

14 CHAPTER

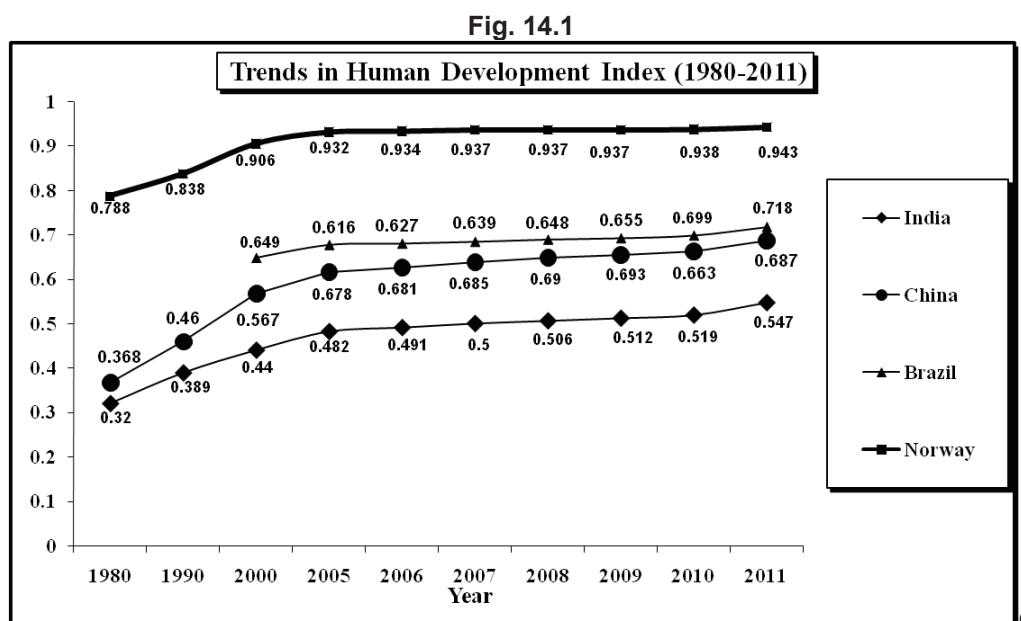
Human Development



Human Development

Progress in many aspects of human development has been substantial over the past 40 years as the 2010 Global Human Development Report showed. The world's average HDI increased 18 percent between 1990 and 2010 reflecting large improvements in life expectancy, school enrolment, literacy and income. However income inequality has worsened and production and consumption patterns especially in rich countries seem to be unsustainable. Worsening income inequality has offset large improvements in health and education inequality, such that the aggregate loss in human development due to inequality is 24 percent as reported by Global HDR 2011.

14.2 The HDI trend calculated at five year intervals over a period of 30 years is shown in Figure 14.1.



Global Human Development Report 2011

14.3 Human development, which is about expanding people's choices, builds on shared natural resources. Promoting human development requires addressing sustainability locally, nationally and globally and this can and should be done in ways that are equitable and empowering. This year's Report

focuses on the challenge of sustainable and equitable progress. A joint lens shows how environmental degradation intensifies inequality through adverse impacts on already disadvantaged people and how inequalities in human development amplify environmental degradation. Salient findings of the Human Development Report 2011 is given in the Box No. 14.1.

Box No. 14.1
Global Human Development Report 2011

Last years human development report celebrated the concept of human development, emphasizing how equity, empowerment and sustainability expand people's choices. At the same time it highlighted inherent challenges, showing that these key aspects of human development do not always come together. This year's Report focuses on the challenge of sustainable and equitable progress.

A joint lens shows how environmental degradation intensifies inequality through adverse impacts on already disadvantaged people and how inequalities in human development amplify environmental degradation.

Increasing evidence points to widespread environmental degradation around the world and potential future deterioration. Because the extent of future changes is uncertain, the report explore a range of predictions and consider the insights for human development.

Simulations for this Report suggest that by 2050 the global HDI would be 8 percent lower than in the baseline in an "environmental challenge" scenario that captures the adverse effects of global warming on agricultural production, on access to clean water and improved sanitation and on pollution (and 12 percent lower in South Asia and Sub-Saharan Africa). Under an even more adverse "environmental disaster" scenario, which envisions vast deforestation and land degradation, dramatic declines in biodiversity and accelerated extreme weather events, the global HDI would be some 15 percent below the projected baseline.

Looking at the relationship between environmental risks and the HDI, we observe three general findings:

- Household environmental deprivations indoor air pollution, inadequate access to clean water and improved sanitation are more severe at low HDI levels and decline as the HDI rises.
- Environmental risks with community effects such as urban air pollution seem to rise and then fall with development some suggest that an inverted U-shaped curve describes the relationship.
- Environmental risks with global effects namely greenhouse gas emissions typically rise with the HDI.

The effects of climate change on farmers' livelihoods depend on the crop, region and season, underlining the importance of in-depth, local analysis. Impacts will also differ depending on household production and consumption patterns, access to resources, poverty levels and ability to cope. Taken together, however, the net biophysical impacts of climate change on irrigated and rainfed crops by 2050 will likely be negative and worst in low HDI countries. The effects of climate change on farmers' livelihoods depend on the crop, region and season, underlining the importance of in-depth, local analysis. Impacts will also differ depending on household production and consumption patterns, access to resources, poverty levels and ability to cope. Taken together, however, the net biophysical impacts of climate change on irrigated and rainfed crops by 2050 will likely be negative and worst in low HDI countries.


Source : Human Development Report 2011

Human development index classification

14.4 HDI classifications are relative—based on quartiles of HDI distribution across countries and denoted very high, high, medium and low HDI. Because there are 187 countries, the four groups do not have the same number of countries: the very high, high and medium HDI groups have 47 countries each, and the low HDI group has 46 countries.

14.5 The HDI value of some of the major countries is given in Table 14.1.

Table 14.1
Human Development Index of selected countries in the world



Name of the country	HDI value	HDI rank	Life expectancy at Birth (yrs)
Norway	0.943	1	81.1
USA	0.910	4	78.5
Japan	0.901	12	83.4
Italy	0.874	24	81.9
UK	0.863	28	80.2
UAE	0.846	30	76.5
Malaysia	0.761	61	74.2
Sri Lanka	0.691	97	74.9
China	0.687	101	73.5
South Africa	0.619	123	52.8
India	0.547	134	65.4
Pakistan	0.504	145	65.4
Bangladesh	0.500	146	68.9
Nepal	0.458	157	68.8
Ethiopia	0.363	174	59.3
Liberia	0.329	182	56.8
Kongo	0.286	187	48.4
World	0.682		69.8

Source : Human Development Report 2011

14.6 India holds 134th position in the Human Development Value and is ranked under the countries having medium human development in the world. Over the last three decades, the HDI value of the country has got improved. The HDI value of India was 0.344 in 1980 which enhanced to 0.410 in 1990 which in turn was raised to 0.461 in 2000. During 2005, the HDI value was 0.504 which got enhanced to 0.542 in 2010 and again improved to 0.547 in 2011.

India Human Development Report 2011

14.7 The first National Human Development Report was published by the Planning Commission in 2002. The second NHDR was published in 2011. In the second HDR also, Kerala ranked first followed by Delhi, Himachal Pradesh, Goa and Punjab (Table 14.2)

Table 14.2
Ranking of States according to HDI value



State	HDI 2007-08	
	Value	Rank
Kerala	0.790	1
Delhi	0.750	2
Himachal Pradesh	0.652	3
Goa	0.617	4
Punjab	0.605	5
NE (Excluding Assam)	0.573	6
Maharashtra	0.572	7
Tamil nadu	0.570	8
Haryana	0.552	9
Jammu & Kashmir	0.529	10
Gujarat	0.527	11
Karnataka	0.519	12
West Bengal	0.492	13
Uttarakhand	0.490	14
Andhrapradesh	0.473	15
Assam	0.444	16
Rajasthan	0.434	17
Uttarpradesh	0.380	18
Jharkhand	0.376	19
Madhya Pradesh	0.375	20
Bihar	0.367	21
Orissa	0.362	22
Chattisgarh	0.358	23
All India	0.467	


Source: India Human Development Report 2011

14.8 Human Development Index in the country rose by 21 percent and placed again Kerala on top of the index for achieving highest literacy rate and other dimension of HD. HDI has registered a gain by 21% to 0.467 in 2007-08 from 0.387 in 1999-00. Chattisgarh, Orissa, MP, UP, Jharkhand, Rajasthan and Assam are those states which continue to lag behind in HDI and remain below the national average of 0.467.

