and our civil society partners for their valuable collaboration in this important initiative. I also acknowledge the dedicated efforts of our field teams, community cadres and stakeholders who continue to drive change on the ground. I hope this report will serve as a valuable resource for policymakers, practitioners and development partners and will contribute to inclusive and responsive financial ecosystems in Assam.

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Mission Director

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नाक' द्वारा 'ए+' ग्रेड प्राप्त, एनआईआरएफ रैंकिंग में भारत के शीर्ष 100 विश्वविद्यालयों में स्थान प्राप्त
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FOREWORD

Financial inclusion is often analysed through the lens of economics measured by various economic and accounting indicators. However, for other social science disciplines like sociology and social anthropology, financial inclusion represents a far more insightful shift: it could be seen as a process of social integration. It is recognised not only as an economic indicator but also as a vital pillar of social equity and a prerequisite for inclusive development. In Assam's tea gardens, communities have long lived in an isolated space. Many face educational barriers and have limited access to formal institutions. In this context, access to formal financial systems is not just about banking. It is about breaking long-standing patterns of structural exclusion that have continued for generations. Bridging the gap between these communities and the financial mainstream is, therefore, essential for ensuring their substantive citizenship and access to social justice.

This study, *"Rapid Assessment of the Quality of Financial Inclusion Services to Enhance Access to Social Protection Schemes in Tea Gardens in Assam"*, a collaboration between UNICEF Assam, the Assam State Rural Livelihoods Mission (ASRLM), and the Department of Sociology, Tezpur University, offers a critical examination of how financial systems interact with the daily lives of one of the region's most marginalised workforces. The report offers a comprehensive evaluation of the financial inclusion landscape across five tea-intensive districts such as Dibrugarh, Sivasagar, Charaideo, Tinsukia, and Udalguri. The study places special emphasis on the Business Correspondent (BC) Sakhi model. It examines how these community-based workers deliver services at the local level. The assessment shows how digital financial services can help people access important social protection schemes.

Historically, the tea garden labour force has operated in a system of high dependency on estate management. Recent studies on the tea sector highlight a troubling shift. Wage digitisation increased after demonetisation and during the COVID-19 pandemic. However, this change often met low digital literacy and poor infrastructure. As a result, access exists,

but meaningful and fair use remains limited or exploitative. By some scholars, this phenomenon has been described as “financialisation of poverty”. This report intervenes in that debate by highlighting a crucial counter-narrative: the role of social intermediation. The findings suggest that technology alone is insufficient to bridge the gap. Instead, it is the human infrastructure specifically the Business Correspondent (BC) Sakhi that converts “access” into “usage”. By bringing the bank to the doorstep, she reduces not just the physical distance (transaction costs) but the social distance between the workers and the intimidating formality of state institutions.

The report also examines the experiences of two critical but frequently overlooked groups such as women who are not part of Self-Help Groups (SHGs) and adolescent youth, both of whom are often left out of standard livelihood interventions. While the report notes a rise in digital adoption, it aligns with broader research indicating a persistent gender gap. Women’s access to digital hardware remains controlled by male household heads. The “trust deficit” in digital transactions is high, further validating the need for the human touch provided by the BC Sakhis. The assessment also reveals that financial inclusion is acting as an enabler of agency. For the youth, access to scholarships via Direct Benefit Transfer (DBT) is not just monetary aid; it is a mechanism to delay early marriage and negotiate for higher education. This represents a shift in aspirational horizons, where financial tools allow young people to challenge traditional life-cycle norms.

I sincerely thank the Principal Investigators, Dr. Pamidi Hagjer and Dr. Sarmistha Das and their research team for carrying out the study. I also express my deep appreciation to UNICEF (Assam) for partnering in this study and to ASLRM (Government of Assam) for their valuable support and feedback. I acknowledge the important role played by civil society partners, especially ABITA and BCP in supporting and facilitating the fieldwork.

Their work ensures that the voices of the tea garden workers are not lost in aggregate data but are heard with clarity and context. It is hoped that policymakers will draw on the evidence presented in this report to design interventions that are not only technically sound but also socially responsive and meaningfully grounded in the realities of the communities they seek to serve.



Amiya Kumar Das

Professor and Head



FOREWORD

Financial inclusion is widely recognised as a key driver of development, serving as a bridge for economic empowerment and inclusive growth. Over the past decade, the Assam State Rural Livelihoods Mission (ASRLM) has made significant progress in organising rural women into Self-Help Groups (SHGs), strengthening both their financial and social capital. The Business Correspondent (BC) model has emerged as a vital intervention, enabling last-mile connectivity and bringing essential banking services closer to women in underserved communities.

UNICEF values its collaboration with ASRLM in advancing financial literacy and inclusion initiatives in tea garden areas, with a specific focus on women and children across districts such as Dibrugarh, Tinsukia, Udalguri, Biswanath, Sivasagar, Charaideo, Sonitpur, and Golaghat. This initiative, through the joint efforts of tea associations and ASRLM, has linked women, children, and young people across 205 tea gardens in eight tea-intensive districts of Assam to banking services and social protection schemes since 2020.

In 2024, UNICEF and ASRLM collaborated with Tezpur University to conduct a rapid assessment of the quality of financial inclusion services in tea gardens in Assam. This assessment provides valuable insights into how financial systems intersect with the everyday realities of tea garden workers and their families. It highlights how improved access to financial services can enable women, adolescents and young people to better benefit from critical social protection schemes.

The report highlights the vital role played by BC Sakhis and ASRLM in strengthening connections between tea garden communities and formal banking systems, with a particular focus on women, adolescent and young people.

I would like to express my sincere appreciation to ASRLM, the Department of Sociology at Tezpur University, the Assam Branch of the Indian Tea Association, and Bharatiya Cha Parishad for their valuable collaboration in this assessment. I also commend the dedicated efforts of the ASRLM team and the BC Sakhis, whose commitment continues to drive meaningful progress in advancing financial inclusion in tea garden communities. I hope this report contributes to strengthening ASRLM's efforts and helps shape the way forward for financial, digital literacy and inclusion. I also acknowledge the leadership and contribution of my fellow UNICEF colleagues in Assam and Delhi offices to make this assessment insightful and useful.

Dr. Madhulika Jonathan
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CONTENTS

ABBREVIATIONS LIST	10
EXECUTIVE SUMMARY	13
INTRODUCTION	20
OBJECTIVES	23
ETHICAL CONSIDERATIONS	24
LIMITATIONS	25
METHODOLOGY	26
SAMPLING	27
FINDINGS	31
HEADLINE RESULTS	31
BARRIERS AND BOTTLENECKS	40
DROP OUT AMONGST TEA GARDEN CHILDREN FROM SCHOOL	42
RECOMMENDATIONS	44
ANNEXURES	47



ABBREVIATIONS LIST

Abbreviation	Full Form
ABITA	Assam Branch Indian Tea Association
AEPS	Aadhaar Enabled Payment System
APY	Atal Pension Yojana
ASHA	Accredited Social Health Activist
ASRLM	Assam State Rural Livelihoods Mission
ATM	Automated Teller Machine
AWW	Anganwadi Worker
BC -Sakhi	Business Correspondent Sakhi
BCP	Bhartiya Cha Parishad
CSO	Civil Society Organization
CSR	Corporate Social Responsibility
CSC	Common Service Centre
CSP	Customer Service Point
DBT	Direct Benefit Transfer
DWCD	Department of Women and Child Development
FD	Fixed Deposit
FGD	Focus Group Discussion
IIBF	Indian Institute of Banking & Finance
MIS	Management Information System

NRLM	National Rural Livelihoods Mission
Non-SHG	Non-Self-Help Group women
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMVY	Pradhan Mantri Matru Vandana Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
POS	Point of Sale Machine
RD	Recurring Deposit
RSETI	Rural Self Employment Training Institute
SHG	Self-Help Group
SOP	Standard Operating Procedure
SP Schemes	Social Protection Schemes
TTWD	The Directorate of Tea Tribes and Adivasi Welfare
UPI	Unified Payments Interface
UNICEF	United Nations Children's Fund



EXECUTIVE SUMMARY



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Financial inclusion is a crucial enabler of development, acting as a bridge for poverty alleviation, economic empowerment, and inclusive growth. The Assam State Rural Livelihoods Mission (ASRLM), a flagship program under the National Rural Livelihoods Mission (NRLM), has made notable strides in organizing rural women into Self-Help Groups (SHGs) to build their financial and social capital. A key innovation is the Business Correspondent model, which trains SHG members as business facilitators.

These women serve as trusted community intermediaries, improving last-mile delivery of financial and online services and gaining meaningful income opportunities. This model builds on the Business Correspondent (BC) framework introduced by the Reserve Bank of India in 2006, which recognized agent-led banking as central to deepening financial inclusion through online platforms.

Since 2019, UNICEF and the Assam State Rural Livelihoods Mission (ASRLM) have collaborated to strengthen the capacities of BC Sakhis—women from Self-Help Groups trained to deliver financial services—to promote financial and digital inclusion, particularly in tea intensive districts. This partnership has evolved from 9 tea gardens in 2021-22 to cover 84 tea gardens in 2023 in five districts to 205 tea gardens in 2024-2025.

This initiative was a tripartite engagement between ASRLM, UNICEF and civil society organizations - Assam Branch Indian Tea Association (ABITA) and Bhartiya Cha Parishad (BCP). ASRLM and UNICEF worked together at the state level to adapt ASRLM guidelines on financial inclusion drives for tea gardens while ABITA and BCP were actively engaged in mobilizing and linking tea garden residents to the BC Sakhis network.

This assessment was designed to do a rapid assessment of the financial inclusion landscape primarily among non- SHG households and young people in the tea communities in five districts of Assam where in the first phase of the collaboration was initiated in a systematic manner in 2023 and 2024 with 205 tea gardens. The objective was to identify barriers, assess progress, and formulate actionable strategies to strengthen the financial ecosystem for these rural women and young people. The assessment focused on understanding the penetration, usage, and quality of financial services accessed by the tea communities, including banking, savings, credit, remittances, social security schemes, and digital platforms and its catalytical role in improving access to social protection programmes.

A mixed-method approach with both qualitative and quantitative components was used for rapid assessment. A stratified purposeful sampling method was applied in the assessment based on a set of characteristics for qualitative and quantitative data collection. A total of 649 households from a sample of 42 tea gardens (out of the universe of 205 tea gardens) were administered a quantitative survey. A qualitative survey was done through FGDS with 658 women and young people and through key interviews with 74 district officials and BC Sakhis.

Key Findings: Households with SHG women in tea garden communities

1. Access to Banking Services

- Nearly 95% of SHG women reported having a bank account, indicating significant success in account penetration, largely driven by the Pradhan Mantri Jan Dhan Yojana (PMJDY).
- However, active usage of these accounts remained low. Only 56% reported conducting more than one transaction per month, suggesting dormant or underutilized accounts.
- Distance to bank branches and poor infrastructure were key deterrents to regular banking.

2. Savings and Financial Behavior:

- SHG members exhibited strong saving habits within their groups, but individual savings in formal financial institutions were limited. Only 18% of respondents reported saving in personal bank accounts on a regular basis, and even fewer saved in recurring deposit (RD) or fixed deposit (FD) instruments.
- Limited financial literacy and confidence in using bank services independently were major barriers to institutional saving.

3. Credit Access and Usage

- Access to internal loans through SHGs was good, with over 80% of members reporting having taken at least one loan.

- External credit linkages with banks had improved, but were still uneven. 46% of SHG households interviewed had accessed bank credit in the last two years.
- Credit utilization was skewed toward consumption needs, with 32% of loans used for productive income-generating purposes.

4. Insurance Penetration

- Awareness of insurance products was low across the board. 24% of respondents in SHG households were aware of government insurance schemes such as PMJJBY and PMSBY and the insurance coverage was lower at 15% which is derived from last year's recall data on accessing these schemes. This may require further investigation.
- Crop and livestock insurance uses were limited among SHG households engaged in agriculture or allied activities.

5. Digital Financial Services

- Despite the presence of mobile phones in over 80% of households, digital finance uptake was limited. It is however higher among the SHG-households than the non-SHG households. Based on recall value 12% of respondents had used mobile banking or AEPS-based services in the last six months in these households.
- Key barriers included lack of smartphones, digital illiteracy, fear of fraud, and inadequate handholding.

6. Role of Community Cadres

- Community cadres like Business Correspondent Sakhis and CRPs were instrumental in bridging the gap between SHG members and formal financial institutions.
- However, their presence was inconsistent across districts. In areas with active cadres, financial behavior improved markedly, especially in terms of credit access and digital transactions.

7. Financial Literacy and Training

- There was a clear correlation between financial literacy and the depth of financial inclusion—those who had undergone training were more likely to save in banks, access social security schemes, and use digital platforms. A 28% of household respondents had ever attended any formal financial literacy training from banking institutions.

8. Institutional Support and Policy Framework

- While ASRLM had developed systems for SHG-bank linkage and cadre deployment, policy bottlenecks and inadequate interdepartmental coordination impeded smooth implementation.
- Delays in SHG credit appraisal, lack of customized financial products, and rigid bank procedures were recurring concerns.

