

CHAPTER - 14

POVERTY AND SPECIAL PROGRAMMES FOR WEAKER SECTIONS

In India different strategies have been followed to mitigate the multi dimensional problems that prevail in the rural system. Five important strategies, which have been followed in this regard are presented below:

- Growth pole strategy, which was based on locational decisions guided by the consideration of efficiency and economic growth, stressed on identification of urban centres as growth poles with location of 'growth propulsive' industries in them which would, in turn, transmit growth generating impulses to the rural areas.
- Agro-politan model, which emerged partly as a radical reaction to the urban based industrial approach and partly as an effort to overcome the chronic and severe food problem experienced by several developing countries during 1950s was propounded by John Friedman. It was more ambitious, more rural and agrarian, and more human and participatory in the sense that it advocated for the location of human and developmental activities in 'Agropolis' a new and hybrid type of settlement between villages and urban centres. These agropolitan centres would evolve in rural areas as a result of increased agricultural production, technologically improved agriculture and agro-based industries adequately aided by the measures of land-reforms, redistribution of land, renovating the tenancy laws in agriculture and ensuring regular employment to rural labour and would serve as relief centres for absorbing the rural population and plugging the rural urban migration.
- Basic needs approach, the basic services approach, the rural industrialization approach, etc. had all good intentions, contained important elements of previous approaches and covered almost all aspects of rural development like alleviation of rural poverty and unemployment, generation of equity oriented growth, provision of basic services and facilities to rural areas, location of agro-

based small-scale and cottage industries in rural areas.

- Growth centre approach, which was devised as an alternative to the growth pole approach, advocated for decentralised pattern of human activities. It postulated that the development of agriculture and primary activities would lead to evolution of growth centres which will become engines of economic growth.
- Integrated rural development approach, which was aimed at making a direct attack on rural poverty and unemployment by integrating the developmental efforts at spatial, functional and social levels, was indeed a very comprehensive model for promoting productivity, participation and quality of life in rural areas.

14.2 To achieve total development, a rural system model is developed and shall be employed in preparing an integrated rural development plan.

Rural system model

14.3 A rural system has several interacting subsystems, which inter-linked, and interdependent in several ways. In a given rural system, a subsystem's output, in general, has multiple usages, and thus forms the input to one or more subsystems resulting in a system possessing a complex structure. The major subsystems and their inputs and outputs are briefly discussed below:

Households

14.4 The subsystem, Households, obtains energy from Households, Agriculture, and Livestock in the form of human labour, Food and animal power, while supplying energy input in the form of human labour to all other subsystems.

Agriculture

14.5 The subsystem, Agriculture, obtains energy from different subsystems, such as, Household, Livestock, and Rural Transport, in the form of

human labour, animal power, farm yard manure. It also receives energy, in the form of electricity, diesel, and chemical fertilizers from outside the system, while producing food, and non-food items, crop residues, fodder, timber, logs, fuel wood, etc., which contribute inputs to various subsystems.

Livestock

14.6 The subsystems, Livestock, obtains energy from Household, Agriculture, Transport, and from itself in the form of human labour, animal power, crop residues, fodder, feed, etc., while it produces milk, cattle dung, and drought power forming inputs to other subsystems like Household, Agriculture, and Rural transport.

Rural Industry

14.7 The subsystem, Rural industry, obtains energy from different subsystems, such as, Household, Agriculture, Livestock, Rural Transport, in the form of human labour, animal power and industrial inputs (Agriculture output – both major products and by-products). It also receives energy, in the form of electricity, diesel and kerosene from outside the system, while producing output which contribute inputs to various subsystems.

Rural Transport

14.8 The subsystem, Rural Transport, mainly serves two subsystems—Household, and Agriculture, and draws its major inputs, i.e., drought power from the sub-system Livestock

and manual power from the subsystem Households.

14.9 The inter-relationships and interactions for various subsystems of the rural system are shown in Fig. 1.

14.10 Kottayam District is chosen for preparing the model Integrated Development Plan for achieving total development. This plan will be developed with the help of Local Self Governments and will be implemented through them.

14.11 The decentralisation process in the State has helped in re-structuring development programmes with accent on people’s participation and with reliance on transparent indicators and criteria for conferring of benefits. In the decentralisation process, major thrust has been given to poverty reduction, and it has become a local government’s responsibility.

14.12 The strategy for rural development followed in the State is that of poverty reduction by providing credit, training, infrastructure and marketing support for self-employment, providing wage employment opportunity to the rural poor during the agricultural off season, providing

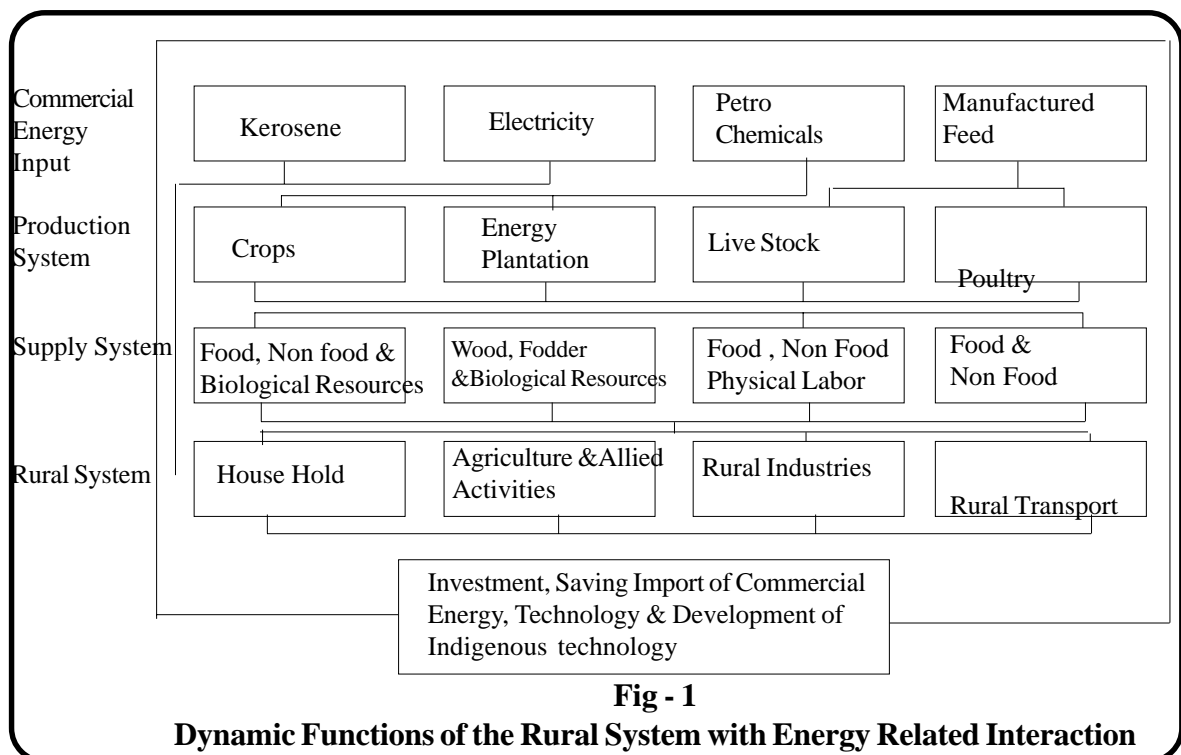


Fig - 1
Dynamic Functions of the Rural System with Energy Related Interaction

Table No.14.1
Estimates of incidence of Poverty in India

Sl.N O.	Year	Poverty Ratio (%)			Number of Poor (Million)		
		Rural	Urban	Combined	Rural	Urban	Combined
1	2	3	4	5	6	7	8
1	1973-74	56.40	49.00	54.90	261.30	60.00	321.30
2	1977-78	53.10	45.20	51.30	264.30	64.60	328.90
3	1983	45.70	40.80	44.5	252.00	70.90	322.90
4	1987-88	39.10	38.20	38.90	231.90	75.20	307.10
5	1993-94	37.30	32.40	36.00	244.00	76.30	320.30
6	1999-2000	27.10	23.60	26.10	193.20	67.10	263.30
7	2007*	21.10	15.10	19.30	170.50	49.60	220.10

* Poverty Projection for 2007

Source: Tenth Five Year Plan, Vol.1 Planning Commission, GOI, New Delhi

nutritional support in the form of food grains to the rural poor, etc.

14.13 Poverty Ratios are estimated on the basis of 30 day recall period for 1973-74 to 1999-2000. Poverty at the national level is estimated as the Weighted average of State-wise Poverty levels, and presented in Table –14.1

14.14 This table indicates that the poverty ratio has been reduced from 54.90 per cent in 1973-74 to 26.10 per cent in 1999-2000. The proportion of poor in the rural and in the urban area has decreased considerably during the same period, i.e., 56.4 to 27.1 per cent and 49 to 23.6% respectively. In absolute terms, the number of poor declined to 260 million in 1999-2000.

14.15 As per the NSSO 55th round (1999-2000), Kerala has poverty figures of 9.38% in the rural areas and 20.27 per cent in the Urban areas, whereas in All India level, it is 27.09% in rural areas and 23.62% in the urban areas.

Poverty Alleviation Programmes

14.16 Anti-poverty programmes have been strengthened over the years to generate additional employment, create productive assets, impart technical and entrepreneur's skills and raising the income level of the poor in the rural system. For the years, 2002-03 and 2003-04, an amount of Rs.87 crore has been provided under the Plan Provision

for the said purpose, of which, Rs.44 crore has been earmarked to rural development, rural employment and poverty alleviation programmes under State sector. Important poverty alleviation programmes implemented in the State through the Panchayat Raj Institutions are Swarnajayanthi Gram Swarozgar Yojana (SGSY), Indira Awas Yojana (IAY), and Sampoorna Gramin Rozgar Yojana (SGRY).

1.Swarnajayanthi Gram Swarozgar Yojana (SGSY)

14.17 Swarnajayanthi Gram Swarozgar Yojana (SGSY), at 75:25 cost sharing between the Centre and the State was launched in April, 1999, after a review and restructuring of the erstwhile Integrated Rural Development Programme and its allied schemes. The objective of SGSY is to bring the assisted Swarozgaris above the poverty line by providing income generating assets to them through bank credit and government subsidy. Since its inception, a total allocation of Rs.157 crore was made available for this scheme upto 2004. Of which, Rs.132 crore (84 per cent), has been utilized upto 2004-05 (October 2004) and 1.42 lakh beneficiaries assisted.

14.18 During 2003-04 and 2004-05 (October), 2136 Self Help Groups started economic activities. Of the total number of Self Help

Table No14..2
Swarnajayanthi Gram Swarozgar Yojana (SGSY)

Sl. No	Year	Self Help Group (No. of members covered)				Individual (No. of Members covered)			
		SC	ST	Others	Total	SC	ST	Others	Total
1	2	3	4	5	6	7	8	9	10
1	2003-04	2938	346	10452	13736	4343	255	1728	6326
2	2004-05 (October)	2035	213	6307	8555	1557	85	463	2105
	Total	4973 (22%)	559 (3%)	16759 (75%)	22291 (100)	5900 (70%)	340 (4%)	2191 (26%)	8431 (100%)

Source: Commissionerate of Rural Development, GOK, Thiruvananthapuram

Groups, one-fourth (25%) of Scheduled Castes and Scheduled Tribes. In the case of individual Swarozgaris, the total number of families is 8431, of which, SC persons represent 70%. The physical achievement under this programme is given in Table.14.2.

14.19 The Centre for Management Development (CMD) has done a concurrent evaluation of SGSY in all the states of the country, and observed that the average annual income obtained by an individual is Rs.8800 and for groups it is Rs.34930 in India, whereas in Kerala it is Rs.7766 and Rs.21767 respectively.

14.20 The Evaluation study reveals that more than half of the Swarozgaris in Kerala (53.33%) have not done any market assessment prior to starting their micro-enterprises. Bank release of the loan amount to the members of the SHG to few states, such as Kerala, U.P., Madhya Pradesh and Punjab are good. Other major points in the concurrent evaluation study with special reference to Kerala is given below:

- The per capita poverty line per year is Rs. 4497 about 48.38 per cent individual Swarozgaris and 26.56 per cent group Swarozgaris have income above poverty line.
- The female representation is 92.72 per cent.
- Of the total beneficiaries SC represents 22.2 per cent, ST 4.87 per cent and the rest 72.91 per cent belong to other categories.
- Beneficiaries owing landed property is 92.95 per cent.

- About 14.43 per cent of them have kutchha houses, 54.99 per cent semi-pucca houses, 28.40 per cent have pucca houses. 2.19 per cent does not own houses.
- 92.2 per cent is members of BPL families.
- About 98.97% beneficiaries received Loan/ financial assistance.
- About 39.69% Swarozgaris are owing land but unable to invest.
- About 49.88 per cent livestock assets were created.
- Activities initiated by individual Swarozgaris – production of goods 32.54 per cent, on farm activities 10.22 per cent, services 13.46 per cent and trade and commerce 12.72 per cent.
- About 38.08 per cent Swarozgaris have undergone basic orientation programme and 9.5% skill development programme.
- 98.97 per cent beneficiaries received Loan/ financial assistance

2. Sampoorna Gramin Rozgar Yojana

14.21 The Sampoorna Gramin Rozgar Yojana (SGRY) was launched in September 2001, by merging the ongoing schemes of Jawahar Grameen Samridhi Yojana (JGSY). The objective of this programme is to provide additional wage employment, food security, and creation of durable community, social and economic infrastructure in the rural areas. SGRY is open to all rural poor who are in need of wage employment and desire to do manual and unskilled work in and around the village/habitat. The cost of each component of this programme is shared by the Centre and State in the ratio of 75:25. An amount of Rs. 101.25 Crore as cash component, and 61308 tonnes of

Table No.14.3
Sampoorna Gramin Rozgar Yojana – Employment Generation
(Lakh Mandays)

Sl.No	Year	SC	ST	Others	Total
1	2003-04	32.97	5.10	62.81	100.88
2	2004-05(Oct.)	17.96	1.88	28.80	48.64
	Total	50.93 (34.06%)	6.98 (4.67%)	91.61 (61.27%)	149.52

∴ Commissionerate of Rural Development, GOK, Thiruvananthapuram.

food grain were released to the State that led to generation of 149 lakh mandays of employment during the year 2003-04. Employment generated under this programme during 2003-04 and 2004-05 (October 2004) is given in Table – 14. 3

14.22 The Table illustrates that about two-third (61.27%) of the benefits of the programme is confined to the general population and the rest is shared by the SC/ST population. Thus the benefits accruing to SC/ST population is much higher proportionately.

