

Chapter 14

Poverty and Special Programmes for Weaker Sections

Kerala has good achievement in coverage of basic minimum services. Its social security systems in the form of pensions to vulnerable groups and welfare funds for various categories of labourers are reasonably well spread. Universal public distribution system in Kerala provides good food security. These measures have prevented abject poverty to a great extent. Thus from the point of view of capabilities as well as entitlements, Kerala has performed better, in comparison with other states in tackling the problems of the poor.

14.2 The recent initiative in Kerala in this direction is the use of participatory planning as the launch vehicle for decentralization. The decentralization process has helped in restructuring development programmes with accent on full participation of the people with reliance on transparent indicators and criteria for conferring of benefits.

14.3 With decentralization of plan schemes, poverty eradication has become a Local Government responsibility, State Government has a guiding, supporting and co-ordinating role. All the Centrally sponsored anti-poverty programmes have been transferred to Local Governments. Bulk of the State Plan funds meant for poverty reduction especially under SCP/TSP and Women and Child Development have been devolved as practically untied bulk grant for local level projects to be planned and implemented by the Local Governments.

14.4 At the national level for the devolution of funds to the State, figures of people below poverty line are arrived at from National Sample Survey data. As per the NSSO 55th round (1999-2000) Kerala has poverty figures of 9.38% in rural areas and 20.27% in urban

areas, where as the All India figures are 27.09% in rural areas and 23.62% in urban areas.

14.5 According to the Survey of Rural Development Department, now there are nearly 17.23 lakh families below poverty line in the State. Out of this 19% are scheduled caste families, 3% Scheduled Tribe families and the remaining 78% belong to other categories. (See Table 14.1).

Table. 14.1
Number of Families Below Poverty Line
according to Social Groups *

Sl. No	Category	Number of families below poverty line	Percent
(1)	(2)	(3)	(4)
1	Scheduled Castes	3,35,280	19
2	Scheduled Tribes	46,847	3
3	Others	13,41,429	78
	Total	17,23,556	100

Source: Commissionerate of Rural Development

* As on 31st August 2003

14.6 There is high concentration of families below poverty line among Schedule Caste and Scheduled Tribes. The district-wise/block-wise number of families below poverty line according to social groups are given in Appendices 14.1 & 14.2.

Destitutes

14.7 Kudumbashree has prepared an elaborate date base of destitutes, meaning those among the poor who can be called totally or absolutely poor and who need continuous handholding and a mix of support arrangements to lead a life of bare minimum comfort. The consolidated data covering 147 Panchayats in all the districts is given in Table 14.2.

14.8 The data reveal destitute families constitute above 2% of the population. It is shocking to note

S No	Name of District	No. of Panchayats	No. of Destitute Families Identified	Sector-wise Details of Deprivation Identified in Destitute Families										
				Lack of Food	Suffering from Chronic Illness	No Pension	No Physical Facilities for Education	No Drinking Water	No Sanitation Facilities	No Land for Housing	No Shelter		No Employ ment	Other Requirem ents
											New	Dilapidate d Huses		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Thiruvananthapuram	7	604	247	181	132	434	105	678	149	289	137	152	270
2	Kollam	6	423	125	237	221	263	295	1420	113	171	20	118	26
3	Pathanamthitta	11	816	203	391	415	586	486	916	213	391	232	273	20
4	Alappuzha	2	184	0	81	105	64	148	121	112	137	11	149	84
5	Kottayam	6	344	160	135	215	175	171	1160	31	72	67	41	23
6	Idukki	17	998	400	351	508	785	583	2425	173	441	199	422	232
7	Ernakulam	1	136	57	82	0	0	59	80	44	64	115	0	121
8	Thrissur	10	936	242	318	384	582	227	311	243	320	348	307	73
9	Palakkad	18	1932	501	367	473	646	316	139	54	121	23	43	17
10	Malappuram	18	2000	405	502	970	1144	769	582	146	763	228	402	41
11	Kozhikode	13	1190	558	352	572	622	749	845	276	751	95	526	475
12	Wayanad	16	1266	537	490	788	374	956	437	275	675	155	432	187
13	Kannur	11	837	414	340	471	496	559	526	103	480	184	303	166
14	Kasaragod	11	779	431	301	319	439	464	300	107	555	33	317	106
	Total	147	12445	4280	4128	5573	6610	5887	9940	2039	5230	1847	3485	1841

Source: Kudumbashree

that 34 % of them do not have access to minimum food and in all probability they are outside the food security system. Similarly 45% of them do not have any social security assistance. Half of them do not have drinking water facilities and $\frac{3}{4}$ th of them do not have sanitary latrines.

14.9 In fact a concerted effort is needed to provide these families with minimum entitlements.

New Initiatives in Poverty Reduction

Poverty reduction is given the prime place in the development strategies of the State. Certain initiatives have been launched. They are summarized below:

1. Special programme for development of destitutes – Ashraya

14.10 This innovative programme was initiated in the previous year through 101 Village Panchayats and now 46 more have come in. A detailed exercise was carried out to identify the destitutes. The Neighbourhood Group network under Kudumbashree identified families having the following risk factors.

1. *Kutch 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 5 years in the family*
8. *Alcoholic or drug addict in the family*
9. *Scheduled Caste or Scheduled Tribe family*

14.11 The family which attracts 8 out of the 9 points is classified as destitute. In addition the following factors are considered as the next stage.

- (1) Squatters on public lands
- (2) Vagrants and beggars
- (3) Women headed families – unwed mothers, separated women, widows
- (4) Families with severe incurable diseases and disabilities.

14.12 After the identification the elements of destitution are documented. Thereafter trained volunteers interact with the destitute families and prepare family based micro plans. Government have issued orders allowing a package of measures to alleviate destitution. These include provision of minimum needs, social security, food and nutrition security, human development necessities etc. A system of continuous hand-holding of the family till it comes out of destitution is put in place and a tracking system to monitor the progress has been established.

14.13 This highly participatory community based approach has the best elements of care and compassion embedded in a development plan. This bids fair to become a new form of social security to the poorest provided by the State in partnership with local governments.

2. Creation of an index of poverty.

14.14 A census of all the poor people in the State has been undertaken by Local Self Government – Rural Development Department. The data are now being computerized. Once the computerization process is over an output showing key objective indicators of poverty would be generated which would then be validated by the NHG network. Thereafter the nine-point index of the SPEM now being followed would be reviewed through extensive consultations with representatives of the CDS system, academic experts, local government leaders, civil society representatives, officials and other stakeholders. A transparent index of poverty which combines elements which may not be disputed and which are socially recognized as indicators of poverty would be developed. Using this index all the families below poverty line would be ranked according to severity of poverty. This would then be presented before the Grama Sabhas and Ward Sabhas and their seal of approval obtained.

14.15 This list of the poor would strengthen their entitlement to various forms of assistance from Government and local government and make beneficiary selection absolutely fair. It would also facilitate re-designing of the anti-poverty sub plan with the involvement of the NHG network.

3. Tracking of Poverty

14.16A multilevel mechanism would be put in place to track poverty consisting of the following elements:

- (i) Conventional monitoring through reporting systems by implementing agencies.
- (ii) Participatory monitoring by the NHG network.
- (iii) Independent assessment by academic institutions and expert agencies.

This would be an initiative under the Modernizing Government Programme.

Anti – Poverty Sub Plan

14.17 As part of the Tenth Plan all Local Governments were asked to prepare an Anti -Poverty Sub Plan. Most of the Local Governments have done this. But the quality of planning has not been uniform. It needs to be

fine-tuned, for which Kudumbashree has launched a kind of an Action Research Project in five village Panchayats. However, the analysis of the Anti-Poverty Sub Plan prepared for Local Governments for the year 2002-03 is quite interesting.

14.18 During the first year of the Tenth Five Year Plan Local Governments have set apart Rs. 348.82 Crore for different projects intended to reduce poverty. Most of these projects are in the service sector constitute 73% of the investment.

The details of Anti-Poverty Sub Plan for each level of Local Governments in terms of allocation under grant-in-aid are given in Table 14.3 & 14.4.

The details of resource mobilization of projects under Anti-Poverty Sub Plan of Local Governments are given in Appendix 14.3

Table 14.3
Details of Anti-Poverty Sub Plan (Tier-wise Distribution) (Rs. Crore)

Sl. no	Local Government	No. Of Projects	Grant -in-aid				Total
			General	SCP	TSP	EFC	
1	2	3	4	5	6	7	8
1	Grama Panchayat	18975	154.9	76.48	1.38	3.21	235.97
2	Block Panchayat	3116	32.53	25.83	0.39	0.02	58.77
3	Municipality	1151	18.09	8.66	0.24	0.15	27.14
4	Corporation	105	5.62	4.84	0	0	10.46
5	District Panchayat	220	11.43	4.94	0.11	0	16.48
	Total	23567	222.57	120.75	2.12	3.38	348.82

Table 14.4
Sector-wise Distribution of Grant-in-aid (Rs. Crore)

Sl. No	Local Government	No. of Projects	Grant -in-aid			Total
			Productive Sector	Service Sector	Infrastructure Sector	
1	2	3	4	5	6	7
1	Grama Panchayat	18975	60.17	171.02	4.78	235.97
2	Block Panchayat	3116	12.49	43.87	2.41	58.77
3	Municipality	1151	2.13	23.31	1.7	27.14
4	Corporation	105	1.55	8.64	0.26	10.46
5	District Panchayat	220	6.19	7.43	2.86	16.48
	Total	23567	82.53	254.27	12.01	348.82

Rural Anti-Poverty Programmes

14.19 Rural Anti-Poverty Programmes are partially or fully Centrally assisted schemes, targeting people below poverty line. Important poverty alleviation programmes implemented by the Rural Development Department in the State in 2003-04 are Swarnajayanthi Gram Swarozgar Yojana (SGSY), Indira Awaz Yojana (IAY) and Sampurna Gramin Rozgar Yojana (SGRY). All these programmes are aimed at generating additional employment and income to the families below poverty line. In addition to these, Kudumbashree, a woman based participatory Poverty Eradication Programme of the State Government with the financial support of NABARD and Central Government, involves the poor actively in planning, managing and monitoring of their development programmes.

1. Swarnajayanthi Gram Swarozgar Yojana (SGSY)

14.20 Swarnajayanthi Gram Swarozgar Yojana (SGSY) is a Centrally Sponsored Scheme launched on 1st April 1999, aimed at establishing a large number of micro enterprises in the rural areas, building upon the potential of the rural poor. In this programme emphasis is given to group activities. The objective of SGSY is to bring every assisted family above the poverty line. It is conceived as a holistic programme of micro enterprises covering all aspects of self employment viz. formation of self help groups, capacity building, planning activity clusters, infrastructure build up, technology, credit and marketing. This programme adopts a project approach for each key activity. The effort is to cover 30% of the rural poor in each Block Panchayat during the Tenth Plan period.