Key findings: Non-SHG Women households in tea gardens

1. Improved Awareness and Use of Financial Inclusion Services amongst non-SHG women in tea gardens

The assessment revealed that the financial literacy and inclusion programme successfully extended its reach beyond SHG women, significantly benefiting non-SHG women in the tea gardens.

- **67% of non-SHG households** reported awareness of the BC Sakhi programme.
- **62% of these non-SHG households** had used the services provided by BC Sakhis—such as account opening assistance, document verification, and accessing basic banking and other utility services.
- **31% of households (including non-SHG)** reported using BC Sakhi services at least once a month, showing an encouraging level of engagement with formal financial systems among women previously outside the SHG framework.

This suggests that the programme's objective to reach the “last mile” and include women traditionally outside institutional networks has seen meaningful success.

2. CSO and Tea Garden Management Played a Catalytic Role in increasing the coverage

The expansion of services to non-SHG women was made possible by the strong facilitation role played by civil society partners—**ABITA and BCP**—as well as tea garden management.

- **80% of respondents** said that they received information from CSO partners about bank melas, digital literacy sessions, and BC Sakhi services.
- CSOs coordinated outreach efforts with the tea garden managers and frontline workers, ensuring that **information sessions and service delivery were conducted at worker-convenient times**, enhancing participation by non-SHG women.

The embedded presence of CSOs enabled the financial inclusion drive to go beyond group-based SHG approaches and directly target individual women workers and their families.

3. Barriers to Participation Still Exist in the community

Despite improved outreach, several structural and social barriers continued to limit the full inclusion of non-SHG women:

- **Low savings capacity:** Over 50% of households, including those with non-SHG women, reported saving less than 10% of their annual income, roughly ₹8,000 annually. This points to persistent income insecurity and weak financial buffers.
- **Distance to financial institutions:** 68% of respondents indicated that long distances to banks and CSCs discouraged frequent banking, while 73% highlighted high transportation costs.
- **Documentation issues:** Lack of clarity and support around documentation for account opening was a common issue for non-SHG women who were not embedded in formal group structures.
- **Low awareness of insurance and credit products:** While basic banking usage improved, more complex services like insurance and credit remained underutilized among non-SHG women due to low awareness and confidence.

4. Increased Access to Social Protection Schemes to households, particularly women and young people

Financial inclusion efforts have also improved access to **social protection and welfare schemes** among non-SHG women.

- **69% of surveyed households**, including non-SHG members, accessed at least one government scheme in the last year.
- Non-SHG women reported receiving support from BC Sakhis and CSOs in availing schemes such as **Orunodoi (37%), Ayushman Bharat (32%), PMJJBY (15%), and PMMVY (13%)**.
- Non-SHG women also benefitted from scheme linkages during outreach programmes organized by BC Sakhis with support from CSOs.

However, barriers such as **delays in fund disbursement, lack of clarity on entitlements**, and **difficulty tracking scheme payments** were frequently cited by non-SHG women in FGDs.

5. Emerging Financial Aspirations and Digital Engagement amongst the young people

Encouragingly, the assessment found **growing financial confidence** among non-SHG women:

- Many non-SHG women expressed a desire to **save more, access credit, and use digital platforms**—provided they had continued handholding support.

- Use of digital financial services is increasing: **36% of respondents** used UPI or mobile banking platforms, with POS and Micro ATM services also becoming more acceptable and widely used.

However, digital adoption among non-SHG women still lags behind SHG counterparts due to lower exposure to digital literacy training and less experience with financial management.

6. Youth aspirations show an increase with improved access to scholarship schemes.

Youth aspirations have improved with scholarship access. Over 30% of non-school dropouts expressed aspirations for higher education or small enterprise development. Access to TTWD scholarships was also linked to delayed early marriage and improved educational investments.

7. Role of BC Sakhis in Reaching Non-SHG Women

BC Sakhis emerged as trusted, accessible financial intermediaries for non-SHG women.

1. They offered doorstep services for **account opening, documentation, Aadhaar seeding, and grievance redressal**—services typically difficult to access for individual women not part of a collective group.
2. FGDs revealed that non-SHG women frequently **turned to BC Sakhis first** before attempting to visit formal financial institutions, highlighting the importance of the BC model for financial inclusion.

The key recommendations are:

1. Expand Bank Linkage Programmes for Tea Garden Workers and young people

- Partner with tea garden management and banks to promote wage payments through bank accounts.
- Coordinate with ASRLM to facilitate account openings, particularly amongst non-SHG women and young people with support from existing SHGs.

2. Establish Customer Service Points in Tea Gardens

- Deploy BC Sakhis within or near tea estates for last-mile delivery of services.
- Use SHG-based BC Sakhis services with technical support from banks and infrastructure from tea estates.

3. Integrate Social Protection Entitlement Drives

- Conduct targeted drives to link women and youth with DBT-based welfare schemes in collaboration with other departments.

- Use SHG platforms to identify and support eligible beneficiaries using the entitlement tool.

4. Lead Credit Linkage Drives for SHG Women

- Organize structured loan camps in collaboration with banks and tea estate management.
- Provide financial counselling and simplify documentation processes.

5. Collaborate with Tea Companies to Leverage CSR Funds

- Design CSR proposals to support financial literacy, skilling, and SHG training.
- Implement these initiatives in partnership with ASRLM and local stakeholders.

6. Scale Financial Inclusion through Partnership with DWCD

- Align financial literacy efforts with Mission Shakti.
- Train women and adolescents for account access and DBT readiness.

7. Design and Disseminate Culturally Relevant Edutainment Campaigns

- Use creative, localized media to raise awareness on financial services and entitlements.
- Disseminate content through SHG platforms and peer-learning sessions.



INTRODUCTION



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Financial inclusion is a powerful tool for advancing equity and strengthening the agency of marginalized populations, especially rural women. The Bank Linkage Programme with Self-Help Groups (SHGs) has been a cornerstone in empowering women by integrating informal community networks with formal financial institutions. This access to affordable and timely credit helps reduce dependence on high-cost debt and supports investments in livelihoods.

Financial inclusion provides women with access to various financial services such as savings, credit, social security, and payments. This access enables women to start or expand income-generating activities, manage risks, and accumulate assets, thereby enhancing their economic empowerment. Providing financial education and raising awareness about financial services can enhance women's financial literacy and confidence, leading to greater financial inclusion¹

Access to financial services increases women's decision-making power within households and communities. It enhances their agency and ability to make choices that affect their lives and well-being. Financial inclusion positively impacts women's education and health outcomes by providing the means to invest in these areas. This, in turn, contributes to overall gender equality.²

In Assam, the Assam State Rural Livelihoods Mission (ASRLM) promotes financial literacy and inclusion through its *Dasasutra*—ten guiding principles under the National Rural Livelihoods Mission (NRLM).

¹Kehinde, Segun & Moses, Chinonye & Taiye, Borishade & Kehinde, Oladele & Obembe, Nifemi & Simon-Ilogho, Busola. (2023). *Remittances Review Effect Of Financial Inclusion On Gender Equality And Social Empowerment*. 8. 661-672. 10.33182/rr.v8i3.44.

²Dinh Le Quoc, University of Finance and Marketing, Ho Chi Minh City, Vietnam(2024). *The relationship between digital financial inclusion, gender inequality, and economic growth: dynamics from financial development*.

A key innovation is the Bank Sakhi model, which trains SHG members as Business Correspondents. These women serve as trusted community intermediaries, improving last-mile delivery of financial services and gaining meaningful income opportunities. By managing digital tools, facilitating savings, and enabling access to insurance and pensions, Bank Sakhis become financially empowered themselves—enhancing their voice and decision-making power within households and communities.

This model builds on the Business Correspondent (BC) framework introduced by the Reserve Bank of India in 2006, which recognized agent-led banking as central to deepening financial inclusion. Despite the widespread opening of accounts through initiatives like Pradhan Mantri Jan Dhan Yojana (PMJDY), usage among women and marginalized communities remains limited due to geographic, social, and informational barriers.

In Assam's tea garden, hill, and flood-affected districts, these challenges are especially acute. ASRLM, through over 3 lakh SHGs with 39 lakh women, is scaling up the deployment of BC Sakhis and Digi-Pay Sakhis to improve access to financial services and government safety nets in these vulnerable areas.

Since 2019, UNICEF and the Assam State Rural Livelihoods Mission (ASRLM) have collaborated to strengthen the capacities of BC Sakhis—women from Self-Help Groups trained to deliver financial services—to promote financial and digital inclusion, particularly in tea intensive districts. This partnership has evolved from 9 tea gardens in 2021-22 to cover 84 tea gardens in 2023 in five districts to 205 tea gardens in 2024-2025.

This initiative was a tripartite engagement between ASRLM, UNICEF and civil society organizations - Assam Branch Indian Tea Association (ABITA) and Bhartiya Cha Parishad (BCP). ASRLM and UNICEF worked together at the state level to adapt ASRLM guidelines on financial inclusion drives for tea gardens while ABITA and BCP were actively engaged in mobilizing and linking tea garden residents to the BC Sakhis network.

The **underlying theory of change of this programme intervention** is

IF there increased knowledge amongst the tea garden women and young people on various financial inclusion services and social protection programmes

IF there is increased acceptance of the value add of these services and social protection programmes including scholarships in women and young people's lives

IF CSOs have capacities and are committed to work with ASRLM and other line departments to facilitate the process

IF the tea garden management understands the benefits of financial inclusion services and social protection programmes reaching its women workers and their families and commit to support

IF ASRLM commits to working specifically with tea and non-SHG women and young people by adapting its guidelines

IF BC Sakhis have the capacities to deliver financial inclusion services to the non-SHG women and young people in the tea gardens

IF district officials of DWCD, TTWD and other line departments implement tea garden focused initiatives to address the bottlenecks

IF frontline workers work closely with the CSO teams in reaching out to women in the tea gardens

THEN there will be increase in coverage of financial services AND increase in coverage of social protection programmes and scholarships for women and young people

THEN there will be interest and aspirations of young people to complete education and earn their livelihood

THEN there will be reduced instances of child marriage in the tea garden communities.



OBJECTIVES



This assessment therefore seeks to address the following key research questions:

1. Whether there is an increase in the coverage of financial and digital inclusion services provided by BC Sakhis in the tea gardens, primarily amongst the non-Self Help Groups women who are not their de-facto clientele?
2. How has financial inclusion, through the BC Sakhi model, acted as an enabler for access to social protection schemes among tea garden workers, particularly for young people and women who are not members of the Self-Help Groups?
3. To what extent have capacity-building efforts and CSO engagement contributed to expanding the BC Sakhis' network, ensuring last-mile delivery of financial services in tea garden areas?

By focusing exclusively on tea garden workers, this assessment acknowledges the structural barriers they face and seeks to generate evidence on the role of community-based, women-led financial inclusion models in improving equity and social protection outcomes for one of Assam's most marginalized populations.



ETHICAL CONSIDERATIONS



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Employing qualitative methods such as interviews and discussions to gather stakeholder perspectives, this study prioritized ethical considerations. To ensure participant well-being and maintain research integrity, informed consent was obtained prior to each interview. Participants were provided with comprehensive information regarding the study's purpose, nature, and potential implications, and were explicitly informed of their voluntary participation and right to withdraw. Furthermore, all audio-visual recordings were conducted only with explicit consent.



LIMITATIONS



The study was conducted after the project intervention was over with a likelihood of limited recall value by the respondents. This assessment has not looked into the correlation between having a bank account and change in women's empowerment though it has looked into the access to social protection schemes by households.



METHODOLOGY



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A mixed-method approach with both qualitative and quantitative components was used for the rapid assessment. A stratified purposeful sampling method was applied in the assessment based on a set of characteristics for qualitative and quantitative data collection.



SAMPLING



Quantitative Survey

Category	Sampling
No of districts covered	5
No of blocks covered	17
No of Tea gardens included in survey	42 (20% of the total 205 tea gardens)
District wise sampling for household survey	
Sivasagar (no. of households)	61
Charaideo (no. of households)	48
Dibrugarh (no. of households)	260
Udalguri (no. of households)	119
Tinsukia (no. of households)	161
Total number of households surveyed	649
Total number of households with SHG members	109

Quantitative Survey

Type of respondents	Sample size		
No of tea gardens covered	42		
No of blocks covered	17		
BC Sakhis interviewed	48		
District officials interviewed	26		
No of FGDs conducted in each district at tea garden for adolescent groups and women	FGD for women	FGD for adolescent and young respondents	Total FGDs
Udalguri	7	7	14
Dibrugarh	17	16	33
Tinsukia	4	9	13
Sivasagar	3	2	5
Charaideo	3	1	4
Total no of FGDs	34	35	69
No of respondents in FGD (Women)	402		
No of respondents in FGD (Adolescent)	256		

■ Profile of respondents

Average size of household	5
Gender of household head	
Male	66.0%
Female	34.1%
Social category	
OBC	94.1%
ST	2.0%
SC	1.7%
General	2.1%
Religion	
Hindu	88.0%
Christian	11.7%
Muslim	0.3%

Highest education qualification head of household	
Primary education	37.0%
No formal education	29.1%
Secondary education	25.4%
Higher secondary	6.3%
Graduation and above	2.2%

Occupation of household head	
Tea garden worker	79.4%
Self- employed	8.9%
Others	6.8%
Unemployed	4.3%
Private sector employee	3.9%
Government employee	2.5%
Farmer	1.4%



FINDINGS



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Headline results

Awareness of financial and digital inclusion services

1. 99.8 percent of the households reported that it is useful to have bank accounts.
2. 67 percent of the households surveyed said that they knew about BC Sakhi programmes.
3. 63.7 percent of the households survey reported that they have interacted with BC Sakhis.
4. 68 percent find Point Of Sale (POS) machine service and ATMS useful for them.
5. 80% of respondents stated that the ABITA and BCP team members (CSOs) informed them about financial, digital literacy and inclusion drives/bank melas.
6. 66.7% of non-SHG household are aware of BC Sakhi programme and 62% non-SHG of them have used the services provided by the BC Sakhi, including support in opening accounts, document verification etc.