14.23 Major Points in the Concurrent Evaluation study by Centre for Management Development of Sampoorna Grameen Rozgar Yojana for 2002-03 with special reference to Kerala State is given below:

- Employment generated for men is 70.95 lakh man-days.
- Employment generated for women is 21.53 lakh man-days.
- Percentage of beneficiaries 79.22 per cent male, and the rest (20.78 per cent) is female.
- Of the total beneficiaries, SC represents 39.08 per cent, ST represents 5.50 per cent, and the rest (55.37 per cent) belong to other category.
- Fund utilized for the period of 2002-03 is 69.73 per cent.
- Fund utilized for SC/ST activities are 25.49 per cent.
- Food allocated to Kerala State is 149217 tons. Of which, 45.62 per cent is lifted.
- Food grain distributed is 80.35 per cent of the

total lifted 68072 tons.

•Beneficiaries belonging to BPL families are 86.84 per cent.

•Beneficiary owned landed

properties is 95.62 per cent.

- Maintenance of muster roll is 10.83 per cent, whereas in Punjab it is 98.69 per cent.
- As part of the annual action plan 86.67 per cent of the work are undertaken.
- Of the total work 2.38 per cent are undertaken for disabled.
- Awareness about the implementing agency in Kerala is 31.72 per cent, whereas in Pondichery it is 94.38 per cent.

3.Indira Awaz Yojana

14.24 The objective of Indira Awas Yojana, a centrally sponsored scheme shared between the Centre and the State in the ratio 75:25, is to help construction of dwelling units by member of SC/ST, freed bonded labourers and also non-SC/ST rural poor below poverty line by providing them with grant-in-aid @ Rs.27,500 per house. Of the total amount, 20% of the amount is allowed for upgradation of unserviceable katcha houses for which ceiling of Rs.12,500 per unit applies.

14.25 The total number of new houses constructed during 2003-04 and 2004-05 (October) is 36,495. Of which, the number of houses constructed for SC, ST and others are 19121(52.39%), 2048 (5.61%) and 15326 (42%) respectively. In the case of upgradation of houses, total number of houses upgraded is 17513, of which the number of houses upgraded for SC, ST and other groups is 9542 (54.48%), 993(5.67%), and 6978 (39.85%) respectively. The total available fund for this scheme in 2003-04 was Rs.105.65 crore. The physical and financial achievement pertain to this programme is shown in Table.14.4 and it illustrates that proportionate

Table No.14.4
Physical Achievement of Indira Awas Yojana

SL.No	Year	New Houses				Upgradation			
		SC	ST	Others	Total	SC	ST	Others	Total
1	2003-04	13278	1653	11444	26375	7230	778	5442	13450
2	2004-05 (Oct.)	5843	395	3882	10120	2312	215	1536	4063
	Total	19121 (52.39%)	2048 (5.61%)	15326 (42%)	36495	9542 (54.48%)	993 (5.67%)	6978 (39.85%)	17513

Source: Commissionerate of Rural Development, GOK, Thiruvananthapuram

higher benefits have flowed for SC/ST groups.

14.26 The financial achievement under Centrally Sponsored Poverty Alleviation Programmes is shown in Appendix 14.1. A sum of Rs.1494 crore was made available to these programmes from 1997-98 to 2004-05 (October 2004).

Kudumbashree

14.27 The State Poverty Eradication Mission implements the Kudumbashree programme by organising the poor by creating community based structures of women below poverty line with focus on self help, demand-led convergence of available services and resources under the leadership of

the local governments. The major activities carried out are listed below:-

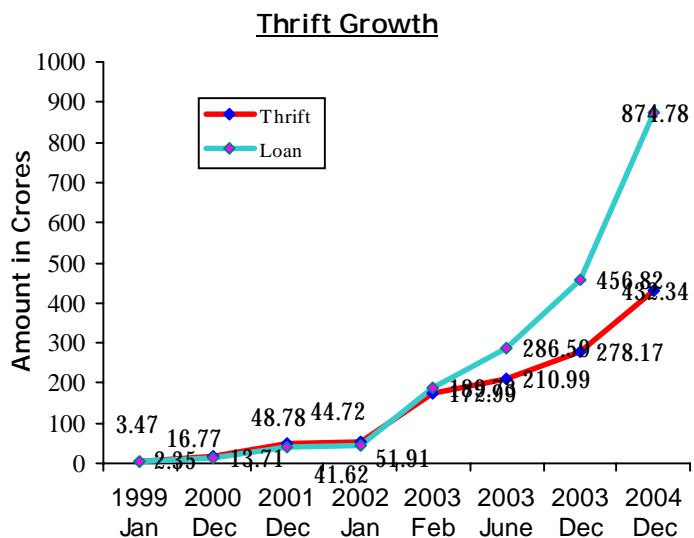
(a) Community Based Organisation of the Poor

14.28 The Kudumbashree Programme, which covered the entire rural area in three phases has created 135572 NHGS, 13199 ADSs, and 991 CDSs. The Community based organisation, which has coverage of 2726580 families, mobilised a sum of Rs. 376.07 crore as thrift and disbursed credit to the tune of Rs. 764.03 Crore to its members. (As on 31.10.2004) (See Appendix 14.2 & Box 14.1)

BOX-14.1

Micro Finance For Poverty Reduction - Thrift & Credit

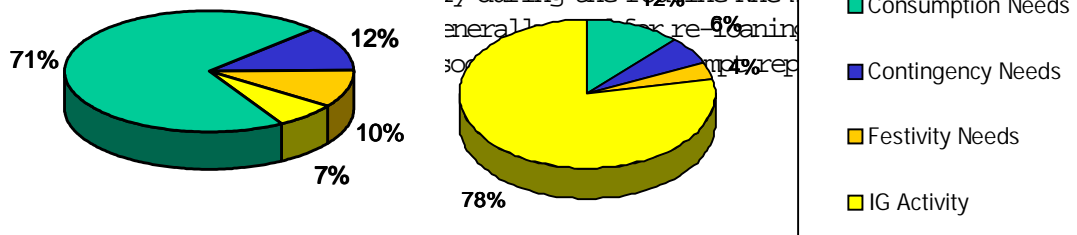
Kudumbashree is the largest micro finance institution in the State that encompasses 1,51,406 Neighbourhood Groups (NHGs), 13,924 Area Development Societies (ADS) and 1,050 Community Development Societies (CDS). This federated network has a membership to 30,98,011 lakh poor families. The thrift mobilised by the NHGs amounts to Rs. 432.34 crores and this has been circulated as loan amounting to Rs. 874.78 crores. The Thrift & Credit Societies at NHG level motivates and facilitate the poor to save and provide them



with cost effective and easy credit. The poor families bring in small sums according to their capability, pool them together, form a corpus and take back loans to meet their immediate needs without depending on the whims and fancies of money lenders, formal or informal. It's their money and it's their decision to invest and withdraw.

The thrift operation also necessitates a formal bank account that is operated jointly by the President and Secretary. In rotation all the members of the NHGs get opportunity to attend the bank, involve in the transactions and learn the banking procedures. This gives them confidence, builds self-esteem and awareness of their rights.

A member can avail loan up to a maximum of four times of her savings. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during the routine NHG meeting.



Micro Finance – Utilization pattern over the years (Urban alone)

The Salient features of the Micro finance is given below

- Poor can save
- Flexible financial service
- Enables to undertake Micro Enterprises
- Informal bank
- Easy to avail
- Facilitate timely credit
- Low transaction cost
- Poor can pay interest at market rate
- Weekly repayment
- Transparency in operation
- Loan disbursement – Need based
- Loans at the convenience of the poor
- No collateral security
- Time saving
- Credit at the doorstep
- Prompt repayment due to peer pressure
- Leap in self-confidence and building up of self esteem

The Present Status of Thrift & Credit Operation in Kudumbashree is given below

As on 31.12.2004

(Rs. Crore)

	NHG	ADS	CDS	Thrift	Credit
Urban	8614	725	59	27.80	29.39
Rural	140743	13199	991	400.97	841.14
Tribal	2049			3.57	4.25
Total	151406	13924	1050	432.34	874.78

(b) Linkage Banking

14.29 The linkage-banking programme was launched during the year 2002-03 after proper grading the NHGs as per NABARD guidelines. During the year 2003-04 and upto Nov. 30th 2004, 66503 NHGs were graded and 39677 NHGs were linked with banks. A sum of Rs.13002.70 lakh has been made available to the NHGs as loan. (See Appendix 14.3)

(c) Lease Land Farming

14.30 The lease land-farming programme, which was initiated in the rural areas during the year 2002-03, was successfully extended to 712 Grama Panchayats. Under this programme, 18817 NHGs consisting of 228159 families have participated. Through this programme, 11236.14 hectares of land are brought under cultivation.

(d) Bala Sabha

14.31 The Bala Sabha, which intends to prevent intergenerational transmission of poverty, has been extended to the rural areas also. In 2003, Bala Sabha Sanghamam were organised in Alappuzha, Ernakulam & Kasaragode Districts. A total number of 1578 children participated in these Sanghamams.

(e) Destitute Identification, Rehabilitation & Monitoring

14.32 State Poverty Eradication Mission has formulated a specific project for destitute identification, rehabilitation and monitoring called "Ashraya" with the assistance of the Central Government to reach out the downtrodden and neglected destitutes through out the State. In 2002-04, 179 panchayats of the state have forwarded family specific projects for destitute care and rehabilitation that intend to assist 14790 destitute families. (See Boxes-14.2 & 14.3). 117 grama panchayats have prepared detailed projects, which envisage to rehabilitate 8863 families during the current year. The total project cost is Rs.48.05 crore.

BOX-14.2**'Ashraya' – The Destitute Identification, Rehabilitation & Monitoring Project**

In the Five Year Plans, the approach was to assist the BPL families on the 'Antyodaya' principle the poorest of the poor coming first. In the VIth & VIIth Five Year Plan the BPL families listed were also categorized into poor, very poor, very very poor and destitute based on their income. Subsequently, in the VIIIth Five Year Plan onwards though the categorization process was withdrawn, the 'Antyodaya' approach continues. A critical analysis on the implementation of the Poverty alleviation programmes shows that the destitute category who are in the lower strata of the BPL list always got sidelined or their interests are not adequately protected due to the following reason.

- i) The conventional Poverty programmes aimed at reducing poverty on economic terms only
- ii) The various needs of the destitute category such as housing, drinking water, sanitation facilities, education, social problems, etc., were not taken into account.
- iii) The incapacity of the destitute to set up and run profitably a micro enterprise.
- iv) The destitute were sidelined in wage employment programme'
- v) The programme implementers had not taken into account the awareness level of the destitutes.
- vi) There was no holistic approach in tackling the multiple dimensions of poverty
- vii) The various programmes were implemented parallel to one another and never led to a demand led convergence.
- viii) The destitutes never constituted a Vote Bank.

This situation prompted the State Planning Board is introduced the idea of a plan for the poorest of the poor and the State Poverty Eradication Mission submitted a project to the Planning commission during 2002-03, for the development of this particular segment of the population. This was approved. The project was started and successfully implemented in 179 Grama Panchayats of the State. It is expected that the programme is to be universalized in next two years.

BOX-14.3

COMMUNITY BASED SOCIAL SECURITY FOR THE ABSOLUTELY POOR THROUGH ASHRAYA

The Destitute

The destitutes are the poorest of the poor, the totally excluded. They are the outliers of the development scenario in the negative extreme. They live at the margins of the economy, society and polity. They do not have a “voice” or the power of “choice”. They are not a constituency or vote bank. They face the worst forms of deprivation and lack of access to the basic minimum services. They are exposed to all forms of vulnerability and do not have any safety net against risks. Their income is below subsistence and they are dependent. These faceless powerless people lack capabilities and are not aware of their entitlements nor can they access them. They are even outside statistics and numbers.

They cannot compete nor can they bargain. They drift pushed by circumstances. Severity of destitution is by unfavourable physical, gender or caste status. That is, being disabled, being a woman, being a widow, belonging to a Scheduled Caste or Tribe can singly or in combination aggravate the suffering. The collapse of the traditional social support systems has orphaned the destitutes. They are sometimes objects of charity. But they are never subjects of development. They have to be invested with identity, personality and empowered to stand on their own. Only an Antyodaya approach can reach them. Only care and handholding can lift them. They can develop only after a period of well-targeted well-designed welfare.

Process of Implementation

At the first instance the concept of the project was communicated to the leaders of best performing Grama panchayats and who were then sensitised of the extreme deprivation suffered by the destitute families and were motivated to take up special projects to rehabilitate such families. Interestingly 110 grama panchayats positively responded and prepared draft projects for identification, rehabilitation and monitoring of the destitute families in their respective Gramapanchayats.

Since these drafts projects needed some more conceptual and operational clarity in the case of identification, need assessment and the rehabilitation mechanism the State Poverty Eradication Mission organized 2 State Level and 4 Regional workshops cum training programmes for the Leaders and Officials of Gramapanchayat in which 106 Gramapanchayats attended. In these workshops the draft projects prepared by them were thoroughly scanned with their participation and the defects were jointly identified. Subsequently these panchayats have revised projects. Out of the 106-grama panchayats **101 projects** were found in conformity with the guidelines and accepted.

During the year 2003-04 **78 Grama panchayats** identified destitute families and prepared detailed projects for implementation. Again in 2004-05, **117 Grama Panchayats** have also prepared projects. The remaining **695** Grama panchayats could be covered within the next two years.

Identification of Destitute Families

Normally, at risk our BPL families are identified following the risk indices developed by the State Poverty Eradication Mission, which is listed below:

- 1) *Kutcha House*
- 2) *No access to safe drinking water*
- 3) *No access to sanitary latrine*
- 4) *Illiterate adult in the family*
- 5) *Family having not more than one earning member*
- 6) *Family getting barely two meals a day or less*
- 7) *Presence of children below the age of 5 in the family*
- 8) *Alcoholic or drug addict in the family*
- 9) *Scheduled Caste or Scheduled Tribe family*

If any four or more of the above risk factors are positive in a family, the State Poverty Eradication Mission treats such a family as a 'risk family'. In the case of destitute family, all the risk factors or at least eight out of the nine have to be positive. To have a more precise identification the presence of any of the following factors is also taken in to account **in addition** to the above said nine point risk indicators.