Human development index and its components of Kerala

14.9 The health, income and education index of Kerala and India pertaining to the year 2007-08 is shown in Table 14.3. The consistent high values of the components of HDI is leading to high HDI.

Table 14.3
Components of Human Development Index, 2007-08




	Kerala	India	
Health index	0.817	0.817	0.563
Income index	0.629	0.629	0.271
Education index	0.924	0.924	0.568
HDI	0.790	0.790	0.467

Source : India Human Development report 2011

14.10 The life expectancy at birth in Kerala is 74 years. It is the highest in Kerala, among all the states in India which is also higher than that of life expectancy of people of Brazil. The well documented achievements of Kerala in some of the human development indicators are shown in Table 14.4.

Table 14.4
Selected indicators of human development for major states



State	Life expectancy at birth (2002-06)			(2007)IMR (per 1000 live birth)			(2008) Birth rate per 1000	(2008) Death rate per 1000
	M	F	T	M	F	T		
Andhra Pradesh	62.9	65.5	64.4	48	50	49	18.4	7.5
Bihar	62.2	60.4	61.6	52	52	52	28.9	7.3
Gujarat	62.9	65.2	64.1	47	48	48	22.6	6.9
Karnataka	63.6	67.1	66.3	41	42	41	19.8	7.4
Kerala	71.4	76.3	74	10	13	12	14.6	6.6
Madhya Pradesh	58.1	57.9	58	66	68	67	28.0	8.6
Maha-rashtra	66.0	68.4	67.2	28	33	31	17.9	6.6
Punjab	68.4	70.4	69.4	37	39	38	17.3	7.2
Tamil Nadu	65.0	67.4	66.2	27	29	28	16.0	7.4
West Ben-gal	64.1	65.8	64.9	33	33	33	17.5	6.2
India	62.6	64.2	63.5	55	56	55	22.8	7.4

Source : Economic Survey 2009-10, India Human Development Report 2011

Poverty and Special Programme Special Programmes for Weaker sections

14.11 Poverty can be defined as the pronounced deprivation in well-being and has many dimensions. It is the inability of people to acquire basic goods and services necessary for survival with dignity due to low levels of income. Poverty is usually measured either as absolute or relative poverty.


14.12 Absolute poverty or destitution refers to lack of basic human needs, which commonly include clean and fresh water, nutrition, health care, education, clothing and shelter. Relative poverty refers to lack of usual or socially acceptable level of resources or income as compared with others within a society or country. In India, economists have tended to concentrate on absolute poverty rather than relative poverty.

Multi dimensional Poverty Index of India

14.13 Multidimensional poverty index (MPI) was developed in 2010 by Oxford Poverty & Human Development Initiative and the United Nations Development Programme and used different factors to determine poverty beyond income –based lists. Multidimensional poverty index indicates the share of the population that is multidimensionally poor and is adjusted by the intensity of deprivation in terms of living standards, health and education. The health indicators are child mortality and nutrition, school enrolment and living standards relating to availability of such essentials as cooking fuel, water, electricity etc. According to the Human Development Report 2010, published by the United Nations Development Programme, (UNDP), the multidimensional poverty index (MPI) of India was 0.296 with a poverty of 41.6% (in terms of PPP \$ 1.25 per day).

14.14 The MPI of India and its neighbouring countries for 2000-2008 is given in Table 14.5. The rank of these countries with reference to MPI based on available indicators of 169 countries is given in parentheses.

Table – 14.5
Multidimensional Poverty Index



Sl. No.	Country	Multidimensional Poverty Index (2000 – 2008)
1	China	0.056 (89)
2	Sri Lanka	0.021 (91)
3	India	0.296 (119)
4	Pakistan	0.275 (125)
5	Bangladesh	0.291 (129)

Source: Economic Survey 2010-11

Poverty Measure of india

14.15 The existing poverty measure of Planning Commission of India is based on the recommended nutritional requirements of 2400 calories/person/day in rural areas and 2100 calories/person/day in urban areas. The official percentage of population below poverty line is estimated based on the household consumer expenditure survey carried out by National Sample Survey Organization (NSSO).

14.16 For capturing household expenditure on a recall basis, NSSO decided to shift to mixed reference period (MRP) for all its consumption surveys in future, namely 365 days for low frequency items, i.e., clothing, foot wear, durables, education and institutional health and 30- days for the remaining items with effect from the 61st Round of National Sample Survey during 2004-05. It was found that the MRP estimation method could capture the household expenditure on low frequency items satisfactorily than the earlier 30 days uniform recall period method of estimation (URP).

Change in Trends of Rural Poverty

14.17 The URP estimates of population Below Poverty Line in rural India and Kerala pertaining to 1973-74, 1983-84, 1993-94 and 2004-05 (latest available) are given below for analyzing the trends in decline of persons below poverty line since 1973-74.

Table 14.6
Change in Trends of Rural Poverty Ratio

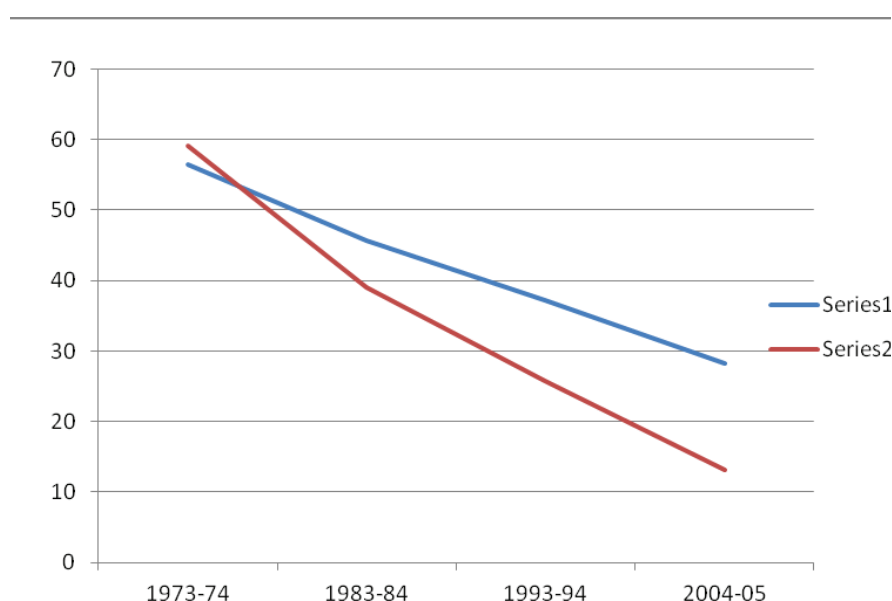
Sl. No.	India		Kerala	
	* No. of Persons(Lakh)	% of Persons	* No. of Persons(Lakh)	% of Persons
1	2	3	4	5
1973-74	2612.90	56.44	111.36	59.19
1983-84	2519.57	45.65	81.62	39.03
1993-94	2440.31	37.27	55.95	25.76
2004-05	2209.24	28.30	32.43	13.20

**No. of persons in Rural Areas Below Poverty Line (Lakh)*

Source: Hand Book of Statistics on Indian Economy 2010-11

14.18 The figures in Table 14.6 are charted as figure 14.2 and the same is given below.

Fig.14.2



X-axis: Reference Year
Y-axis: Rural Poverty Ratio

Series 1: India
Series 2: Kerala

14.19 The trends exhibited in the chart lead us to infer that Kerala's attempts at alleviating poverty were sharp sighted and the rate of decline was faster than that of India. Moreover, they showed an almost downward linear trend. This inference correlates with Kerala's performance in social security measures adopted for the welfare of the vulnerable groups and labourers in the form of pensions, effective public distribution system, high literacy rate, health indicators of low infant mortality rate and high life expectancy, participatory approach for alleviation of poverty through Kudumbasree Mission, decentralized planning etc. in addition to the implementation of major Centrally-Sponsored Schemes for poverty eradication.