Use of financial and digital inclusion services

1. 31 percent of the households reported that they use the services provided by BC Sakhis at least once a month while 15 percent said that they use the service once in a quarter.

2. 80% of respondents credited CSOs for information about bank services and resolving issues.
3. More than 50% of the respondents reported that the BC Sakhis assist them in filling up forms for account opening, verification of documents etc.

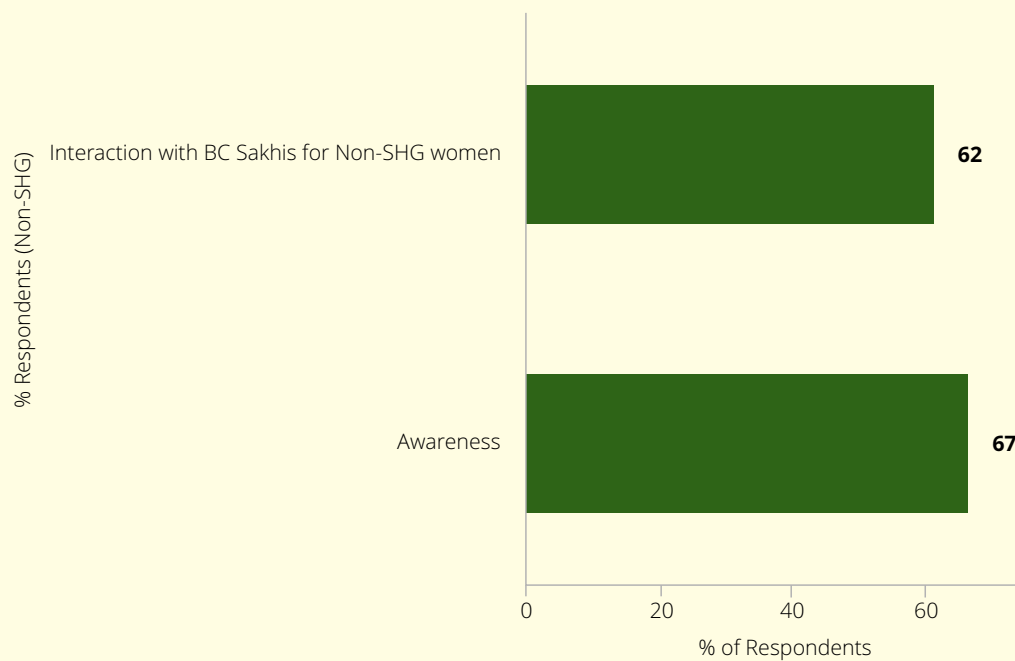
Access to social protection schemes including scholarships

1. 69% of the sampled households have accessed social protection schemes through direct benefit transfers.
2. 69% of the respondents in the household survey stated that having access to schemes such as health insurance is important to address major health expenditures.
3. The top six schemes that the households reported they have accessed are
 - i. Orunodoi - 37%
 - ii. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana - 32%
 - iii. Pradhan Mantri Jeevan Jyoti Bima Yojana - 15%
 - iv. Pradhan Mantri Jan Dhan Yojana - 14%
 - v. Pradhan Mantri Matru Vandana Yojana - 13%
 - vi. TTWD scholarships – 12%

Finding 1: The programme intervention in five districts has led to increased coverage by BC Sakhis on financial and digital inclusion services amongst non-SHG women with active support of the CSO partners of UNICEF and the tea garden management.

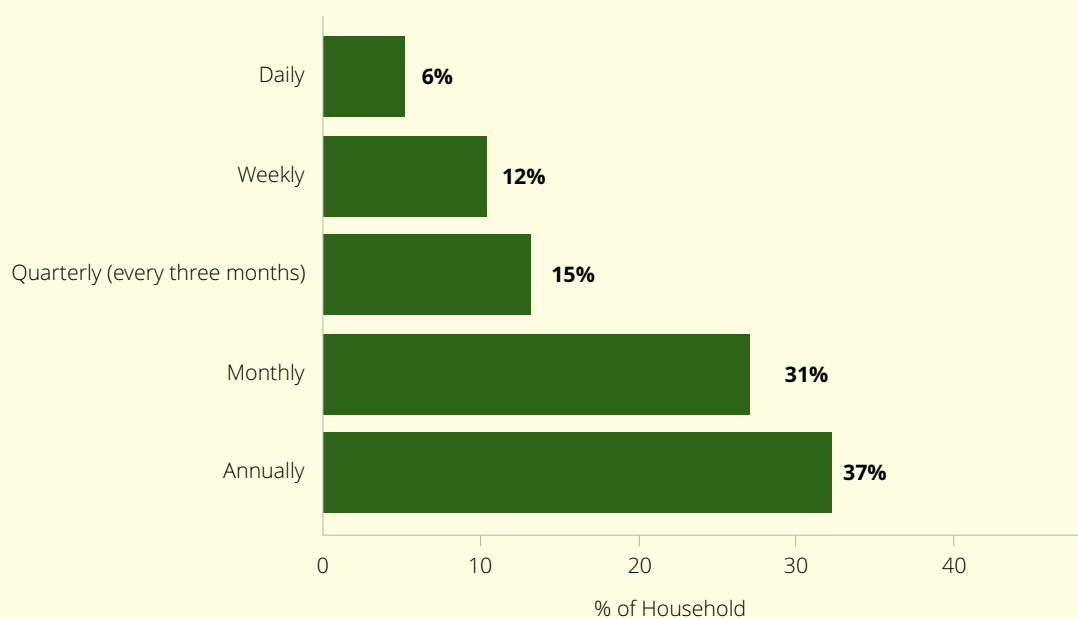
Finding 1.1. There is increased awareness of the BC Sakhi programme amongst the non-SHG women and more women are accessing their services. 67% of the households surveyed said that they were aware of the BC Sakhi programmes and 62% of the households reported that they have interacted with BC Sakhis. 31 percent of the households said that they use the services provided by BC Sakhis at least once a month. More than half of non-SHG women respondents received support from BC Sakhi in filling out bank account details and verification of documents. With requests for updates regarding passbooks, account balances, and quick money transfers being regularly sought after, digitalization has made the process feasible, less time-consuming, and convenient for people, BC Sakhis noted in the FGDs.

Awareness of BC Sakhi Programme and interaction with BC Sakhis



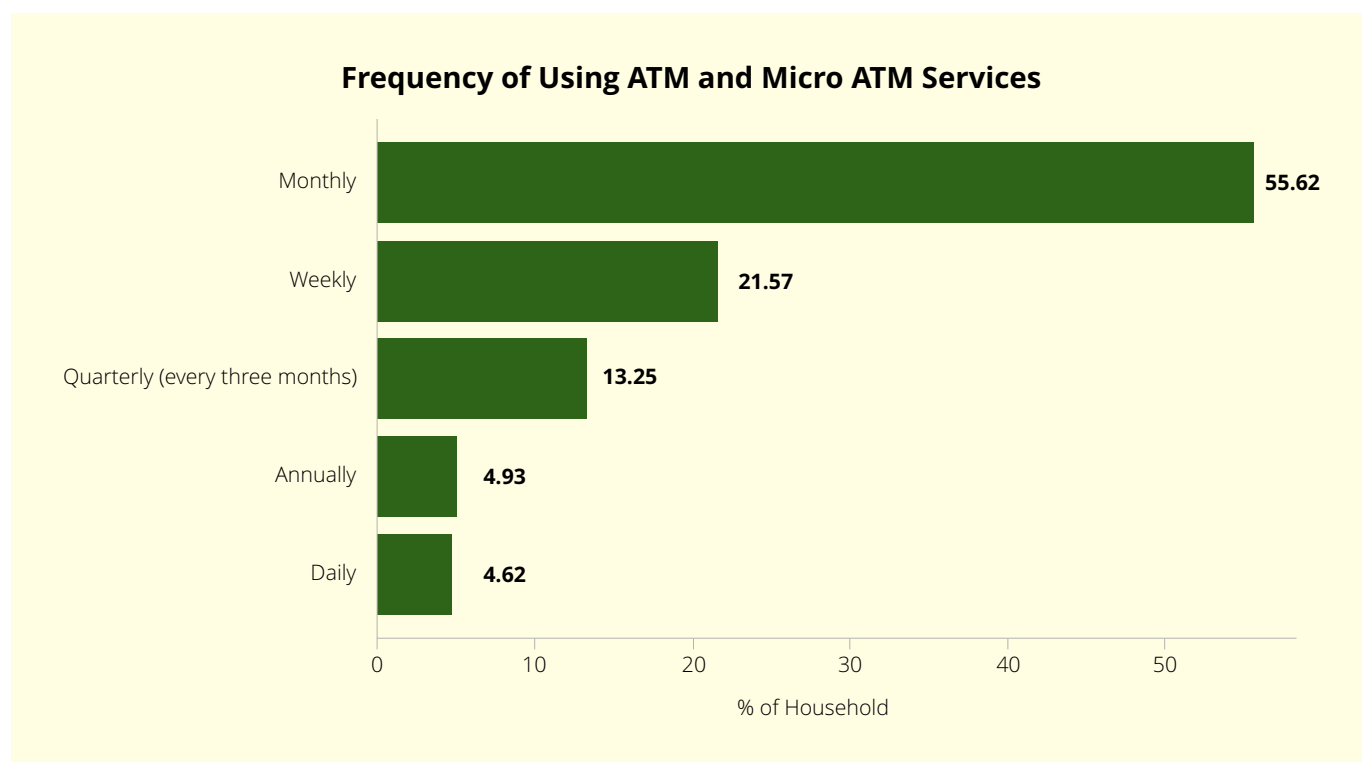
Almost all the Sakhis commented on the growing numbers in bank account openings, scheme beneficiaries, digital transactions, and Aadhaar seeding for credit linkages.

Frequency of Use of BC Sakhi Services (% of Households)



Finding 1.2. There is an increased awareness and use of digital inclusion services in the tea garden households.

79 percent of the total households surveyed reported that there is growing awareness on the use of ATM services and 68 percent of them found POS machine service and ATMs useful to withdraw cash.



55.6 percent of the households surveyed said that they use ATMs and micro ATMS every month and 36 percent reported that they frequently rely on and use UPI and other mobile banking applications. According to the BC Sakhis the availability of digital financial services through Common Service Points and Micro ATMs has helped cut down visits to banks and added transportation costs for tea-intensive areas which are largely under-banked. The outreach programmes held at Adolescent friendly Centres promoted by UNICEF were a catalyst in promoting awareness and facilitating the digital inclusion services, the respondents noted.

Everyone in my family has a bank account. My parents mainly use these accounts to receive wages from estate work and to save money. Having a bank account has made it much easier for us to manage our finances, pay bills, and plan for future expenses. It also gives us a safe place to keep our money, instead of depending on cash- Respondent, Youth Group, Helenbari Tea Estate

Finding 1.3 : The increase in coverage was made possible due to the catalytic support of the CSO partners, ABITA and BCP and the tea garden management and the increased capacities of the BC Sakhis to reach out to these women.

80% of respondents stated that the ABITA and BCP team members (CSOs) informed them about financial, digital literacy and inclusion drives/ bank melas. 40% of the respondents reported that ABITA and BCP supported them with additional information on documents required to open bank account and financial services that are available.

The key factors that enabled increased coverage were -

- An elaborate planning mechanism introduced by ASRLM with support from UNICEF as Standard Operating procedures helped in meticulous planning and implementation in a coordinated manner by the district ASRLM and the CSO teams.
- CSOs coordinated with tea garden managers to schedule outreach programmes in collaboration with frontline workers i.e. AWWs and ASHAs, at worker-convenient hours to disseminate information on the BC Sakhi services including financial inclusion services and on social protection schemes, such as Pradhan Mantri Matru Vandana Yojna and Wage Compensation, particularly to non-SHG women.
- The BC Sakhis during the FGDS mentioned that there is an increase in the support received from the tea garden management. This was facilitated by CSO partners who were the intermediaries between the management and the government system.