- (i) Those families, which have no landed property to put up their dwelling place (living in *puromboke* land, forest land, side bunds of canal and paddy fields etc)
- (ii) Those who spend the night time in public places, streets or in the verandas of shops for sleeping.
- (iii) Families led by unwed mothers, single parent or those separated women living in distress
- (iv) Families led by young widows who are poor or having women who have passed the age of marriage, but remain unmarried.
- (v) Families having members who are subjected to severe, chronic and incurable diseases or physically and mentally challenged.
- (vi) Families having no healthy member to win bread for the family
- (vii) Beggars who resort beggary as a means of livelihood
- (viii) Women subjected to atrocities

The identification on the above criteria is done very transparently through Community Based Organizations (CBOs) of the Kudumbashree. All destitute may not be members of the NHGs, but the NHG members can easily identify them because they live in close proximity to them and their social and economic status are well known to the NHG members. More over identification through the NHG leads to a discussion at NHG level and many heads are put together for assessing real situation.

Special Parameters for identifying destitute families in urban area.

In Urban areas to suit the requirements of the Urban situation different additional parameters have been designed to identify the destitute families. They are given below.

- | | |
|--|--|
| 1) Spending the nighttime in public places, streets or on verandahs of shops for sleeping. | 6) Families having street children / children in Juvenile Home or Poor Home |
| 2) Young widows who are economically poor or women who have the passed the age of marriage and remain unmarried. | 7) Families having children below the age of 14 who work to earn money for the family. |
| 3) Beggars who resort beggary as a means of livelihood | 8) Families having Commercial Sex Workers |
| 4) No healthy member to win bread for the family below the age of 60. | 9) Families having women members who live in Abala Mandiram. |
| 5) Women subjected to atrocities | 10) Families living in slums |

Need Assessment & Package of Care Services

(1) The Gramapanchayats after identifying the destitute families following the transparent indices mentioned above conduct participatory need assessment for identifying the various needs of the families. The identified needs are subsequently consolidated and a project is prepared for each family. To incorporate all the identified needs and to facilitate total rehabilitation each project is prepared in the form of a **package of care services**. The various needs of the families are classified in to four broad categories, which are listed below.

- a. **Survival needs** such as food, health, pension, education,
- b. **Infrastructure needs** such as land for housing, construction of house, safe drinking water, sanitation
- c. **Development needs** such as employment, skill development, livelihood for sustenance
- d. **Social needs** such as inculcation of initiative, awareness, creation inclusion etc.

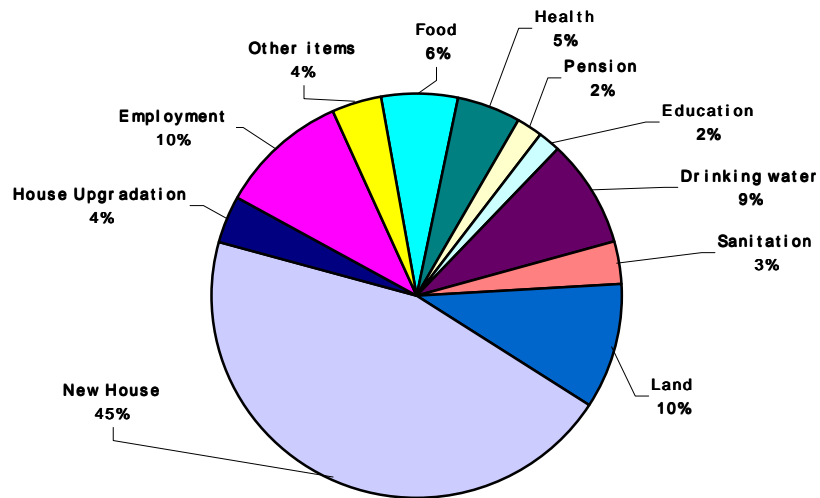
After preparing individual projects for each family all the projects of the panchayats are consolidated and the Panchayat project prepared. A detailed analysis of the projects of 179 Grama Panchayats reveals the following factors.

- (1) The destitute families are less than 2% of the total families in the panchayats - 14790 families identified from 179 Grama panchayats
- (2) The total estimated Project cost of the 179 grama panchayats to meet the entire needs of the destitute families is Rs.71.17 crores

- (3) 6.02% of the total allocation is earmarked exclusively for procuring food.
- (4) Majority of the families identified have no land to set up dwelling house.
- (5) Majority of the families identified are suffering from chronic illness such as TB, cancer etc
- (6) Presence of mentally and physically challenged persons
- (7) Families headed by unwed mothers / widows/divorcees
- (8) Presence of school drop out children

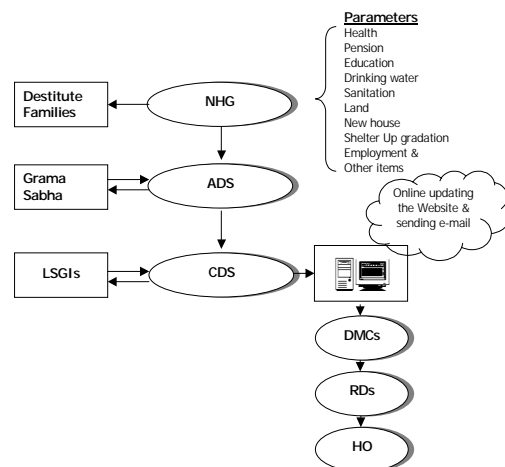
The worst form of vulnerability and deprivation are found in the families identified

Component-wise Details of the Ashraya Projects of 179 Grama Panchayats



Community Based Monitoring

The monitoring of the programme is done at various levels. However, the most significant factor in monitoring is that it is entrusted to the beneficiary community. The first information / data is generated by the community at its NHG meetings. Thereby the community is made more responsible not only in implementing the programme but also to assess what they have done. The training module and curriculum have a separate chapter / session on community based monitoring. This helps the people to realize their actual needs and to find out solutions of the problems. This approach is to help make the programme sustainable. The data generated by the NHGs are reviewed by the ADS at ward level and CDS at the Panchayat level.



14.33 The Kerala Institute of Local Administration would be conducting 10 special programmes for sensitizing Panchayat & CDS functionaries for the expansion of this programme to the all grama panchayats.

(f) I.T. enabled services to the poor

14.34 On line monitoring system is introduced in destitute identification, rehabilitation and monitoring of projects. Government of India has sanctioned Rs.3 crore during 2002-03 and Rs.2.50 crore during 2003-04 for the said purpose. As per the project, the CDS office will be computerised and online monitoring is done for improving the services of the poor.

(g) Kerashree

14.35 State Poverty Eradication Mission (SPEM), has brought out a new brand of coconut oil in the brand name of Kerashree. There were 67 Kerashree units started in the state during the year 2002-03 and all are functioning well in the state.

(g) Vidhyashree

14.36 In 2003-04, in IT education, a revolutionary experiment was made by the State Poverty Eradication Mission (SPEM) by setting up Vidyashree Units in schools to impart computer education to the students studying in 8th, 9th & 10th standards as per the curriculum prepared by the education department on a micro enterprise mode.

(h) Coconut tree climbers training

14.37 Recently, an efficient equipment has been invented for climbing the coconut tree. Trained youth can climb a 30 ft. tall coconut tree within 2 to 3 minutes by using this equipment. Training has been organised at Grama Panchayat levels to train the local youth for this programme.

(i) Self Sufficient, Self reliant and Sustainable Panchayats

14.38 The objective of this programme is reduction of poverty by 2005 in the system. The novel self sufficient, self reliant and sustainable

(S³) Panchayat Scheme was launched in the year 2003-04. There are 89 Village Panchayats in the programme. In a highly subsidised regime, Kudumbashree has broken fresh ground by designing a Rs.40,000 per unit housing scheme with 75% as loan from commercial banks at 7.2% interest given directly to the beneficiaries.

(j) Bhavanashree Programme

14.39 There were 11706 applications forwarded to the Banks. Of which, 1035 cases were disbursed. (See Appendix-14. 4)

LAND REFORMS

14.40 The main objective of this programme was to increase agricultural production and build an egalitarian social order as envisaged in the Constitution of India. Land Reforms has come back on the political agenda of the country. Reforms are necessary not only for bringing about equity and social justice, but also for laying sound foundations for viable growth. Generating greater access of landless rural poor to land is considered as an important component in Poverty Alleviation.

14.41 The major objectives of Land Reforms are re-ordering of agrarian relations in order to achieve an egalitarian social structure, reduction of poverty among the rural poor, realising the age old goal of land to the tiller, strengthening the asset base of the rural poor, increasing agricultural productivity. Kerala is acknowledged to be ahead of most other States in land reforms.

14.42 Distribution of surplus land is the important activity under Land Reforms. 648 acres of land were distributed to 2415 families from 1.4.2003 to 31.10.2004. 799 SC and 306 ST females were benefited under this scheme, and they received 159 and 168 acres of land respectively. The distribution of surplus land to SC/ST and others from 1.4.2003 to 31.10.2004 is shown in Appendix 14.5 Since the beginning, the total extent of land declared as surplus is 1.41 lakh acres. Of this, about 0.96 lakh acres have been distributed to 1.66 lakh beneficiaries. An area of 0.25 lakh acres is involved in litigation. Apart from the surplus land, an area of 4.57 lakh acres of Government wasteland has also been distributed to the landless rural poor.

Attappady Environmental Conservation and Wasteland Development Project

14.43 The objectives of this project are “Ecological restoration of degraded wasteland in Attappady and development of replicable models of participative eco-restoration, so as to prevent further degradation and promote sustainable method of livelihood to the local people (with special emphasis on tribal population) in harmony with resource base”.

14.44 This is an eco-restoration project for reclamation of 507 Sq. km. degraded wasteland of Attappady and to provide sustainable livelihood to the local people particularly the Tribal Population. The Japan Bank for International Co-operation (JBIC) is assisting this project. The total cost of this Project is Rs.219 Crore, of which the external assistance is to the tune of Rs.177 crore. The project period is from 1996-97 to 2004-05. This project was officially inaugurated in 2000 April. This project is expected to continue upto 2010, since it was started late.

14.45 Attappady Hills Area Development Society (AHADS) is implementing this Project. This project is being implemented in 146 micro watersheds divided into 15 Development Units. User Associations are constituted for every micro watershed for implementing the project activities. There are 160 Ooru Vikasana Samithies formed for implementing various activities in Tribal hamlets.

14.46 Considerable amount of work has been done so far that comprising of afforestation (3414.ha), Production of seedlings (29 lakh), Private Wasteland Planting (1265 ha.), Production of fencing post (48000 Nos.), Structural Conservation in forest land (1600 ha.), Homestead activities (2800 families covered), Organic farming (4.54 ha.), Construction of pits and trenches (11 lakh Nos.), Check dams (5067), Contour bunds (7.4 km.), Drainage canals (3.9 km.) and Retaining walls (11781 m.), etc. About 12.95 lakh mandays of employment opportunities have been generated under this programme.

Urban Poverty Reduction Programmes

14.47 Poverty grows along with the process of urbanization in the State. As per the NSSO 55th round (1999-2000), 20.27 per cent of the total

urban population live under poverty stricken condition, where as the All India figure is 23.62 per cent.

14.48 The urban local governments are implementing Kudumbashree, one of the poverty alleviation schemes, in the system. Kudumbashree has set up Community Based Organisation in all the Urban local governments in the State. There are 8614 Neighbourhood Groups (NHGs) covering 2,92,207 families below poverty line, 725 Area Development Societies (ADSs) and 58 Community Development Societies (CDSs) in the Municipalities and Corporations in the state. The CDS System acts as the delivery system for various Centrally Sponsored Urban Poverty reduction programmes. The Communities Based Organisations in urban areas have mobilized thrift to the tune of Rs 27 crore and distributed loan worth of Rs 28.13 crore as on November, 2004. District-wise details of number of NHGs and thrift mobilized are presented in Appendix 14.6

1. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY)

14.49 Swarna Jayanthi Shahari Rozgar Yojana is an anti – poverty programme launched by the Government of India during 1997 aiming at eradication of poverty from the urban areas by replacing the schemes, such as Nehru Rozgar Yojana, Urban Basic Services for the poor and Prime Ministers Integrated Urban Poverty Eradication Programme.

14.50 Antyodaya approach is followed in providing benefits under this scheme. The identified poor families are organised into Neighbourhood Groups consisting of 25-40 families living in contiguous Neighbourhood. At the Ward level, the Neighbourhood groups are not worked into an Area Development Society, and at the Municipal level into an apex organization called the Community Development Society, which is registered as Charitable Society. Identification of beneficiaries, selection of micro enterprises, programme implementation and monitoring programme, social audit, etc., are done by the CDS system.

14.51 SJSRY has components like, Urban Self Employment Programme (USEP), which assists

for starting self employment ventures, and Development of Women and Children in the Urban Areas (DWCUA) that assists for starting gainful employment through group activities. Kudumbashree has so far organized 16,076 Micro enterprises. Of which 1268 are group ventures of poor women. Altogether, there are 27,638 families benefited through self employment under SJSRY. The cumulative expenditure under this

SJSRY upto 30th November 2004 is Rs.39.08 crore. Year wise release of fund and expenditure under SJSRY are presented in Table 14.5. The physical achievement of this scheme during the Tenth Five Year Plan period is presented in Table 14.6. About 83 per cent of the funds available under SJSRY have been utilized upto November 2004.

Table No.14.5
Year wise release of funds and Expenditure under SJSRY

(Rs. in lakh)

Sl.No	Year	Funds released			Funds available including previous year balance	Expenditure	% of expenditure
		Central	State	Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	1997-98	556.74	560.73	1117.47	1117.47	1070.93	95.84
2	1998-99	377.09	125.70	502.79	549.33	549.93	100
3	1999-00	448.32	149.44	597.76	597.76	472.74	79.09
4	2000-01	256.50	129.82	386.32	511.34	459.36	89.93
5	2001-02	266.23	88.74	354.97	406.95	239.12	58.75
6	2002-03	301.99	150.00	451.99	619.82	453.04	73.09
7	2003-04	610.50	400.00	1010.50	1177.28	452.06	38.40
8	2004-05*	139.61	175.00	314.61	1039.83	210.85	20.28
	Total	2956.98	1779.43	4736.41		3908.03	82.51

Source: Directorate of Kudumbashree, GOK, Thiruvananthapuram

*Upto November 2004

Table No.14.6
Physical Achievement of SJSRY from 2002-03 to 2004-05

Sl. No	Component	Unit	Achievement			
			2002-03	2003-04	2004-05*	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	USEP – Individual Self employment enterprises	Number	803	432	1041	14808
2	DWCUA – Women Group Enterprises	Number	181	176	42	1268
3	UWEP – Mandays created	Lakh Mandays	0.10	0.02	0.08	2.01
4	Skill Development Training	Number of persons	1829		2461	29800

Source: Directorate of Kudumbashree, GOK, Thiruvananthapuram

*Upto November 2004

2.Valmiki Ambedkar Awas Yojana (VAMBAY)

14.52 VAMBAY is a Centrally sponsored scheme launched during 2001-02 for ameliorating the housing condition of the Slum dwellers that are living below the poverty line including members of EWS who do not possess adequate shelter. National City Sanitation Project under the title of Nirmal Bharat Abhiyan is an integrated component of the VAMBAY. The upper financial limit for

construction of a house with plinth area not less than 15 Sq. mts. with sanitary toilet is Rs.40,000/- . The 50 per cent of the cost are central subsidy and the remaining 50 per cent are to be shared equally by the State Government and the Urban Local Government. The State Poverty Eradication Mission is the nodal agency for the implementation of VAMBAY. The performance of the scheme in the state is given in Table 14.7

Though construction of 19784 houses has been targeted under this scheme in the first three years, 7512 houses have been completed (38%). The implementation of VAMBAY is dovetailed and synergised with other programme such as SJSRY and NSDP.

