


## Indemnity for small tea growers in India

### *Tea Board along with Ministry of Commerce plans holistic development*

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*Small Tea Growers in India expecting a turn around with the new Tea Board development scheme*

The Group Personal Accident Insurance Scheme for small tea growers launched by the Tea Board of India followed by the Parliament speech by Nirmala Sitharaman, the Indian Minister of State for Commerce & Industry, received a welcoming response from small tea growers of various tea-growing states such as Assam, West Bengal, Tamil Nadu, Kerala and Himachal Pradesh.

While the manufacturing sector of India observed a four-month high in July witnessing a Purchasing Manager's Index (PMI) rise from 51.7 in June to 51.8 in July, the Indian Ministry of Commerce & Industry seems to put a serious notice on the development of workers in the root level – better late than never. The vulnerable condition of workers in the manufacturing industry should have been the primary concern, however, the decision to indemnify these small tea growers are nevertheless a hopeful story.

Tea is amongst the four vital T's in many north-eastern parts of India along with tourism, tobacco and tree. Albeit the challenges of small tea growers and their productivity concerns in the country, the ministry under the Tea Development and Promotion Scheme of the Tea Board aims at plantation development, quality upgrade and product diversification, development of small tea growers, research and human resource development.

### **Insurance scheme from 18 to 70 years**

The latest of the development schemes announced by the ministry would be the group personal accident insurance scheme for small tea growers announced today by the Tea Board of India. The scheme covers all tea garden workers in India within the age group of 18 to 70 years, and falling under the ambit of small tea growers. The sum insured per person is INR 200,000 (around EUR 3000), and the cover will be effective for a period of one year, from the date of receipt of premium by the insurance company selected for this purpose. The Oriental Insurance Company has been identified to administer the Group Insurance Scheme.

The premium is INR 14 per person per annum, out of which 75 pc will be paid by the Tea Board while the rest 25 pc which is merely INR 3.50 will be the contribution from the workers. According to the Tea Board, the Insurance Scheme will be compensating in the event of the insured sustaining bodily injuries resulting solely or directly from an accident caused by external, violent and visible means resulting in death or disablement.

### **Tea Board goes beyond just insurances**

To ensure a better visibility and promotion, the Tea Board has also undertaken promotional initiatives such as participation in domestic and international trade fairs, arranging buyer-seller meets, effecting exchange of delegations and undertaking generic promotion in key markets through print-media and engaging in dialogues with governments of the importing countries in order to boost exports in the recent times.

The Tea Board, according to Nirmala Sitharaman in a written reply in Lok Sabha, the Lower House of Parliament, has also undertaken a countrywide enumeration to identify individual small tea growers who are issued with Biometric card/Smart card with a unique no. for easy identification. Further, a separate component for the development of small growers is being implemented by the Ministry of Commerce and Industry for emphasizing the special needs of this sector. Special assistance is provided to growers in the non-traditional states in North Eastern Region, Himachal Pradesh and Idukki district of Kerala.

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