Earlier, I found it difficult to travel to the bank to open an account. However, with the assistance of the tea garden coordinators (CSO team) and the support of the BC Sakhis, I was able to open a bank account within the tea garden itself." — Respondent, Women's FGD, Harishpur Tea Estate, Dibrugarh

Finding 1.4. District and block ASRLM officials support led to increased capacities of the BC Sakhis to deliver progarmems in tea gardens, particularly amongst the non-SHG women who are not conventionally a part of their customer base:

- **Building capacities of BC Sakhis through Rural Self Employment Training Institute (RSETI) and the Indian Institute of Banking and Finance (IIBF) certification :** BC Sakhi respondents said that they had undergone a week-long and govt funded training with RSETI during which they were educated on the operation of basic financial services like withdrawals, deposits, remittances, loans, and insurance, digital banking, use of electronic devices like Micro ATMs and Point-of-Sale (POS) machine and so on. After 6 days of training, all the applicants appeared for the Indian Institute of Banking and Finance (IIBF) exam, and upon clearing the exam, they were provided with a certificate that officially recognized their appointment as a BC Sakhi.

- **Regular monitoring and capacity-building support via weekly check-ins :** Almost all respondents said they undertook regular and systematic actions to monitor and evaluate Sakhis' operations and their progress through weekly meetings, telephonic conversations and updates on WhatsApp groups with the Sakhis operating under them.
- **Used tools like livelihood trackers to monitor the use of funds:** The officials in Dibrugarh mentioned using livelihood tracker which monitors how women beneficiaries are utilizing money received from social protection schemes. Money is mostly utilized by investing in livestock, household and educational expenses for their children.
- **Around 50% of the respondents specifically mentioned undertaking weekly and monthly visits to the tea-intensive areas** in their assigned districts to engage with the community and their grievances on a firsthand basis.
- **Organized structured financial literacy programs in local languages and interactive games to spread awareness:** District officials in Udalguri and Tinsukia mentioned their recent efforts to support BC Sakhis to use fun and interactive games such as snakes and ladders, in the financial literacy and inclusion drives conducted for women in tea-garden areas.

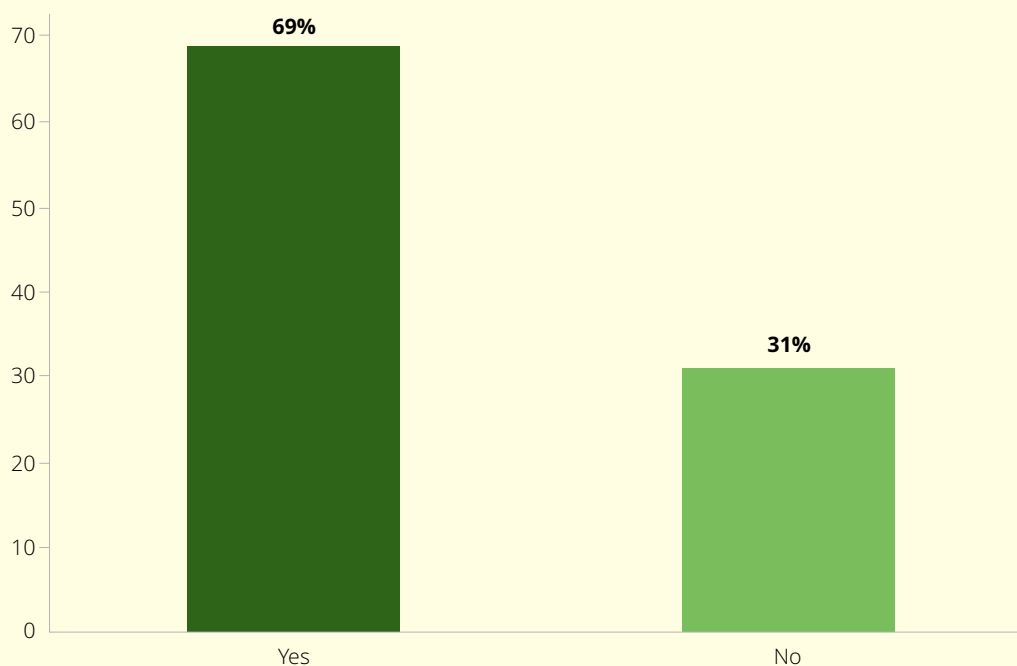
Finding 1.5. The emphasis on savings by the tea garden communities is less. More than 50 percent of the households reported that they save less than 10 percent of their income annually which approximately is around INR 8,000.

Finding 2: The financial services has been a catalyst in enabling women and young people access social protection schemes and scholarships for both SHG and non-SHG households. This implies that the programme has reached greater number of households in terms of access to social protection schemes and scholarships.

Finding 2.1. 69% of the sampled households have accessed social protection schemes (maternity benefit schemes, insurance schemes, Ouronodoi and scholarships) in the past one year in five districts. 59% of the households said that it is important to have health insurance schemes. The top six schemes that the households reported they have accessed are

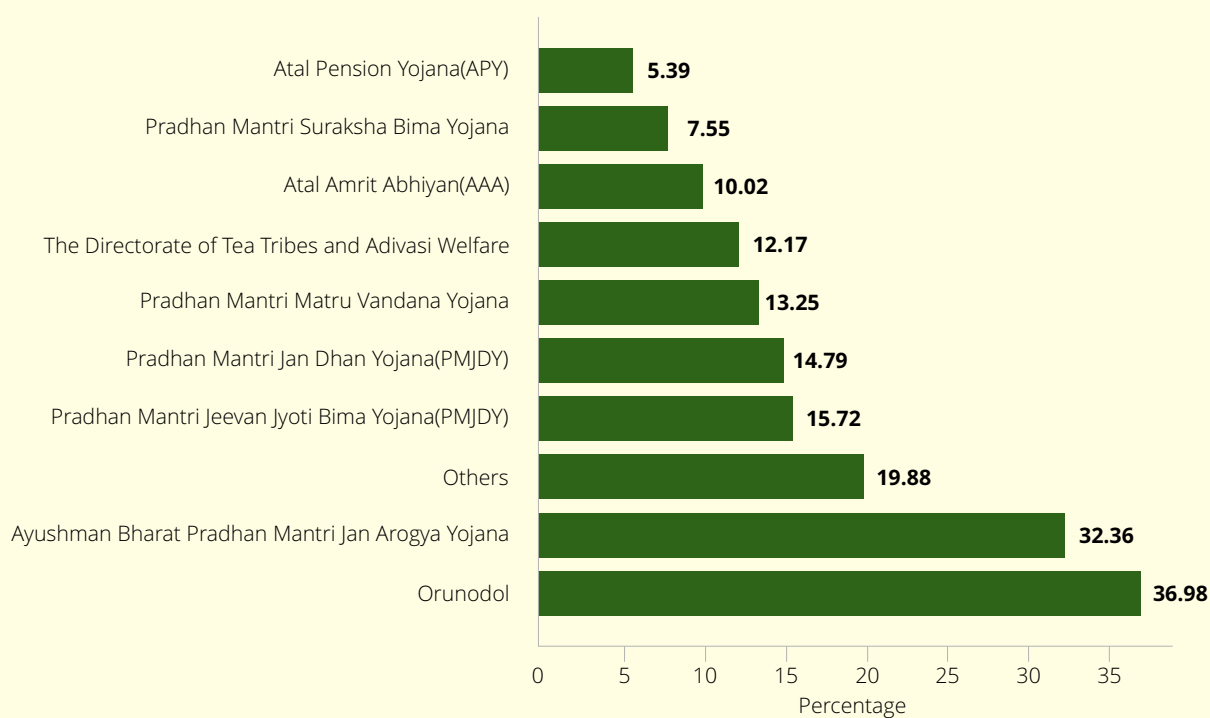
1. Orunodoi - 37%
2. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana - 32%
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4. Pradhan Mantri Jan Dhan Yojana - 14%
5. Pradhan Mantri Matru Vandana Yojana - 13%
6. TTWD scholarships – 12%

% of Household Respondents Who Have Availed SP Schemes



89% of the respondents in the household survey stated that having access to schemes such as health insurance is important to address major health expenditures. However, some barriers remain, including delays in benefit disbursement and lack of clarity on scheme details.

% Household Survey Respondents Availing Social Protection Schemes



Finding 2.2. 12.1% of the households surveyed said that one of their family members in their household has received scholarships. During the FGDs with young people they shared that close to 60% of those who had applied for schemes it in their bank account and 8% received it in their post office account. 29% responded to the delay in receiving the scholarships.

Finding 2.3. Scholarship schemes have enabled adolescents to continue their education. More than 30% of youth respondents (non-school dropouts) in all districts expressed their interest to financially invest in higher studies such as pursuing a Bachelors' degree and/or setting up a small business for boosting the family's income

With the introduction of different schemes, I have seen a positive change in my life and in the lives of others in our tea garden. I can even save a little for emergencies, which was not possible earlier. This support has brought a sense of relief to me. One women respondent in Bijlibari tea garden, Dibrugarh

- 50% of the youth interviewed used scholarships for school-related expenses. 10% of the youth mentioned using the scholarship money for health and household expenses.
- Improved aspirations due to educational investments and increased financial literacy was evident during the group discussions. The adolescents and youth who have been part of financial, digital literacy and inclusion drives stated aspirations for engaging in micro-enterprise and growing financial assets.
- Additional support from tea garden management (e.g., free transport, infrastructure) aided retention. For example: in Sewpur tea garden of Tinsukia district, provisions have been undertaken by the tea garden management to provide a scholarship of Rs.2,000/- to assist students with admission expenses. In Dibrugarh district, in tea gardens like Muttuck tea garden, the tea management authorities were more proactive in arranging services like free bus services and books for the school going students.

I came to know about the Pre-Matric and Post-Matric Scholarship schemes through information sessions organized in our community. These awareness campaigns helped me understand the eligibility criteria and application process. As a result, I applied for the scholarship, which significantly eased the financial burden of my education by covering school and tuition fees. This support has allowed me to focus more on my studies and plan for my future- Respondent in FGD youth group Bokel tea garden, Dibrugarh

Finding 2.4. Scholarship access, such as TTWD's Post-Matric scheme, supported to delay early marriage. One third of the young people interviewed mentioned applying for and receiving post-matric scholarships like the Tea Tribes Welfare Department of Assam Scholarship (Directorate of Tea Tribe Welfare, Assam). The FGDs with young people with across all the districts reflect a rising awareness and access to post-metric scholarships like TTWD Post Metric scholarships.

40% of the respondents from young people during FGD stated that the continued work with parents by the CSO teams have led to parents having a positive attitude towards education. Many parents who were part of FGD, in Udalguri district, said that they would want their children to go to schools and complete their education.

Qualitative study showed that while scholarships have helped in increasing enrollment and continuing of education among girls but there are inter-district variations. In districts with better access to scholarships (e.g., Sivasagar, Charaideo), school enrollment among girls improved. However, the impact of scholarships in districts like Udalguri is much less as derived from discussions with young respondents in FGD.

The scholarship amounts were often too low for long-term education planning. Respondents stated that the scholarship money was not sufficient for future savings, especially higher education. And gaps in scholarship access and insufficient amounts still hinder broader impact on education.

My friends and I have benefited from scholarships schemes by TTWD. Being part of awareness programmes and the adolescent clubs has helped me a lot. The scholarship helped me to prioritize education. The awareness programmes on financial inclusion helped me to understand how to manage money and save for the future. I have decided not to get married early. By focusing on education, I also have the time to think about what I want to do with my life before making such a big decision regarding my marriage. Respondent, Youth FGD, Khoomtai tea garden, Charaideu



BARRIERS AND BOTTLENECKS

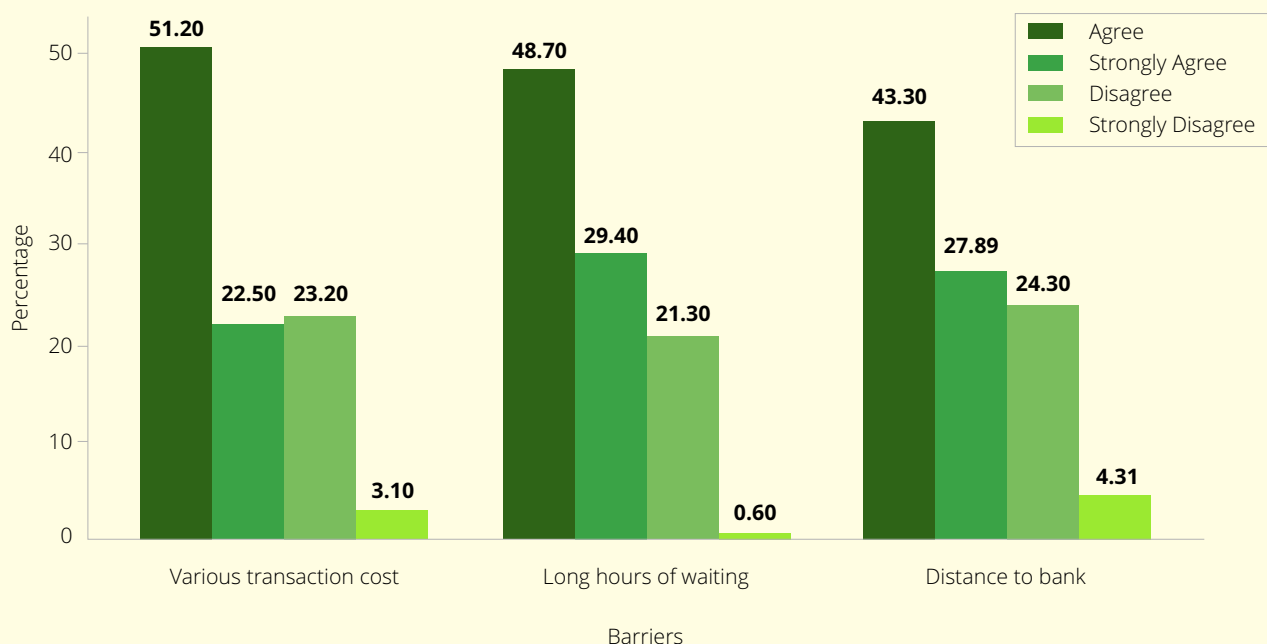


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■ Accessing financial services in tea gardens

- 1. Distance to Financial Institutions:** 71.1% of respondents said that the greater the distance to banks and Common Service Centres, the harder it becomes to access their services.
- 2. Transportation Costs:** 73% of the respondents agreed that additional transportation costs to reach banks and CSC centres pose a significant concern for residents in these underbanked areas. These transaction costs make it challenging for many to afford financial services.
- 3. Lack of Awareness and Information:** Lack of information and inadequate knowledge on the documents needed to avail banking services including opening of bank accounts still continue to be a bottleneck in availing banking services.
- 4. Affordability and Savings:** Low wages and minimal savings are considerable factors behind the limited interest and usage of financial services among people living in tea gardens.
- 5. Time and Opportunity Costs:** Long hours of waiting in the bank and the potential wage loss associated with this discourage people in tea garden areas from availing financial services provided by formal institutions.