3.National Slum Development Programme

Table No.14.7 Physical and Financial Achievement of VAMBAY (2001-02 to 2004-05)

Sl. No.	Year	Release of fund (Rs lakh)				Physical status			
		Central	State	ULBs	Total	Houses targeted	Houses completed	Houses at lintel level	Houses at Plinth level
1	2	3	4	5	6	7	8	9	10
1	2001-02	266.00	266.00	-	532.00	1330	1220		
2	2002-03	2305.65	1000.00	1152.83	4458.48	11528	5788	2496	930
3	2003-04	1385.20	1000.00	692.60	3077.80	6926	504	1061	528
4	2004-05*	2000.00	1000.00	1000.00	4000.00	10,000			
	Total	5956.85	3266	2845.43	12068.28	29784	7512	3557	1458

Source: Directorate of Kudumbashree, GOK, Thiruvananthapuram
*Amount earmarked

(NSDP)

14.53 National Slum Development Programme is an Additional Central Assistance Scheme introduced in 1996 to tackle the problem of the slum dwellers. This programme has the following components, such as upgradation of urban slums by providing physical amenities like drinking water supply, storm water drains, community bath, widening and paving of existing lanes, community latrines, street light, shelter upgradation and construction of new houses. The Urban Local Governments prepare the action plans of NSDP linking with SJSRY plan through the CDS according to the felt needs. Under this programme, an amount of Rs 67.59 crore has been received, and of which Rs.60.24 crore has been expended upto 30th November 2004. The physical achievement of this scheme so far is given in Table No 14.8.

SOCIAL SECURITY AND WELFARE

14.54 Social Security caters to the universal human need for reassurance and support in times of deprivation unemployment, illness, disability, death and old age. The State bears the primary responsibility for developing appropriate systems for providing protection and assistance to its

people. According to ILO, the scope of social security that is limited to maintenance of one's income against to loss or diminution is a protective form of social security. If the objective of social security is to

enable a person to attain a decent standard of life and to sustain it is promotional.

BOX-14.4

International Labour Organisation

Social Security is required for meeting the following contingencies:

- (i) Unemployment
- (ii) Sickness
- (iii) Employment Injury
- (iv) Maternity
- (v) Invalidity
- (vi) Old Age
- (vii) Death
- (viii) Emergency Expenses.

ILO added medical care and family benefit to the forgoing list and dropped emergency expenses.

Recommendation No: 67 and convention 102 of the ILO

Table No.14.8 Physical Achievement of National Slum Development Programme

Sl.No.	Name of component	Achievement
1	2	3
1	Construction of Houses and Shelter Upgradation (Nos.)	61472
2	Construction of latrines (Nos.)	31005
3	Construction of Wells (Nos.)	4774
4	Construction of roads and foot path (KM)	4585
5	Wiring of houses (Nos.)	12968
6	Water Connection (Nos.)	1166
7	Street light (Nos.)	1430
8	Construction of Community hall (Nos.)	56
9	Storm water drainage (km)	92
10	Sewerage	167

Source: Directorate of Kudumbasree, GOK, Thiruvananthapuram

14.55 First order type of social insecurity arise from insufficient economic development and second order type of insecurity emanates from contingencies such as loss of employment, disability, old age and death. Social security measures in Kerala can be broadly categorised into two (i) institutional care and (ii) pension schemes. The schemes are implemented by Government departments and Welfare Fund Boards.

14.58 In department run institutions for the Old Age and day care there are 338 inmates against an intake capacity of 1050 persons. The details are given below.(see Table 14.10)

Table - 14.10
Welfare Institutions for Old Age & Day Care Centres 2004 by Government.

Sl. No	Institutions	Total Beneficiaries (Nos.)	Sanctioned strength (Nos)
1	Old Age Home	319	1000
2	Day Care Centre & Old Age Home	17	50
	Total	336	1050

Institutional Care and Protection.

14.56 There are 51 Welfare Institutions in the state. They are 12 Mahila Mandirs, 10 old age homes, 4 homes for physically handicapped, 3 Asha Bhavans, 13 Observation Homes and 4 centres for the care of the disabled. Similarly there are 420 orphanages in the state run by NGO's with more than 34005 orphans in 2003 as against 29250 in 2002. These orphanages have facilities to accommodate 54560 orphans.

14.59 There are about 40601 destitute inmates in the institutions run by Non-Governmental Organisations against an intake capacity of 64856 persons. Details are given in the Table - 14.11. The demographic profile of the aged in Kerala are given in Appendix - 14.8.

Table - 14.11
Welfare Institutions and inmates in Non-Governmental Organisations - 2004.

Sl. No	Institutions	Inmates (Nos)	Sanctioned strength (Nos)
1	Orphanages	34005	54560
2	Fondling Home	290	460
3	Beggar Homes	419	419
4	Home for Aged Infirm	73	-
5	Old Age Homes	5814	9417
	Total	40601	64856

14.57 In the government welfare institutions, the number of inmates is far below the sanctioned strength. As against the total sanctioned strength of 2870 inmates in the 51 institutions, the occupants were 901 in 2003 and 885 in 2004, covering only 32% of the sanctioned strength (See Table 14.9). This indicates the need for revamping and restructuring the institutions to avoid waste. The sanctioned strength and actual beneficiaries in different categories of schemes are given in Appendix-14.7.

Table - 14.9
Major Welfare Institutions: Inmates and Sanctioned Strength - 2004

Sl. No.	Institutions	Numbers	Inmates (Nos)	Sanctioned Strength (Nos)
1	2	3	4	5
1	Mahilamandir	12	214	420
2	Home for physically Handicapped	4	57	175
3	After Care Home	3	71	250
4	Old Age Homes	10	319	1000
5	Rescue Homes	2	22	200
6	Observation Homes	13	41	475
7	Care for Disables	4	42	100
8	Home for mentally cured patients (Asha Bhavan)	3	119	150
	Total	51	885	2770

Disabilities

14.60 In Kerala there are, 8.61 lakh disabled person (2001 census) ie: 2.7% of total population. According to an estimate by National Sample Survey in 2004, 4.5% of India's population is disabled and out of it approximately 1.9% are visually challenged and others are hearing impaired and mentally retarded. In Kerala, it is estimated that, approximately 5 lakh children have some form of disability. These 5 lakh challenged children need special education and training for rehabilitation to bring them into the main stream population. The state supports 1078 mentally challenged children through 46 institutions run by NGOs and each student is given an amount of Rs. 900 per year. Details of disability in Kerala and India are given in Appendix - 14.9 & 14.10. Distribution of the total disabled by type of disability is given in Appendix - 14.11.

BOX-14.5

Disabled Persons in Kerala

861000 disabled persons in Kerala (2001 Census)

10% of the population is disabled in one way or other

1/3rd of the total disabled in Kerala are children

4.5% of our country's population are disabled (2004 estimate by National Sample Survey).

Approximately 1.9% of the population are visually challenged, hearing impaired or orthopaedically handicapped.

Accordingly 6 lakh people are with visual, hearing or orthopaedic handicaps

Approximately 2% of the total population mentally retarded in one form or other.

Kerala have been implementing a pension scheme for disabled persons since 1982. The scheme benefits about 1.48 lakh persons in the state the monthly pension is Rs.150.

National Institute of Speech & Hearing (NISH)

14.62 Government of Kerala set up the National Institute of Speech & Hearing (NISH) in 1997 to rehabilitate hearing impaired persons. NISH has set up a state of the art diagnostic centre and about 6380 cases have undergone evaluation till March 2004. NISH also started a pre school and parent guidance centre in 1998. NISH also has a technology division to repair and service hearing aids. In 2002-03 newly started a Bachelor degree course in Audiology and Speech language pathology.

Kerala State Handicapped Persons' Welfare Corporation.

14.63 Kerala State Handicapped Person's Welfare Corporation implements self employment programmes and distributes aids and appliances for disabled persons. During 2003-04, 1165 aids and appliances were distributed costing Rs.27.29 lakhs as against 1644 aids costing Rs.33.00 lakhs during 2002-03. Table 14.13 gives details of self employment assistance and more details in Appendix - 14.12.

14.61 There are 6 institutions for the care of physically and mentally retarded children in the State with facilities for 675 children. Details are given in Table - 14.12.

Table - 14.12

Institutions for Physically & Mentally retarded persons - 2004

Sl. No	Institutions	Total Inmates (Nos)	Sanctioned strength (Nos)
1	Home for Mentally Deficient Children	24	50
2	Home for Physically Handicapped	57	175
3	Home for Cured Mental Patients	119	150
4	Care Home for Disabled Children	42	100
5	Home for Physically Handicapped (Aged)	84	150
6	Pratheeksha Bhavan (Home for Mentally Retarded above 16 years)	24	50
	Total	350	675

Table - 14.13
Self Employment Assistance to Disabled Persons.

Year	Application Received (Nos)	Application Sanctioned and forwarded to Banks	Application sanctioned by the Bank	Amount released by the Corporation (Rs.)
2001-02	1348	1348	242	481000
2002-03	1303	1303	281	562500
2003-04	1256	1256	344	756535

Social Security and Pension.

14.64 The State has several pension schemes as a safety net for vulnerable sections of the society. These pension schemes are implemented directly by the government or through different Boards. There are more than 40 schemes of which 20 are financed by the State. More than 36 lakh people are benefited through different pension schemes. Agricultural workers pension has highest coverage with 16.68 lakh workers covering 46.25% of the total pensioners. Beneficiaries under unemployment assistance numbers 4 lakh. Paucity of funds has come in the way of increasing the meagre monthly amounts. Also, even the payment of the small sums has been in arrears from time to time. Details of major monthly pensions are given in Table - 14.14. Further details are given in Appendix - 14.13. In Appendix - 14.14 the details of social security/pension schemes in the State including all Welfare Fund Boards are given.

Table - 14.14
Major Monthly Pensions.

Sl. No	Pension Schemes	Pension Rate/pm
1	Destitute Pension	110
2	Journalist's Pension	1000
3	Freedom Fighters Pension	3000
4	Kerala Handloom Workers Welfare Board	200
5	Kerala Motor Workers Welfare Fund Board	150
6	Kerala Cashew Workers Welfare Fund Board	125
7	Kerala Handloom Workers Welfare Fund Board	200
8	Construction Workers Welfare Fund Board	100
9	Agricultural Workers Welfare Fund Board	200
10	Kerala Abkari Workers Welfare Fund Board	100
11	Tailoring Workers Welfare Fund Board	200
12	Beedi and Cigar Workers Welfare Fund Board	100
13	Fishing folk Pension	100
14	Coir Workers Welfare Fund Board	120
15	Khadi Workers Welfare Fund Board	100
16	Pension to Master Craftsman	100
17	Toddy Workers Welfare Fund Board	100

Social Protection Measures Exclusively for Women

14.65 Several schemes for the social security of women are under implementation. Destitute/Widow pension is the major scheme. The scheme benefits 230947 women and the monthly rate of pension is Rs.110. Expenditure incurred during 2003-04 was Rs.3048.50 lakh. Unmarried Women above 50 years are also paid a monthly pension @ Rs.110/-. Financial assistance is also given to poor widows for the marriage of their daughters. The rate of assistance is Rs.5000. An amount of Rs.275 lakhs has been distributed during 2003-04 as marriage assistance.

BOX-14.6

Women in Kerala

19% of women, are under nourished
23% have anaemia, of which
3% have severe anaemia
42% have some reproductive health problem
10% experience domestic violence
25% have work other than domestic work
14% of married women are in the age group of 14 - 19 years

Source: State Plan of Action for the Child in Kerala - 2004.

Welfare of Ex-Servicemen.

14.66 There are approximately 1,40,000 ex-servicemen and nearly 30,000 war widows in Kerala. Funds from non-plan state budget and interest accrued from two Welfare Funds viz (i) State Military Benevolent Fund & Flag Day Fund and (ii) Amalgamated Fund for Reconstruction and Rehabilitation of Ex-servicemen, are the major resource.

14.67 Since job opportunities in State service and quasi government institutions are limited, re-employment opportunities of ex-servicemen and war widows are very few.

Welfare of Prisoners.

14.68 In Kerala there are 3 Central Prisons, 2 open prisons, 3 district jails, 5 special sub jails, 26 sub jails, one women prison and one Borstal school. In 2004, there were 7197 prisoners out of which 266 were women. The details of district-wise jail prisoners are furnished in Table - 14.15.

Table – 14.15
Jails in Kerala and District-wise prisoners – 2004

Sl No	District	(Nos)													
		Central Jail		Distict Jail		Sub-Jail		Open Jail		Women Jail		Spl.Sub Jail		Grand Total	
		Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Trivandrum	1612	38	286		118	10	203	0	54	54			2273	102
2	Kollam			175	17	154	9							329	26
3	Pathanamthitta					160	7							160	7
4	Alappuzha					89						82	9	171	9
5	Kottayam					43						111	7	154	7
6	Idukki					147								147	0
7	Eranakulam					357	13							357	13
8	Thrissur	510	26			115						205		830	26
9	Palakkad					46						157	4	203	4
10	Malappuram					238	10							238	10
11	Kozhikode			520	18	29								549	18
12	Wayanad					64								64	0
13	Kannur	1508	38			72						56		1636	38
14	Kasargod					86	6							86	6
	Total	3630	102	981	35	1718	55	203	0	54	54	611	20	7197	266

14.69 Annually 150 long term prisoners are released. Financial assistance is given to released prisoners and probationers for taking up self employment by starting small trade, business or other income generating activities. The scheme has helped to improve their financial status and rehabilitation. For providing library books, television sets, cooking vessels, gas ovens etc. to jails, and conducting social gatherings, entertainment programmes, educational and awareness programmes for its inmates, an amount of Rs.67 lakh was spent during 2003-04. As part of modernisation of jails an amount of Rs.400.00 lakh was spent to provide basic and minimum infrastructure facilities in jails.