14.21 SGSY, a credit cum subsidy programme, seeks to promote multiple credit rather than one time credit injection. This programme lays emphasis on skill development through training. It also proposes to ensure technology up-gradation in identified activity clusters. Market intelligence, development of market, consul-

tancy services etc. are the market promotion activities envisaged under this programme. Subsidy under SGSY is uniform at 30% of the project cost subject to a maximum of Rs. 7500/- per beneficiary. In respect of SC/STs it is 50% subject to a maximum of Rs. 10,000/-. For group activities the subsidy is 50% of the project cost subject to a maximum of Rs. 1.25 lakh. There is no limit on subsidy for irrigation projects. The programme expects at least 50% of the beneficiaries to be SC/STs, 40% to be women and 3% to be disabled. The physical and financial achievement under the scheme from 1999-2000 to December 2003 are given in Table. 14.5 & 14.6.

Table 14.5
Physical Achievements under SGSY, 2003

Sl.No	Particulars	Physical Achievements Number upto 2003-04*
1.	Self-Help Groups formed	42611
2.	Members covered	
	General	6485
	SC	1444
	ST	102
	Disabled	20
	Total	8051
3.	Individual beneficiaries assisted	80645

Source: CRD * As on December 2003

Table 14.6
Financial Achievement under SGSY

Sl.no	Particulars	Rs. In lakh
1.	Total Fund Available	13971.81
2.	Total Expenditure	11152.94
3.	Percentage of Expenditure	79.82
4.	Subsidy for Individual Beneficiaries	5813.51
5.	Subsidy for Groups	2996.00

Source: CRD

2. Indira Awaz Yojana (IAY)

14.22 The objective of the scheme is to provide dwelling units to the houseless Scheduled Castes and Scheduled Tribes, freed bonded labourers and other rural poor below poverty line by providing grant at the rate of Rs. 22000 per house. Indira Awaz Yojana is a centrally sponsored scheme, with the Centre and State sharing the cost in the ratio of 75:25. A maximum of 40 per

cent of the fund can be utilized for construction of houses for rural poor below the poverty line other than SC/ST and freed bonded labourers. Out of this, 3 per cent is earmarked for physically handicapped persons. The unit cost of a house is taken as Rs. 35,000/- and the balance Rs. 13,000/- is provided to the beneficiaries by the State Government or Local Government. Upgradation of existing Kutcha houses is also possible under the scheme for which the limit is Rs. 10,000/- per unit.

The physical and Financial achievement under the scheme is given in Table 14.7.

Table 14.7
Achievements of IAY from 1997-98 to 2003-04 (upto December)

A	Physical (no.)	Target	Achievement	SC	ST
1	New houses constructed	126401	103471	53086	6334
2	Houses upgraded (from 1999-2000)	48452	35553	18076	1498
B Financial (Rs. Lakh)					
<i>(i) New Houses</i>					
1	Total Fund Available		28937.65		
2	Expenditure		26268.26		
3	Percentage of Expenditure		90.77		
<i>(ii) Upgradation houses (from 1999-2000)</i>					
1	Total Fund Available		4467.27		
2	Expenditure		3721.29		
3	Percentage of Expenditure		83.30		

Source: Commissionerate of Rural Development

3 Sampoorna Gramin Rozgar Yojana (SGRY)

14.23 Sampoorna Gramin Rozgar Yojana (SGRY) is a Centrally sponsored scheme introduced in August 2001, by merging Employment Assurance Scheme (EAS) and Jawahar Gram Samridhi Yojana (JGSY). The objective of the scheme is to provide additional wage employment as well as food security through creation of durable community, social and economic assets and infrastructure development in the rural areas. The expenditure sharing between the Centre and the State is in the ratio of 75:25. Central Government also

provides food grains of value equivalent to the cash component free of cost. As an additionality under the scheme 5 Kg. of food grains is made available per manday at the ratio of Rs. 6.20 per kg.. The balance wage is paid in cash as per the notified minimum wages. The cost of transportation of food grains from FCI godowns to the workplace/PDS and its distribution are the responsibility of the State Government.

14.24 The programme is implemented in two streams namely, (I) district and block panchayat level and at Grama Panchayat level. Out of the total fund available under SGRY 50% is earmarked to

district and block panchayats in the ratio of 40:60 per cent. In this stream 22.5% of the funds is earmarked for individual beneficiary schemes for Scheduled Castes and Scheduled Tribes for providing economic and social assets and for development works in the individual lands of below poverty line families of these groups. The balance 50% of the funds is earmarked to

grama panchayats. The grama panchayat is to set apart 50% of the funds allotted to them for taking up infrastructure development works in Scheduled Castes and Scheduled Tribes settlements.

14.25 The spillover works of the erstwhile Employment Assurance Scheme and Jawahar Gram Samridhi Yojana continued during the year under review. The achievement under SGRY (stream I & II) are shown in Table 14.8.

Table 14.8
Physical Achievements under SGRY, 2003

Sl.no	Particulars	Stream I	Stream II	Total
1	Works undertaken (number)	7813	32363	40176
2	Works completed (number)	3778	9221	12999
3	Employment generated (lakh mandays)	36.33	34.62	70.95

The physical achievement under Centrally Sponsored Poverty Alleviation Programmes are given in Appendix 14.4.

The financial achievement under Centrally Sponsored Poverty Alleviation Programmes are shown in Table 14.9.

Table 14.9
Financial Achievements under SGSY, IAY, JGSY, EAS & SGRY,
1997-98 to 2003-04
(Rs in Lakh)

Year	SGSY	IAY	JGSY (SGRY-II)	EAS (SGRY-I)	SGRY (I+II)	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1997-98	2531.96	2975.18	3851.76	4371.43	8223.19	13730.33
1998-99	2769.01	3632.01	4239.95	5425.26	9665.21	16066.23
1999-2000	2506.81	3990.70	3703.75	4688.09	8391.84	14889.35
2000-01	3489.56	3525.02	3404.06	3458.67	6862.73	13877.31
2001-02	1998.68	4618.14	4904.70	4987.47	9896.17	16512.99
2002-03	2062.50	4517.34	3731.46	4050.16	7781.62	14361.46
2003-04*	1068.73	3079.00	--	--	5615.00	9762.73

Source: Commissionerate of Rural Development
• upto December 2003

4. Kudumbashree

14.26 Kudumbashree the innovative poverty reduction experiment launched in the State during 1998-99 has accomplished its mission to extend its activities throughout the State by 2002-03. Between 2000-01 and 2002-03 the programme has been scaled up to the entire rural areas of the State in three phases. The participatory poverty reduction approach has its focus on building organisations of the poor under the leadership of the Local Self Governments. The three tier Community Based Organisations (CBOs) of poor women is an effective platform for converging various anti-poverty programmes of the State and Central Governments. The different agencies such as the NABARD, financial institutions, welfare boards and other autonomous agencies and departments are also utilizing this platform for the effective implementation of their programmes. These CBOs are the poverty alleviation wing of Local Governments. The major activities carried out during the year 2002-03 and 2003-04 (upto October 2003) are given below:-

a. Community Based Organisations (CBOs) of the Poor

14.27 The Kudumbashree programme organised 1.16 lakh Neighbourhood Groups (NHGs), 13135 Area Development Societies (ADS) and 991 Community Development Societies (CDS) in the rural areas of the State.

The Community based organisations, which has coverage of 23.48 lakh families, mobilized a sum of Rs. 228.16 crore as thrift and disbursed credit to the tune of Rs. 367.92 crore to its members (Table 14.10).

14.28 The Panchayat functionaries and CDS/ADS office bearers etc. were trained utilizing the plan funds for strengthening the CBOs. A massive training programme for volunteers (5 persons per NHG) has been initiated during 2003-04.

b. Linkage Banking

14.29 The Linkage-Banking Programme was launched during 2002-03 after proper grading the NHGs as per NABARD norms. During 2002-03 and 2003-04 (upto December 31st 2003) 41018 NHGs were graded and 21149 NHGs were linked with banks under the scheme. A sum of Rs. 63.54 crore has been made available to the NHGs as loan. (Appendix 14.5)

c. Lease Land Farming

14.30 The Lease Land Farming Programme (2002-03) has been extended to 621 Grama Panchayats. In these Panchayats 15869 NHGs consisting of 1.86 lakhs families have participated in the Programme and 6754.40 hectares of land were brought under cultivation (Appendix 14.6).

d. Bala Sabha

14.31 During 2003-04 the Balasabha, which intends to prevent intergenerational transmission of poverty, has been extended to the rural areas. It is expected to constitute at least one Balasabha per Ward during the year. In December 2002, Kudumbashree organised a Bala sangamam at Kozhikode and 150 Balasabha functionaries from 13 districts of Kerala participated in the sangamam.

District-wise details of Balasabhas are given in Table

Table. 14.10
District-wise Details of Thrift and Credit Operation in the
Neighbourhood Groups (NHGs), 2003-04

(Rs. Crore)

Sl. No	District	No. of NHGs Formed	No. of ADS Formed	No. of families covered	No. of families started thrift	Amount of thrift	Amount of Loan	Velocity of lending
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Thiruvananthapuram	12439	1090	253634	253766	24.55	26.65	1.08
2	Kollam	9568	1031	203619	203619	16.64	20.23	1.21
3	Pathanamthitta	5120	626	131282	121282	11.20	16.02	1.43
4	Alappuzha	9602	927	202573	201548	17.54	24.24	1.38
5	Kottayam	8386	946	174887	173416	13.34	12.67	0.95
6	Idukki	7345	606	130372	129570	18.03	28.45	1.57
7	Ernakulam	7914	1090	144036	139694	13.76	17.18	1.25
8	Thrissur	10181	1215	184391	180380	21.69	68.35	3.15
9	Palakkad	9377	1196	174574	174374	13.53	14.17	1.04
10	Malappuram	6985	1397	153895	153895	13.43	12.91	0.96
11	Kozhikode	10712	1090	236509	216697	22.84	40.12	1.75
12	Wayanad	6036	354	93168	93168	11.25	23.66	2.10
13	Kannur	7638	1039	161207	155561	18.98	32.38	1.70
14	Kasaragod	4713	528	104568	104599	11.38	30.89	2.71
	Total - Rural	116016	13135	2348715	2301569	228.16	367.92	1.61
15	Urban (58 VLBS)	7917	631	272074	272074	21.37	22.29	1.04
16	Tribal (5 Districts)	1772	--	24580	24580	2.30	2.29	0.99
	Grand Total	125735	13766	2645369	2608183	251.83	392.50	1.55

Box -14. 1**BALASABHAS**

This is an innovative attempt by Kudumbashrede to tap the creative energies of children for their educational improvement and cultural enlightenment. On an average about 25 children in the age group 5-15 belonging to a neighbourhood irrespective of whether they are poor or not are formed into a group. Each group has a Leader and Assistant Leader and it meets every week for about 1½ to 2 hours. The first hour is spent on the theme related to education and the second hour is devoted to cultural activities. The key activities include:

- 1) Remedial coaching
- 2) Developing young entrepreneurs
- 3) Marketing of Kudumbashree Products
- 4) Developing creativity
- 5) Strengthening group feeling

1400 resource persons drawn from different walks of life have been specially trained to act as facilitators.