Household response to barriers in access to banking services



Barriers in availing social protection schemes in tea gardens

- Delay in receiving the money:** For those who successfully enroll, the first installment of financial aid or benefits can take several weeks to a few months, depending on the scheme and local administrative efficiency. As a result, often the respondents do not track whether the money has been transferred to their account. They also noted that this delay, impacts negatively on their education, for young people and in getting the benefits from the money transfers particularly for women who are eligible for maternity benefit programmes.
- Distance to the bank to withdraw benefits :** While there is an increase in the use of micro-ATMS, still many go the banks to withdraw money, some of the respondents noted in the qualitative survey. Often the long distances between the gardens and the banks are a deterrent in applying for schemes.

More than half of the respondents (64 percent) noted that they reach out to banks or post office in case of grievances; 36 percent to BC Sakhis and 33 percent to community leaders.

We have applied for scholarship schemes; however, the delay in disbursement means the funds are often not available when we need them most. Since there is no clarity on when the amount will be credited, we remain uncertain about the right time to check our bank accounts. This lack of predictability in receiving the benefits poses a significant challenge.

DROP OUT AMONGST TEA GARDEN CHILDREN FROM SCHOOL



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This assessment, as part of the qualitative study component, investigated the reasons for drop out amongst the tea garden children, which is one of the highest in the state.

- **Economic necessity:** Youth prioritized contributing to household income. 40% of the youth respondents across all the districts shared with the investigators that earning early and boosting the family income was a common concern among families residing in tea-intensive areas, due to the low wages offered by the tea industry. A lot of youth respondents, short-term opportunities for quick cash seem more inviting and rewarding than spending time at school
- **Parental illiteracy and undervaluing of education:** Investing in education for many families continues to be perceived as a burden and not as an asset. Most of their parents never had the opportunity or access to quality education, and therefore, education was hardly prioritized over basic economic necessities.
- **Long distances to schools and transport costs:** Another factor in cases of school dropouts in tea-intensive areas, especially for girls, was the distance required to travel from home to school. For many, the schools were located at a distant location, and thus daily transportation was neither convenient nor cheap.
- **Perception of early marriage as a viable future due to socio-cultural norms and lack of academic support and guidance:** Lack of guidance and academic opportunities lead the adolescents to see marriage is a viable solution. Few young girl respondents expressed their

potential interest in dropping their education mid-way if they happen to find a 'good' match for marriage. This was mostly observed in the interior tea gardens.



RECOMMENDATIONS

1. Expand Bank Linkage Programmes for Tea Garden Workers

- **Possible Action:** Initiate partnerships with tea garden management and banks to continue and expand bank linkage efforts for workers.
- **Focus Areas:** Enable Aadhaar-enabled payments by linking workers' wages directly to bank accounts.
- **Partnerships:**
 - **Banks:** Facilitate account opening and AEPS setup.
 - **Tea Garden Management:** Support wage integration and mobilize workers.
 - **ASRLM:** Coordinate awareness and SHG facilitation.

2. Establish Banking Access Points in Tea Gardens

- **Possible Action:** Partner with banks and tea and deploy Business Correspondent (BC) Sakhis within or near tea estates.
- **Focus Areas:** Last-mile banking services to SHG members and tea workers.
- **Partnerships:**
 - **Banks (RRBs, IPPB):** Provide technical support, appoint Bcs.
 - **Tea Garden Management:** Allocate space and ensure basic infrastructure.
 - **ASRLM:** Identify SHG-based BC Sakhis and support community mobilization.

3. Integrate Social Protection Entitlement Drives

- **Possible Action:** Organize drives to link women, SHG members, and youth with social protection schemes under Mission Shakti.
- **Focus Areas:** Direct Benefit Transfers (DBTs), pensions, scholarships, insurance.

- **Partnerships:**

- **DWCD:** Align entitlements with Mission Shakti's agenda.
- **Tea Garden Management:** Provide referrals and recognize eligible workers.
- **ASRLM:** Use SHG networks to identify beneficiaries and facilitate linkages.

■ 4. Lead Credit Linkage Drives for SHG Women

- **Possible Action:** Conduct structured credit linkage camps within tea gardens in collaboration with banks and with tea management facilitation.
- **Focus Areas:** Enable access to working capital and enterprise finance for SHG women.
- **Partnerships:**
 - **Banks:** Process SHG loans and provide financial counseling.
 - **Tea Garden Management:** Mobilize families and provide community spaces.
 - **ASRLM:** Lead mobilization, documentation, and handholding of SHGs.

■ 5. Collaborate with Tea Companies to Leverage CSR Funds

- **Possible Action:** Develop proposals to partner with tea garden companies for CSR-funded training, capacity building, and financial literacy programmes.
- **Focus Areas:** Economic empowerment through SHG training, skilling, and awareness.
- **Partnerships:**
 - **Tea Companies:** Fund initiatives under CSR.
 - **ASRLM:** Design and implement programmes in collaboration with local stakeholders.

■ 6. Scale Financial Inclusion through Partnership with DWCD

- **Possible Action:** Work closely with DWCD to scale financial inclusion for women and adolescents under the Mission Shakti programme.
- **Focus Areas:** Financial literacy, account access, and DBT readiness for youth and women.

- **Partnerships:**

- **DWCD:** Provide technical support and integrate with Mission Shakti activities.
- **ASRLM:** Deploy BC Sakhis to support access, training, and awareness.

■ 7. Design and Disseminate Culturally Relevant Edutainment Campaigns

- **Possible Action:** Co-develop and roll out culturally tailored edutainment tools to promote financial literacy and entitlements.
- **Focus Areas:** Awareness-building among SHG women using creative, localised media.
- **Partnerships:**
 - **DWCD:** Collaborate in content development.
 - **ASRLM:** Disseminate through SHG platforms and facilitate peer-to-peer learning



ANNEXURES

Annexure 1: Household survey

Date:

Name of the investigator:

Start Time:

End Time:

Tea Garden:

Block:

Gram Panchayat:

District:

Section 1: Household Information

1. Respondent's Name: _____
2. Household Size: _____
3. Gender of Household Head:
 - a. Male
 - b. Female
 - c. Other
4. Age of Household Head: _____
5. Social Category:
 - ST
 - SC
 - General
 - OBC
 - Others (Specify)_____
6. Religion:
 - Hindu
 - Muslim
 - Christian
 - Sikh
 - Buddhist
 - Jain
 - Others (Specify)_____

7. Highest Educational Qualification of Household Head:
- No formal education
 - Primary education
 - Secondary education
 - Higher secondary
 - Graduation and above
8. Occupation of Household Head:
- Tea Garden Worker
 - Farmer
 - Self-employed
 - Government Employee
 - Private Sector Employee
 - Unemployed
 - Others (Specify): _____
9. Do you or anyone in your household have a savings bank account? (Bank/Post office/Jan Dhan)
- Yes
 - No

Section 2: Financial services coverage and financial behaviour

10. A bank savings account as a financial service is useful.
- Strongly Agree
 - Agree
 - Disagree
 - Strongly disagree
11. Having a Post Office Savings Account Post office savings account is helpful.
- Strongly Agree
 - Agree
 - Disagree
 - Strongly disagree
12. People living in tea garden areas rely on availing loans through the aid of SHGs.
- Strongly agree
 - Agree
 - Disagree
 - Strongly disagree
13. It is important for family members to get access to medical/health insurance.
- Strongly agree
 - Agree

- Disagree
- Strongly disagree

14. Do you have easy access to livelihood-related Insurance (Crop & Livestock) in your area?

- Yes
- No

15. There is a growing awareness and use of ATMs for performing various banking transactions in your area (block).

- Strongly agree
- Agree
- Disagree
- Strongly disagree

16. The services provided by the Customer Service Points (CSPs) in your area have been useful and reliable.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

17. Are there Common Service Centres (CSCs) in your area (block)?

- Yes
- No
- Don't know

18. The services provided by Common Service Centres (CSCs) have enabled people in tea garden areas to get easy access to social protection schemes.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

19. I frequently use and rely on mobile banking apps (UPI like Paytm, Google Pay, etc.) for carrying out cashless transactions.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

20. I think that Point of Sale (POS) Machines/Micro ATMs provide useful financial services.

- Strongly agree
- Agree

- Disagree
- Strongly disagree

21. How often do you use these financial services mentioned above? (Bank Saving account/Post Office Savings account/Loans through SHGs/medical-health insurance/Livelihood insurance/ATM/CSP/CSC/Mobile banking app/POS-Micro ATM)

- Daily
- Weekly
- Monthly
- Quarterly (every three months)
- Annually

22. The greater the distance of the bank, the more the challenging it becomes in accessing these financial services.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

23. The long hours of waiting in the bank and the wage loss it leads to discourage people in tea garden areas from availing the financial services provided by banking and other formal/semi-formal institutions.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

24. The lack of availability or knowledge about the required documents has become a hurdle for people to get easy access to financial services.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

25. There is an absence of financial literacy/information regarding the access and use of financial services in your area (block).

- Strongly agree
- Agree
- Disagree
- Strongly disagree

26. The various transaction costs (e.g. transportation costs to banks or additional payment of service fees) make it challenging for many to afford such financial services.

- Strongly agree
- Agree

- Disagree
- Strongly disagree

27. The low wages/savings is a major reason why people in tea gardens are not familiar with using various financial services (e.g. Opening bank accounts/ using ATMs, etc.).

- Strongly agree
- Agree
- Disagree
- Strongly disagree

28. How do you primarily save money? (Select all that are applicable)

- At home (cash)
- Bank account
- Post Office
- Self-Help Group (SHG)
- Others (Specify): _____

29. How much are you able to save monthly?

- No savings
- Less than 10%
- 10% - 20%
- 20% - 30%
- More than 30%

30. Have you participated in Bank Mela in your area in the last one year?

- Yes
- No

31. If yes, please specify the ways in which you found your participation in the mela useful/ informative?

- Learning about the importance of opening bank accounts
- Gaining knowledge about the services provided by CSCs and CSPs
- Growing importance of digital/cashless transactions
- Information regarding the access to formal credit/loan services
- Awareness about BC Sakhis and their services
- Any other (specify)

32. Are you familiar with the BC Sakhi program in your area?

- Yes
- No

33. Have you interacted with a BC Sakhi in your area?

- Yes
- No

34. If yes, then how many times in the past one year?

- Daily
- Weekly
- Monthly
- Quarterly (every three months)
- Annually

35. The BC Sakhis have efficiently helped me in the process of form fill-up for opening a bank account.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

36. The BC Sakhis have efficiently assisted me in the submission of forms and other documents for getting access to financial services.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

37. Have you received the guidance of the BC Sakhis during the process of document verification?

- Yes
- No

38. Are door-to-door digital transaction services provided by the BC Sakhis?

- Yes
- No

39. I consult the BC Sakhis for availing of formal credit/loan services.

- Daily
- Weekly
- Monthly
- Never

40. The BC Sakhis frequently conduct awareness drives on easy access to banking services and other social protection schemes.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

41. Rate the effectiveness of their services.

- Not satisfied
- Neutral

- Moderately Satisfied
- Highly Satisfied

Section 3: Financial Inclusion and Social Protection Schemes

42. Are you or anyone in your household availing any government social protection/social welfare schemes?

- Yes
- No

43. If yes, which of the following schemes have you availed in the past? (Select all that are applicable)

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Matru Vandana Yojana (PMMVY)
- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)
- Atal Pension Yojana (APY)
- Atal Amrit Abhiyan(AAA)
- Orunodoi
- The Directorate of Tea Tribes and Adivasi Welfare (TTWD) pre / post metric scholarship (eg. Simon Singh Horo scholarship)
- Others (Specify): _____

44. How did you receive your benefits from social protection schemes? (Select all that are applicable)

- Assistance in the opening of bank accounts
- Bank transfer
- Cash
- Post Office
- Through intermediaries/SHGs
- Others (Specify): _____

45. How and by whom have you received assistance in the opening of bank accounts?

46. Do you face any issues while accessing government social protection schemes and receiving benefits?

- Yes
- No

47. If yes, specify: _____

- Information about money transfer
- Delay in receiving the money
- Distance to the Bank
- Others (Specify) _____

48. Whom have you approached to resolve the problem? (Select all that are applicable)

- BC Sakhi
- Block Office
- Gaon Bura/Community Leader
- VO/SHG
- Panchayat Office
- Bank/Post Office
- CSC/CSP
- If Others (specify)

49. Can you share how the BC Sakhis have helped in grievance redressal? (for e.g. The kind of assistance in resolving issues related to inactive/ non-functioning bank accounts) _____

Section 4: Suggestions

50. What suggestions do you have for improving financial inclusion in your area? (Select all that are applicable)

- Increase financial literacy programs
- Reduce transaction costs (travel cost, waiting in the bank etc)
- Improve banking infrastructure
- More accessible loans
- Others (Specify): _____

Thank You

Annexure 2: Focused Group Discussion tool BC Sakhis

Date:

Name of the investigator

Start Time:

End Time:

SI No	Name	Age	Social Category	Religion	Tea Garden /GP Circle	Block - District

Discussion:

A. Universal Area Coverage/ Access to financial services:

- What are the type of financial services you have access to in your area? (banks, savings, *insurance*, ATM, customer service points, mobile banking etc.)
- What are the services that you offer as part of your work?