Juvenile Homes.

14.70 There are 13 observation homes in Kerala under the J.J Act. There are also 6 Juvenile Homes to care, protect, develop and rehabilitate neglected juveniles. Government of India provides per capita maintenance grant of Rs.150 per month and a bedding grant of Rs.50 annually. Maintenance charges per inmate provided are @ Rs.750 per month. Expenses are shared by the Union and

the State. There are now 600 inmates in the J.J. Homes.

Welfare Fund Boards

14.71 In Kerala there are 23 Welfare Fund Boards, covering different sectors, and providing welfare assistance and income security and employment to workers in the unorganised sector. Estimates show that the workers engaged in different sectors in the unorganised sector number 68.48 lakhs. Out of them, 15 lakhs are in construction sector and 16.53 lakhs are in agriculture. But total workers enrolled in the 22 Welfare Fund Boards by 2003-04 number 49.74 lakhs ie: 73% of the estimated workers. Female workers out number males in cashew, tailoring, Coir and Beedi Industry. In Cashew Workers Welfare Board 96% enrolled workers are female. Similarly in Coir, 81.6% workers are female. In Boards like Toddy Workers, Head Load Workers and Abkari Workers, above 90% of the workers are male. Details regarding estimated workers, enrolled workers and male-female workers are shown in Table - 14.16.

Table – 14.16
Total Number of Workers in the sector and number of Workers enrolled as Members in the Welfare Fund Boards

SI No.	Name of the Board	Total Number of Workers in the Sector	Total number of members enrolled in the scheme			Percentage of Members to total Workers		
			Male	Female	Total	Male	Female	Total
1	2	3	4	5	6	7	8	9
1	Kerala Coir Workers Welfare Fund Board	200000	40000	160000	200000	20	80	100
2	Kerala Cashew Workers WFB	180810	5955	169142	175097	3.4	96.60	100
3	Kerala Toddy Workers WFB	41336	41146	190	41336	99.54	0.46	100
4	Kerala Building and other Construction W WFB	1500000	NA	NA	1070881	NA	NA	100
5	Kerala Tailoring Workers WFB	500000	70890	228388	299278	23.7	76.3	100
6	Kerala Bamboo,Kattuvalli and Pandanus Leaf W WFB	250000	2861	8595	11456	25.00	75.00	100
7	Kerala Agriculture W WFB	1653601	NA	NA	1840851	--	--	--
8	Kerala Head Load Workers WFB	300000	80352	342	80694	99.5	0.5	100
9	Kerala Artisans and Skilled W WFB	211770	107452	104318	211770	50.74	49.26	100
10	Kerala Hand Loom Workers WFB	110000	11004	13856	24860	44.26	55.74	100
11	Kerala Beedi and Cigar WWFB	170000	10036	28982	39018	25.72	74.28	100
12	Kerala Akbari Workers WFB	1987	1987	--	1987	100	--	100
13	Labour Welfare Fund Board	508454	NA	NA	508454	--	--	100
14	Kerala State Lottery WFB	32296	3791	156	3947	96.05	3.95	100
15	Traders Welfare FB	61375	61300	75	61375	99.9	0.10	100
16	Kerala Motor Transport Workers Welfare Board	264593	52405	--	52405	100	--	100
17	Kerala Anganwadi Workers & Helpers WF	48582	--	40608	40608	--	100	100
18	Kerala Autorickshaw Workers W.F Board	294939	18468	--	18468	100	--	100
19	Kerala Khadi Workers Welfare Fund Board	14556	14556	--	14556	--	--	100
20	Kerala Fishermen's WFB	220592	197375	23217	220592	87	13	100
21	Kerala Ration Dealers Welfare Fund Board	13200	10385	2128	12513	83.0	17.0	100
22	Kerala Co-operative Employees Pension Board.	20610	--	--	20610	--	--	100
	Total	6598700			4741756			100

Expenditure

14.72 All the 22 Boards (for which data are available) together spent Rs. 175 crore during 2003-04 against Rs. 123.98 crores during 2002-03 showing an increase of 20% in 2003-04 over 2002-03. Out of the total expenditure during 2003-04 Rs. 23.00 crores was on administration and Rs. 104 crores was on welfare measures. During 2002-

03 expenditure on welfare measures was 81% and administrative cost was 19%. The Board-wise expenditure for administration and welfare measures varies. For instance, in Toddy Workers Board, out of the total expenditure of Rs. 68 crores, during 2003-04, 93% was for welfare measures and in Building Construction, it was 91%. Further details are shown in Table-14.17

Table-14.17
Expenditure on Administration and Welfare Measures in Welfare Fund Boards

Sl No.	Name of the Board	Administrative Expenditure		Expenditure on Welfare Measure		Total Expenditure	
		2002-03	2003-04	2002-03	2003-04	2002-03	2003-04
1	2	3	4	5	6	7	8
1	Kerala Coir Workers Welfare Fund Board	57.85	55.75	358.3	529.00	416.15	584.75
2	Kerala Cashew Workers WFB	67.97	68.84	345.12	598.61	413.09	667.45
3	Kerala Toddy Workers WFB	392.56	426.60	3732.81	6370.74	4125.37	6797.34
4	Kerala Building and other Construction W WFB	177.82	230.63	1965.37	2178.52	2143.19	2409.15
5	Kerala Tailoring Workers WFB	69.52	73.27	218.87	180.27	288.39	253.54
6	Kerala Bamboo, Kattuvalli and Pandanus Leaf W WFB	4.53	4.84	NA	NA	4.53	4.84
7	Kerala Agriculture W WFB	122.90	124.83	607.42	456.79	730.32	581.62
8	Kerala Head Load WFB	564.36	669.32	2207.74	2667.74	2772.10	3337.06
9	Kerala Artisans and Skilled W WFB	34.18	38.56	43.88	54.87	78.06	93.43
10	Kerala Hand Loom Workers WFB	23.85	23.58	37.42	29.67	61.27	53.25
11	Kerala Beedi and Cigar WWFB	33	23.3	2.9	8.5	35.9	31.8
12	Kerala Akbari Workers WFB	18.78	41.95	63.39	73.91	82.17	115.86
13	Labour Welfare Fund Board	58.71	62.82	83.67	85.90	142.38	148.72
14	Kerala State Lottery WFB	18.12	18.60	2.37	2.13	20.49	20.73
15	Traders Welfare FB	8.80	9.25	0.78	48.60	9.58	57.85
16	Kerala Motor Transport Workers WFB	135.00	148.00	3.00	2.00	138.00	150.00
17	Kerala Anganwadi Workers & Helpers Workers Welfare Fund Board	21.54	22.37	4.60	6.60	26.14	28.97
18	Kerala Autorickshaw Workers Welfare FB	0.42	0.09	10.11	17.47	10.53	17.56
19	Kerala Khadi Workers Welfare F B	19.87	34.59	17.94	46.70	37.81	81.29
20	Kerala Fishermen's Welfare Fund Board	156.77	168.40	684.47	773.72	841.24	942.12
21	Kerala Ration Dealers Welfare Fund Board	9.18	11.47	12.99	26.96	22.17	38.43
22	Kerala co-operative Employees Pension Board	NA	43.33	NA	1053.70	NA	1097.03
	Total	1995.66	2300.39	10403.15	15212.40	12398.81	17512.79

Welfare Measures of the Workers Welfare Fund Boards.

14.73 General Welfare Measures implemented by the Workers Welfare Fund Boards are the following;

1. Pension benefits to the Workers on their retirement or invalidity or family pension after their death.
2. Exgratia financial assistance to workers on prolonged illness/permanent disability and death relief to the dependents for funeral and related functions.
3. Medical reimbursement for medical treatment of the workers or dependents.
4. Marriage assistance for daughter's marriage.

5. Educational assistance to member's children like scholarships, cash awards and lumpsum grants.
6. Long term Housing Loans at low interest rate.
7. Maternity Benefits.

Major Welfare Measures are given in Appendix - 14.15.

Unemployment Assistance.

14.74 Government of Kerala introduced unemployment assistance scheme in 1982. The present rate of assistance is Rs.120 per month. During 2003 there were, 3.487 lakh beneficiaries under unemployment assistance scheme and the annual amount required is Rs.5021.00 lakhs. As against it an amount of Rs.1423 lakhs was distributed during 2003 and Rs.4329 lakh during 2004. See Table - 14.18.

Table - 14.18
Unemployment Assistance to Beneficiaries and Amount spent.

Year	Beneficiaries (Nos)	Amount (Rs.in lakhs)
2002	332287	2516.40
2003	348027	1423.10
2004	344629	4329.90

Budget Support for Social Security.

14.75 Kerala sets apart sizeable amount for social security in the state budget. For instance, during 2004-05 an amount of Rs.21184.80 lakhs is set apart for various social security schemes in Kerala, as against Rs.18393.00 lakhs earmarked during 2003-04. Out of the total amount earmarked during 2004-05, agricultural workers pension share Rs.4464.00 lakhs (21%) followed by Freedom Fighters pension Rs.3896.64 lakhs (18%), destitute pension Rs.2966.54 lakhs (14%) and Rs.2095.64 lakhs for physically handicapped (10%). (See Table - 14.19)

Local Governments and Social Security.
Welfare of Aged, Disabled and Destitutes

14.76 Local Governments since 1997-98 has been involving actively in the welfare of aged, disabled and destitutes by allocating resources from their plan grant. During 2004-05 they have set apart an amount of Rs. 1802 lakhs for the welfare of old aged people, Rs. 1238 lakhs for destitutes and Rs. 2632 lakhs for the disabled. Out of the total amount earmarked for old aged people, the share of Grama Panchayat is 75% followed by 12% by Block Panchayats. In the case of disabled the share of Grama Panchayat

Table - 14.19
Financial Assistance from State Budget on Social Security Schemes in 2004-05.

Sl. No	Name of Scheme	Monthly Rate (Rs.)	Name of Implementing Department	Amount (Rs.lakhs)
1	Destitute Pension	110	Revenue Dept.	2966.54
2	Agricultural Workers Pension	100	Revenue Dept.	4464.00
3	Welfare Fund for Journalists		P.R.D.	12.14
4	Relief to T.B. Patients		Revenue Dept.	20.00
5	Welfare Measures for Coir Workers			300.00
6	Pension Scheme for Physically Handicapped		Social Welfare	2095.64
7	Freedom Fighters Pension	3000	Revenue Dept.	3896.64
8	Financial Assistance for Leprosy/ Cancer patients		„	6.50
9	Marriage assistance to the daughters of widows		„	165.00
10	Assistance to orphanages, Homes for aged and infirm and Beggar Homes.		„	226.48
11	Journalists Pension	1000	P.R.D	14.00
12	Welfare Scheme for eminent journalists			7.86
13	Kerala Non-journalists pension scheme			10.00
14	Self Employment Assistance			7000.00
	Total			21184.80

In addition to pension schemes through state budget, Welfare Fund Boards also provide pension to workers as shown in Table - 14.20.

Table - 14.20
Welfare Boards Pension Schemes.

Sl. No	Name of Welfare Boards	Pension Rate/pm
1	Kerala Handloom Workers Welfare Board	200
2	Kerala Motor Workers Welfare Fund Board	150
3	Kerala Cashew Workers Welfare Fund Board	125
4	Kerala Handloom Workers Welfare Fund Board	200
5	Construction Workers Welfare Fund Board	100
6	Agricultural Workers Welfare Fund Board	200
7	Kerala Abkari Workers Welfare Fund Board	100
8	Tailoring Workers Welfare Fund Board	200
9	Beedi and Cigar Workers Welfare Fund Board	100
10	Fishing folk Pension	100
11	Coir Workers Welfare Fund Board	120
12	Khadi Workers Welfare Fund Board	100
13	Pension to Master Craftsman	100
14	Toddy Workers Welfare Fund Board	100

is 59% followed by 13% by Block Panchayats. Out of the total amount set apart for the welfare of destitutes, 81% is by Grama Panchayat and 11% is by Municipalities (See Table - 14.21).

Table - 14.21
Outlay for Development and Welfare of Aged, Mentally and Physically challenged and Destitutes through LSGs during 2004-05.
(Rs. in lakhs)

Sl. No.	PRI	Old Age People	Physically and Mentally challenged	Welfare of Destitutes
1	District Panchayat	51	215	22
2	Block Panchayat	214	319	63
3	Municipalities	177	350	140
4	Corporation	1	201	5
5	Grama Panchayat	1359	1547	1008
	Total	1802	2632	1238

14.77 The welfare activities for the destitutes being implemented by Local Governments include shelter, nutrition, health care, training and self-employment. In the case of old aged people, activities taken up include day care centres, medical camps, etc. For the disabled, activities include supply of equipment.

Welfare of Women and Children

14.78 Local Governments also formulate projects implement them for the welfare of women and children. During 2004-05, Local Governments have earmarked Rs. 6999 lakhs for the development activities of women and children together. Out of it Rs. 2672 lakhs (38%) is exclusively for women Grama Panchayats have earmarked Rs. 4944 lakhs (71%) followed by Rs. 953 lakhs (13.6%) by Block Panchayats and Rs. 723 lakhs by Municipalities. Table -14.22 shows outlays for 2004-05 set apart by different tiers.

Table - 14.22
Development and Welfare of Women and Children through LSGs during 2004-05.
(Outlay Rs. in lakhs)

Sl. No.	PRI	Women Development	Women and Children	Total
1	District Panchayat	192	94	286
2	Block Panchayat	160	743	953
3	Municipalities	299	424	723
4	Corporation	50	43	93
5	Grama Panchayat	1971	2973	4944
	Total	2672	4327	6999

BOX-14.7

Children in Kerala

4.7% children among 0-5 years have severe malnutrition
26.9% have moderate malnutrition (0-5 years)
17.6% have low birth weight
4% have Iodine deficiency
43.9% children below 5 years have anaemia

50% of pre-school children are covered by Anganwadis
30% of pre-school children are covered by other institutions
20% of pre-school children do not attend any institutions

Source: State Plan of Action for the Child in Kerala-2004

Social Welfare Department.

Development of Children

14.79 Local Governments during 2004-05 have earmarked Rs. 920 lakhs for the exclusive development of children. Out of it Rs. 618 lakhs (67%) is by Grama Panchayats and Rs. 149 lakhs (16%) is by Block Panchayats. (See Table - 14.23).