This is a process project and some of the interesting innovations are:

- i) Children's thrift in Kasaragod and Malappuram districts.
- ii) Bala Sabha Federation at the level of the Grama Panchayats in Palakkad
- iii) Children's Library in Karakulam Village Panchayat of Thiruvananthapuram
- iv) Telescope for children in Mundoor and Akathethara Grama Panchayats in Palakkad
- v) Junior Doctor system in partnership with Primary Health Centres in Idukki and Malappuram Districts

So far 7655 Balasabhas have been formed with more than 1000 in Kozhikode, Wayanad, Malappuram, Kasaragod, Alappuzha and Kottayam.

Table 14.11
District-wise Details of Balasabhas

Sl.No	District	No.of Balasabhas Formed
1	2	3
1	Thiruvananthapuram	1309
2	Kollam	275
3	Pathanamthitta	300
4	Alappuzha	24
5	Kottayam	43
6	Idukki	607
7	Ernakulam	74
8	Thrissur	10
9	Palakkad	450
10	Malappuram	1215
11	Kozhikode	1422
12	Wayanad	1513
13	Kannur	397
14	Kasaragod	16
Total		7655

Source: Kudumbashree

14.11

e. Destitute Identification, Rehabilitation and Monitoring

14.32 Kudumbashree has formulated a project "Ashraya" with the assistance of the Central Government, to reach out the downtrodden and reflected destitutes scattered throughout the State. During 2003-04, 101 Panchayats have already prepared individual specific projects for destitute care and rehabilitation. The projects formulated by the 101 Grama Panchayats envisages to assist 8239 destitute families in the respective Panchayats.

f. IT enabled services to the Poor

14.33 An innovative component in the Destitute Identification, Rehabilitation and Monitoring Project is the built in online monitoring system project. As per the project the CDS office will be computerized in the Panchayats, where the destitute rehabilitation project has been taken up and the computer systems provided would be best utilized for the benefit of the poor.

g. Kerashree

14.34 Kudumbashree has brought out a new branded coconut oil in the brand name of Kerashree. During the year 2002-03, Kudumbashree started 67 Kerashree units in the State.

h. Vidhyashree

14.35 In the IT education sector 148 Vidhyashree units in schools were set up by Kudumbashree to impart computer education to the students studying in 8th, 9th and 10th standards as per the curriculum prepared by the education department. The educated women entrepreneur groups set up the computer laboratories as micro enterprises by availing bank loan.

i. Micro Enterprises in Rural Areas

14.36 So far 200 group micro enterprises of women were set up in the rural areas.

j. Coconut tree Climbers Training

14.37 Forty four youths from different Grama panchayats were trained to use the innovative equipment to climb the coconut tree. The training is for 7 days and trained youth can climb a 30 feet tall coconut tree in 2 to 3 minutes.

k. Self sufficient, Self-reliant and Sustainable CDS.

14.38 With the objective of total eradication of poverty by 2005, the novel programme of 'Self-sufficient, self-reliant and sustainable CDS' was launched. The Venganoor Grama Panchayat in Thiruvnanathapuram District, Kodakara in Thrissur District and Munniyur in Malappuram District have voluntarily came forward to take up this venture.

5. Land Reforms

14.39 The major objectives of Land Reforms are re-ordering of agrarian relations in order to achieve an egalitarian social structure, elimination of exploitation in land relations, realising the age old goal of land to the tiller, enlarging the land base of the rural poor, increasing agricultural productivity and infusing an element of equality. Kerala is acknowledged to be ahead of most other States in land reforms. Over the years, this has also led to acute fragmentation of holdings and making agriculture an uneconomic activity for large sections of the people. Re-survey is continuing in the State. Out of 38863 Sq. Km to be resurveyed in the state, resurvey works of 23958 Sq. Km (62 percent) have been completed. Out of 1604 survey villages, the survey records of 681 villages (42 percent) have been handed over to the Revenue Department. The resurvey in 109 villages is in progress. To dispose of complaints in connection with survey, adalaths have been organised since 1995. About 12.47 lakh cases were

disposed so far in 681 villages. About 2659 staff were given training in computer and other modern survey equipments.

14.40 Distribution of surplus land is another important activity under Land Reforms. An extent of 45 acres of land was distributed to 226 families during 2003-04 (up to 31-8-2003). The beneficiaries of land reforms include 130 Scheduled Castes and 27 Scheduled Tribes. The extent of land distributed is 17 acres to Scheduled Castes and 21 acres to Scheduled Tribes.

14.41 Since the beginning, the total extent of land declared surplus in Kerala is 1.41 lakh acres. Out of this, about 0.96 lakh acres have been distributed to 1.66 lakh beneficiaries, of whom 42.47% belong to Scheduled Castes and 5.35% belong to Scheduled Tribes. An area of 0.25 lakh acres is involved in litigation. Apart from surplus land, an area of 4.57 lakh acres of government wastelands has been distributed among landless rural poor.

6. Attappady Environmental Conservation & wasteland Development Project

14.42 This is an eco-restoration project for reclamation of 507-sq. km degraded wastelands of Attappady and to provide sustainable livelihood for the local people, particularly tribal population. The project is assisted by Japan Bank for International Co operation (JBIC). Total project cost 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. Attappady Hills Area Development Society (AHADS) is the agency for implementing the Project. The contractor system, which was an instrument of exploitation of STs and poor has been avoided.

14.43 The Project implementation was officially inaugurated on 2000 April. AHADS has started works in forestry, soil conservation, hydrology, civil engineering, agronomy etc. About 5.45 lakh mandays of employment were created till 31st December 2002. The Comprehensive Development Programme for ST's and SC's was launched on 17th November 2002. The project is being implemented in 146 micro watersheds divided in to 15 Development Units. User Associations are constituted for every micro watersheds for implementing the project activities and 92 User Associations have been formed as registered societies. Further, 160 Ooru Vikasana Samithies have been formed for implementation of various activities in Tribal hamlets.

14.44 The works so far completed consist of afforestation (3414. ha.), production of seed lings (29 lakh), private waste land 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 (10227 m) etc. The project, as it has had a delayed start, is expected to continue beyond the original terminal year of 2005 upto the end of the Tenth Plan.

URBAN POVERTY REDUCTION PROGRAMMES

State Urban Development Agency (SUDA)

14.45 In Kerala the role of State Urban Development Agency (SUDA) is taken up by Kudumbashree. Implementation of Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) and National Slum Development Programme (NSDP) are done by urban local governments through Kudumbashree. Training programmes are also undertaken by Kudumbashree for improving the functional skill of poor women and equipping them for starting micro enterprises.

14.46 Kudumbashree has organised Community Based Organisations in all the 53 Municipalities and 5 Corporations in the State. There are 7947 Neighbourhood Groups consisting of 272914 families below poverty line, 631 Area Development Societies (ADSs) and 58 Community Development Societies (CDSs). The CDS system acts as the delivery system for various Centrally Sponsored Urban Poverty Reduction Programmes. As on 30th November 2003 Community Based Organisations in urban areas mobilised thrift to the tune of Rs.21.62 crore and disbursed loan worth Rs.22.46 crores. District wise details of number of NHGs and thrift mobilised are given in Appendix 14.7

Swarna Jayanthi Shahari Rozgar Yojana (SJSRY)

14.47 Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) is an anti poverty programme launched by the Government of India during 1997 for eradicating absolute poverty from urban areas. The Community Development Societies are the delivery system for the scheme. Identification of beneficiaries, selection of micro projects, monitoring of recovery, implementation, social audit etc. are done through Community Development Societies (CDS).

Table-14.12
Year wise Financial Achievement of SJSRY (1997-98 to 2003-04)

(Rs in Lakh)

Sl.no	Year	Fund released	Expenditure	Percentage
(1)	(2)	(3)	(4)	(5)
1	1997-98	1117.47	1070.93	95.84
2	1998-99	502.79	549.93	109.26
3	1999-2000	597.76	472.74	79.09
4	2000-2001	386.32	459.36	118.91
5	2001-2002	354.97	239.12	67.36
6	2002-2003	451.99	453.04	100.23
7	2003-2004*	638.76	297.73	46.61
Total		4050.06	3542.25	87.46

Source: Kudumbashree * As on September 2003

14.48 SJSRY has two sub schemes, the 'Urban Self Employment Programme' (USEP) and 'Development of Women and Children in Urban Areas' (DWCUA).

Urban Self Employment Programme (USEP)

14.49 USEP assists individual urban poor for starting self employment ventures. Ordinarily the project cost is upto Rs.50,000/- per individual. But if two or more eligible persons join together in a partnership higher project cost is allowed, provided individual share does not exceed Rs. 50,000/-. Subsidy is provided at the rate of 15% of the project cost subject to a maximum of Rs.7,500/- per beneficiary. Beneficiary share is 5% of the project cost either as cash or in kind or as both. Out of the project cost 80% is sanctioned as loan by various financial institutions including Banks and Thrift and Credit Societies.

Development of Women and Children in Urban Areas (DWCUA)

14.50 DWCUA assists the urban poor women for start-

ing gainful employment through group activity. This scheme is extended to the poor women in urban areas who decide to setup self-employment enterprise as a group as opposed to individual efforts. Groups of urban poor women identify an economic activity suited to their skill, training, aptitude and local condition. Besides generating income, the synergy of the group helps the women to empower themselves for combating poverty. Minimum number necessary for a group is fixed as 10. Generally the project cost is Rs. 2.5 lakh or less. The DWCUA group is given a subsidy of Rs.1.25 lakh or 50% of the cost of project, which ever is less. To ensure the contribution of members, 5% of the project cost is brought in as their share, either in cash or in kind or as both. The banks normally sanction 95% of the project cost as loan amount. When the thrift of the poor population reaches a sizeable amount, the thrift and credit societies sanction loan to the needy.

14.51 Kudumbashree has so far organised 14,594 micro enterprises of which 1142 units are group ventures of poor women. The physical achievement of the scheme during 2002-03 and 2003-04 are given in Table 14.13.

Table - 14.13
Physical Achievement of SJSRY during 2002-03 & 2003-04

Sl. No	Components	Achievement	
		2002-03	2003-04 *
(1)	(2)	(3)	(4)
1	USEP – Individual self employment enterprises	803 units	98 units
2	DWCUA – Women group enterprises	181 groups	118 groups
3	UWEP - Man days created	0.10 lakh	--
4	Skill development training	1829 persons	2021 Persons

Source: Kudumbashree

* Upto September 2003

Valmiki- Ambedkar Awas Yojana (VAMBAY)

14.52 VAMBAY is a Centrally Sponsored Scheme launched during 2001-02 for the benefit of the slum dwellers on a 50:50 sharing basis between Central and State Governments. It mainly aims at ameliorating the housing problems of the slum dwellers, who are living below poverty line. Concerned Urban Local Governments meet 50 per cent of the State Share.