B. Financial Literacy/ Awareness and facilitating inclusion:

- What changes have you observed in the community regarding access to and usage of financial services?
- What are your views on the digitalisation of banking services?
- How have digital services (mobile banking, UPI payment) affected your role as BC Sakhi?
- How actively are the women of the tea garden areas availing the social security schemes and responding to the financial and digital services available to them? (*probe*)
- Do you think the youth (ages 13-19) and adolescents in the community are becoming more financially aware and engaged?
- Are the members of the community involved in creating awareness on digital and other financial services, and social protection schemes? (probe: on changes after the bank mela; on the role of ABITA+BCP on the impact on mothers and adolescent)
- How far are local community spaces like the *namghars*, *SHGs*, *VO* and *CLF* and the formal-informal groups or *gots* utilized for educating the masses and sharing valuable information on such initiatives among the women folk?
- How can other community stakeholders (e.g., tea garden management, local government, NGOs/CSO like ABITA and BCP) support your efforts to promote financial inclusion?

C. Challenges and redressal mechanisms:

- What are the main challenges you face in carrying out your role as a BC Sakhi (e.g., lack of infrastructure, community resistance, digital literacy, personal safety)?
- What are the services they provided during the fi camp and how many clients/customer base they could make with a follow up question on whether it has helped them to improve their performance

- What methods or strategies have worked to overcome these challenges, and where do you still need more support?
- Do you need more training, financial literacy materials, better technology, or community awareness campaigns?
- Are there issues with the access to block and district officials in terms of addressing the challenges you face?
- Any suggestions to improve the status of financial inclusion and awareness about banking services among the women and youth residing in tea gardens. (how do they think their role can differ or it should stay as it is?).

Annexure 3: Focused Group Discussion tool: Women Beneficiaries

Date:

Name of the investigator

Start Time:

End Time:

Sl No	Name	Age	Education	Social Category	Religion	Tea Garden /GP Circle	Block-District	Livelihood	Annual Household Income	Bank Ac (Y/N)

Topic of Discussion:

A. Universal Area Coverage/ Access to financial services:

- What are the type of financial services you have access to in your area? (banks, savings, loans through SHGs, insurance, ATM, customer service points, mobile banking etc.)
 - Describe them
 - How did they learn about it?
 - Is it easy to access them?
 - What are the challenges e.g., distance to banks, literacy, lack of ID documents?
 - Follow-up: What impact do these challenges have on your daily life and savings?
- How do you currently save money? Do you use formal financial institutions like banks or post offices, or informal methods?
- How easy or difficult is it for you to open a bank account or access other financial services? What challenges have you faced?
- Do you feel that financial institutions (banks, cooperatives, etc.) are accessible and supportive to you?

B. Financial Literacy and Awareness

- In the last two years, did you receive any information/awareness camp or training on financial matters, such as savings, loans, or digital banking?
 - If yes, from whom (government, NGOs, tea garden management, etc.)?
- How confident do you feel in understanding and using financial services like online banking, mobile payments, or managing loans?
- Do you access details about financial transaction (shopping/Digi payment/banking etc) from your/family mobile phone? (Y/N)
 - Are you comfortable using them?
- What challenges or difficulties do you face when trying to understand financial products or processes?
 - mode of language?
 - terms and conditions, rules, regulations?

C. Role of Financial Inclusion in Daily Life

- Have you availed of any schemes like Pradhan Mantri Matru Vandana Yojana (PMMVY) and other social protection schemes related to maternity aid and wage compensation?
 - Describe them.
 - How easy or difficult was it to access these benefits?
 - Do you feel the process is clear to you, or do you need assistance?
 - After the enrolment, how many days does it take to receive the first instalment?
- How do you typically save money or borrow funds? Do you rely on informal sources (like moneylenders, family) or formal institutions?
- How has having access to financial services impacted your personal or family life (savings, children's education, healthcare, emergencies)?
- Do you feel financially independent?
 - Probe for how they spend/use money.
- Have you noticed any changes in your financial situation over the past few years due to government schemes like Jan Dhan Yojana (probe for other schemes) or others?
- How do tea garden management and government welfare schemes contribute to improving financial inclusion for you?
- How often do you use your bank account and for what purposes?
- Do you have life insurance? Are you aware about insurance schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Yojana (PMSY)?
- Do you think that the financial aid provided by various social protection schemes has had a positive impact on the life and people of tea-intensive areas? (probe)
- Did you face any problem in receiving the money from the Bank?
 - Information about money transfer
 - Delay in receiving the money
 - Distance to the Bank

D. Gender-Specific challenges and opportunities

- Do you think there are specific barriers that women face in accessing financial services compared to men in the tea garden community? If yes, what are these challenges?

- What changes would you like to see in financial services or policies to better meet the needs of women in your community?
- Are there any women-focused financial programs or support systems you are aware of, and how have they benefited you or others?
- According to you what could be the possible reasons behind the under-representation of women workers in tea-intensive areas with regards to the access to digital banking services?
 - (Probe) Lengthy process of documentation, Low wages, Lack of knowledge and awareness, Long hours of work, Repeated visits to bank branches and loss of wage, Mistrust about the system of online transactions and banking services, No personal bank accounts

E: Role of BC Sakhis in Facilitating Financial Inclusion

- Are you familiar with the BC Sakhi program or have you interacted with a BC Sakhi (Banking Correspondent) in your area?
 - How did you first learn about BC Sakhis, and what role do they play in your community?
- Have BC Sakhis helped you access banking services? How do they assist you (e.g., opening bank accounts, facilitating transactions, financial literacy)?
- How would you rate their effectiveness in helping you access services? Have you received any assistance from them for the following: *(probe)*
 - Form fill-up for opening a bank account
 - Submission of forms
 - Document verification
 - Door-to-door digital transactions
 - Providing formal loan/credit
 - Awareness of banking services and social protection schemes
- What specific challenges do BC Sakhis help you solve? For example, do they help with literacy, technology, or physical access to banks?

F. Customer Protection and Grievance Redressal

- Do you think that the benefits provided by the scheme are sufficient enough? Yes/No
- If no, what more benefits can be added in the scheme?

- In your opinion, how government should modify the scheme so that more women could get benefit from this Scheme? (*Probe: Relaxing the conditions, eligibility documents, increase benefit money, for all pregnancy instead of first one only, etc.*)
- What do you do when you face problems with accessing the service? Do you complaint to someone?
- Any suggestions to improve the current status of financial inclusion and awareness towards banking services among the women and youth residing in tea gardens.

Annexure 4: Focused Group Discussion tool: Youth Beneficiaries

Date:

Name of the investigator

Start Time:

End Time:

SI No	Name	Age	Education/ Public/ Private School	Social Category	Religion	Tea Garden /GP Circle	Block- District	Livelihood (Main source)	Annual Household Income	Bank Ac (Y/N)

Topic of Discussion:

A. Universal Area Coverage/Access to financial services:

- What are the type of financial services you have access to in your area? (banks, savings, *insurance*, ATM, customer service points, mobile banking, etc.)
 - Describe them.
 - How did they learn about it?
 - Is it easy to access them?
 - What are the challenges e.g., distance to banks, literacy, lack of ID documents?
 - Follow-up: What impact do these challenges have on your daily life and savings?
- Do you or anyone in your family have a bank account? If yes, what do you use it for (e.g., savings, receiving wages, etc.)?
- If not, do you want to open an account? What stops you from doing so?
- Do you use formal financial institutions like banks or post offices, or informal methods?
- How easy or difficult is it for you to open a bank account or access other financial services? What challenges have you faced?
- Do your parents or other adults in the family help you in understanding and using financial services, or do you rely on other sources like teachers, peers, or community leaders?
- Do you feel that financial institutions (banks, cooperatives, etc.) are accessible and supportive to you?

B. Financial Literacy and Awareness

- How do you currently save money?
- Do you think it's important for young people like you to have access to financial services? Why or why not? Can you describe the process of accessing any one of them?
- In the last two years, did you receive any information/awareness camp or training on financial matters, such as bank account, savings, loans, or digital banking, using cards?
 - If yes, from whom (government, NGOs, tea garden management, schools, peers, community leaders etc.)?
- How confident do you feel in understanding and using financial services like online banking, mobile payments, or managing loans?

- Do you access details about financial transaction (shopping/Digi payment/banking, etc) from your/family mobile phone? (Y/N)
 - Are you comfortable using them?
- What challenges or difficulties do you face when trying to understand financial products or processes?
 - mode of language?
 - terms and conditions, rules, regulations?

C. Role of Financial Inclusion in Daily Life

- Are you aware of any government schemes or programs that help people save or access financial services? Have you ever tried to participate in these programs?
- If yes, how easy or difficult was it for you to participate?
- Have you availed of any schemes designed for youth such as PMJDY, TTWD? (Probe: Skill-building, Scholarships, Sports related, Cultural assistance)
 - Describe them.
 - How easy or difficult was it to access these benefits?
 - Do you feel the process is clear to you, or do you need assistance?
 - After the enrolment, how many days does it take to receive the first instalment?
- How do you typically save money or borrow funds? Do you (your family) rely on informal sources (like moneylenders, family) or formal institutions?
- How has having access to financial services impacted your personal or family life (savings, education, healthcare, emergencies, school fees, educational items)?
 - Probe for how they spend/use money.
- Do tea garden management and government welfare schemes contribute to improving financial inclusion for you and your family?
- How often do you use your bank account and for what purposes?
- Do you think that the financial aid provided by various social protection schemes has had a positive impact on the life and people of tea-intensive areas? (probe).
- Did you face any problem in receiving the money from the Bank?

- Information about money transfer
- Delay in receiving the money
- Distance to the Bank

D: Role of BC Sakhis in Facilitating Financial Inclusion

- Are you familiar with the BC Sakhi program or have you interacted with a BC Sakhi (Banking Correspondent) in your area?
 - How did you first learn about BC Sakhis, and what role do they play in your community?
- Have BC Sakhis helped you access banking services? How do they assist you (e.g., opening bank accounts, facilitating transactions, financial literacy)?
- How would you rate their effectiveness in helping you access services? Have you received any assistance from them for the following: (*probe*)
 - Form fill-up for opening a bank account
 - Submission of forms
 - Document verification
 - Door-to-door digital transactions
 - Providing formal loan/credit
 - Awareness of banking services and social protection schemes
- What specific challenges do BC Sakhis help you solve? For example, do they help with literacy, technology, or physical access to banks?
- What are key messages that you have received during the meetings with BC Sakhis, that you are using that has improved your financial practices?

E. Customer Protection and Grievance Redressal/Youth inclusive financial systems:

- Is the protection of your personal information important to you?
- Do you feel that if you should have more control over your banking/financial assets? What will you use it for? Further education/business opportunities building etc? (*probe*: possibility of deferring marriage age)
- What do you think should be done to make it easier for young people to access financial services?
- How can schools, banks, or BC Sakhis help you better understand and access these services?
- Do you see yourself saving money or using banking services more frequently in the future? What would motivate you to use these services more?

- Would you like to receive training or guidance on managing money, saving, or using digital banking?
- What do you think are the biggest challenges to the youth in your community today and how can financial control help resolve it?
- Do you think that the benefits provided by the scheme are sufficient enough? Yes/No
- If no, what more benefits can be added in the scheme?
- In your opinion, how government should modify the scheme so that more women could get benefit from this Scheme? (*Probe: Relaxing the conditions, eligibility documents, increase benefit money, etc.*)
- What do you do when you face problems with accessing the service? Do you complaint to someone during such situations?
- Any suggestions to improve the current status of financial inclusion and awareness towards banking services among the youth residing in tea gardens.