BOX-14.8

Child Population in Kerala

0 - 6 Child population 3653578
3 - 5 Pre-school population 989868
315 child labour as on February, 2004

Table - 14.23
Outlay for Development and Welfare of Children through LSGs during 2004-05.
(Rs. in lakhs)

Sl. No.	PRI	Child Development
1	District Panchayat	9
2	Block Panchayat	149
3	Municipalities	44
4	Corporation	100
5	Grama Panchayat	618
	Total	920

Safety of Factory Workers

14.80 In the State, Factories and Boilers Department ensures safety, health and welfare of factory workers and the general public living in the vicinity of factories by implementing various labour laws. In Kerala there are 18207 establishments which come under Factories and Boilers Act in 2004 as against 18274 in 2003. Details are given in the Table - 14.24.

Table - 14.24
Establishments and workers coming
under the purview of various Acts
enforced by Factories and Boilers Department
 (Nos.)

Year	Establishment	Workers
2001	17942	656758
2002	17942	655034
2003	18274	665500
2004	18207	660687

14.81 In order to ensure the safety of workers, department inspects major accident hazard prone units and hazardous factories. During 2003-04, the department inspected 400 hazardous factories and 252 factories during 2004-05 until October 2004. Air monitoring studies were also conducted in 18 factories during 2004-05. Training to workers and medical examinations in factories conducted during 2004-05 are shown in Table - 14.25.

Table - 14.25
Inspection and Training of Factories and Boilers Department
during 2003-04 & 2004-05 (Nos)

Sl.No	Inspection/Training	2003-04	2004-05 (up to 31-10-04)
1	Priority Inspection of Major Accident Hazard (MAH) units	18	12
2	Air monitoring studies in Hazardous Factories	13	18
3	Workshop/training programme for workers/Managers	9	5
4	Inspection of hazardous factories by specialists inspectors	400	252
5	Medical Examination of Factory workers	72	14

NUTRITION

Integrated Child Development Services

14.82 In Kerala Integrated Child Development Service Scheme was started in 1975 to improve the nutrition and health status of children below six years and reduce infant mortality, morbidity, malnutrition and school drop outs, through a package of services like supplementary nutrition, immunization, health check up, reference service, nutrition and health education and non-formal pre-school education. The beneficiaries also include pregnant women, lactating mothers and adolescent girls. The focal point of delivery of these services are Anganwadi Centres managed by Anganwadi Workers and assisted by Helpers. The scheme is implemented all over Kerala through 163 projects (151 Rural, 11 Urban and 1 Tribal). There

is one Anganwadi centre for every 1000 population in Rural and Urban Projects and one for every 700 population in Tribal area. There are 25393 sanctioned Anganwadi Centres and out of it 24394 are functioning.

14.83 Anganwadis provide services to 3.94 lakh children below 3 years; 5.39 lakh children in 3 to 6 years and 1.54 lakh pregnant and lactating women. See Table - 14.26. District-wise ICDS beneficiaries in Kerala is shown in Appendix - 14.16.

Table - 14.26
Total Beneficiaries under the
Nutrition Programme.

Sl No.	Category	Beneficiaries-2004 (Nos)
1	0-3 years group	3,94,218
2	3-6 years group	5,39,160
3	Pregnant and Lactating Women	1,53,515
	Total	10,86,893

Nutrition for Health and Human Development.

14.84 In Kerala 4.7% of children below five years suffer from severe malnutrition and 26.9% from moderate malnutrition. Similarly 4% children suffer from iodine deficiency constitute 43.9% below 5 years suffer from anaemia. Women in 15-49 age group suffering from anaemia constitute 22.7%. Similarly 15% of adolescent girls

weigh less than 45Kg. Considering the nutritional deficiency among children and adolescent girls, it is targeted to reduce severe mal nutrition to 2.5% and moderate malnutrition to 10% by 2007. It is also intended to reduce Vitamin-A deficiency disorders by 60% and iodine deficiency to 4% by 2007. By 2007 anaemia incidence is to be halved among children below five years and 15% among women in 15-49 age group.

14.85 At present neo-natal mortality is 11/1000 and IMR is 10/1000. The target is to reduce neo-natal mortality to 4/1000 and infant mortality rate to 8/1000 by 2007. According to National Family Health Survey, low birth weight is 17.6% and it is targeted to reduce low birth weight to 15% by 2005 and 10% by 2007.

14.86 Women's health needs to improve, to

reduce neo-natal mortality rate. In Kerala 14% women are married in the age, 14 to 19 years. Similarly 19% of women are under nourished, 23% have anaemia problem, (3% have severe anaemia) and 49% women have some reproductive health problem. The health status of women particularly in the reproductive age group has to be enhanced.

BOX-14.8

Adolescent Girls in Kerala

15% of adolescent girls weigh less than 45 kg.
17% of women married less than 18 years.

14.87 It is, targeted to reduce adolescent girls marriage from 14% to 11.5% by 2007 and further down to 7% by 2012. Similarly it is targeted to achieve 100% institutional deliveries and to ensure minimum 5 antenatal check ups by 2007. Similarly it is targeted to reduce anaemia from 23% to 15% by 2007 and to provide supplementary feeding to all eligible antenatal women through ICDS net work.

BOX-14.9

Beneficiaries for Supplementary Nutrition in India (as on 31.3.2004)

Number	Coverage per AWC	
0 - 3 years	16798824	34
3 - 6 years	17352353	32
P&LM	7357501	14
Total	41508678	80

BOX-14.10

National Nutrition Mission

A pilot project to provide free food grains to the under nourished adolescent girls with weight less than 35 kg, pregnant and lactating women with weight less than 40 kg, through Public Distribution System was launched in 51 identified districts throughout India during 2001. The basic objective of the Mission is to address the problem of malnutrition on a holistic manner and to accelerate reduction in various forms of malnutrition, particularly among women and children. In Kerala, Palakkad and Malappuram districts have been selected for which Rs.469.96 lakhs was provided. Total beneficiaries covered in this scheme comes to 102212, of which, 93288 are adolescent girls, 4946 are pregnant women and 3978 are lactating women.

14.88 Total beneficiaries covered under the nutrition programme is as shown in Table - 14.27 and Project-wise details of ICDS is given in Appendix - 14.17.

Table - 14.27

Number of beneficiaries and expenditure under Nutrition Programme - 2000 - 04

Sl. No	Year	No. of Beneficiaries	Expenditure (Rs. Lakhs)
1	2	3	4
1	2000-01	2327851	1628.18
2	2001-02	2334680	3505.00
3	2002-03	2355686	8505.00
4	2003-04	2166510	7590.98

14.89 In addition to nutrition programme it is also envisaged to construct own building for Anganwadis According to data available only 40% Anganwadis have own building and 60% are in rented buildings. Facilities like drinking water, toilet and toys and other related facilities are uneven across the Anganwadi Centres. From 1997-98 onwards fund for nutrition is set apart by the Local Government from their plan grant.

SOCIAL JUSTICE

Population

14.90 According to Census 2001, the Scheduled Caste Population in the State is 31.24 lakh accounting for 2.10 per cent of the total Scheduled Caste population of the country. The Scheduled Tribe population of Kerala is 3.64 lakh accounting for 0.71 per cent of the total Scheduled Tribe Population of the country.

BOX-14.11

More than 85% population of Meghalaya, Mizoram and Nagaland states are ST's and Mizoram with 94.5% ranks the first. Punjab, Chandigarh, Haryana, Delhi and Pondicherry have no ST population at all and Nagaland, Lakshadweep and Andaman & Nicobar Islands have no SC population - *Census 2001*

The shares of Scheduled Caste Population and Scheduled Tribe population to the total population of the state are 9.81 per cent and 1.14 per cent respectively. In India, the Scheduled Castes and Scheduled Tribes population account for 16.23 per cent and 8.15 per cent respectively of the total population. Details are given in Table 14.28.

Table 14.28
SC/ST Population of India & Kerala 1971 – 2001

(Population in lakhs)

Sl. No	Census	Population of India			Population of Kerala		
		Total Population	SC	ST	Total Population	SC	ST
1	2	3	4	5	6	7	8
1	1971	5481	800	380	213.47	17.22	2.69
2	1981	6834	1047	516	254.50	25.49	2.61
3	1991	8463	1382	678	290.32	28.87	3.20
4	2001	10264	1666	836	318.40	31.22	3.64

Source: Census

14.91 The growth rate of population of Scheduled Castes and Scheduled Tribes in the State are much lower than the All India growth rate during the last decade 1991-2001. The rates of growth in Kerala are 8.14 per cent and 13.75 per cent respectively for Scheduled Castes and Scheduled Tribes as against 20.55 per cent and 23.30 per cent respectively for the country as a whole.

14.92 The decadal growth rate of Scheduled Castes is slightly lower than the decadal growth rate of the total population in Kerala. The decadal growth rate of Scheduled Tribes is more than that of the total population in Kerala. The decadal growth rate of Scheduled Castes and Scheduled Tribes is given in Table 14.29. and is graphically represented in Figure.2

14.93 The SC and ST population is not evenly distributed across the State. The distribution of Scheduled Castes in various districts ranges from 1.07 per cent in Wayanad district to 13.85 per cent in Palakkad district. The distribution of Scheduled Tribe population ranges from 0.86 per cent in Alappuzha district to 37.36 per cent in Wayanad district. Details are given in Table 14.30. District-wise SC/ST population is given in Appendix 14.18

Table 14.30
District-wise Percentage details on SC/ST Population in Kerala – 2001 Census

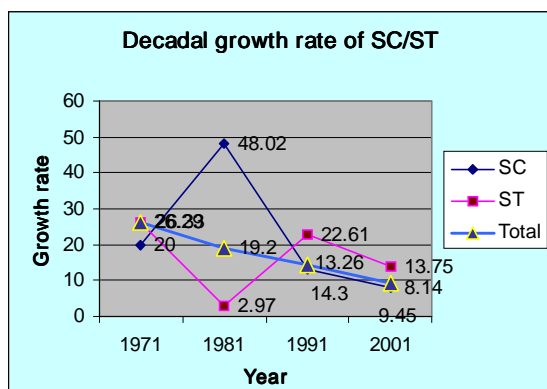
Sl.No	District	Percentage Distribution		Percentage to Total Population	
		SC	ST	SC	ST
1	2	3	4	5	6
1	Kasargod	2.88	8.33	7.49	2.52
2	Kannur	3.17	5.48	4.11	0.83
3	Wayanad	1.07	37.36	4.27	17.43
4	Kozhikkode	6.43	1.63	6.98	0.21
5	Malappuram	9.14	3.36	7.87	0.34
6	Palakkad	13.85	10.89	16.53	1.52
7	Thrissur	11.34	1.33	11.91	0.16
8	Ernakulam	8.44	2.76	8.48	0.32
9	Idukki	5.1	14	14.11	4.51
10	Kottayam	4.81	5.04	7.69	0.94
11	Alappuzha	6.37	0.86	9.45	0.15
12	Pathanamthitta	5.19	1.8	13.13	0.53
13	Kollam	10.34	1.43	12.49	0.20
14	Thiruvananthapuram	11.87	5.74	11.47	0.65
	Total	100	100	9.81	1.14

Source: Census 2001

Table 14.29
Decadal growth rates of SC/ST Population in Kerala (1971-2001)

Sl. No.	Year	Decadal Growth Rate		Total Population
		Scheduled Caste	Scheduled Tribe	
1	2	3	4	5
1	1971	20.00	26.29	26.33
2	1981	48.02	2.97	19.2
3	1991	13.26	22.61	14.3
4	2001	8.14	13.75	9.45

Fig.-2

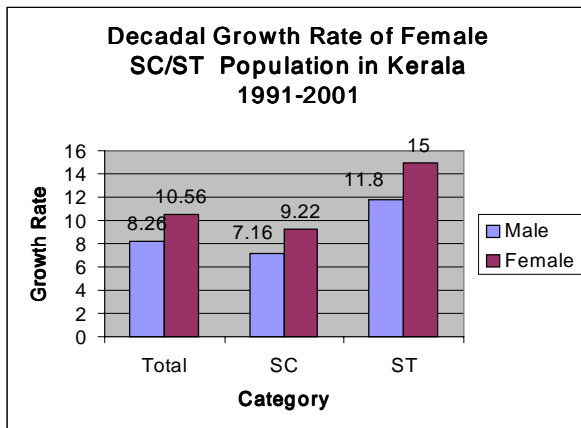


Note: The drop in the decadal growth rate for Scheduled Tribes during 1971-1981 was due to declassification of tribal communities.

14.94 According to Census 2001, 51.19 per cent of the Scheduled Caste Population are women as against 48.00 per cent for country as a whole. Scheduled Tribe women in the State constituted 50.55 per cent of the total population as against 49.43 per cent for the country as a whole. Decadal growth rate of female SC/ST population is depicted in Fig.3.

14.95 In the State, SCs aged 60+ constitute

Fig.-3



9.34 per cent of the total SC population. The share of female 60+ is higher compared to male 60+ by 0.9%. While among the STs, there is not much variation between male and female 60+ population. At the State level, the proportion of 60+ population to total population constitutes 9.59 per cent for males and 11.31 per cent for females. Details on age-wise SC/ST population in the State is furnished in Appendix 14.19 and 14.20.

14.96 In sex ratio, the number of females per 1000 males, indicates the survival scenario of women. The sex ratio for Scheduled Castes and Scheduled Tribes in Kerala are 1048 and 1027 as against 936 and 978 respectively at the All India level.

14.97 Kerala has registered an increasing trend in the sex ratio of Scheduled Castes and Scheduled Tribes during the last three decades. The sex ratio of Scheduled Caste increased from 1012 in 1971 to 1048 in 2001, while the sex ratio of the Scheduled Tribes increased from 995 to 1027 in the same period. It has been obtained that the sex ratio of Scheduled Castes showed only a marginal increase from 930 to 933 while the sex ratio of Scheduled Tribe decreased from 982 to 978 in the country as a whole in the same period. Details are given in Table 14.31.

Table 14.31
Sex Ratio of SC/ST in Kerala/India 1971 to 2001

Sl. No	Census Year	India			Kerala		
		Total Population	SC	ST	Total Population	SC	ST
1	2	3	4	5	6	7	8
1	1971	930	935	982	1016	1012	995
2	1981	934	932	984	1032	1023	992
3	1991	927	922	972	1036	1029	996
4	2001	933	936	978	1058	1048	1027

BOX-14.12

In Kerala nearly, 47% of agricultural labourers belong to SCs and a little over 13% belongs to STs. - Yojana

14.98 Scheduled Castes constitute 19 per cent of the BPL population in Kerala, though they are only 9.81 per cent of the total population of the State. It shows that the incidence of poverty among the Scheduled Caste people is about double that of the total population of the State. Scheduled Tribes constitute 3 per cent of the total BPL population while the proportion of Schedule Tribe population to total population is only 1.14 per cent. It implies that the incidence of poverty among the Scheduled Tribes is about three times that of the total population of the State.