14.53 The State Poverty Eradication Mission is the nodal agency for the implementation of VAMBAY in the State. The upper financial limit for construction of a house with sanitary toilet is Rs.40,000 /-.

The performance of the scheme are given in Table 14.14.

National Slum Development Programme (NSDP)

14.54 National Slum Development Programme is 100% Additional Central Assistance Scheme introduced in 1996 to tackle the problem of slum dwellers. The objective of this programme is up-gradation of urban slums by providing physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, community latrines,

street light etc. Besides, funds under NSDP can be used for provision of community infrastructure and social amenities like pre school education, non-formal education, adult education, maternity, child health and primary health care including immunisation etc. The programme also has a component of shelter up-gradation and construction of new houses. The scheme is implemented through the Community Development Societies in Urban Local Governments. The Urban Local Governments are preparing the action plans of NSDP linking with SJSRY plan through the CDS according to the felt needs. Under this programme an amount of Rs.4932.97 lakh has been expended upto 30th of September 2003.

The physical achievement of the scheme so far are given in Table 14.15.

Multi purpose Job Clubs

14.55 Kudumbashree has started two multipurpose job clubs in collaboration with Scheduled Caste Development Department in Thiruvananthapuram City during 2003-04. These units provide all essential services such as plumbing, electrical, carpentry, masonry work, repairing of home appliances etc. at the door step in a

Table 14.14
Physical Achievement of VAMBAY (2001-02 to 2003-04)

Sl.No.	Year	Release of fund (Rs. Lakh)			No. of Houses	
		State	Central	Total	Targeted	Completed
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	2001-02	266.00	266.00	532.00	1330	478
2	2002-03	2305.65	2305.65	4611.30	11528	1004
3	2003-04*	1000.00	--	1000.00	8236	--

Source: Kudumbashree

* As on September 2003

Table 14.15
Physical Achievement of National Slum Development Programme *

Sl.No	Name of Component	Achievement
1	2	3
1	Construction of houses (Nos.)	29324
2	Shelter Upgradation (Nos.)	29624
3	Construction of latrines (Nos.)	25589
4	Construction of Wells (Nos.)	1064
5	Construction of Community bath rooms (Nos.)	2400
6	Garbage bins (Nos.)	932
7	Construction of roads and Pedestrial foot path (Km.)	4201
8	Wiring of Houses (Nos.)	8103
9	Water Connection (Nos.)	769
10	Street Light (Nos.)	786
11	Construction of Community hall (Nos.)	15
12	Sewerage (Nos.)	58
13	Storm Water drainage (Km.)	130

Source: Kudumbashree

* As on September 2003

cost effective and time bound manner. Unit cost of each club is Rs.5 lakh.

Social Security and Welfare

14.56 According to ILO there exist two types of security ie, preventive and promotional. In Kerala context the term social security should be used in its broadest sense. It may therefore be defined as consisting of all types of measures as designed to

- (a) Prevent deprivation (Preventive)
- (b) To assure every one a basic minimum income which would be adequate for meeting the basic needs. (Promotional)
- (c) To protect the income against loss or diminishing due to the occurrence of any contingency including sickness (Protective)

The measures may be statutory, non statutory, public or private

14.57 Kerala has several achievements in introducing social security measures for vulnerable segments of the society. Successive Governments in Kerala have introduced as many as 35 social security schemes and over 3% of the state budget is spent on social security measures. In states like Tamil Nadu and Karnataka social security expenditure as proportion of the state budget ranges between 2.2 and 2.5. The social security measures in the state can be broadly categorised into institutional care and pension schemes.

Institutional care and protection

14.58 There are 48 welfare institutions in the state un-

der the Social Welfare Department including 12 Mahila Mandirs , 9 old age homes, 3 Asha Bhavans and 3 homes for physically handicapped persons. Through a net work of 420 orphanages in the state run by NGO's, more than 29250 inmates are given care. The sanctioned strength and actual beneficiaries in different categories of homes are given in Appendix-14.8

14.59 In almost all the welfare institutions the number of inmates is far below the sanctioned strength. For instance, in 48 government welfare institutions sanctioned strength is 2870. But the inmates residing in these homes are only 901 – that is only 31.39% of the sanctioned strength.(see Table 14.16). This calls for revamping and restructuring of the working of different institutions to avoid waste and improve facilities.

Social Security and Pension Schemes

14.60 The floor level minimum wage fixed by central government meant for three units of consumption is around Rs.45 per day. The cost of subsistence of one consumption unit is Rs.15 per day or Rs.450 per month. Granting that a pension may not exceed fifty percent of a wage, the minimum pension should not be less than Rs.225 at current prices. In Kerala social security coverage is provided through more than 40 schemes of which 20 are entirely financed by the state. The other schemes are implemented by statutory and non-statutory boards, remaining outside budget but through registered welfare boards. As reflected in Appendix 14.9 about 17 lakh persons are benefited through the pension schemes alone and the highest coverage is in agricultural pension. In Appendix-14.10 the details of social security/pension schemes in the state including all welfare fund Boards are presented

Table 14.16
Major Welfare Institutions: Inmates and Sanctioned Strength

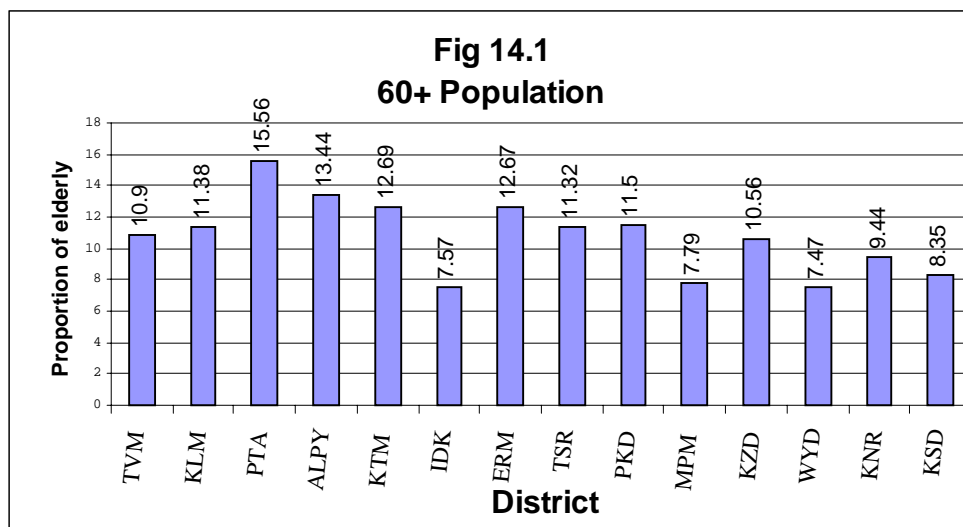
Sl. No.	Institutions	Numbers	Inmates (Nos)	Sanctioned Strength (Nos)
1	2	3	4	5
1	Mahilamandir	12	198	420
2	Home for physically Handicapped	3	52	175
3	After Care Home	3	-	300
4	Old Age Homes	9	309	1000
5	Rescue Homes	1	-	300
6	Observation Homes	13	192	425
7	Care for Disables	4	38	100
8	Home for mentally cured patients	3	112	150
	Total	48	901	2870

with qualifying conditions and rate of assistance provided with subsequent revision.

Social Security for the aged

14.61 There is more demand on social security measures with the ageing of population in Kerala. Population figures shows that the proportion of the population aged 60 years and above has steadily increased from 5.83% in 1961 to 10.95% in 2001. According to projections, the number of 60+years is expected to exceed 20.22% in 2021 which will have far reaching implications in the economy. The demographic profile of aged in Kerala is reflected in Appendix 14.11.

abilities, it was estimated that about 1.9 percent of the population of the country were disabled and about 70% of the disabled lived in rural areas. As regards mental retardation, a sample survey conducted by the NSSO in 1991, estimated that about 3% suffer from delayed mental development. The number of leprosy affected person is estimated to be about 4 million of whom a fifth are children. Fresh cases of disability every year have been estimated to be 7.5 lakhs as per the 1991 sample survey. Hence, on an average 5% of population is estimated to be suffering from some kind of disability. In term of absolute numbers the estimated number of people having disability is about 50 million.



14.64 Based on 1991 Census the estimated number of disabled persons in India stood at 3.87 crores which is 4.6% of the total population out of which 58.6% were males. While 16.2 million people are physically disabled 2 million suffered from speech disability. Details are furnished in Table – 14.17

The proportion of elderly by district in Kerala as per Kerala Migration Survey- 1998, is reflected in the following Diagram.

14.65 The enactment of the Persons With Disabilities Act, 1995 is a major step taken by the Central Government to ensure equal opportunities for persons with disabilities and their full

14.62 The National Old Age Pension Scheme is a part of National Social Assistance Programme of Government Of India and was implemented from 1995 for persons above 65 years of age. Under this scheme central share of pension is Rs. 75 and State share is Rs. 35 per month. During 2002-03, the number of beneficiaries covered under this scheme is 1.34 lakhs and expenditure incurred was Rs. 1509.28 lakhs including Rs. 1242 lakhs as central assistance.

**Table 14.17
Disability in India – 1991**

Type of Disability	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
Locomotor	4.4	2.4	1.4	0.8	5.8	3.2
Visual	1.5	1.8	0.3	0.4	1.8	2.2
Hearing	1.4	1.2	0.3	0.3	1.7	1.5
Speech	0.9	0.6	0.3	0.2	1.2	0.8
Physical	7.4	5.2	2.1	1.4	9.6	6.6

Source:- National Sample Survey Report – 1991

Box -14. 2

Out of the disabled in India 20.37% were in the age group 70 + and 9.86% in the age group 0-9 – .

Social Security for the Disabled

14.63 As per the National Sample Survey of 1991, in the field of visual, hearing speech and locomotive dis-

participation in nation building. Chapter 4, part II of the Act deals with prevention and early detection of disabilities. Implementation of the Act is left with the respective State Government. The Xth plan approach towards empowering the persons with disabilities is for making as many disabled persons as possible active, self-reliant and productive contributors to the national economy.

