

"Life and Economic Struggles of Plantation Workers in Tea Industry": An Empirical Study

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Abstract

This study examines the financial challenges and quality of life of tea plantation workers in Kerala, highlighting systemic barriers that hinder their economic stability and overall well-being. Key issues include low wages, reliance on high-interest loans, and the rising costs of education and healthcare, which contribute to a cycle of debt and poverty. These factors result in poor living conditions and psychological stress, with education expenses and loan repayments being significant factors negatively impacting workers' quality of life. To address these challenges, interventions such as debt restructuring, subsidized education and healthcare programs, and improved wages are necessary to reduce hardships and enhance socioeconomic conditions.

Key words

Financial challenges, Socio economic conditions, Quality of life ,Tea plantation workers

Introduction

Tea plantation workers in Kerala play a vital role in the state's agricultural workforce and significantly contribute to India's tea production. However, despite their essential role, they face financial hardships, job insecurity, and limited access to basic resources. These challenges not only undermine their economic stability but also have a severe impact on their overall quality of life. The financial struggles of tea plantation workers are deeply rooted in the systemic inequalities and inefficiencies within the tea industry. Wage levels often fail to keep pace with the rising cost of living, forcing workers to rely on loans to cover essential needs such as food, healthcare, and education for their children. Loan repayment becomes a constant struggle as many workers are unable to meet deadlines, resulting in a cycle of over-indebtedness. Global market fluctuations in tea prices further increases their vulnerability due to reduced wages or delayed payments by the plantation owners. This precarious financial situation forces workers to make significant sacrifices, affecting their well-being and future prospects.

The quality of life for tea plantation workers extends far beyond financial stability. A recurring issue is the inability to provide secure education for their children, as the high costs of schooling often force children to drop out or take up work to supplement the family income. Many workers live in substandard

housing, with limited access to clean water and sanitation facilities. Healthcare is another significant concern, as workers often face occupational health risks, including exposure to chemicals and physical strain, without adequate medical support. The psychological stress resulting from these living conditions severely affects their mental health, creating a cycle of hardship that is difficult to escape

Review of Literature

The financial challenges faced by tea plantation workers in Kerala significantly impact their quality of life. The plantation sector is currently experiencing a crisis due to high production costs, fluctuating market prices, and adverse climatic conditions, which collectively threaten the livelihoods of workers. This situation has led to a decline in job satisfaction and overall well-being among workers.

1. Economic Struggles and Financial Instability

The financial difficulties faced by tea plantation workers in Kerala are rooted in a combination of low wages, high production costs, and market instability. Raj et al. (2024) and Sooryalekshmi & Benjamin (2024) highlight that workers face significant economic strain due to fluctuating market prices and high production costs, leading to financial instability and diminished job security. This is compounded by low daily wages (as low as Rs. 232 per day, according to Kamath & Ramanathan, 2017), which fail to meet basic living expenses. The economic hardships faced by these workers contribute to a poor quality of life and restrict their ability to achieve financial stability. In addition to this, the financial insecurity is aggravated by a lack of social security, such as pension schemes and delayed service payouts (Raj, J., 2020), which further hinder long-term financial well-being. Furthermore, the impact of demonetization (Govindankutty, 2018) caused delays in payments, exacerbating the financial challenges during critical periods. These factors collectively highlight the broader economic crisis in the tea plantation sector, calling for urgent interventions in wages, social security, and market stability.

2. Impact on Quality of Life, Health, and Welfare

The financial struggles faced by tea plantation workers have a direct and negative impact on their overall quality of life, health, and access to basic needs. Panwar (2017) and V, N. (2024) emphasize that these workers lack access to basic necessities like clean drinking water, sanitation, and healthcare, which makes their living conditions extremely difficult. Limited income further limits their ability to afford healthcare services, leading to poor health outcomes and deteriorating well-being. Women workers, in particular, face disproportionate financial challenges, with meager incomes contributing to their poverty and limiting their participation in socio-economic development (V, N., 2024). The lack of access to education and healthcare, as pointed out by Raj et al. (2024), exacerbates the workers' vulnerability and impacts their job satisfaction, which in turn affects their overall life satisfaction. The economic strain also leads to severe psycho-social consequences, as workers face stress, alienation, and loss of social networks, especially during times of financial crises, such as after demonetization (Roy et al., 2021). This highlights the urgent

need for support mechanisms, improved welfare, and skill development initiatives to address the multifaceted challenges workers face in their daily lives.