Annexure 5: Key Informant Interview (KII): Business Correspondent (BC) Sakhis/Digi-pay Sakhis

Name of the Field Investigator:

Date:

A. Brief description and basic details of the respondent

- i) Name of the respondent:
- ii) Age:
- iii) Social category:
 - General
 - OBC
 - Schedule Tribes
 - Schedule Castes
- iv) Designation :
- v) No. of years/months of working experience in this designation :
- vi) Tea garden/Subcenter :
- vii) Block :
- viii) District :

B. Overview about information on Roles/Responsibilities as BC Sakhi:

- How did you become a BC Sakhi, and what motivated you to take on this role?
- What are your broad responsibilities as a BC Sakhi?
 - Facilitating the process of opening bank accounts
 - Enable easy access to documentation and submission of forms
 - Provide door-to-door secure digital transactions How? Maybe included later in a question.
 - Formal credit/loan facilitation
 - Educate and spread awareness on digital literacy and its benefits
 - Any other (briefly specify)
- Which of the following are the roles of BC Sakhi?
 - Completing documentation formalities for account opening and filling in loan application.
 - Opening of individual accounts of the members in the bank; and
 - Assisting SHGs in seeking other financial services from the bank.
 - Aadhar seeding
 - Mobile seeding
 - Spread awareness among SHGs on credit linkage, terms and conditions of loans including interest rate and repayment schedule and interest subsidy; and

- Educate the group members/SHG on bank procedures, other schemes(PMJJBY, APY, PMSBY, PMJAY and other relevant schemes) and programmes involving the bank.
- Insurance, Pension, Remittances
- Maintenance of SHG bank linkage details;
- Assisting VOs in monitoring SHG repayment to banks; and
- Collection of over-due statements from banks.
- Which of these do you most frequently assist others with? Explain.
- Whom do you report to for monitoring of the financial activities in your GP/T.E?

C. Nature of Training and Financial Services received and provided:

- Were you provided with proper and regular training to prepare yourself for the role of a BC Sakhi? If yes, then for how long does the training period last? (Specify)
 - Conducting skill training workshops regularly
 - Proper briefing on respective roles and responsibilities
 - Capacity building sessions by resource persons in vernacular medium
 - Community engagement training camps
 - Any other (please specify):
- Have you received any form of financial support/grant/incentive by the CSOs or the government for investment in resources and devices like Micro ATMs, during the your working tenure so far? (Specify)
- Do you have the following resources and infrastructural support to carry out your responsibilities in an efficient manner. Where do you arrange these camps?
- Probe: *Access to affordable hardware devices like Micro ATMs for digital transactions, Adequate Manpower, Computer and IT facilities including support from Common Service Centres (CSCs), Availability of funds* (Specify)

(Questions related to UNICEF + ASRLM interventions:)

- How has the work of UNICEF and ASRLM helped you in increasing the customer base and financial literacy in your area?
- What kind of criteria is adopted for identification of beneficiaries?
- Are the Sakhis provided with certain targets which they have to meet? (Specify)
- How often do you communicate any information related to the bank accounts, digital transactions,

incentives, and financial inclusion schemes to the enrolled beneficiaries?

- Every week
 - Every month
 - As and when the need arises
 - Annually
 - Other (please specify)
- What medium of communication/instruction is preferably used to notify both enrolled and unenrolled but eligible beneficiaries? Which one works better and why? (*probe*)
 - Online mode: SMS, telephonic conversations, voice messages, etc.
 - Offline mode: Face-to-face meetings, awareness camps, door-to-door services, etc.
 - Both
 - Any other (please specify)
 - How are you compensated for your services? Do you receive your payments on time?

A. Impact on Community Financial Inclusion

- As a BC Sakhi yourself, do you feel that you are digitally literate and financially empowered?
- What kind of activities have been undertaken to mobilize women and adolescent youth towards financial inclusion and digital literacy in your respective area?
 - Community outreach programs: weekly/monthly/yearly basis
 - Organizing workshops and interactive sessions in schools
 - Door-to-door service delivery
 - Adopting swift grievance addressal strategies
 - Any other (please specify)
- Are the members of the community involved in creating awareness on digital and other financial services, and social protection schemes? How far are local community spaces like the *namghars* and the formal-informal groups or *gots* utilized for educating the masses and sharing valuable information on such initiatives among the women folk? (***probe***)
- In your opinion, how the beneficiaries are utilizing the money received from social protection schemes?

B. Monitoring, evaluation and grievance redressal: (based on the assistance of UNICEF+CSOs)

- Have you been able to increase your coverage of customers/beneficiaries in the last few years or months? If not, then please cite suitable reasons for it.
- How do you check your progress? (Probe on the number of transactions)
- How are your activities as a BC Sakhi monitored or evaluated?
 - Regular reports submitted to the bank/organization.
 - Periodic reviews by supervisors
 - Feedback from community members
 - Other (please specify)
- What do you do when the beneficiaries complaint about the delay in financial transactions?

C. Challenges/Community Response/Suggestions

- What challenges are you facing in implementing your assigned responsibilities, especially in expanding coverage to financial inclusion schemes in your area? (*probe*)
 - Poor infrastructural support
 - Lack of availability of funds
 - Transport and communication hurdles
 - Lack of community engagement and positive feedback
 - Lack of guidance and cooperation from the bank correspondents and state officials
 - Any other (please specify)
- In case there are troubles in implementation on the field, who do you approach? (probe)
- What type of grievances/complaints do you generally receive? Are there any community grievance addressal and feedback provision mechanisms? (*probe*)
- Do you think that there is growing awareness among the eligible beneficiaries in tea garden areas, regarding social protection schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), health insurance schemes like AAN, AAA, PPP like? If not, then what according to you are the possible reasons? (*probe*)
 - Yes
 - No
 - Other:

- According to you what kind of challenges do women workers in tea-intensive areas face in accessing social protection schemes and banking services?
 - Lengthy process of documentation
 - Low and insufficient wages
 - Lack of knowledge of available social protection schemes and banking services
 - Long hours of work
 - Repeated visits to bank branches and loss of wage
 - Any other (please specify)

D. Any suggestions to improve the current status of awareness about social protection schemes among the women and youth residing in tea gardens

Annexure 6: Interview schedule for district officials

Name of the field investigator:

Date of the interview:

A. Brief description of the respondent:

- i) Name of the respondent:
- ii) Age:
- iii) Designation:
- iv) No. of years/months of working experience in this designation:
- v) Block:
- vii) District:

B. Monitoring, Evaluation, Resources

i) How long has the BC Sakhi model been operating in the block/district under your jurisdiction?

- Less than 2 years
- Between 2-5 years
- More than 5 years
- Other (please specify)

ii) What steps have been undertaken by your department to train the BC Sakhis for their assigned roles and responsibilities? Is the job profile divided into different phases?

- Conducting regular capacity-building workshops
- Skill training sessions on the basics of banking and other financial services
- Financial support
- Provision and training for using devices like micro-ATMs, smartphones, etc.
- Any other (please specify)

iii) What is the training period for the BC Sakhis? Are training sessions conducted frequently? If yes, then how often (monthly/quarterly/yearly basis) are these sessions conducted?

iv) Is the BC Sakhi training period divided into several phases?

v) Was any form of financial support/grant/incentive provided to the BC Sakhis by the government for investment in resources and devices like Micro ATMs, during their initial stages of working?

- Yes
- No
- Other (please specify)

vi) In the tea garden areas women have low knowledge and access to financial and digital services. Other reasons for women not having a bank account include the absence of required documents and far-located bank branches. Long waiting hours and the requirement of multiple visits to avail a service, compel workers to take off from work often leading to wage loss. Lack of regular banking transactions for women who hold bank accounts has led to these accounts being non-functional hindering access to social protection schemes (cash transfer schemes and maternity benefits)

Do you feel that the training provided to BC Sakhis is sufficient to equip them with the skills needed to promote financial inclusion effectively in tea garden areas? If not, what improvements would you recommend?

vii) What is the status of women and youth from the tea-intensive areas of your district in their response to availing banking and other financial services after the introduction of the BC model?

(probe)

viii) Are there specific issues related to the tea garden community (e.g., remoteness, literacy levels, cultural barriers) that hinder the BC Sakhis' efforts to promote financial inclusion? Do you think that the intervention by ASLRM along with UNICEF + CSOs has helped in expanding business for BC Sakhis in tea garden area?

ix) Have you reviewed that status of the financial literacy post intervention period? What are your suggestions on monitoring and reviewing them?

xi) How do you monitor the work and progress made by BC Sakhis and the affiliated bank partners?

(probe)

- Weekly report submission by the block-level officers after communicating with the BC Sakhis
- Telephonic conversations with CSOs
- Weekly/Monthly meetings and discussions with BC Sakhis in respective areas of the district
- Physical visits to the areas and meetings with the enrolled beneficiaries
- Any other (please specify)

xii) Do you have the following resources and infrastructural support to carry out your responsibilities.

- Provision for hardware devices like Micro ATMs for digital transaction, Adequate Manpower, Computer and IT facilities including support from Common Service Centres (CSCs), Availability of funds
- Yes, all required resources are available
- Some but not all of the mentioned resources are available
- No, not readily available
- Any other (please specify)

xiii) How often do you make monitoring visits in the tea-intensive areas? What support do you provide the BC Sakhis during your visits? **(probe)**

xiv) What is the awareness generation plan for social protection schemes like PMJJBY scheme in your block/area? Who is responsible for this? Did you involve the local Panchayat and community members in this? **(probe)**

xv) In your opinion, how are the women beneficiaries from tea garden areas utilizing the money received from social protection schemes? Is there any regular pattern of savings or investments, especially in terms of utilization of funds from various social protection schemes that you have observed?

xvi) What kind of activities have been undertaken to support the BC Sakhis in their task of mobilizing women and adolescent youth towards financial inclusion and digital literacy in your respective area?

- Community outreach programs: weekly/monthly/yearly basis
- Organizing workshops and interactive sessions in schools
- Door-to-door service delivery
- Adopting swift grievance addressal strategies
- Any other (please specify)

xvii) What role do you think technology (e.g., mobile banking apps, digital financial literacy campaigns) can play in enhancing the work of BC Sakhis?

xviii) Are the members of the community involved in creating awareness of digital transfer transactions and social protection programs? If yes, then briefly elaborate on the initiatives adopted to do so.

(probe)

xix) Is there any mechanism where the community can submit their feedback and report their grievances?

xx) What and how does the State contribute to the idea of educating and involving the community at large towards the vision of financial inclusion?

xi) Are there any collaboration mechanisms in place between district authorities, banks, and BC Sakhis to improve the delivery of financial services in tea garden areas?

C. Challenges and Suggestions

xxii) According to you, what kind of challenges do women workers in tea-intensive areas face in accessing social protection schemes and banking services?

- Lack of required documents
- Low and insufficient wages among the women workers

- Lack of functioning bank accounts
- Frequent changes in phone numbers and other KYC details
- Lack of interest of the community
- Any other (please specify)

xxiii) In case there are troubles in implementation on the field by the BC Sakhis, who can they approach to? Do they have any system to fall back upon? (probe)

xxiv) What challenges are you facing in implementing your assigned responsibilities, especially in expanding coverage to financial inclusion schemes in your area? **(probe)**

- Poor infrastructural support
- Lack of availability of funds
- Transport and communication hurdles
- Lack of community engagement and positive feedback
- Lack of cooperation from the bank correspondents and BC Sakhis
- Any other (please specify)

xxv) What type of grievances/complaints do you generally receive from the BC Sakhis? Are there any community grievance addressal and feedback provision mechanisms? **(probe)**

xxvi) Kindly share your opinions on the following issues on financial inclusion in tea gardens:

- Universal coverage and access
- Effective coordination between the community, tea garden management, civil society organization and the state
- Financial literacy status among community members particularly women and youth
- Access to skill development and livelihood.

xxvii) Any suggestions to improve the status of financial inclusion and awareness about banking services among the women and youth residing in tea garden

Annexure 7 : Informed consent form

TITLE OF THE RESEARCH PROJECT/ अनुसंधान परियोजना का शीर्षक/ গবেষণা প্রকল্পৰ শীৰ্ষক: Rapid Assessment of the quality of financial inclusion services to enhance access to social protection schemes in tea gardens in Assam/ चाय बागानों में सामाजिक सुरक्षा योजनाओं तक पहुंच बढ़ाने के लिए वित्तीय समावेशन सेवाओं की गुणवत्ता का तेजी से मूल्यांकन / চাহ বাগিচাত সামাজিক সুৰক্ষা আঁচনিৰ গৱেষণাধিকাৰ বৃদ্ধি কৰাৰ বাবে বিত্তীয় অন্তৰ্ভুক্তি সেৱাৰ মানদণ্ডৰ দ্ৰুত মূল্যায়ন।