14.66 Pension Scheme for persons with disabilities has been implemented in Kerala from 1982 and the rate of assistance was Rs. 75 per month. Through subsequent revision, the present rate is Rs. 110 per month,

Major Intervention measures for the disabled in Kerala are summarised below

Programmes	Implementing Department
I. Educational and Support facilities	
1. Special Schools	Directorate of Public Instruction
2. Educational assistance for mentally retarded	Non Governmental Organisation
3. Scholarships to students from Std I to plus two	Social Welfare Department
4. Integrated Education of Handicapped	Education Dept.,
5. Higher education for hearing impaired	National Institute for Speech and Hearing
II. Health Promotion facilities	
1. Distribution of aids and appliances	Kerala State Physically Handicapped Persons Welfare Corporation/Health Dept/Local Governments
2. Physical medicine and rehabilitation centers	Health Department
3. Welfare activities to the locomotor disable	Health Department
4. Early detection and intervention in hearing and speech impaired children	National Institute for Speech and Hearing
5. Early intervention and therapy services for prevention of neurological disability in children	Child Development Centre
6. Rehabilitation and training to children and adults with cognitive and communicative disorder	Institute for Cognitive and Communicative Neuro Science
7. Special training for the mentally retarded children	State Institute for Mentally Handicapped
III Social Security measures	
1. Institutional care	Social Welfare Dept.
2. Pension and allowances	Local Government
IV. Employment assistance and cells	
1. Special employment exchanges for Disabled	Directorate of employment
2. Vocational training centres	Govt. and private
3. Self Employment assistance	Kerala State Physically Handicapped Persons Welfare Corporation
V. Implementation of Persons with disability act – 1996	Commissionerate for disability
VI. Reservation and concerns to the disabled	Various Departments.

Box -14. 3

Out of 25165 persons surveyed in Thrissur District, 308 are disabled which is 1.2% - Survey of The All India Rehabilitation Council of India.

benefiting about 1.48 lakh disabled persons in the state. The expenditure incurred during 2002-03 is Rs. 2631.78 lakhs.

14.67 Disabled population in Kerala is projected at 3.79 lakhs (Table –14.18) and out of them, 1.79 lakh

Table 14.18
Projected Total Disabled in Kerala :Disability wise

1	Visually impaired	28960	33997	62957
2	Hearing and speech impaired	25183	23923	49106
3	Physically Handicapped	103249	75548	178797
4	Mental Retardation	28985	22640	51625
5	Mental illness	28960	7555	36515
	Total	215337	163663	379000

Source:- SPB Committee Report on Disabled – 2000

Box -14. 4

Out of the estimated 379 lakh disabled in Kerala 47% are physically handicapped of which 58% are men.

Out of 37.8 lakh registrants in employment exchanges, 0.33 lakhs are physically handicapped (1998).

33 special schools are there in Kerala benefiting about 3800 disabled children.

Source:- SPB Committee
Report on disabled – 2000

(47%) are physically handicapped and 0.63 lakhs (17%) are visually impaired.

Social Protection Measures exclusively for Women

14.68 There are several schemes to provide social protection exclusively to women. The destitute/widow pension scheme was implemented in the state from 1973 onwards with a monthly pension rate of Rs. 55 and Rs. 5 for each of the minor children. The rate of pension is Rs. 110 per month during 2002-03 and Rs. 3956.01 lakhs was the expenditure incurred to benefit 2.08 lakh poor women. Of the total number of beneficiaries, Malappuram has the largest number with 29345 women and the lowest number is in Idukki district with 2792. Financial assistance is also provided to poor widows towards marriage expense of their daughters from 1978 onwards. In the beginning the rate of assistance was Rs. 1000 and has been enhanced to Rs. 5000/- from 2002. An amount of Rs. 109.9 lakh was expended under this scheme during 2002-03. Pension scheme for unmarried women above 50 years of age was implemented from 2001. The monthly rate of pension is Rs. 110 and Rs. 293.88 lakhs was incurred to benefit 24209 unmarried women during 2002-03.

Social Protection of unemployed.

14.69 Unemployment assistance scheme was introduced in the state in 1982 under non plan and is being implemented through local governments under the overall supervision of the employment Department.

The starting rate of assistance was Rs. 50 per month and after revisions the rate at present is Rs. 120. During 2002-03, 3.41 lakh unemployed candidates have been assisted. The highest coverage of candidates is in Thiruvananthapuram district with 65719 and lowest is in Wayanad with 3244.

Welfare of Prisoners

14.70 The Jail infrastructure in the state consists of 3 central prisons, an open prison, one prison for the women, three district Jails, five special sub jails, one Borstal school and 26 sub-jails. In 2002, there were 6730 prisoners out of which 173 were women. The details of district-wise jail infrastructure with inmates are furnished Table – 14.19.

Welfare Fund Boards and Welfare Measures

14.71 Welfare funds represents one of the models developed in Kerala for providing social security to the workers in the unorganised sector. Under this model funds are raised by levying a cess on the production, sale or export of specified commodities or by collecting contribution from various sources including the employers, employees and sometimes Government and the funds are used for meeting the expenditure on welfare of workers. But government plays lead role in the schemes. Welfare assistance consists of financial assistance for housing, education of children and marriage of daughters. Given the importance of education in Kerala and the premium attached to it even by the poorer households, educational assistance figures in the welfare benefits of a number of funds. The benefits of the various funds are the following. (1) Provident Fund (2) Gratuity (3) Monthly Pension (4) Disability and accident Cover (5) Health Cover (6) Unemployment relief (7) Educational assistance (8) Housing assistance (9) Marriage assistance (10) Funeral benefit.

14.72 In Kerala, there are 23 Welfare Fund Boards.

Table – 14.19
Jails in Kerala and District-wise prisoners – 2002

District	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Trivandrum	1436	25	216	0	78	2	215	0	26	26	0	0	1971	53
Kollam	0	0	222	21	157	6	0	0	0	0	0	0	379	27
Pathanamthitta	0	0	0	0	186	13	0	0	0	0	0	0	186	13
Alappuzha	0	0	0	0	120	0	0	0	0	0	68	6	188	6
Kottayam	0	0	0	0	41	0	0	0	0	0	99	4	140	4
Idukki	0	0	0	0	107	2	0	0	0	0	0	0	107	2
Eranakulam	0	0	0	0	278	0	0	0	0	0	0	0	278	-
Thrissur	479	15	0	0	117	0	0	0	0	0	199	-	795	14
Palakkad	0	0	0	0	92	0	0	0	0	0	98	2	190	2
Malappuram	0	0	0	0	167	0	0	0	0	0	-	-	167	2
Kozhikode	0	0	559	26	62	0	0	0	0	0	0	0	621	26
Wayanad	0	0	0	0	67	3	0	0	0	0	0	0	67	3
Kannur	1448	22	0	0	66	0	0	0	0	0	64	0	1578	22
Kasargod	0	0	0	0	63	0	0	0	0	0	0	-	63	-
Total	3363	62	997	47	1601	18	215	0	26	26	528	12	6730	158

Source:- Jail Department

Details available for 15 Welfare Fund Boards shows that total number of members enrolled in these Boards is 34.13 lakh. Workers enrolled as members in the Welfare Fund Boards to total estimated workers in the respective sector, are low in most of the Boards. In Kerala Coir Workers Welfare Fund Board, there are 1.96 lakh members as against 5 lakh estimated workers. Nine Boards receive contribution directly from the Government.

14.73 Members of the Board of Directors are nominated by the Government and the representation is more or less equal from all three sides, that is unions, employers and Government. The establishment expenses are borne out of the income of the respective fund. Not more than 15 percent of the total income of a given fund is supposed to be spent on establishment charges. (ie. administrative cost). But all the funds considered (2003) have exceeded this limit. During 2002-03, 3.4 lakh members availed benefits through 13 Welfare Fund Boards. Total income of the Boards during 2002-03 was Rs. 338.51 crore as against Rs. 324.85 crore during 2001-02. Administrative expenditure of the 13 Boards during 2002-03 amounted to Rs. 127.28 crore

as against Rs. 110 crore during 2001-02. Expenditure on welfare measures during 2002-03 was Rs. 71.44 crores as against Rs. 42.63 crore during 2001-02. (See Table- 14.20).

14.74 Out of the total expenditure of 12 Boards during 2002-03, 76% was on administrative expenditure as against 72% during 2001-02. It shows that expenditure of welfare measures was only 24% of the total expenditure during 2002-03 as against 28% during 2001-02. Details are shown in Table-14.21.

An Assessment of Welfare Fund Boards

1. There is no uniform policy in the provision of benefit. There is therefore need for a rethinking on this aspect of the designing of welfare fund benefits.

2. The coverage of workers also poses problems. The total number of workers in the informal sector comes to nearly 30 lakhs. But the actual coverage is only about 35 to 40 percent. It implies that a majority of workers in the informal sector are out of the welfare fund net work.

Table – 14. 20
Number of Workers and number of Workers enrolled as
Members in the Welfare Fund Board

Sl 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	6	7	8	9	10
1	Kerala Coir Workers Welfare Fund Board	500000	36260	159740	196000	7	32	39
2	Kerala Cashew Workers WFB	NA	7136	175448	182584			
3	Kerala Tody Workers WFB	40088	14502	140	14642	36.17	0.34	37
4	Kerala Building and other Construction W WFB	1500000	NA	NA	62446			73
5	Kerala Tailoring Workers WFB	500000	66890	215645	282535	14	43	57
6	Kerala Bamboo, Kattuvalli and Pandanus Leaf W WFB	200000	834	6303	7137	0.85	3.15	4
7	Kerala Agriculture W WFB	NA	NA	NA	1811491			
8	Kerala Head Load WFB	30061	30011	50	30061	99.83	0.17	100
9	Kerala Artisans and Skilled W WFB	203555	103777	99778	203555	51	49	100
10	Kerala Hand Loom Workers WFB	NA	12112	14732	26844			
11	Kerala Beedi and Cigar WWFB	170000	10036	28982	39018	6	17	23
12	Kerala Akbari Workers WFB	3165	NA	NA	2255			71
13	Labour Welfare Fund Board	NA	NA	NA	488802			
14	Kerala State Lottery WFB	37296	3791	156	3947	10.58	0.42	11
15	Traders Welfare FB	NA	61300	75	61375			
	Total	3184165	346649	701049	3412692			

3. Mobilisation of funds and its management is a matter of serious concern. On the basis of available data, we find that (2003) majorities of the Board mobilise resources that exceed their total expenditure. There exist disproportionalities in the distribution of benefits. Some Boards have accumulated huge amount as investments in financial institution. The return from the investment is utilised for meeting the benefits. But now due to the decline in interest rate, the return from investments is on the decline.

4. Investment of the funds needs a relook.

5. Cost of administration has increased considerably. A major reason for this state of affairs is that each welfare fund has its own separate and independent ad-

ministrative body, thus multiplying the overhead cost. The share of administrative expenditure as percentage of total expenditure varies from 31 percent to 100 percent (2001-02) and 35 percent to 100 percent in 2002-2003. In reality what this means is that there is very little welfare payments, despite collection of contribution from the stakeholders.

6. The working of Welfare Fund Boards, the costs of administration of several Boards, the efficiency of the use of funds and the benefits obtained by the workers have to be urgently reviewed. So also, the social welfare and pension schemes of government.