Objectives of the study

1. To study the socio-economic status of Tea plantation workers .
2. To study the financial challenges faced by Tea plantation workers .
3. To study the determinants of earnings

Significance of the study

The study on *Life and Economic Struggles of Plantation Workers in Tea Industry* is significant as it sheds light on the socio-economic struggles faced by a marginalized and largely migrant labour force. These workers, integral to the tea industry, often endure low wages, poor living conditions, and limited access to education and healthcare, which perpetuate cycles of poverty and inequality. By examining factors such as income, job satisfaction, working conditions, and access to basic facilities, the research highlights the gaps in welfare provisions and labour rights, despite existing regulations like the Plantation Labour Act.

Statement of the problem

The problem addressed in this study revolves around the persistent financial challenges and poor quality of life faced by tea plantation workers in Kerala. Despite their critical role in sustaining the tea industry, these workers endure low wages, irregular employment, and inadequate access to basic amenities such as healthcare, education, and housing. The economic crisis in the tea sector, exacerbated by falling tea prices and rising production costs, has further deepened their hardships. Additionally, systemic issues like caste marginalization and limited welfare measures have perpetuated their socio-economic vulnerability. Strikes and protests, such as those led by women workers demanding fair wages and bonuses, underscore the urgent need to address these inequities. This study seeks to analyze the intersection of financial instability and living conditions among these workers so it is titled as *Life and Economic Struggles of Plantation Workers in Tea Industry*.

Methodology

This study will use both primary and secondary data to understand the working conditions of tea plantation workers in Kollam, Kerala. Primary data will be collected through a questionnaire given to 70 randomly selected workers. The questionnaire will ask about their demographics, work conditions, wages, and safety. Secondary data will be gathered from books, journals, government reports, and magazines to provide background information. The limitations include the small sample size and possible biases in self-reported data.

Data Analysis

Table No.1 Demographic Profile

| Variables | | Number | Percentage |
|---------------------------|------------------|--------|------------|
| Gender | Male | 22 | 32 |
| | Female | 48 | 68 |
| Age | 20-30 | 4 | 6 |
| | 30-40 | 13 | 18 |
| | 40-50 | 35 | 50 |
| | Above 50 | 18 | 26 |
| Monthly Income | Below 20000 | 8 | 11 |
| | 20000-25000 | 28 | 40 |
| | 25000-30000 | 18 | 26 |
| | Above 30000 | 16 | 23 |
| Educational Qualification | SSLC | 22 | 31 |
| | Higher Secondary | 20 | 29 |
| | Degree | 2 | 3 |
| | Others | 26 | 37 |
| Marital Status | Married | 57 | 81 |
| | Unmarried | 13 | 19 |

Source: Primary data

Table No.2 Factors Influencing Financial Decision

| Fa ctors | No.of respondents | Percentage |
|----------------------------|-------------------|------------|
| My Own Experience | 32 | 46 |
| Family Advice | 19 | 27 |
| Co-Workers recommendations | 14 | 20 |
| Govt. Policies | 5 | 7 |
| Total | 70 | 100 |

Source: Primary data

From the table it can be concluded that Own experience influence one's financial decision more than Family Advice and Co- Workers recommendations.

Table No.3 Method of Savings

| Mode of Savings | No.of respondents | Percentage |
|-----------------------------|-------------------|------------|
| Savings at Bank/post office | 36 | 51 |
| Keep Cash at home | 7 | 10 |
| Invest in gold | 9 | 13 |
| Chit fund | 18 | 26 |
| Total | 70 | 100 |

Source: Primary data

Banks and Post office are the major avenues for savings followed by Chit funds.