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PURPOSE OF THE PROJECT/ परियोजना का उद्देश्य/প্রকল্পটোৰ উদ্দেশ্য: This project intends to do a systematic study of financial inclusion and the awareness towards social protection schemes among women and youth living in five tea-intensive districts of Assam, namely, Dibrugarh, Sivasagar, Charaideo, Tinsukia and Udalguri. Through this project, the role played by the BC Sakhis (Business Correspondent) in facilitating financial inclusion at the grassroots, along with the challenges faced by multiple stakeholders will be another pivotal area of interest/ इस परियोजना का उद्देश्य असम के पांच चाय-गहन जिलों अर्थात् डिब्रूगढ़, शिवसागर, चराइदेव, तिनसुकिया और उदलगुड़ी में रहने वाली महिलाओं और युवाओं के बीच वित्तीय समावेशन का व्यवस्थित अध्ययन और विश्लेषण करना है। इस परियोजना के माध्यम से, बीसी सखियों (बिजनेस कॉर्रेस्पोंडेंट) द्वारा जमीनी स्तर पर वित्तीय समावेशन को सुविधाजनक बनाने में निभाई गई भूमिका, साथ ही कई हितधारकों के सामने आने वाली चुनौतियां रुचि का एक और महत्वपूर्ण क्षेत्र होंगी। / এই প্রকল্পটোৱে অসমৰ পাঁচখন চাহ-নিবিড় জিলা, যেনে ডিব্ৰুগড়, সিংহগৰ, চাৰিদ্দেউ, তিনচুকীয়া আৰু ওদালগুৰিত বাস কৰা মহিলা আৰু যুৱসকলৰ মাজত বিত্তীয় অন্তৰ্ভুক্তিৰ এক প্ৰণালীবদ্ধ অধ্যয়ন আৰু বিশ্লেষণ কৰিব বিচাৰে। এই প্রকল্পৰ জৰিয়তে, তৃণমূল পৰ্যায়ত বিত্তীয় অন্তৰ্ভুক্তিৰ সুবিধাৰ ক্ষেত্ৰত বিচি চাৰিসকলে (ব্যৱসায়িক সংবাদদাতা) পালন কৰা ভূমিকাৰ লগতে একাধিক অংশীদাৰে সন্মুখীন হোৱা প্ৰত্যাহ্বানবোৰ আগ্ৰহৰ আন এক গুৰুত্বপূৰ্ণ ক্ষেত্ৰ হ'ব।

METHODS OF DATA COLLECTION/ डेटा संग्रह के तरीके/তথ্য সংগ্রহ পদ্ধতিসমূহ: The required data will be collected by using the following tools/आवश्यक डेटा निम्नलिखित उपकरणों का उपयोग करके एकत्र किया जाएगा / নিম্নলিখিত সঁজুলিবোৰ ব্যৱহাৰ কৰি প্ৰয়োজনীয় তথ্য সংগ্ৰহ কৰা হ'ব।

- (I) Key Informant Interviews/मुख्य मुखबिर साक्षात्कार/মুখ্য খবৰদাতা সাক্ষাৎকাৰ,
- (ii) Focus-group Discussions/फोकस-समूह चर्चाएं/ফোকাচ-গ্রুপ আৱলাচনা,
- (iii) Interview/साक्षात्कार/সাক্ষাৎকাৰ.
- iv) Household Survey/ঘরগুটি সর্বেক্ষণ/ঘৰুৱা জৰীপ

EXPECTED DURATION OF PARTICIPATION: 40 to 80 minutes only.

I am asking for your voluntary participation in the above mentioned research project. If you would like to participate, please sign in the appropriate box below/ मैं उपर्युक्त अनुसंधान परियोजना में आपकी स्वैच्छिक

भागीदारी के लिए कह रहा हूँ। यदि आप भाग लेना चाहते हैं, तो कृपया नीचे उपयुक्त बॉक्स में हस्ताक्षर करें/মই ওপৰোক্ত গৱেষণা প্ৰকল্পটোত আপোনাৰ স্বৈচ্ছামূলক অংশগ্ৰহণৰ বাবে কৈছোঁ। যদি আপুনি অংশগ্ৰহণ কৰিব বিচাৰে, অনুগ্ৰহ কৰি তলৰ উপযুক্ত বাকচত স্বাক্ষৰ কৰক।

If you have any questions about this study, feel free to contact/यदि आपके पास इस अध्ययन के बारे में कोई प्रश्न हैं, तो बेझिझक संपर्क करें/যদি এই অধ্যয়নটোৰ বিষয়ে আপোনাৰ কোনো প্ৰশ্ন আছে, যোগাযোগ কৰিবলৈ দ্বিধা নকৰিব।

Principal Investigator/প্রধান অন্তেষক/মুখ্য অনুসন্ধানকাৰী: Dr. Pamidi Hagjer.

Contact no. 9678071771

Email ID: pamihagjer@gmail.com

Voluntary Participation/স্বৈচ্ছিক भागीदारी/ স্বৈচ্ছামূলক অংশগ্ৰহণ

Participation in this study is completely voluntary/ इस परियोजना में भागीदारी स्वैच्छिक आधार पर है। / এই অধ্যয়নত অংশগ্ৰহণ সম্পূৰ্ণৰূপে স্বৈচ্ছামূলক।

By signing this form, I am attesting that I have read and understand the information above and I freely give my consent to participate/इस फॉर्म पर हस्ताक्षर करके मैं यह प्रमाणित कर रहा हूँ कि मैंने उपरोक्त जानकारी को पढ़ और समझ लिया है और मैं स्वतंत्र रूप से भाग लेने के लिए मेरी सहमति दूँ/এই সন্মতি প্ৰপত্ৰখনত স্বাক্ষৰ কৰি মই প্ৰমাণিত কৰিছোঁ যে মই ওপৰৰ তথ্যবোৰ পঢ়িছোঁ আৰু বুজি পাইছোঁ আৰু মই মুক্তভাৱে অংশগ্ৰহণ কৰিবলৈ মই সন্মতি দিছোঁ।

Voluntary Withdrawal/ স্বৈচ্ছিক নিকাশী/স্বৈচ্ছামূলক প্রত্যাহাৰ

If at any moment during the course of the project, you decide not to participate further or not answer any question in particular, you will be able to voluntarily withdraw from it. However, it would help if you convey this to the concerned authorities/यदि परियोजना के दौरान किसी भी समय, आप आगे भाग नहीं लेने का निर्णय लेते हैं या विशेष रूप से किसी प्रश्न का उत्तर नहीं देते हैं, तो आप स्वेच्छा से इससे वापस लेने में सक्षम होंगे। हालांकि, अगर आप इसे संबंधित अधिकारियों तक पहुंचाते हैं तो इससे मदद मिलेगी/ যদি প্ৰকল্পটোৰ সময়ত যিকোনো মুহূৰ্তত, আপুনি অধিক অংশগ্ৰহণ নকৰাৰ

সিদ্ধান্ত লয় বা বিশেষকৈ কোনো প্রশ্নৰ উত্তৰ নিদিয়ৈ, আপুনি স্বেচ্ছাই ইয়াৰ পৰা প্ৰত্যাহাৰ কৰিবলৈ সক্ষম হ'ব। অৱশ্যে, যদি আপুনি এইটো সংশ্লিষ্ট কৰ্তৃপক্ষক জনায়, ই সহায় কৰিব।

ADULT INFORMED CONSENT/ वयस्क सूचित सहमति / প্রাপ্তবয়স্কৰ অৱগত সন্মতি:

Name of Respondent/ उत्तरदाता का नाम/ উত্তৰদাতাৰ নাম:

Signature/ हस्ताक्षर/ চহী:

Date/ तारीख/ তাৰিখ:

Location/ स्थान/ অৱস্থান:

Annexure 8: Participant Information Sheet

TITLE OF THE RESEARCH PROJECT/ अनुसंधान परियोजना का शीर्षक/ গবেষণা প্রকল্পৰ শীৰ্ষক: Rapid Assessment of the quality of financial inclusion services to enhance access to social protection schemes in tea gardens in Assam/ चाय बागानों में सामाजिक सुरक्षा योजनाओं तक पहुंच बढ़ाने के लिए वित्तीय समावेशन सेवाओं की गुणवत्ता का तेजी से मूल्यांकन / চাহ বাগিচাত সামাজিক সুৰক্ষা আঁচনিৰ প্ৰৱেশাধিকাৰ বৃদ্ধি কৰাৰ বাবে বিত্তীয় অন্তৰ্ভুক্তি সেৱাৰ মানদণ্ডৰ দ্ৰুত মূল্যায়ন।

PROJECT MEMBERS/ परियोजना सदस्य/ প্রকল্পৰ সদস্য:

1. Dr. Pamidi Hagjer, Principal Investigator,
Contact no. 9678071771
Email ID: pamihagjer@gmail.com
2. Dr. Sarmistha Das, Co-principal Investigator
Contact no. 9435195680
[Email ID: sharmishtha.k@gmail.com](mailto:sharmishtha.k@gmail.com)
3. Dr. Obja Hazarika, Expert in Research on Women and Youth
Contact no: 8486878112
Email ID: obja@dibru.ac.in
4. Miss. Sukanya Hazarika, Research Associate
Contact no: 8399001610
Email ID: sukanyahazarika19@gmail.com

PURPOSE OF THE PROJECT/ परियोजना का उद्देश्य/প্রকল্পটোৰ উদ্দেশ্য: This project intends to do a systematic study of financial inclusion and the awareness towards social protection schemes among women and youth living in five tea-intensive districts of Assam, namely, Dibrugarh, Sivasagar, Charaideo, Tinsukia and Udalguri. Through this project, the role played by the *BC Sakhis* (Business Correspondent) in facilitating financial inclusion at the grassroots, along with the challenges faced by multiple stakeholders will be another pivotal area of interest/ इस परियोजना का उद्देश्य असम के पांच चाय-गहन जिलों अर्थात् डिब्रूगढ़, शिवसागर, चराइदेव, तिनसुकिया और उदलगुड़ी में रहने वाली महिलाओं और युवाओं के बीच वित्तीय समावेशन का व्यवस्थित अध्ययन और विश्लेषण करना है। इस परियोजना के माध्यम से, बीसी सखियों (बिजनेस कॉर्रेस्पोंडेंट) द्वारा जमीनी स्तर पर वित्तीय समावेशन को सुविधाजनक बनाने में निभाई गई भूमिका, साथ ही कई हितधारकों के सामने आने वाली चुनौतियां रुचि का एक और महत्वपूर्ण क्षेत्र होंगी। / এই প্রকল্পটোৱে অসমৰ পাঁচখন চাহ-নিবিড় জিলা, যেনে ডিব্ৰুগড়, সিংহগৰ, চাৰিদ্দেউ, তিনচুকীয়া আৰু ওদালগুৰিত বাস কৰা মহিলা আৰু যুৱসকলৰ মাজত বিত্তীয় অন্তৰ্ভুক্তিৰ এক প্ৰণালীবদ্ধ অধ্যয়ন আৰু বিশ্লেষণ কৰিব বিচাৰে। এই প্রকল্পৰ জৰিয়তে, তৃণমূল পৰ্যায়ত বিত্তীয় অন্তৰ্ভুক্তিৰ সুবিধাৰ ক্ষেত্ৰত বিচি চাখিসকলে (ব্যৱসায়িক সংবাদদাতা) পালন কৰা ভূমিকাৰ লগতে একাধিক অংশীদাৰে সন্মুখীন হোৱা প্ৰত্যাহ্বানবোৰ আগ্ৰহৰ আন এক গুৰুত্বপূৰ্ণ ক্ষেত্ৰ হ'ব।

METHODS OF DATA COLLECTION/ डेटा संग्रह के तरीके/ তথ্য সংগ্রহৰ পদ্ধতিসমূহ: The required data will be collected by using the following tools/ आवश्यक डेटा निम्नलिखित उपकरणों का उपयोग करके एकत्र किया जाएगा / নিম্নলিখিত সঁজুলিবোৰ ব্যৱহাৰ কৰি প্ৰয়োজনীয় তথ্য সংগ্ৰহ কৰা হ'ব।

- (I) Key Informant Interviews/ मुख्य मुखबिर साक्षात्कार / মুখ্য খবৰদাতা সাক্ষাৎকাৰ,
- (ii) Focus-group Discussions/ फोकस-समूह चर्चा/ ফোকাচ-গ্ৰুপ আৱলচনা,
- (iii) Interview/ साक्षात्कार / সাক্ষাৎকাৰ
- (iv) Household Survey/ घरगुती सर्वेक्षण/ঘৰগুৱা জৰীপ

If you have any questions about this study, feel free to contact/यदि आपके पास इस अध्ययन के बारे में कोई प्रश्न हैं, तो बेझिझक संपर्क करें/ যদি এই অধ্যয়নটোৰ বিষয়ে আপোনাৰ কোনো প্ৰশ্ন আছে, যোগাযোগ কৰিবলৈ দ্বিধা নকৰিব।

Principal Investigator/প্রধান অন্বেষক/মুখ্য অনুসন্ধানকাৰী: Dr. Pamidi Hagjer.

Contact no. 9678071771

Email ID: pamihagjer@gmail.com

Name of the principal investigator:

Signature/ হস্তাক্ষি/ চহী:

Date/ তারিখ/ তাৰিখ:

Location/ স্থান/ অৱস্থান:

Annexure 9: Details of the field team

S No	Name of the field investigators and Research Associates
1	Mugdha Saikia
2	Nayana Sarma
3	Chandan Jyoti Bora
4	Shaoni Guha Mazumdar
5	Waheda Begum
6	Rituraj Gogoi
7	Indukamal Bhuyan
8	Bahnishikha Acharjee
9	Ramisha Afreen Hazarika
10	Himashree Saiki
11	Sukanya Hazarika (Research Associate)