Table-14.21
Expenditure on Administration and Welfare Measures in Welfare Fund Boards

Sl no	Name of the Board	Administrative Expenditure		Expenditure on Welfare Measure		Total Expenditure	
		2001-02	2002-03	2001-02	2002-03	2001-02	2002-03
1	2	3	4	5	6	7	8
1	Kerala Coir Workers Welfare Fund Board	564.05	624.31	404	377.78	968.05	1002.09
2	Kerala Cashew Workers WFB	443.5	411.74	553.36	336.87	996.86	748.61
3	Kerala Tody Workers WFB	1914.13	2508.2	250.06	2323	2164.19	4831.18
4	Kerala Building and other Construction W WFB	164.83	NA	702.9	812.7	867.73	812.7
5	Kerala Tailoring Workers WFB	1352.48	1628.7	133.72	236.72	1486.2	1865.45
6	Kerala Bamboo,Kattuvalli and Pandanus Leaf W WFB	4.8	4.5	NA	NA	4.8	4.5
7	Kerala Agriculture W WFB	185.08	277.15	338.8	607.4	523.88	884.55
8	Kerala Head Load WFB	3124	3431	1616	2281	4740	5712
9	Kerala Artisans and Skilled W WFB	2018.95	2337.2	77.47	43.88	2096.4	2381.04
10	Kerala Hand Loom Workers WFB	65	41.38	77.08	47.48	142.08	88.86
11	Kerala Beedi and Cigar WWFB	33	23.3	2.9	8.5	35.9	31.8
12	Kerala Akbari Workers WFB	867.42	1433.6	37.2	65.36	904.62	1498.96
13	Labour Welfare Fund Board	294.41	NA	66.23	NA	360.64	NA
14	Kerala State Lottery WFB	NA	NA	3.96	2.37	3.96	2.37
15	Traders Welfare FB	11.08	7.31	0.12	0.78	11.2	8.09
	Total	11042.7	12728.39	4263.8	7143.84	15306.51	19872.2

Safety of Workers.

14.75 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.

14.76 In Kerala, there are 18274 establishments which come under Factories and Boilers Act in 2003 as against 17942 in 2002 showing an increase of 782 (See Table – 14.22).

Table – 14.22
Establishments and workers coming under the purview of various acts Enforced by Factories and Boilers Department

Year	Establishments	Workers
1	2	3
2001	17942	656758
2002	17942	655034
2003	18274	66550

The programs conducted during 2003-04 by Factories & Boilers Department are given in Table- 14.23.

Training

Table – 14.23
Programs conducted during 2003-04 by Factories and Boilers Department

Sl.No	Programs	Nos.
1	2	3
1	Priority inspection of major Accident Hazard (MAH) Units	12
2	Air Monitoring studies in hazardous factories	12
3	Workshop/Training program for workers/managers	12
4	Inspection of hazardous factories by specialist inspectors	360

14.77 Kerala Institute of Labour and Employment was started in 1978 for conducting training and research in matters related to labour and employment with special reference to Kerala.

14.78 The Institute organises training programs, seminars, workshops, lectures for trade union representatives, management’s representatives, Government Officers especially Officers in the Labour, Employ-

ment and Industrial Training departments and staff of various welfare fund boards. Details of training/seminar/workshops are given in Table – 14.24.

NUTRITION

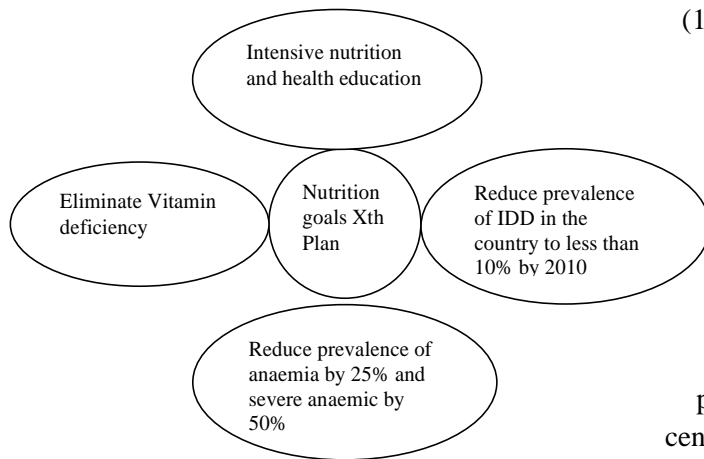
Table – 14.24
Training Programs/Seminars Conducted by Kerala Institute of Labour and Employment (2003)

Sl. No	Training Programs/Workshops	Participants (Nos)
1	2	3
1	Functional Competence building for staff of labour department	137
2	Revamping vocational Guidance and self employment program	31
3	Staff development programs for KSIDC	41
4	Residential program for Officers of Kerala building and other construction workers	32
5	Training Programs for ITC principles	38
6	Training for Officers of the employment exchange Office	41
7	National workshop on social security challenges	104
8	Workshop on Labour inspections skills and strategies in collaboration with ILO	130
	Total	554

14. 79 Of the total population of India (2001 census), child population (0-14 years) account for 348 million (34%), of which 171.50 million are female. In Kerala, according to 2001 census, there are 36.53 lakh children (0-6 years), of which 49% are girls. The National Nutrition Policy (1993) advocates to achieve an optimal state of nutrition with special priority to women, mothers, and children who are the ‘at risk’ group of the society.

Box -14. 5

During the period 1972 to 1994 calorie intakes per person rose in rural areas of four states – Kerala, West Bengal, Orissa and Maharashtra.



1. Integrated Child Development Services.

14.80 The Integrated Child Development Services launched in 1975 is a nation wide programme which aims at promoting the holistic development of pre-school children below 6 years and expectant and nursing mothers. It consists of a package of 6 services, viz. health check up, immunisation, referral services, supplementary nutrition, preschool education and health and nutrition education. It provides supplementary feeding to bridge the gaps that exists in the eligible beneficiaries.

14.81 With the support of World Bank in providing child development services, universalisation of ICDS was achieved by the end of 1995-96 in the country. While the World Bank ICDS project – 1

(1991-97) covered 301 projects in the states of Andhra Pradesh and Orissa, the World Bank ICDS project – II (1997-2000) covered 849 projects in Bihar and Madhya Pradesh. The World Bank Phase – III project (1998-2004) started in Andhra Pradesh, Kerala, Tamil Nadu, Maharashtra, Rajasthan and Uttar Pradesh covering 1003 projects. The expansion of ICDS projects in India and Kerala since inception is shown in Table 14.25.

14.82 At the all India level, starting from 33 blocks in 1975, the scheme now extends to 5652 projects through a network of 4.8 lakh anganwadi centres benefiting about 332 lakh children (0-6 years) and 62 lakh pregnant and lactating mothers. As far as Kerala state is concerned, of the total 163 ICDS projects, 43 are World Bank assisted projects. In Kerala, as on March 2003, there were 25393 anganwadi centers benefiting 10.16 lakh persons including 8.74 lakh children below six years. Table 14.26 shows the district-wise number of ICDS beneficiaries in Kerala during

**Table – 14.26
District-wise ICDS beneficiaries in Kerala – 2003.**

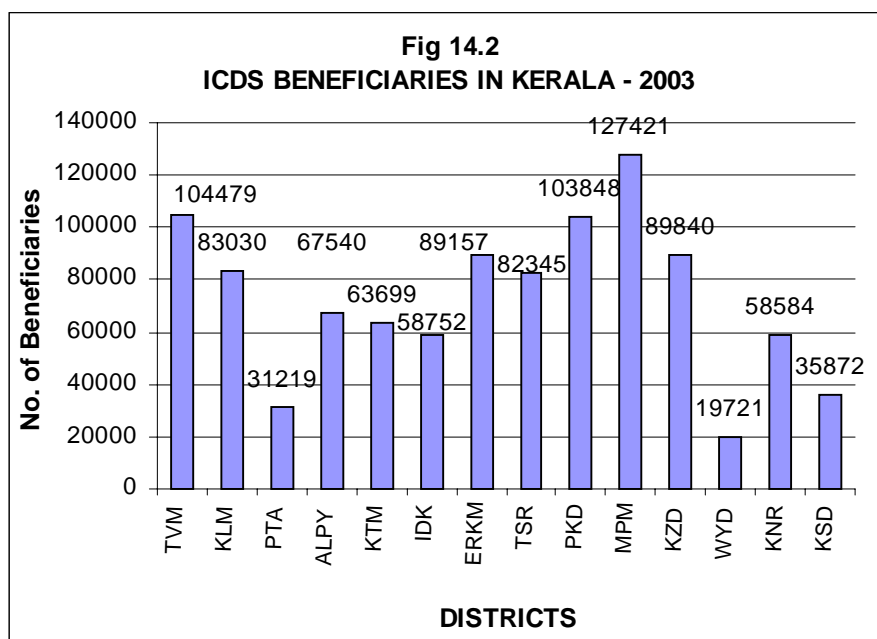
Sl. No	Name of District	0-3 years	3-6 years	Pregnant and lactating women
1	2	3	4	5
1	Thiruvananthapuram	45168	44464	14847
2	Kollam	30821	38427	13782
3	Pathanamthitta	9721	17558	3940
4	Alappuzha	26056	31710	9774
5	Kottayam	23414	31177	9108
6	Idukki	25935	23853	8964
7	Ernakulam	34965	41658	12534
8	Thrissur	29203	42132	11010
9	Palakkad	49626	38993	15229
10	Malappuram	50751	61226	15444
11	Kozhikode	32486	44760	12594
12	Wayanadu	7132	9417	3172
13	Kannur	20268	31417	6899
14	Kasargod	12364	18972	4536
	Total	397910	475764	141833

Table 14.25

Expansion of ICDS – Kerala & India

Year	India	Kerala
	No. of ICDS	No. of ICDS
1975	33	1
1990	2425	85
2000	4548	140
2003	5652	163

2003. During 2002, number of beneficiaries were 9.64 lakh. District-wise total number of beneficiaries under ICDS in Kerala is presented in the diagram. Out of the 5652 projects in India, 4533 are rural, 759 tribal and 360 urban slums. In Kerala out of the total 163 projects, 151 are rural, 11 are urban and one is tribal. The district-wise number of anganwadi centres sanctioned and operational in Kerala at present is given in Appendix 14. 12.



Midday Meal Programme.

14.83 Nutrition requisites are provided through mid-day meal programme in Kerala. The education department is implementing the programme in government and private aided primary schools from 1984. Government Of India scheme of NPNSPE (National Programme of Nutritional Support to Primary Education) stands merged with the existing noon feeding programme where these schemes are extended not only to standards 1 to V but also to pupils of standard VI and VII. Similarly while Government Of India provide 100 gm of rice per pupil, the supply is 60 gm rice and 30 gm pulse items in the state per pupil. Moreover cooked food is also served which is economically feasible. During 2003, about 26.04 lakh children in the primary section are benefited through this scheme in the state. Details of children benefited and expenditure incurred is given in Table – 14.27.