Rural-Urban Distribution of Poverty Ratios

14.20 Rural-urban distribution ratios of poverty based on MRP consumption with respect to the reference period of 2004-05, the 61st round of National Sample Survey, are given in Table 14.7. No official estimation has taken place since 2004-05.

Table 14.7
Rural-Urban Distribution of Poverty Ratios

Category	No. of Persons Lakhs		% of Persons
1	2		3
Rural Population	Kerala	23.59	9.60%
	India	1702.99	21.80%
Urban Population	Kerala	13.92	16.40%
	India	682.00	21.70%

Source: NSSO Report 2004-05 (61st Round)

14.21 While rural poverty ratio of Kerala is below the national poverty ratio, urban poverty ratio is much above its (national) rural poverty ratio. On the contrary, national urban poverty ratio (21.70%) is below the national rural poverty ratio (25.70%). This is not due to the effect of migration of villagers to towns and cities, but due to the nature and trends in urbanization in Kerala. (Source: Census of India 2011- Provisional Figures).

Rural Poverty in Southern states of India 2004-05

14.22 Rural poverty in southern states of India as on 2004-05 (MRP consumption) is illustrated in the simple histogram given below based on data given in Table 14.8

Table 14.8
Rural Poverty in Southern States

Name of State	Poverty Ratio
1	2
Andhra Pradesh	7.50%
Karnataka	12.00%
Kerala	9.60%
Tamil Nadu	16.90%

Source: Hand Book of Statistics on Indian Economy 2010-11

Fig. 14.3



14.23 Among the southern states, poverty ratio of Andhra Pradesh is comparatively the least (7.50%) followed by Kerala (9.60%). In this context, it may be borne in mind that the Radhakrishna

Committee constituted in 2009 by the Planning Commission of India for framing the guidelines for the new rechristened Mission Programme of the Central Government, the National Rural Livelihoods Mission (NRLM), had modelled it after Kudumbashree Mission Programmes implemented in Kerala and of the Society for Elimination of Rural Poverty in Andhra Pradesh.

14.24 The Hand Book of Statistics on Indian Economy 2010-11 provides inter-state comparisons of Poverty, though its relevance is under question. The Tendulkar Committee on Poverty estimation highlights that poverty has been rising since the reforms of 1991 both in rural and urban areas of India, the rural situation being much worse off. In the summary of the report, it is stated that the procedure of assessing poverty will continue to be based on consumer expenditure of households as collected by the National Sample Survey Organization (NSSO). But the mixed recall period (MRP)-based consumption expenditure will replace uniform reference period (URP) estimates for future poverty line. The committee has also acknowledged the multi-dimensional nature of poverty. (Source: Report of the Expert-Group to Review the Methodology for Estimation of Poverty, Planning Commission, Government of India).

Poverty Alleviation And Employment Generation Programmes

14.25 The challenge of the XI Five Year Plan was to formulate inclusive plans to bridge regional, social and economic disparities by providing a comprehensive strategy for inclusive development, building on the growing strength of the economy. In addition to the Centrally- sponsored schemes/programmes for eradication of poverty, the Kudumbashree Mission of Kerala had played a prominent and vital role for uplifting the poor through participatory approach through the neighbourhood groups (NHGs) of women in all local self-government institutions (LSGIs).

A brief description of the major programmes primarily concentrating on gainful wage/self employment generation followed by financial/physical performance is given below.

1. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)



14.26 This flagship programme of the Government of India touches the lives of the rural poor and promotes inclusive growth. The MGNREGS aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It also mandates 33% participation for women. But in Kerala, approximately 92% of the total workers seeking employment under the scheme are women. The primary objective of the scheme is to augment wage employment. This is to be done while also focusing on strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and thus encourage sustainable development. Moreover, the scheme is demand driven and its funding pattern is in the ratio of 90:10 between the Centre and the State.

Table 14.9
Expenditure of MNREGS –XIth Plan Period (₹ in Lakh)

Year	State Budget Provision	Release			Total Fund	Expenditure	Expenditure against Total Fund (%)
		centre	State	Total			
1	2	3	4	5	6	7	8
2007-2008	2500.00	5810.55	756.70	6567.25	9900.68	8333.83	84.17%
2008-09	5000.00	19887.32	2359.66	22246.98	29827.50	22440.92	75.24%
2009-10	4000.00	46771.42	4000.00	50771.42	59119.45	47039.01	79.57%
2010-11	5000.00	70423.24	1724.87	72148.11	84141.00	68874.18	81.86%
2011-12 (Up to SEP 11)	13000.00	35656.21	526.88	36183.09	50019.02	24397.08	48.78%
Total	29500.00	178548.74	9368.11	187916.85	233007.65	171085.02	73.42%

Total Fund : Central and State releases , Opening Balance and other receipts
Source: Commissionerate of Rural Development, Government of Kerala.

14.27 Since the State's contribution is on par with that of the Centre, the fund released by it for these schemes will deviate from the actual budget provision earmarked for the schemes. Further, State expenditure on Centrally-sponsored schemes can't be estimated exactly since the total provision for these schemes comprise opening balances, Central and State releases and other miscellaneous receipts.

14.28 The cumulative expenditure on the scheme under XIth Plan as on 30th September -2011 was Rs. 171085.02 lakh against the total available fund of Rs.233007.65 lakh (73.42%). Expenditure during 2010-11 was 81.86% which was slightly above that of the financial year 2009-10, i.e., 79.57%.

14.29 Daily wages under the scheme is Rs. 150/- irrespective of gender differences. This crucial limitation of the scheme, in the Kerala context, prevents the State from reaping the benefits of the scheme, i.e., utilization of the provision (40%) for material component, due to non- availability of male labourers. This has, in turn, affected the strengthening of natural resource management to a greater extent. The district-wise financial achievements under the scheme during 2011-12 as on 30th September 2011 are given in Appendix 14.5 and the details of physical achievements are given in Appendix 14.6.

2. Swarnajayanti Grama Swarojgar Yojana (SGSY)

14.30 The Swarnajayanti Grama Swarojgar Yojana (SGSY) is a major ongoing scheme launched in April 1999 to help poor rural families cross the poverty line by assisting them to take up income generating economic activities through a mix of bank credit and government subsidy. The scheme involves selection of key activities, planning of activity clusters, organization of the poor into self help groups (SHGs) and building up of their capacities through training and skill development, creation of infrastructure and technological and marketing support. SGSY specially focuses on vulnerable sections of the rural poor with SCs/STs accounting for at least 50% and women 40% of the swarozgaris. The share of minorities and disabled persons will be 15% and 3% respectively. Also, 15% of the SGSY allocation is set apart for special projects that are implemented with different models of self-employment generation and to enhance the income-generating capacity of the rural poor.