Table No 4 Reason for saving

| Reasons for Saving | No.of respondents | Percentage |
|--|-------------------|------------|
| Future family needs(Education,Marriage) | 35 | 50 |
| Emergency needs(Medical, Unexpected expenses) | 9 | 13 |
| Daily expenses | 19 | 27 |
| To buy property | 7 | 10 |
| Total | 70 | 100 |

Source: Primary data

Future family needs like education and marriage is the major reason for saving.

Table No . 5 Usage of majority of earnings

| Expenditure | No.of respondents | Percentage |
|--|-------------------|------------|
| Basic necessities(food, housing) | 26 | 37 |
| Family needs(education, health care) | 12 | 17 |
| Loan repayments | 16 | 23 |
| Non-essential expenses (festivals, leisure activities) | 7 | 10 |
| Savings and investment | 9 | 13 |
| Total | 70 | 100 |

Source: Primary data

Basic necessities like food and housing is the major expenditure for majority of the respondents followed by loan repayments.

Table No.6 The biggest financial challenge faced by a tea plantation worker

| Financial Challenges | No.of Respondents | Percentage |
|-------------------------------------|-------------------|------------|
| Low wages | 30 | 43 |
| Lack of job security | 10 | 14 |
| Difficulty in saving money | 3 | 5 |
| Inflation and rising cost of living | 22 | 31 |
| Access to credit/loans | 5 | 7 |
| Total | 70 | 100 |

Source: Primary data

Low wages is the major financial challenge faced by majority of the respondents .

Fig No.1 The biggest financial challenge faced by a tea plantation worker No.of Respondents

■ Low wages ■ Lack of job security
■ Difficulty in saving money ■ Inflation and rising cost of living
■ Access to credit/loans ■ Total

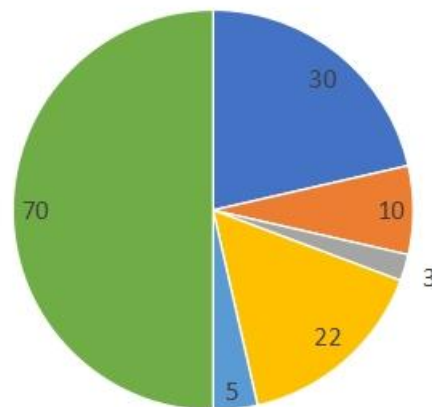


Table No. 7 **Income and Financial Stability**

| Statements | Mean | S.D |
|---|------|--------|
| My monthly earnings are unpredictable and fluctuate often. | 3.8 | 1.3683 |
| I rely on additional sources of income to support my household expenses | 3.98 | 1.1615 |
| I find it difficult to manage unexpected financial emergencies with my current income | 3.61 | 1.3109 |
| I am not able to save a portion of my income regularly. | 3.6 | 1.3449 |
| I need to borrow money frequently to cover basic expenses. | 3.29 | 1.4661 |

The financial challenges faced by tea plantation workers are evident from the given data. The mean scores indicate that these workers experience significant financial instability, with their monthly earnings being unpredictable and fluctuating often (mean = 3.8). They often rely on additional income sources to support household expenses (mean = 3.98), highlighting the inadequacy of their primary income. Furthermore, managing unexpected financial emergencies is a challenge (mean = 3.61), and regular savings are difficult to achieve (mean = 3.6). The need to frequently borrow money for basic expenses (mean = 3.29) underscores the financial strain. Overall, these financial challenges likely impact the quality of life of tea plantation workers, as they struggle with financial security and stability, which are essential for a better living standard.

Conclusion

In conclusion, the economic struggles of tea plantation workers are deeply rooted in financial instability and the unpredictability of their earnings. The reliance on additional income sources, the difficulty in saving, and the frequent need to borrow money for basic expenses all point to a life of financial insecurity. Despite their hard work, these workers face significant barriers to achieving economic stability, highlighting the urgent need for better wages, improved financial planning support, and policies that address their specific economic vulnerabilities. Addressing these issues is crucial to improving the overall well-being and quality of life for tea plantation workers, enabling them to break free from the cycle of financial uncertainty.

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