Table.14.27

Sl. No	Year	No. of Beneficiaries	Expenditure (Rs. Lakhs)
1	2	3	4
1	1997-98	2475681	36.34
2	1998-99	2358443	71.95
3	1999-00	2483599	94.47
4	2000-01	2825364	92.73
5	2001-02	2702434	79.46
6	2002-03	2603749	N.A

10th Plan strategy for prevention of under nutrition.

- Nutrition education to promote universal breast feeding up to 2 years.
- To provide take home food supplement to children 6-36 months.
- Massive Vitamine A dose to children at 18, 24, 30 and 36 months
- To organise, immunisation, maternal and child care in anganwadis once a month.
- Regular distribution of iron and folic tablets and ORS
- Promote universal use of iodised salt.

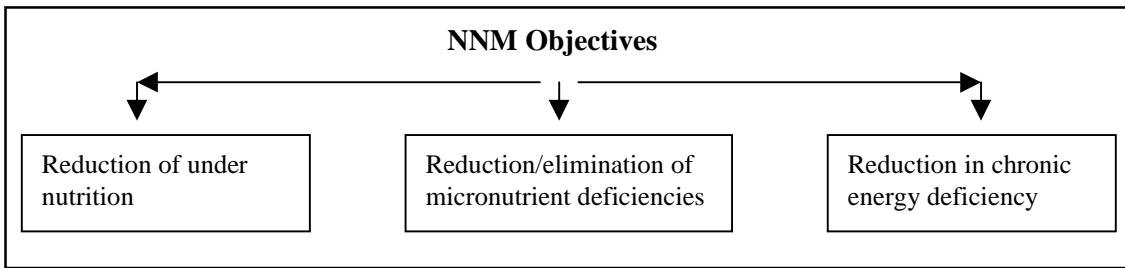
Box -14. 6

India was the first developing country to take up a National Nutritional Anaemia prophylaxis programme to prevent anaemia among pregnant women and children.

14.84 According to the National Family Health Survey report 2000, the proportion of low birth weight babies in Kerala was 16% and in Rajasthan it is 30%. The percentage of children affected by malnutrition has declined from 48 percent in 1992-93 to 37 percent in 1998-99 showing 11.5 percent point reduction in Kerala.

National Nutrition Mission.

14.85 The Prime Minister in his Independence Day speech on 15th August 2001 announced the setting up of a NNM to coordinate and monitor the implementation of the National Nutrition Policy, to strengthen the



existing programme and promote research and development, nutrition education. Under this, special central assistance to states are allocated to provide subsidised food grains to undernourished adolescent girls and pregnant and lactating mothers belonging to BPL families.

14.86 In Kerala, Palakkad and Malppuram districts have been selected and Government Of India sanctioned Rs. 469.96 lakhs for implementations of the project and released Rs. 266.21 lakhs. During 2003-04, Rs. 200 lakhs is provided to meet the cost of food grains, purchase of weighing machines, IEC training etc. to benefit about 57531 women and children in Malappuram district and 44681 in Palakkad district. The total number of adolescent girls benefited would be 93288 in these two districts. The anganwadi workers hold the key role for this programme.

Development of Scheduled Castes, Scheduled Tribes and Other Backward Classes
Scheduled castes and Scheduled Tribes
Population:

14.87 The Scheduled Caste population in Kerala was 28.86 lakhs accounting for 9.92 percent of the total population and 2.09 percent of Scheduled Caste population in India (1991 census). There are 5.94 lakh SC households in the State. The population of Scheduled Tribes in Kerala was 3.20 lakh (1991 census), which accounts for 1.10 percent of the total population of Kerala, and 0.47 percent of the Scheduled Tribes population of the country (1991 census). There are 69,441 ST households in the State.

Occupational Pattern:

14.88 Scheduled Castes contribute the vital manpower to the agrarian economy of State. Scheduled Tribe cultivators are becoming agricultural labourers due to deforestation and large scale land alienation. Among Scheduled Castes 41.21 percent are workers, of which main workers account for 36.83 percent and marginal

workers 4.38 percent. While 50.96 percent of males are workers, only 31.73 percent of females are workers. Among Scheduled Tribes 46.04 percent are workers. Main workers constituted 40.28 percent and marginal workers 5.76 percent.

14.89 Among the main workers of Scheduled Castes, 53.78 percent are agricultural labourers. Workers in forestry, fishing, hunting, plantation, orchards etc, constitute 10.87 percent and workers in other services account for 10.70 percent of main workers. Majority of main workers (55.47 percent) among Scheduled Tribes are agricultural labourers. A sizable number of Scheduled Tribes, 16.66 percent of the main workers, are cultivators. In Kannur, Wayanad, Malappuram, Palakkad, Pathanamthitta and Kollam districts majority of main workers are agricultural labourers.

14.90 In order to empower the tribal communities, the decentralised planning process has been specially modified. The salient features are described in the chapter on Local Governments.

Enrolment of Scheduled Caste/Scheduled Tribe students

14.91 During 2003, altogether 5.64 lakhs Scheduled Caste students and 65217 Scheduled Tribe students were enrolled in various educational institutions, which constitute 9.39 per cent and 1.08 per cent respectively of total students. The details of the enrolment of SC/ST students in various educational institutions are given in Table .14.28

14.92 The proportion of Scheduled Caste and Scheduled Tribe to total students in schools was 10.71 per cent and 1.22 percent respectively during 2002-03. The dropout ratio beyond classes VIII is relatively high in the case of Scheduled Tribes. Among College students 9.63 percent belong to Scheduled Castes and 1.96 percent belong to Scheduled Tribes. Details of Sched-

Table 14.28
Enrolment of Scheduled Caste/Scheduled Tribe students in various educational institutions (2003)

Sl.No.	No. of Students	Number	Percent
(1)	(2)	(3)	(4)
1.	Scheduled Caste students	5,64, 163	9.39
2.	Scheduled Tribe students	65,217	1.08
3.	Other students	53,79,764	89.53
Total Students		60,09,144	100.00

14.93 The enrolment of Scheduled Caste and Scheduled Tribe students in Higher Secondary Education and Vocational Higher Secondary Education during 2003-04 are given in the Table.14.31 The enrolment of Scheduled Caste and Scheduled Tribe students in Higher Secondary Education constituted 10.01 percent and 0.54 percent respectively, whereas in Vocational Higher Secondary Education it was 3.36

uled Caste and Scheduled Tribe students in Schools, Arts and Science Colleges, are given in Table 14.29 and 14.30 respectively.

percent and 0.39 percent. For both these courses together the percentage of enrolment among Scheduled Caste students was 7.61 per cent and among Scheduled Tribe students it was 0.48 percent.

Table. 14. 29
Scheduled Caste and Scheduled Tribe Students in School - 2002-03

Sl. No	Section	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	Lower Primary Section	1831302	207273	11.31	28559	1.55
2	Upper Primary Section	1504485	157385	10.46	17927	1.19
3	High School Section	1545798	158178	10.23	13485	0.87
Total		4881585	522836	10.71	59971	1.22

Source: Directorate of Public Instruction

Table. 14. 30
Scheduled Caste and Scheduled Tribe Students in Arts and Science Colleges 2002-03

Sl. No	Section	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	Degree	144199	13631	9.45	2473	1.71
2	Post Graduate	14768	1693	11.46	648	4.38
Total		158967	15324	9.63	3121	1.96

Source: Directorate of Public Instruction

Table 14.31
Scheduled Caste and Scheduled Tribe Students in Higher Secondary/ Vocational Higher Secondary Education, 2003

Sl.No	Section	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	Higher Secondary Education	197804	19815	10.01	1071	0.54
2	Vocational Higher Secondary Education	111622	3757	3.36	443	0.39
Total		309426	23572	7.61	1514	0.48

Source:- Directorate of Vocational/Higher Secondary Education

14.94 The enrolment of Scheduled Caste and Scheduled Tribe students in Engineering Colleges during the period under review is given in Table 14.32.

14.95 The enrolment of Scheduled Caste and Scheduled Tribe students in Engineering Colleges during 2003-04 was 2285 and 566 respectively. The percentage of enrolment among Scheduled Caste and Scheduled Tribe students constitutes 7.99 and 1.97 respectively. Details are given in Table 14.32.

14.96 During 2003-04, altogether 191 students comprising 146 Scheduled Caste and 45 Scheduled Tribe students have been enrolled for various medical and para medical courses. Among them 54 Scheduled Caste students and 13 Scheduled Tribe students were admitted to MBBS course. The percentage of enrolment

among Scheduled Caste and Scheduled Tribe students to MBBS course is 8.02 and 1.93 respectively. In Medical Post Graduate courses 8.77 percent were SC students and 1.25 percent ST students. During the same period only 7.69 percent of SC students and 2.19 percent of ST students were enrolled for Dental Degree courses. The percentage of overall enrolment of SC/ST students to various Medical and Para-medical courses was 12.16 and 3.75 respectively. Details are given in Table 14.33.

Literacy rate and Employment seekers in Employment Exchanges:

14.97 The Scheduled Castes/Scheduled Tribes lags behind other communities in literacy rate. The literacy rate of Scheduled Castes in Kerala was 79.66 percent as against 89.81 percent for the state as a whole in 1991.

Table. 14.32
Scheduled Caste and Scheduled Tribe Students in Engineering Colleges during 2003-04

Sl. No	Section	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	Government Engineering Colleges	10212	817	8.00	204	1.99
2	State owned Self Financing Engineering Colleges	12814	1024	7.99	250	1.95
3	Private Aided Engineering Colleges	5560	444	7.98	112	2.01
	Total	28586	2285	7.99	566	1.97

Source: Directorate of Technical Education

Table. 14.33
Scheduled Caste and Scheduled Tribe Students in Medical and Para-medical Courses, 2003-04

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 P.G	319	28	8.77	4	1.25
2	Dental PG (MDS)	--	--	--	--	--
3	M. Pharm courses	13	1	7.69	--	--
4	M.Sc Nursing	24	2	8.33	--	--
5	MBBS	673	54	8.02	13	1.93
6	BDS	91	7	7.69	2	2.19
7	Certificate courses in Nursing for SC/ST only	80	54	67.5	26	32.5
	Total	1200	146	12.16	45	3.75

Source: Directorate of Medical Education

The highest literacy rate was in Kottayam (90.26 per cent) and the lowest literacy rate was in Kasaragod district (63.61 per cent). The literacy rate of Scheduled Tribes was 57.22 percent in 1991. Among the districts highest literacy of Scheduled Tribes was in Kottayam with 88.69 percent and lowest in Palakkad with 34.87 percent. In Palakkad and Malappuram districts Tribal literacy was less than 50 percent. Palakkad is the only district where male literacy among Scheduled Tribes was less than 50 percent.