Table 14.10
Expenditure of SGSY General Projects –XIth Plan Period (₹ in Lakh)

Year	State Budget Provision	Release			Total Fund	Expenditure	Expenditure against Total Fund (%)
		centre	State	Total			
1	2	3	4	5	6	7	8
2007-08	644.00	3022.70	1007.56	4030.26	4112.51	3932.07	95.60%
2008-09	800.00	3615.65	1205.21	4820.86	5048.83	4721.31	93.50%
2009-10	800.00	3818.47	1272.84	5091.31	5455.00	5087.97	93.27%
2010-11	639.00	4183.09	1394.36	5577.45	6058.78	5850.02	96.55%
2011-12 (Up to SEP 11)	800.00	1943.50	647.83	2591.33	2833.54	1705.89	60.20%
Total	3683.00	16583.41	5527.80	22111.21	23508.66	21297.26	90.59%

Total Fund : Central and State releases , Opening Balance and other receipts

Source: Commissionerate of Rural Development, Government of Kerala.

14.31 The cumulative expenditure of the scheme under XIth Plan as on 30th September -2011 was Rs.21297.26 lakh against the total available fund of Rs.23508.66 lakh (90.59%). The expenditure of the scheme during 2010-11 was 96.55% which was just above the expenditure for the financial year 2009-10, i.e. 93.27%.

14.32 The targeted number of SHGs to be assisted during XIth Plan was 13997 and the physical achievements till 30th September 2011 was 11324 (80.90%). The target for 2010-11 was to assist 3377 SHGs which was fully achieved. The achievement in the previous year was 91.66% of the target. The total number of SHG members assisted under the scheme during XIth Plan till 30th September 2011 was 136870 against the target of 139971 (97.78%). Similarly the total number of individual beneficiaries assisted under the programme during XIth plan was 30246 against the target of 24740 (100%).

14.33 For the 11 SGSY special projects implemented in the XIth Plan, namely, THANIMA, KRITHIKA, NIFT, KSPDC, COIRFED, MATSYAFED, SERISREE, SUBHICSHA, MEDICOM, MEDSEG and NADAM, the State had released Rs. 1441.59/- lakh and the total fund, including the Centre's share and other miscellaneous receipts, was Rs.5951.33/- lakh. The cumulative expenditure till 30th September -2011 was ` 4536.58/- lakh (76.23%).

14.34 The absence of an expert committee for identifying viable and feasible projects based on local resource potentials had adversely affected the SGSY special projects implemented in the State. More than 50% of the units were defunct with the result that the State had not been receiving Central assistance to these projects since 2010-11.

3. Indira Awas Yojana (IAY)

14.35 This is yet another flagship programme of the Government of India for providing dwelling units to the homeless rural poor below poverty line with a grant-in-aid of Rs.48, 500/- per house. The programme ensures the beneficiaries at least two cents of land. An amount of Rs.10,000/- is also available for the purchase of homestead sites to the landless poor.

Table 14.11
Expenditure of IAY Programme –XIth Plan Period (₹ in Lakh)

Year	State Budget Provision	Release			Total Fund	Expenditure	Expenditure against Total Fund (%)
		centre	State	Total			
1	2	3	4	5	6	7	8
2007-08	1000.00	7603.11	2562.50	10165.61	10889.09	10186.83	93.55%
2008-09	1451.00	15655.70	5009.45	20665.15	21610.53	15190.55	70.29%
2009-10	1451.00	16261.55	5440.14	21701.69	28337.24	21256.92	75.01%
2010-11	2377.00	18590.80	6196.94	24787.74	31896.87	23312.03	73.09%
2011-12 (Up to SEP 11)	2420.00	9080.03	3026.68	22111.21	23508.66	21297.26	90.59%
Total	8699.00	67191.19	22235.71	89426.90	113442.61	77770.83	68.56%

Total Fund : Central and State releases , Opening Balance and other receipts

Source: Commissionerate of Rural Development, Government of Kerala.

14.36 The total fund released for IAY in the XIth Plan till 30th September 2011, was Rs.113452.61/- lakh and the corresponding expenditure was Rs. 77770.83/-lakh (68.55%). The total release for the programme during the financial year 2010-11 was Rs.31896.87/- lakh, 73.09% of which was expended. This was slightly below the expenditure reported during 2009-10 (75.01%)

14.37 Considering the geographic and demographic background of Kerala, the cost of materials, transportation charges, especially in the remote regions, the grant-in-aid per house given at present is quite insufficient. However, with the active support of the LSGIs the programme for construction of houses is being implemented in Kerala satisfactorily.

4. Special Programme for Rural Infrastructure and Development – PMGSY


14.38 The Government of India has accorded highest priority to building rural infrastructure with the objective of facilitating a higher degree of rural – urban integration and for achieving an even pattern of growth for the poor and disadvantaged sections of society. Some of the initiatives taken by the Government to facilitate building of rural infrastructure and development include the PMGSY.

14.39 State support to PMGSY for meeting tender excess, shifting of utilities and maintenance provision for assets already created was included in the State budget since 2010-11. The amount earmarked in the budget 2010-11 was Rs. 2000/-lakh and the same had been fully utilized.

Kudumbashree Mission

14.40 The Kudumbashree community-based organisation is a three-tiered structure with its apex tier anchored in local self governments. The three tiers are; neighbourhood groups (NHGs) comprising of 10-20 women, area development societies (ADS) within wards of LSGs and community development societies (CDS) – registered society as the federation of ADS within the LSGs. The Kudumbashree community organization network is present in all the 978 grama panchayats, 60 municipalities and 5 corporations. The total number of families covered by the mission as on 30th September-2011 through the three tiers is 38.31 lakh. Details of NHGs, ADS and CDS are given in Table 14.12.

Table – 14.12
The Three-tiered Structure of Kudumbashree Mission




Sl.No	Name of Group	Number
1	2	3
1	Number of NHGs	211731
2	Number of ADS	17486
3	Number of CDS	1061
	Total	230278

Source: Kudumbashree Mission, Government of Kerala

14.41 The programmes of the mission focus on economic development as well as social development. The former comprises of micro finance activities such as thrift and credit, linkage banking, matching grant and interest subsidy. The provisions under the programme are also meant for establishing micro enterprises, samagra and collective farming. Social development activities comprises of Ashraya, BUD Schools, projects for the welfare of SCs/STs, Balasabha, Balapanchayats, holistic health programmes and gender self-learning programme.

14.42 Thus the major focal dimension of human development attempted for uplifting rural poor by the mission include self-employment, food security, health, creative potential development as well as nourishing the innate talents in children, voice and visibility of the poor through participatory approach thereby preventing inter-generational transmission of poverty. Expenditure of Kudumbashree mission 2007-10 is given in table 14.13

Table 14.13
Expenditure of Kudumbashree mission 2007-10 (₹ in lakh)



Serial No.	Category	Outlay XIth Plan	Cumulative Expenditure	Percentage Expenditure
1	2	3	4	5
1	Organization	8748.00	5422.00	61.98%
2	Local Eco.Dev.	22277.00	17166.00	77.06%
3	Social Dev.	1767.00	6274.00	100%
	Total	32792.00	28862.00	88.02%

Source: Kudumbashree Mission, Government of Kerala

14.43 The cumulative expenditure till 2010-11 against the targeted outlay of Rs. 32792.00/- lakhs

was Rs.28862.00/-(88%). The percentage expenditure for Socio-Economic Development activities taken together till 2010-11 is 97.48 % while the percentage of expenditure for Organizational Setup is only 62%.

Major Poverty Alleviation Programmes of Kudumbashree

1. Linkage Banking

14.44 NHG–bank linkage scheme is one of the flagship programmes of Kudumbashree mission. The bank linkage programme has helped NHGs to augment their existing resources collected through thrift. The cumulative amount that had been lent to NHGs through linkage banking was Rs. 134460.27/- lakh, as on 30th September. The number of NHGs which availed of bank linkage was 1, 38,634. The details of linkage banking are given in Appendix 14.7.