Table 14.32
Percentage of families Below Poverty Line

Sl. No	Category	Share of BPL	Percentage of Total Population
1	Scheduled Caste	19	9.81
2	Scheduled Tribes	3	1.14
3	Others	78	89.05

Literacy rate.

BOX-14.13

Female Literacy rates of STs in Kerala increased from 26.02% in 1981 to 58.1% in 1991 and that of the SCs from 49.73 to 74.31% during the same period.

14.99 Kerala raised the SC/ST literacy levels by two folds from 1971 to 2001 and also above double the All India level. It succeeded in reducing gap between the literacy rates of SC/ST and of the general categories in the State. but the gap is widening in India as a whole. The literacy rate of Scheduled Castes in Kerala was 79.66 per cent as against 89.81 per cent for the

total population according to 1991 census. At the national level the literacy rates are 37.41 per cent and 52.21 per cent respectively. The highest SC literacy rate is recorded in Kottayam district (90.26 per cent), is found and the lowest in Kasaragod district (63.61 per cent).

14.100 The literacy rates among the Scheduled Tribes was 57.22 per cent as against 29.60 per cent at national level. Among the districts, the highest literacy rate of Scheduled Tribes was recorded in Kottayam district (88.69 per cent) and the lowest was found in Palakkad district (34.87 per cent). The literacy rates of SC/STs and general population of Kerala from 1971 to 1991 is furnished in Table 14.33 The literacy rate of SC's increased from 40.21 to 79.66 during 1971 census to 1991 census.

Table 14.33
Literary rates of SCs and STs. in India and Kerala – 1971 - 1991

Census	India			Kerala		
	Country Total	Scheduled Castes	Schedule d Tribes	State Total	Scheduled Castes	Schedule d Tribes
1971	29.45	14.67	11.3	60.42	40.21	25.72
1981	36.03	21.38	16.35	70.42	55.96	31.79
1991	52.21	37.41	29.60	89.41	79.66	57.22

Source: Census

14.101 The female literacy rate of Scheduled Castes in Kerala was increased from 17.4 per cent in 1961 to 74.31 per cent in 1991. During the same period, the All India female literacy rate of Scheduled Castes was increased from 3.3 per cent to 23.8 per cent. For Scheduled Tribes the female literacy rate in Kerala was increased from 11.9 per cent in 1961 to 51.07 per cent in 1991. The female literacy rate in India as whole was increased from 3.2 to 18.2 per cent during the same period.

Fig.4

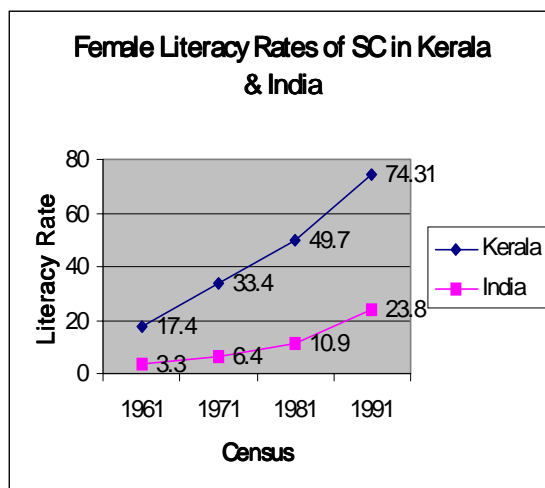
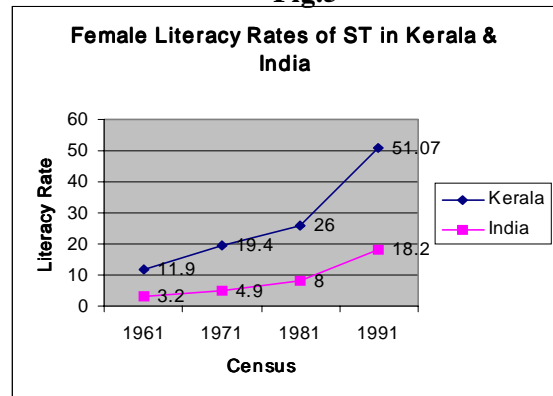


Fig.5



Enrolment

14.102 There were 2.08 lakh Scheduled Caste students enrolled in the L.P. Section, which account for 11.37 per cent of the total enrolled students in the State in the L.P.Section. In High School section, the proportion of Scheduled Caste students is 10.46%. The higher percentage of enrolment shows that the educational incentives like scholarships, lump sum grant and stipend have produced good

results.

14.103 However, in Higher Secondary School, the proportion of Scheduled Caste students is only 7.66 per cent which is lower than the population share. The high rate of failure in SSLC may be the reasons for low enrolment in Higher Secondary Section. Special initiatives have to be made to improve the quality of education at the school level. Enrolment of Scheduled Castes in Degree courses and Post-graduate courses is also higher than the population proportion.

14.104 As far as ST's are concerned, the percentage of enrolment in Lower Primary and Upper Primary section is higher than the population proportion but less in High School and Higher Secondary section. The location of educational institutions at far away places from the Scheduled Tribe habitats may be the reason for low level of enrolment. Details of enrolment of students belonging to Scheduled Caste and Scheduled Tribes are given in Table 14.34

Table 14.34

Enrolment of Scheduled Caste/Scheduled Tribe students in Schools and Colleges- 2003-04

Sl. No.	Section	No. of Total students	Scheduled Castes		Scheduled Tribes	
			No. of Students	Percentage to Total	No. of students	Percentage to Total
1	2	3	4	5	6	7
1	Lower Primary Section	1827765	207730	11.37	28669	1.57
2	Upper Primary Section	1502542	157141	10.46	18067	1.20
3	High School Section	1563698	159471	10.20	13603	0.87
4	Higher Secondary	234438	17961	7.66	1300	0.55
5	Degree Courses	153184	20986	13.70	1640	1.08
6	Post-graduate courses	16618	1894	11.40	189	1.14

Source: Various Educational Departments

14.105 There were 242 students comprising 220 Scheduled Caste and 22 Scheduled Tribe students enrolled for various medical and Para-medical courses during 2004-05. Among them, 48 scheduled caste students and 12 scheduled tribe students were admitted to the MBBS Course. The percentage of overall enrolment of SC/ST students to various Medical and Para-medical courses in Government Colleges was 15.53 and 1.56 respectively. Details are given in Table 14.35

14.106 Of the students enrolled in all technical education institutions, 9.62 per cent are SC's and 1.16% are ST's. The rate of SC's enrolled in engineering colleges is 7.45 per cent and ST's only 1.01 per cent. The enrolment in Polytechnics and technical schools is higher than the population proportion. Details on enrolment is given in Table 14.36

Table 14.35
Scheduled Caste and Scheduled Tribe students in Medical and Para-medical courses 2004-05

Sl.No.	Courses	Total No. of students	Scheduled Castes		Scheduled Tribes	
			No. of students	Percentage to Total	No. of students	Percentage to total
1	2	3	4	5	6	7
1	Medical PG	328	26	7.93	1	0.3
2	Dental PG (MDS)					
3	M.Pharm.					
4	M.Sc. Nursing	24	2	8.33		
5	MBBS	595	48	8.06	12	2.02
6	BDS	102	8	7.84	2	1.97
7	B.Sc. Nursing	180	14	7.78	3	1.67
8	B.Sc. MLT	20	1	5	1	5
9	B.Pharm.	48	3	6.25	1	2.08
10	D.Pharm.					
11	Para Medical Courses for SC/ST only	80	80	100		
12	D.Pharm. Courses for SC/ST only	40	38	95	2	5
13	Certificate Course on Nursing for SC/ST only					
	Total	1417	220	15.53	22	1.56

Source: Directorate of Medical Education

Table-14.36
Enrolment of SC/ST students in Technical Education

Sl. No.	Name of Institution	Total	SC	ST	Percentage of SC	Percentage of ST
1	2	3	4	5	6	7
1	Government Engineering Colleges	5725	462	54	8.07	0.9
2	Private Aided Engineering Colleges	2434	146	28	6.00	1.2
	- Sub Total	8159	608	82	7.45	1.01
3	Polytechnic	19441	1844	197	9.5	1.01
4	Technical Schools	5098	695	99	13.6	1.9
	Total	32698	3147	378	9.62	1.16

Source : DTE

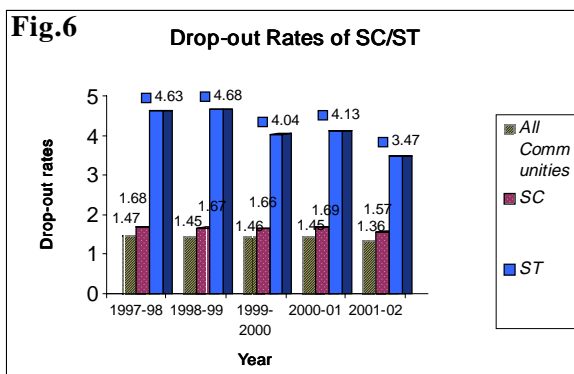
Dropout rates

14.107 The percentage of dropout of students is an indicator of socio-economic and educational backwardness. The dropout rate for Scheduled Castes and Scheduled Tribes students in primary classes was 1.57 per cent and 3.47 percent respectively as against 1.36 per cent for all communities in the State. Efforts are being made through the SC/ST promoters to identify the dropouts and to continue their education.

14.108 The trend in the dropout rates during the period from 1997-98 to 2001-02 shows that the decline is marginal in the case of Scheduled Tribes compared to the decline in dropout rates of Scheduled caste and total population of the State. Details are given in Table-14.37 and graphically presented in given in Fig.5

Table-14.37
Drop-out rates from 1997 to 2002

Sl. No.	Year	SC	ST	All Communities
1	2	3	4	5
1	1997-98	1.68	4.63	1.47
2	1998-99	1.67	4.68	1.45
3	1999-2000	1.66	4.04	1.46
4	2001-01	1.69	4.13	1.45
5	2001-02	1.57	3.47	1.36



Performance in SSLC Examinations

14.109 In the regular SSLC examination, there were 43,161 students belonging to Scheduled Castes appeared and 20,779 passed out in the year 2003-04. The number of Scheduled Tribe students who appeared for regular examination in 2004 was 4189 representing 0.89 per cent of the total State and the number passed out represents 0.59 per cent.

cent.

14.110 The percentage of pass in the SSLC examinations is a good indicator of the socio-economic development of the family. It is seen that the Scheduled Caste and Scheduled Tribes are lagging behind others in socio-economic development.

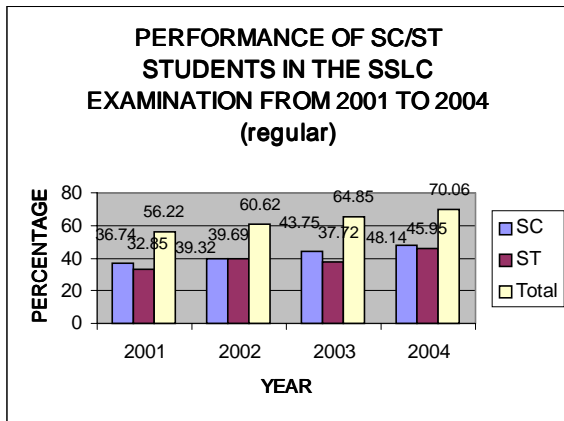
14.111 However, an upward trend in the percentage of pass of Scheduled Caste as well as Scheduled Tribes is observed. It increased from 36.74 per cent in 2001 to 48.14 per cent in 2004 for Scheduled Caste students and from 32.85 to 45.95 for Scheduled Tribes. The percentage of pass of the state as a whole increased from 56.22 in 2001 to 70.06 in 2004. The details of number of SC/ST students who appeared and passed in SSLC examination are given in Table No.14.38 and the Fig-6 represents the percentage of pass during 2001 to 2004.

Table - 14.38
SSLC Results of SC/ST students from 2001-2004 (regular candidates)

Year	Scheduled Castes		Scheduled Tribes	
	Appeared	Passed	Appeared	Passed
(1)	(2)	(3)	(4)	(5)
2001	42466	15601	3683	1210
2002	42409	16676	3905	1550
2003	41689	18240	4356	1643
2004	43161	20779	4189	1925

Source: Pareeksha Bhavan

Fig 7



Employment Seekers

14.112 There were 5.22 lakh Scheduled Castes in the live registers of Employment Exchanges during 2004 accounting for 13.76 per cent of the total. There are 0.30 lakh Scheduled Tribe persons in the live register of Employment Exchanges of Kerala in 2004 accounting for 0.80 per cent.

14.113 District-wise number of persons in the live register is given in Appendix 14.21.

Special Component Plan and Tribal Sub Plan through Local Governments

14.114 The total plan provision set apart for the development of Scheduled Caste and Scheduled Tribes during 2003-04 was Rs. 275.53 crores and Rs. 38.58 crores respectively. Details of district-wise fund received and amount expended under SCP/TSP schemes during 2003-04 is given in Appendix.14.22 and 14.23 respectively.