14.98 The low literacy rate is a bottleneck for occupational diversification of Scheduled Castes and Scheduled Tribes.

14.99 During 2003, 7.28 lakh Scheduled Castes and 31856 Scheduled Tribes persons were enrolled in the live registers of employment exchanges in the State. This constitutes 18.69% and 0.81% respectively of the total unemployed persons registered during the review period. District-wise details are given in Appendix 14.13. The percentage of employment seekers among Scheduled Caste is comparatively higher

Performance of SC/ST students in the S.S.L.C. Examination

14.100 The percentage of pass in the SSLC examination is a good indicator of educational development. During March 2003, the percentage of pass in SSLC was 43.41 percent for Scheduled Caste students and 37.18 percent for Scheduled Tribes whereas it was 69.04 percent for other communities.

14.101 Among the districts, the highest percentage of Scheduled Caste students passed in Ernakulam (63.49%) followed by Kannur (57.64%) and Kottayam (57.51%) whereas the lowest was in Palakkad district (25.41%). With regard to the performance of Scheduled Tribe students, Kottayam district stood first (54.39%) followed by Thrissur (47.17%) and Ernakulam (44.76%). The lowest percentage of pass was recorded in Pathanamthitta district (16.18%). Even though, Wayanad district accounts for majority of Tribal population, only 30.85 percentage of ST students were successful in the SSLC examination. De-

tails are given in Appendix 14.14.

14.102 The low percentage of pass of SC/ST students in SSLC examination suggests their general backwardness. The variation of results across geographical regions is also of relevance.

Special Component Plan and Tribal Sub Plan through Local Governments

14.103 During the Ninth Five Year Plan a total of Rs. 888.25 crore was given to Local Governments as Plan grant under Special Component Plan and Rs. 150.25 crore as Tribal Sub Plan. During 2003-04 (the 2nd Annual Plan of the Tenth Five Year Plan) Rs. 263.33 crore has been allocated as Plan grant to Local Governments under SCP and Rs. 44.43 crore TSP. Details are given in Table 14.34.

Table 14.34
Plan Grant to Local Governments for Special Component Plan and Tribal Sub Plan (1997-98 to 2003-04)

Annual Plan	Plan Grant to Local Self Governments (Rs. crore)		
	Special Component Plan	Tribal Sub Plan	Total
1	2	3	
1997-98	194.00	39.00	233.00
1998-99	195.00	39.00	234.00
1999-00	200.00	40.00	240.00
2000-01	162.75	32.25	195.00
2001-02	136.50	--	136.50
Total (Ninth Plan)	888.25	150.25	1038.50
2002-03	201.37	--	201.37
2003-04	263.33	44.43	307.76
Total (2002-04)	464.70	44.43	509.13

Source: Budget Documents

14.104 Out of the total State Plan outlay earmarked for Tribal Sub Plan 50 percent has been set apart to Local governments as grant-in-aid for undertaking Tribal Development Programmes proposed by Oorukkoottams.

Development Programmes

a. Development of Scheduled Castes

14.105 Major schemes implemented by the Scheduled Caste Development Department are for educational development. Programmes for education includes boarding and lodging facilities at pre-matric and post-matric levels, incentives and awards to talented stu-

dents, stipends, lump-sum grant, pocket money to students, special coaching and tutorial facilities to improve results, supply of books and equipments etc. Seven Model Residential Schools – one each at Palakkad and Alappuzha for girls, one each at Thrissur, Ernakulam, Kasaragod and Kozhikode for boys and one mixed at Idukki in Tamil medium provide residential school facilities. Thrust is given for professional courses in Electronics, Computer Science, Information Technology etc., which have high employment potential. The department also imparts post formal education training to ITI, ITC, Diploma/Degree holders in technical branches. Information-cum-guidance Centre, Pre-examination Training Centres and Civil Service Examination Society etc. are also run by the Department for Scheduled Caste candidates to equip them to appear for various competitive examinations.

14.106 Government have set up a Centre of Excellence to improve the competitiveness of Scheduled Caste/Scheduled Tribe candidates in advanced areas like management studies, bio-technology, life science etc. During 2002-03 the SC Department has constructed 4538 houses. Details are given in Appendix 14.15. The details of physical achievements of major schemes implemented for Scheduled Castes are given in Appendix 14.16.

b. Development of Scheduled Tribes

14.107 The Department provides educational concessions, scholarships and other kinds of assistance to tribal students from pre-primary to post graduate level. During the period under review educational concessions benefited 62766 students. Details of Scholarships and stipend distributed during 9th plan period under Plan/non-plan are given in Appendix 14.17.

14.108 Under the Department 14 Model Residential Schools, 4 Ashramam Schools (Primary), and 104 Pre-matric hostels are functioning. There are 38 single teacher schools for providing pre-primary education to tribal students living in very remote and inaccessible areas. Apart from 58 kindergartens functioning under Local Governments, there are 28 Industrial Training Centres under the Department to provide training to Scheduled Tribes. District wise details of institutions run by the Department is given in Appendix 14.18.

14.109 As part of the Tribal Mission Rehabilitation Programme, a total area of 2862.38 acres of land has been distributed among 2024 families in Kollam, Idukki, Kottayam, Alappuzha, Ernakulam, Kozhikode, Wayanad and Kannur districts. There are 22052 landless Tribals in the State. Number of landless Tribals are very high in Wayanad (13303) followed by Palakkad (5389) and Kannur (1395). Details are given in Appendices 14.19 to 14.21.

14.110 Housing problem is acute among Scheduled Tribes. The survey conducted by the ST Development Department in 2000-01 revealed that there were 9374 houseless ST families in the State. The ST Development Department, Rural Development Department, Forest Department, KSDC for SC/ST, Housing Board, Local Bodies are the major agencies involved in tribal housing in the State. During 2002-03 the ST Department constructed 1114 houses. Details are given in Appendix 14.22.

14.111 In order to provide better medical facilities to tribals the Health Services Department runs 63 Primary Health Centres in the State. The ST Development Department has 4 Mid Wifery Centres, 17 Ayurveda Dispensaries, 5 Allopathic Dispensaries/ OutPatient Clinics, one Ayurveda Hospital, 2 Mobile Medical Unit and one Allopathy hospital. Apart from this, Homoeo Dispensaries are also functioning in tribal areas under Tribal Sub Plan. Studies conducted by the State Health Services Department as well as the AIIMS, New Delhi, reveal that nearly 15% of the tribal families in Wayanad and Palakkad Districts have traits of the genetical problem "Sickle Cell Anemia". Hence a Sickle Cell Anemia Unit has been set up in Kozhikode Medical College. Details of physical achievements of major schemes implemented for Scheduled Tribes are given in Appendix 14.23.

Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes

14.112 The Corporation implements various employment oriented schemes so as to enable the Scheduled Castes and Scheduled Tribes to become self-reliant. The major schemes among them are, Margin Money Deposit Scheme, Transport Schemes, Micro Credit Schemes, personal computer loan, assistance for agricultural land purchase, assistance to start self employment ventures, assistance for pursuing higher edu-

cation etc. Several housing schemes are also taken up by the Corporation.

14.113 During 2003-04, 143 persons were benefited under Agricultural Land Purchase Scheme. Micro credit scheme benefited 390 persons, assistance under transport schemes benefited 34 beneficiaries and 35 persons got assistance under beneficiary oriented schemes. Under housing scheme, 18 beneficiaries were given assistance as on 30th September 2003. A study conducted by KIRTADS on the performance of the Corporation reveals that the KSDC have been successful in bringing the Scheduled Caste and Scheduled Tribes to the main stream of society through its schemes (Box 14.1). The scheme-wise details of physical and financial achievements of the Corporation are given in Appendix 14.24.

stitute helped the revenue authorities to give community certificates to genuine claimants and helped to train the officials, elected members of the Panchayats, Tribal Promoters and Oorumooppans.

Development of Other Backward Classes

14.115 The Backward Classes and minorities constitute a major section of the population of the State. In order to empower the Backward Classes educational concessions, stipends and self employment opportunities are being provided by the Government. The major institutions involved in the socio-economic upliftment of the backward classes in the State are the Kerala State Backward Classes Development Corporation, and Kerala State Development Corporation for Christian Converts from Scheduled Castes and the Recommended Communities.

Kerala State Backward Classes Development Corporation

14.116 The objective of the Corporation is to promote the socio-economic upliftment of the backward classes and minorities in the state. The Corporation provides assistance to individuals and groups belonging to backward classes and minorities by way of loan and advances for viable Self Employment schemes and projects and extends financial assistance by way of loan to backward classes for pursuing general, professional, technical education or training at graduate and higher levels. The Corporation mobilises funds from the National Backward Classes Finance and Development Corporation (NBCFDC), National Minorities Development and Finance Corporation (NMDFC) and from Government. The Corporation has introduced an innovative, "Swayam Saksham" scheme for professionally trained and educated unemployed youths belong-

Box -14. 7

PERFORMANCE OF KSDC

The loan schemes of KSDC have empowered the SC/ST people and have contributed positively to bring them to the main mainstream of society. It has provided a favourable condition for the economic upliftment of these communities and brought about significant changes in the occupational structure and socio-economic conditions of the Scheduled Castes and Scheduled Tribes in the State. However to ensure proper utilisation of borrowed funds by the beneficiaries, the KSDC should regularly carry out physical verification of assets created with the assistance received.

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

Source: Study Report of KIRTADS, 14.2001. The Institute is an agency mandated to conduct research and studies on Scheduled Caste and Scheduled Tribes in Kerala. It has conducted "A study on Kerala State Development Corporation for SC/ST and published a status report on "Scheduled Tribes of Kerala – at a Glance" during 2003. Training programmes are also being conducted for the wardens of Tribal Hostels, revenue officials, Tribal Extension Officers and other Officers in Scheduled Tribe Development Department. The anthropological cell of the In-

Table 14.35
Financial and Physical Achievements of Kerala State Backward Classes Development Corporation.

Source of finance	Financial Achievements (Rs. lakh)		Physical Achievements (No. of Beneficiaries)	
	2002-03	2003-04	2002-03	2003-04*
1	2	3	4	5
NBCFDC	3399.42	1907.76	8823	4172
NMDFC	1164.61	280.81	2798	628
Own Fund	687.11	315.49	1738	1042
Total	5251.14	2504.06	13359	5842

Source: KSBCDC, Upto August 2003.

ing to other backward classes. The Corporation also provides loans for purchase of computer for students and schools, foreign employment etc. The source-wise expenditure and physical achievements of the Corporation during 2002-03 and 2003-04 are given in Table 14.35.

Kerala State Development Corporation for Christian Converts from Scheduled Castes and the Rec-

ommended Communities

14.117 The Corporation aims at the upliftment of the Christian converts from Scheduled Castes and the eleven recommended communities in the State. It provides assistance for foreign employment, agricultural land purchase, house construction, cash incentives to students, education loan etc. During 2003-04 the Corporation disbursed an amount of Rs. 99.84 lakh to various schemes and 182 persons were benefited.