2. Lease Land Farming

14.45 Collective lease land farming is one of the major initiatives undertaken by Kudumbashree to enhance livelihood of the poor families in NHGs by utilizing mainly fallow lands, a move towards the goal of food security. Based on the NABARD JLG concept and guidelines, these groups are organized as joint liability groups since 2010. Through this programme, 25062.081 ha of waste land was brought under cultivation. District wise details of collective farming are given in Appendix 14.8.

3. Strengthening of Bala Sabha ,Bala Panchayat and Holistic Child Health

14.46 Bala sabhas are structured grass root level neighbourhood network of children in LSGIs. Cultivating creative potential in children, by providing opportunities to express , learn and develop , identifying and nurturing innate talent that leads to the larger goal of recognition and protection of child rights is the prime objective of the programme. Bala panchayats are apex level body of Bala sabhas in Panchayats. As on 30th September 2011, the formation of 50618 number of Bala sabhas across the State has been completed with a membership of 878826 children. District wise details of Balasabha and Bala Panchayat are given in Appendix 14..9

4. Micro Enterprises

14.47 Micro Enterprises are means for economic empowerment and employment opportunities to the poor women with a view to increasing their purchasing power. An amount of Rs.37.69 lakh had been provided as subsidy to 525 individual enterprises and an amount of Rs. 1236.28/- lakh had been disbursed as subsidy to 2198 group enterprises till 30th September 2011.

5. Special Programme – Ashraya

14.48 Ashraya is the programme designed to identify and rehabilitate destitute families and integrate them with mainstream civil society. Destitute families are identified using transparent risk indices and a participatory need assessment process, as detailed in Economic Review 2003. It is the comprehensive project to address the various deprivations faced by destitutes in society. The main objectives of the programme is to rehabilitate the entire destitute families of the state by providing them with basic minimum needs, improved health, education and literacy levels and to enhance the social and economic status by empowering them, to stand with the rest of the society, under the leadership of local

bodies. The specific objectives include

- Provision for basic infrastructural support for the destitute in the society.
- Provision for food for the starving, shelter to the homeless.
- Provision for support for destitute with medical and care services.
- Educational and pension support to destitute families.
- Income generation activities among the destitute families.

14.49 The cumulative number of destitute families assisted under the programme till sep.2011-12 is 73827. The fund available with Kudumbashree is for supporting the initiative of Local Self Governments @ 40% of total project cost, subject to a maximum of ₹ 15 Lakh per Local Self Government.

The detailed physical achievements of various programmes implemented by the Kudumbashree Mission are given in the report as Appendix 14.10.

14.50 It is being planned to implement the demand driven National Rural Livelihood Mission (NRLM), the restructured and rechristened SGSY programme of the Central Government for eradication of poverty through gainful self employment or wage employment programmes, through Kudumbashree. Kudumbashree was accredited by the Radhakrishna Committee constituted for recommendations on NRLM in the sense that the committee suggested the replication of this Mission mode for implementing NRLM across the country.

Urban Poverty

14.51 Urban poverty is a multidimensional phenomenon. It is not only nutritional deficiency but deficiencies in the basic needs like housing, water, sanitation, medical care, education and opportunity for income generation that contribute to it. According to the National Commission on Urbanization, poverty cannot be characterized adequately in terms of income, expenditure or consumption pattern alone. What is required is a multi dimensional concept inclusive of environment, access to services, social and psychological supports. The following are the main reasons for urban poverty.

- Migration of rural youth towards cities
- Lack of vocational education/training
- Limited job opportunities in the cities
- Rapid increase in population
- Lack of housing facilities
- No proper implementation of PDS

14.52 Despite tremendous development in several areas like literacy and health care poverty refuses to leave the State. More than fifteen lakh families are still caught in the clutches of poverty. High density of population in urban areas has contributed to urban poverty. This manifests itself in many forms, such as slums, unemployment, lack of social services, and increasing violence and crime. The National Sample Survey Organization (NSSO) in its 61st round survey (2004-05) had estimated that in Kerala poverty was 20.6 % in urban areas. The magnitude of urban unemployment has also been increasing due to stagnation in manufacturing industry resulting in fewer employment opportunities for urban dwellers. The National Sample Survey data showed that urban unemployment in Kerala in 2000 was the second highest in India, at 10% (only after Goa). Due to rapid increase in land price and construction costs, a good number of the urban people in Kerala are forced to live in slums. The living conditions of slum dwellers are very pathetic. Availability of drinking water and sanitation facilities are

grossly inadequate. Only one-fourth of households in slums have electricity. The composition of the poor has been changing. While rural poverty is getting concentrated among agricultural labour and artisan household, urban poverty afflicts casual labour households.

14.53 A well co-ordinated approach is necessary to reduce urban poverty for which the following aspects have to be considered seriously. i) Employment opportunities of a permanent nature need to be made available to the poor both by macro strategies aimed at labour intensive growth and micro strategies to enable the poor to attain the skills needed by the formal and semi formal sectors. ii) Self-employment, product development, and marketing should be promoted. iii) Urban local bodies and the State Government should ensure minimum standard in basic infrastructure relating to housing, water supply, sanitation, electricity and roads. iv) Access of the poor to quality health and education facilities needs to be ensured, which, in turn, calls for improving the services available through hospitals and schools. v) Finally, the most vulnerable groups need to be identified through a transparent index. A robust social protection system has to be set up for them, with a much higher level of support than at present. Many of these issues will be addressed through the proposed project in the urban sector.

14.54 Rapid growth of urban population, expansion of existing towns and cities and low investment in urban development have created deficiencies in basic amenities, especially in the urban areas. The shortages are serious for the urban poor due to inequality in the access to these amenities.

14.55 Poverty Index: Every two years, a survey is conducted for assessing urban poor by CDS using the poverty index following non-economic criteria with nine risk factors reflecting the poverty situations of families. The neighbourhood community verifies these factors with the identified families.

The nine risk factors of the poverty index in urban area.

A family having:-

- Less than 5 cents of land/no land
- Dilapidated house/no house
- No sanitary latrine
- No access to safe drinking water within 150 meters
- Women headed household
- No regular employed person in the family
- Socially disadvantaged groups SC/ST
- Mentally retarded/disabled/chronically ill member in the family
- Families without colour TV

Any family having 4 or more factors is classified as family at risk.

(Source: Kudumbashree, Thiruvananthapuram)

14.56 **Kudumbashree:** The State Poverty Eradication Mission is the State level nodal agency for the implementation of major Centrally-sponsored urban poverty reduction programmes viz Swarna Jayanthi Shahari Rozgar Yojana (SJSRY), Integrated Housing and Slum Development Programme (IHSDP) and Basic Services to the Urban Poor (BSUP). The physical and social developments as well as direct assistance to employment generation are the schemes taken up under these programmes. Kudumbashree has organized community-based organizations (CBOs) of the poor in the State. Com-

munity development societies (CDS) act as delivery system for various Centrally-sponsored *urban poverty reduction programmes*.

Urban Poverty Reduction Programmes

1. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY)


14.57 Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) is a Centrally-sponsored scheme launched in December 1997. The fund is shared on 75:25 basis by both Central and State Governments. The objective of this integrated poverty alleviation programme is to provide gainful employment to the urban unemployed and under-employed poor by setting up self-employment ventures and taking up wage employment in public works. The programme is being implemented by the urban local bodies through community-based organization of the poor. The components of the programme are as follows.