14.115 The plan grant to Local Governments for SCP and TSP has considerably increased in recent years. During 2004-05, Rs.28520 crore and Rs.48.13 crores have been allocated as plan grant to local governments under SCP and TSP respectively. Details on distribution of Plan grand LSG wise during 2003-04 are given in Table 14.39. Percentage distribution of plan grant to Local Governments is represented in the diagram 7 & 8

Table 14.39
Outlay & Expenditure for SC/ST Schemes through Local Self Governments (2003-04)

Sl. No.	Name of Local Body	Funds received		Expenditure			
		SC	ST	SC	%	ST	%
1.	Grama Panchayats	156.28	18.83	119.5	76.5	13.13	69.7
2.	Block Panchayats	39.34	8.55	39.48	100	5.78	67.6
3.	District Panchayat	48.74	10.85	23.28	47.8	6.11	56.3
4.	Municipality	18.22	0.35	14.83	81.4	0.13	37.1
5.	Corporation	12.95	--	8.54	65.9	--	--
Total		275.53	38.58	205.63	74.6	25.15	65.2

Source : District Planning Offices

Fig.8

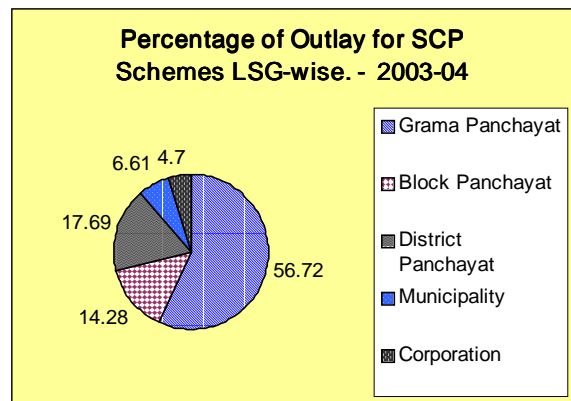
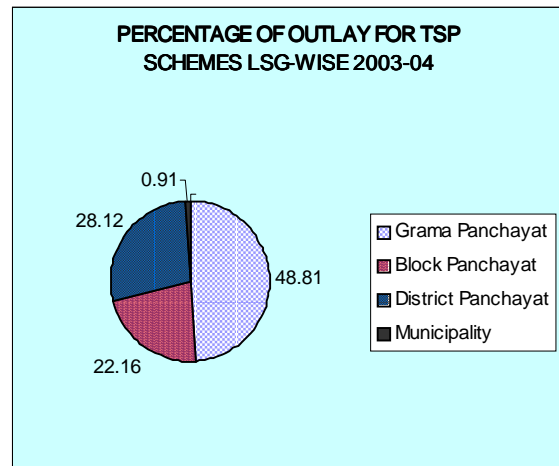


Fig.9



Development of Scheduled Castes and Scheduled Tribes

14.116 For the development of Scheduled Castes population, 10 per cent of the total plan budget provision is earmarked and. for the development of Scheduled Tribes 2.25 per cent of the total plan budget provision is provided. Certain issues have cropped up during plan implementation. They are summarised in Box No.14.14

BOX-14.14

Implementation Issues in SCP and TSP

The planning and implementation of SCP and TSP was decentralized more than two decades ago. Most of the funds were spent through departments on schemes which were prepared at the district level based on the concept of habitat and approved by the Working Group under the District Collector. This System was acclaimed nationally.

However, some departments could not spend their full allocation. With a view to allowing flexibility to transfer funds across departments based on need and performance, the system of pooling was introduced in 1995. Some how, it was misinterpreted to mean that the entire funds are to be spent by the Scheduled Castes and Scheduled Tribes Development Department. As funds were provided under the demand of the SC/STDD the other departments moved away and shirked the responsibility for planning and implementation.

In 1997, a policy decision was taken to transfer a large chunk of SCP/TSP to local governments. Though the system continued, the district level Working Groups got atrophied and stopped functioning.

On the positive side during the Ninth Plan real funding was provided under SCP/TSP and the perverse system of reckoning “flows” to SCP and TSP that existed during the Seventh and Eighth Plan periods was done away with. This suddenly increased availability of investible resources but this increase unfortunately coincided with the weakening of the planning and implementation system.

Local governments have shown a strong preference for beneficiary oriented programmes. Of late the performance of local governments under SCP/TSP has been declining with expenditure hovering around 80% in the case of SCP and 70% in the case of TSP. At the same time the considerable resources with the State Government is also being spent mostly on schemes in the domain of local governments without the discipline of either rigorous centralized planning or participatory planning. This has tended to distort the flow of funds to less deserving schemes and areas.

Now the Government is seriously addressing the two fold challenge of improving the performance of local governments under SCP and TSP and improving the quality of planning and implementation of State level SCP and TSP.

14.117 A two pronged strategy is followed for development of Scheduled Caste and Scheduled Tribe in the State. Infrastructure facilities like roads, electricity, and water supply, are provided in habitats having more than 50 per cent SC/ST families. More than 50 per cent of area should owned by SC or ST for implementing minor irrigation work.

14.118 Whereas, for projects benefiting individuals and families, 100 per cent of the beneficiaries should belong to SC and ST. The dispersed Scheduled Castes and Scheduled Tribes living outside SC/ST habitats are also be assisted.

14.119 SC/ST volunteers called promoters have been appointed for assisting Scheduled Caste and

Scheduled Tribe beneficiaries to access the benefit of schemes and to monitor programmes under SCP/TSP. Distribution of Plan grants under various sectors for SCP and TSP schemes depicted in fig 10 and 11

Fig.10

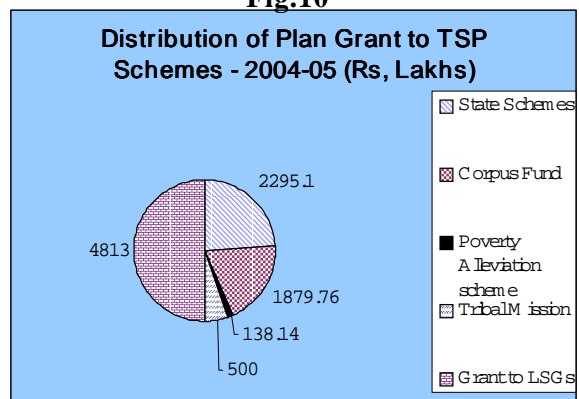
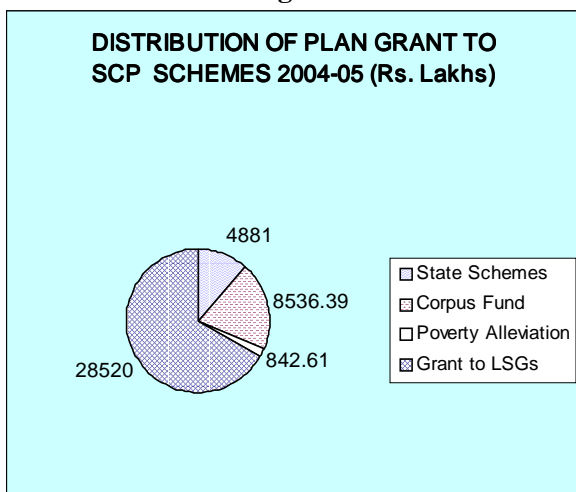


Fig.11



14.120 The ST Development Department runs 18 Model Residential Schools, of which 4 are Ashram Schools, 105 Pre-matric hostels, 38 single teacher schools and 58 Kindergartens in the state. 3 ITC's are functioning under the department for providing training to ST's District-wise details of educational institutions under the SC and ST departments are furnished in Appendix.14.24.

14.121 A survey conducted by the ST Department in 2000-01 revealed that there were 9374 houseless ST families in the State. During 2003-04, the ST department constructed 1158 houses. In order to provide better medical facilities to tribals, the Health Department runs 63 Primary Health Centres in the State. The ST Development Department has 4 Mid Wifery Centres, 17 Ayurveda Dispensaries, 5 Allopathic Dispensaries/Out-Patient Clinics, one Ayurveda Hospital, 2 Mobile Medical Unit and one Allopathy hospital. Apart from the above, Homeo Dispensaries are also functioning in tribal areas under Tribal Sub Plan. A Sickle Cell Anemia Unit has been set up in Kozhikode Medical College. Details of physical achievements of major schemes implemented for Scheduled Tribe development are given in Appendix 14.25.

14.122 The Protection of Civil Rights (PCR) Act, 1955 and the Prevention of Atrocities (POA) Act 1989 are the two important legal measures to prevent and curb social discrimination and atrocities committed against ST's and SC's in the state, the Government of India is providing 50% assistance for strengthening the relief and rehabilitation of the affected persons.

14.123 The SC Development Department constructed 3107 Houses during 2003-04. District-wise details of houses constructed by the SC and ST departments are provided in Table 14.40.

Table 14.40
District-wise details of houses constructed by SC/ST Development Departments, during 2003-04

Sl.No.	Name of District	SC		ST	
		No. of houses constructed	Amount spent (Rs.lakhs)	No. of Houses constructed	Amount spent (Rs. Lakhs)
(1)	(2)	(3)	(4)	(5)	(6)
1	Thiruvananthapuram	1099	210.44	17	1.070
2	Kollam	864	120.03	46	18.56
3	Pathananthitta	1214	85.35	43	12.73
4	Alappuzha	1311	164.27	-	-
5	Kottayam	578	74.24	239	21.600
6	Idukki	617	16.83	244	45.3
7	Ernakulam	1559	280.66	37	9.89
8	Thrissur	1330	219.14	44	2.77
9	Palakkad	1134	119.34	98	4.15
10	Malappuram	1316	141.12	17	3.47
11	Kozhikode	992	115.92	25	7.06
12	Wayanad	253	29.47	223	24.17
13	Kannur	1221	147.03	63	-
14	Kasaragod	575	81.95	62	3.94
	Total	14063	1805.79	1158	154.71

Source: SC&ST Directorates

14.124 Physical achievements of the SC Department on various development programmes is given in Appendix 14.26.

Tribal Development Mission

14.125 A special scheme for providing land to the landless and house to the homeless is being implemented in the state. As part of the resettlement of landless, Tribal Development Mission has been formed to undertake rehabilitation activities based on a Master Plan. They have identified 22052 landless tribal families and 32131 families with less than one acre of land. The highest number of landless tribes is found in Wayanad District with 60.32% of the total followed by Palakkad with 24.44%. 5173.92 acres of land have been distributed to the benefit of 3208 landless tribal families. Details of district-wise landless tribals, area of land distributed and number of families benefited are furnished in the Table 14.41

Table 14.41
District-wise details of landless tribal families and families benefited and land distributed under TRDM-2004

Sl.No.	District	No. of Landless tribals	No. of Tribals <1 acre land	No. of families covered	Acres of land distributed	Average acres per family
1	2	3	4	5	6	7
1	Kasaragode	226	171	69	73.43	1.6
2	Kannur	1395	2249	400	304.37	0.76
3	Wayanad	13303	12184	585	1974.90	3.37
4	Kozhikkode	318	889	420	600	1.43
5	Malappuram	339	2224	61	46.38	0.76
6	Palakkad	5389	2637	10	4.44	0.44
7	Thrissur	271	840	20	5.68	0.28
8	Ernakulam	132	888	296	418.90	1.42
9	Idukki	190	5436	1072	1583	1.48
10	Kottayam	153	1340	19	19	1.0
11	Alappuzha	117	568	114	27.75	0.24
12	Pathanamthitta	68	1032	14	1.39	0.1
13	Kollam	138	572	128	114.68	0.9
14	Thiruvananthapuram	13	1101	--	--	--
	Total	22052	32131	3208	5173.92	1.61

Source:TRDM

Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes

14.126 The Corporation functions with the objective of implementing various income generating schemes so as to make the SC/ST population self-reliant in all respects. It provides assistance to self employment schemes, to improve their socio-economic status in the society. The major schemes implemented by the Corporation include agricultural land purchase scheme, micro credit finance scheme, mini-venture loan, beneficiary-oriented schemes, small enterprises loan, housing scheme, education loan schemes and training programmes.

14.127 During 2003-04, 320 families were benefited under agricultural land purchase scheme. Micro credit finance scheme benefited 679 families. The scheme-wise details of physical and financial achievements of the Corporation are given in Appendix. 14.27.

Kerala Institute for Research, Training and Development Studies (KIRTADS)

14.128 The institute is meant to conduct research and intensive study on Scheduled Caste and Scheduled Tribe population of the State. During the financial year (2003-04) the research wing of KIRTADS undertook preparation of the following projects:

1. Guaranteeing quality education for Scheduled Tribes
2. Baseline Survey of PTG's
3. Encyclopaedia of the ST Communities
4. Digital Documentation of tribal communities of Kerala
5. Archery Academy

14.129 The evaluation wing of KIRTADS undertook the following evaluation studies this year. They are:

- (1) Indigenous knowledge and Traditional Agricultural practices of Scheduled Tribes of Muthuvan Community
- (2) Development activities for Koragas of Kasargod
- (3) Tribal development activities of Kannur District with special emphasis on Aralam Farm
- (4) Women empowerment of Kudumbashree
- (5) Functioning of Model Residential Schools for ST's.

14.130 The training wing conducted selected training programmes for SC/ST promoters, Anganwadi workers and teachers working in tribal areas.

Kerala State Development Corporation for Christian Converts from Scheduled Castes and other recommended Communities

14.131 The main objective of this Corporation is to improve Social, Educational, Cultural and Economic condition of the converted Christians from Scheduled Castes and other recommended communities. The main schemes under implementation by the Corporation are agricultural land purchase scheme, foreign employment scheme, housing, cash incentive to students, marriage loan, agriculture and allied scheme, small business schemes, educational loan etc. The Corporation implements these schemes with the financial assistance received from state government and the loan assistance from NBCFDC.

14.132 The achievements of Kerala State Development Corporation for Christian Converts upto October 2004 are given in **Table 14.42**

Kerala State Backward Classes Development Corporation

14.133 The Corporation aims at the economic empowerment of the backward classes and minorities in the state. The main objectives of

the Corporation are:

- i) To promote the comprehensive development of the Other Backward Classes and Minorities of Kerala by rendering assistance by way of loans and advances for establishing small enterprises in various sectors like agricultural & its allied activities, small business, service, transport, artisan and handicrafts, etc.
- ii) To promote schemes and establishing institutions for socio-economic and educational upliftment of the members of Other Backward Classes and Minorities of the State.
- iii) To assist the Other Backward Classes and Minorities for upgradation of their technical and entrepreneurial skills.

14.134 The Corporation mobilises funds from the National Backward Classes Finance and Development Corporation (NBCFDC), National Minorities Development and Finance Corporation (NMDFC) and from the State Government.

14.135 The source-wise expenditure and the physical achievements of the Corporation during 2003-04 and 2004-05 are given in Table.14.43

Table 14.42
Achievements of KSDC for Christian Converts - 2003-04

Schemes	Outlay		Expenditure		Physical and Achievements	
	2003-04 (Rs.Lakhs)	2004-05 (Rs.Lakhs)	2003-04	2004-05 (upto October)	2003-04	2004-05
1	2	3	4	5	6	7
State Schemes	255	35	170.05	80.69 (Upto 10/04)	291	187
NBCFDC Schemes	75	50 (not released yet)	78.85	--	153	--

Sosource : Kerala State Development Corporation for Christian Converts from Shededuled Cast and other recommended Communities

Table-14.43
Financial and physical achievements of Kerala State Backward Classes Development Corporation (2003-04, 2004-05)

Sources of Fund	Financial Achievements (Rs. Lakh)		Physical achievements (No. of beneficiaries)	
	2003-04	2004-05*	2003-04	2004-05
1	2	3	4	5
NBCFDC	2667.59	1257.19	5,854	7,572
NMDFC	660.28	677.22	1,466	1494
Own Fund	765.52	540.24	2496	1578
Total	4093.39	2474.65	9816	10644

Source: KSBCDC

* upto 31st October 2004.