- 1) Urban Self-employment Programme – The major objective of the scheme is to provide assistance to individual urban poor beneficiaries for setting up gainful employment ventures – micro enterprises.
- 2) Urban Women Self-help Programme (UWSP) – It encourages the under-employed and unemployed urban poor to set up small enterprises relating to manufacturing, servicing and petty business for which there is potential in urban areas.
- 3) Urban Women Self-help Programme (UWSP) – Revolving Fund: Revolving fund for enterprise groups as working capital support of matching grant, incentive to neighbourhood groups for bank linkage.
- 4) Technology, Marketing and Other Services (TMOS): Creation of support mechanism for micro enterprises on various areas of business management.
- 5) (STEP-UP) for Self-employment Training: For enabling correct selection of beneficiaries for USEP and UWSP enterprises and to build necessary skills for them to run the enterprises.
- 6) STEP-UP – Placement-oriented training to enable urban poor to acquire skills and access employment opportunities in various sectors of the economy.
- 7) Urban Wage Employment Programme (UWEP):- This programme seeks to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilizing their labour for construction of socially and economically useful public assets.
- 8) Urban Community Development Network (UCDN) – This programme focuses on strengthening community structures and community development networks.
- 9) A&OE: Meeting administrative expenses at the State and district levels.
- 10) Information, Education and Communication (IEC): For undertaking information, communication and education activities to promote SJSRY.

14.58 Kudumbashree has organized community-based organizations (CBOs) of the poor in all the 65 urban local bodies in the State. There are 26348 neighbourhood groups (NHGs) having a membership of 429956. The CBOs in the urban areas act also as thrift and credit societies and facilitate savings and credit to the poor. District-wise details of NHGs, ADSs, CDSs and thrift fund mobilized are given in Appendix.14.11

14.59 In 11th Five Year Plan (2007-08 to 2011-12), 8692 individual enterprises (USEP) and 1084 group enterprises (UWSP) were set up in SJSRY scheme. As part of both these components, a total of 18319 families were also assisted. Similarly, under STEP, 15871 persons were trained in various sectors. Tables 14.14 and 14.15 show the financial and physical achievements of SJSRY (2007-08 to 2011-12). Details of micro enterprises and group enterprises are given in Appendices 14.12 and 14.13. The activities of group enterprises vary from solid waste management to the computer hardware assembling.


Table – 14.14
Financial Achievement of SJSRY (2007-08 to 2011-12)
(` in Lakh)



Year	Fund Released			Expenditure	% of expenditure
	Central	State	Total		
2007-08	629.74	209.913	839.653	839.653	100
2008-09	1017.91	339.303	1357.213	1357.213	100
2009-10	948.13	316.043	1264.173	1187.04	94
2010-11	474.03	0	474.03	632.052	133
2011-12	688.26	0	688.26	310.808	45
Total	3758.07	865.259	4623.329	4326.766	94

Source: Kudumbashree, Thiruvananthapuram

Table - 14.15
Physical Achievements of SJSRY (2007-08 to 2011-12)



Year	Individual Enterprises Developed	Group Enterprises Developed	Persons	Man days created under Wage Employment
2007-08	1426	190	2245	0.137
2008-09	1572	208	2362	0
2009-10	1600	214	2412	0.13995
2010-11	1670	215	2526	0.15627
2011-12	2424	257	6326	0.96212
Total	8692	1084	15871	1.39534

Source: Kudumbashree, Thiruvananthapuram

2. Integrated Housing & Slum Development Programme (IHSDP)

14.60 The Integrated Housing and Slums Development Programme (IHSDP) was launched during 2006-07 aiming at holistic development of slums in urban areas. The basic objective of the scheme is to strive for holistic slum development with a healthy environment by providing adequate shelter and basic infrastructure facilities to slum dwellers of identified urban areas. The programme was formulated by combining two erstwhile schemes, viz, Valmiki Ambedkar Awas Yojana (VAMBAY) and National Slum Development Programme (NSDP). IHSDP is to be implemented in all towns and cities identified as per 2001 census except cities/towns covered under JNNURM. (Thiruvananthapuram and


Kochi Corporations).

14.61 The components for assistance under IHSDP include all slum development/ improvement/relocation projects including new house construction/improvement of houses and infrastructural facilities. Admissible components under the IHSDP are:

- Provision of shelter including improvement & construction of new houses
- Provision of community toilets
- Provision of physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewers, community latrines, street light etc.
- Community infrastructure and social amenities like provisions of community centres to be used for pre-school education, non-formal education, adult education, recreational activities, primary health care centre buildings.
- Provision of model demonstration projects
- Slum improvement and rehabilitation projects

The achievements for 2010-11 and 2011-12 (up to 30.9.2011) are summarized below in table 14.16

Table 14.16



Achievement	2010-11	2011-12 (up to September 2011)
New Houses	1191	610
Improvement of houses	2747	1370
Infrastructure works	278	59
Expenditure in lakh	3077	1701.12

14.62 The financing pattern is in the ratio of 80:20 by Central and State Governments. Beneficiary share (12% for general and 10% for SC/ST) is stipulated for projects for individual beneficiaries like housing. Out of 20% State share, the balance fund after deducting beneficiary share will be borne equally by the ULB and State (Maximum state share is 10% of the total Project Cost).

14.63 Details of projects approved by GOI during 2006-07, 2007-08, 2008-09 and 2009-10 of 45 ULBs are given in Appendix 14.14.

3. Basic Services to the Urban Poor (BSUP)

14.64 Basic Services to the Urban Poor (BSUP) is a sub-component of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and implemented through Kudumbashree. The duration of the mission is seven years beginning from 2005-06. Only two corporations in the State, Thiruvananthapuram and Kochi, come under the scheme. The objective of the scheme is to provide basic services and civic amenities with a view to providing utilities to urban poor.

14.65 The total allocation under BSUP to the State during the mission period is Rs. 250 crore. Projects are sanctioned based on detailed project report submitted by the mission cities. The Central share is released in 4 instalments of 25% each based on submission of utilization certificate for 70% expenditure of the funds released. The fund sharing pattern for Thiruvananthapuram is 80:20 by Central and State Governments. The State's share is borne equally by it and the local bodies. As for Kochi Corporation, the sharing pattern is 50:50 by Central and State Governments. Out of the State's share, 30% would be borne by the State Government and the balance, after deducting the beneficiary share, come from the respective ULBs.

14.66 Four phases of projects worth ` 208.01 crores and 3 projects worth ` 135.66 crores was sanctioned for Thiruvananthapuram and Kochi Corporation respectively. The total central share for sanctioned projects of Thiruvananthapuram and Kochi is ` 233.51 crores out of which ` 125.37 crores were already released by Government of India. Total state share committed in ` 40.77 crores the central share released by Government of India of ` 125.37 crore and corresponding state share amounting to ₹ 35.20 crore have been released to Kudumbashree by the State Government. Details of projects sanctioned under BSUP for the two Corporations during 2006-07, 2007-08 and 2008-09 are given in Appendices 14.15 and 14.16

Achievements

14.67 3740 new houses and 327 upgradation of existing houses were completed during the year 2010-11 total expenditure during the period is 3983 lakhs. The achievement for the year 2010-11 and 2011-12 up to 30.9.2011 are summarized below in Table 14.17

Table 14.17

Achievement	2010-11	2011-12 (up to September 2011)
New Houses	3740	1618
Upgradation of houses	327	104
Expenditure in lakhs	3983	1802.2

Social Security and Welfare

14.68 In every society there are people who require social support for a well being. Poor income, unemployment and underemployment, physical disability, destitution, ill-health etc. are the main factors which hinder the well being of these people. It is the duty of the government and society to take up programmes to bring these people to the mainstream of the society. Kerala's achievement in this area is acknowledged worldwide. The state gives very much importance to the social security programmes in its Five Year Plans and Annual Plans. Setting up of welfare fund boards for workers in the unorganised sector, introduction of a series of pension schemes to the aged and disadvantaged groups, formation of a state level Social Security Mission are some of the major steps taken for protecting the disadvantaged groups.

14.69 It was identified that these concerted efforts were not enough to provide protection to a group of people who were anywhere in the picture of the development programmes. By the end of the 10th Five Year Plan, the Ashraya programme was introduced to cover these people. But challenges remain: the decline in agricultural employment, low work participation of women, under nutrition and malnutrition, marked growth of the elderly people, exploitation of the weak, etc.

14.70 Lack of an effective delivery system is one of the major problems in achieving the desired results of the welfare programmes and state interventions. Strengthening of the institutions at the delivery end is necessary for the success of the social security programmes. Also, the delivery of social security services can be improved to a great extent by better institutional arrangements and adopting innovative technologies.

14.71 The social security programmes in Kerala can be grouped into two viz., Institutional Care and Social Assistance Programmes.

Institutional Care and Protection

14.72 The Government and voluntary organisations provide institutional care and protection mainly to orphaned children, aged and infirm, mentally cured patients, physically handicapped, destitute etc. Major welfare activities under institutional care and protection are undertaken by the following Government Departments, Commissions, Institutions and Corporations as shown in Box No.14-2

Box: No. 14. 2

Major Government Departments and Agencies stands for social security measures

Sl. No.	Major Government Departments/Agencies	Major Activities
1	Social Welfare Department	Social security welfare activities, social defence activities, nutrition programmes
2	Prisons Department	Welfare, protection, employment and economic uplift of prisoners.
3	Sainik Welfare Department	Welfare of Ex-servicemen and war-widows.
4	State Commissionerate for Persons with Disabilities	Welfare and social security measures for the disabled.
5	Women's Commission	Welfare and social justice measures addressing atrocities against women, adalaths, legal workshops, jagratha samithies, etc.
6	Kerala State Women's Development Corporation	Welfare, skill development, economic development through income generating and employment generating schemes.
7	National Institute of Speech and Hearing	Welfare, education, health activities of disabled in speech and hearing.
8	State Institute for the Mentally Handicapped	Welfare, education, skill development etc of mentally challenged persons.
9	Kerala State Handicapped Persons Welfare Corporation	Welfare, employment, income generating programmes of physically handicapped persons.

14.73 The Scheduled Castes Development Department, Scheduled Tribes Development Department and Kudumbashree etc. are the other major agencies involved in addressing the problems of deserved groups. Provision of education, skill development, programmes for improving the income level of families, food support etc. are the major programmes taken up by these agencies.

14.74 The various welfare institutions run by the Social Welfare Department and its major services as shown in Box: No.14.3.

Box No.14.3

Major Welfare Institutions run by Social Welfare Department and Services

Sl.No.	Name of Institution	Services Offered
1	Mahilamandiram	Maintenance, education, vocational training, rehabilitation of the abandoned women above the age of 13 years
2	After Care Home	Care, protection and rehabilitation for children/ adolescents coming from Juvenile/ Welfare institutions.

3	Rescue Home	Protection and Rehabilitation of girls above 13 engaged in immoral activities or who are in fear of being forced into such activities.
4	Children's Home	Provides care and protection to destitute children and children of leprosy patients
5	Old Age Home and Day Care Centre	Care, protection and rehabilitation of the aged by providing food, clothing, medical services, shelter, etc.
6	Home for Physically Handicapped (Men & Women)	Care, maintenance and rehabilitation of the destitute handicapped above the age of 16. Separate homes are functioning for women and men.
7	Asha Bhavan	Mentally cured patients abandoned by relatives are taken care of by providing food, medicine, clothing, etc. and rehabilitation/reunion with family whenever possible.
8	Care Home for the Disabled	Maintenance, education, rehabilitation, etc of the handicapped children in the age group of 4-16.
9	Short Stay Home	Providing living amenities to women in distress arising out of family discord, and those fearing of being forced in to immoral activities. They are given proper counselling and rehabilitated within a stipulated period.
10	Home for Mentally Deficient Children	To provide special education, maintenance and rehabilitation of mentally challenged children between the age of 14-16.
11	Pratheeksha Bhavan	Care, protection, maintenance of mentally challenged persons above the age of 16.
12	Vocational Training Centres	To provide vocational training courses for the physically handicapped boys and girls so as to rehabilitate them.
13	Home for Physically Handicapped (Aged)	Care and protections of the aged and physically handicapped who have nobody to look after.
14	One day Home	To provide shelter for the girls or women who came to the cities for attending PSC test, interviews etc.
15	Home for Adult mentally challenged persons-female (Prathyasa Bhavan)	Care and protection of mentally deficient women above the age of 16.

14.75 Details of the welfare and juvenile justice institutions and its inmates are given in Table 14.14. The district wise details are given in Appendix 14.18

Table-14.18
Welfare Institutions, Sanctioned strength and Inmates – 2011

Sl.No.	Institutions	Numbers	Inmates (Nos.)	Sanctioned Strength (Nos.)
1	2	3	4	5
1	Mahilamandiram	12	231	300

2	After Care Home	3	96	250
3	Rescue Home	1	17	100
4	Children's Home	1	31	50
5	Old Age Home	14	697	1250
6	Homes for Physically Handicapped (Aged)	4	127	150
7	Asha Bhavan	6	293	300
8	Care Home for the disabled children	2	22	50
9	Short Stay Home	1	4	25
10	Home for Mentally Deficient Children	1	41	50
11	Pratheeksha bhavan	1	57	50
12	Vocational Training Centre	2	100	100
13	Home for physically Handicapped men and women	3	64	125
14	Home for adult mentally challenged persons (female)	1	18	25
15	Day Care Centre and Old age Home	1	23	75
16	Prathyashabhavan	1	18	25
	Total	54	1839	2925

Source: Social Welfare Department

14.76 The gap in the number of occupants and the sanctioned strength of inmates reveals the ineffectiveness of the delivery system which requires a thorough revamping to reach the deserved and needy.

Welfare of the Old Age People

14.77 The population of the aged in Kerala is increasing at a rapid rate. The projected figure by the end of the 12th plan, 2 % of the population would be above 80 years of age. It is estimated that the life expectancy of the males is 68 years while that of females is 73 years. This accounts for higher number of elderly people in society. It is also noted that women outnumber men. If the present trend persists, by 2030 Kerala's older population will be more (20%) than its child population (18%). The protection and welfare of the aged will be a major challenge to the state and society.

14.78 There are 15 Old Age Homes functioning under the department of social welfare for the care and protection of the aged. Details are given in Table 14.19

Table-14.19
Welfare Institutions, Sanctioned strength and Inmates – 2011

Sl.No	Institutions	Numbers	Total Inmates (Nos.)	Sanctioned Strength (Nos.)
1	Old Age Home	14	697	1250
2	Day care Centre & Old Age Home	1	23	75
	Total	15	720	1325

Source: Social Welfare Department

14.79 The present institutions lack facilities for counselling and geriatric care. The physical, emotional and psychological problems faced by the elderly people due to aging demand that these institutions be revamped. Participation and involvement of NGOs and other welfare organisations can be thought of to ease or share the financial burden of revamping and providing the above facilities in these institutions.

Welfare of the Disabled

14.80 As per the latest available statistics, 2.7% population of Kerala is disabled in one form or other. The department of Social welfare, Health and Education are the major departments implementing schemes for the welfare and the development of persons with disabilities. Moreover the Government have set up autonomous institutions to impart social security to the disabled through institutional care and protection.

14.81 There are 18 institutions working under social welfare department for the care of physically and mentally challenged persons in the state. Details are given in Table 14.20

Table 14.20
Institutions for Physically & Mentally Retarded Persons – 2011

Sl. No	Institutions	Numbers	Total Inmates (Nos.)	Sanctioned Strength (Nos.)
1	Home for Mentally Deficient children	1	41	50
2	Home for Physically Handicapped	3	64	125
3	Home for Cured Mental patients (Asha Bhavan)	6	293	300
4	Care Home for Disabled Children	2	22	50
5	Home for Physically Handicapped (Aged)	4	127	150
6	Pratheeksha Bhavan (Home for Mentally Retarded above 16 years)	1	57	50
7	Home for adult Mentally Challenged Persons (female)	1	18	25
	Total	18	622	750

Source: Social Welfare Department

14.82 According to the Persons with Disability Act, 1995 it is mandatory to provide disability certificate to all disabled. In view of this, Government started a scheme in 2009-10, viz., Issuing Disability Certificate-cum Identity Cards to all the disabled persons in Kerala. The social welfare department is the implementing agency of the scheme. From December 2009 to May 2010, the department issued 200774 identity cards in 8 districts. Though the programme envisaged the issue of ID cards to the entire disabled population by the end of 2011-12, only 8 districts had so far been covered.

State Commissionerate for Persons with Disabilities

14.83 Persons with Disabilities Act, 1995 deals with both prevention and promotional aspects of rehabilitation such as education, employment and vocational training, creation of barrier free environment, provision of rehabilitation services for persons with disabilities, institutional services and supportive social security measures like unemployment allowances and grievance redressal machinery at the Central and State level. The State Commissionerate, set up under the Act, conducted, during 2010-11 awareness camps, redressal of the complaints of disabled persons, inspection of institutions for disabled, besides organising seminars to elected members of local bodies, including Anganwadi workers and ICDS supervisors. The Commissionerate also telecasted video quickies and documentation through various media and displayed boards and slides regarding the rights and privileges of the disabled.

National Institute of Speech and Hearing (NISH)

14.84 NISH was established in March 1997 for the rehabilitation and welfare of the deaf and hard of hearing persons in the state with facilities for detection and evaluation of hearing loss and rehabilitation. The activities conducted in the area of disabilities are as follows.

- Pre- school programmes and parent guidance programmes
- Audiology evaluations and speech evaluations
- Speech therapy
- Physiotherapy
- Psychology services and medical services
- Ear mould fabrication
- Academic programmes

14.85 Major achievements of NISH during 2010-11 are;


- Audiology department of NISH conducted 2948 evaluations.
- Speech therapy section completed 1048 speech evaluations.
- Psychological department provided psychological evaluation to 341 individuals
- Medical division examined 920 cases of hearing impairment.
- Audiology department completed 1493 ear moulds.
- Early detection centres had been setup at all district hospitals for screening disabilities.

Kerala State Handicapped Persons Welfare Corporation

14.86 The Kerala State Handicapped Persons Welfare Corporation is a state undertaking set up in 1979 for promoting and implementing welfare schemes for the development of disabled persons. It also provides financial/technical assistance to differently abled persons, their groups and organisations engaged in the area of disability. Distribution of aids and appliance, self- employment scheme (Bank loan subsidy), subsidy for motorized cycles, financial assistance to self- help groups and disabled lottery agents, vocational training to SC/ST disabled persons, etc are the major activities of the corporation. It also implements schemes to assist the disabled persons for purchase/fitting of aids/appliances, with the assistance of Ministry of Social Justice and Empowerment. Moreover, the corporation is the nodal agency for the implementation of the NPRPD scheme of Government of India which is being implemented in the three districts of Kasaragod, Palakkad and Kollam. The major objective of the scheme is prevention of disabilities, early intervention and rehabilitation.

14.87 The details of self - employment assistance provided from 2007-08 to 2010-11 by the Corporation are given in Table 14.21

Table 14.21
Self Employment Assistance to Disabled Persons



Year	Applications Received (Nos.)	Applications sanctioned and forwarded to Banks (Nos)	Applications sanctioned by the Bank(Nos.)	Amount released by the Corporation (Rs.)
1	2	3	4	5
2007-08	642	642	295	7,25,821
2008-09	643	643	268	7,22,100
2009-10	754	754	423	17,91,250
2010-11	971	971	297	16,00,000

Source: Kerala State Handicapped Persons Welfare Corporation

14.88 The details of aids and appliances distributed from 2007-08 to 2010-11 by the Corporation are given in Table 14.22

Table 14.22
Aids and Appliances Distributed through KSHPWC

Year	No. of Aids and Appliances Distributed	Amount (Rs.in lakh)
2007-08	561	19.00
2008-09	1065	30.00
2009-10	1835	49.90
2010-11	1143	69.00

Source: Kerala State Handicapped Persons Welfare Corporation

14.89 The corporation distributed cash awards @ Rs.2500 to the disabled student who secured highest mark in SSLC and Higher Secondary examinations at the district and @ Rs. 5000 at state level. The number of students given awards during 2010-11 is 104.

Social Assistance Programmes

14.90 Social Assistance Programmes aim at providing livelihood to those who suffer absolute deprivation and vulnerability. This includes old age pension, widow pension, disabled pension, unemployment assistance.

14.91 Several pension schemes are being implemented by Government as a safety net for vulnerable sections of society. There are more than 40 pension schemes of which 20 are financed by the State. These pension schemes are implemented directly by Government departments or through different Welfare Fund Boards. The National Old Age Pension Scheme (renamed as Indira Gandhi National Old Age Pension scheme), a part of the National Social Assistance Programme of Government of India has been in operation since 1995 for persons above 65 years of age. The total number of beneficiaries of the scheme during 2011-12 is 261846.



14.92 The district wise beneficiaries on pension schemes implemented through Revenue department during 2011-12 are given in Appendix 14.18

Social Security Measures Exclusively for Women

14.93 According the provisional census of 2011, in Kerala the women constitute 52.01% of the total population. Even though the position of women in Kerala has improved substantially according to conventional indicators there has been no proportional improvement in their socio economic status. Several schemes for the social security of women are under implementation. Destitute/widow pension is a major scheme. The scheme benefited 678217 women during 2011. Of the total beneficiaries of the scheme the highest number of beneficiaries is from Thiruvananthapuram district (77363) and lowest number is from Idukki district (11670). Details are given in Appendix 14.18

Women Development Programmes

14.94 Women development schemes aim at eradicate gender discrimination through welfare and awareness programmes. Gender awareness and finishing school for women were introduced in the 11th Five Year Plan as gender flagship programmes.

14.95 Major women development programmes have been implemented through the Social Welfare Department. Vocational Training Centres, one day homes, economic support to families headed by women, developing Anganwadi Centres as community resource centres for pregnant and lactating mothers, nutrition programme for adolescent girls are the major programmes implemented by the department. In addition, two women specific organisations implementing programmes for women is detailed below.

Kerala Women's Commission

14.96 Kerala Women's Commission was established in 1996 as a statutory body constituted under Kerala Women's Commission Act 1990 (Act 17 of 1995) with the objective to improve the status of women and to enquire into unfair practices against women. Conducting seminars to promote gender consciousness, redressal adalaths, awareness programmes/legal workshops, district level Jagratha Samithies, research studies about women's problems, DNA tests, publishing of Sthree Shakti magazine, managing short stay homes, Kalalaya Jyothi, awareness through print media/broadcast/telecast and counselling and helpline are some of the major activities of the commission. Major achievements of the commission during 2010-11 are;

- Conducted 132 seminars and arranged three DNA tests.
- Provided temporary accommodation to 250 old women in the short stay homes.
- Conducted awareness programmes (kalalayajyothi) in schools and colleges benefiting 48527 students.
- Arranged 7 pre-marital counselling programmes benefiting 1065 persons.
- Disposed 4987 petitions by conducting 99 adalaths.

14.97 The details of complaints received by Kerala Women's Commission from January 2011 to September 2011 are given in Appendix 14.19

Kerala State Women's Development Corporation (KSWDC)

14.98 Kerala State Women Development Corporation (KSWDC) was established in 1988 under the Companies Act 1956 with the objective of formulating, promoting and implementing women welfare programmes. The beneficiaries include women from the backward classes, minority communities, scheduled castes and BPL women from the general category. During 2010-11 the programmes and schemes of the corporation benefitted 207193 women. In this period 2582 families below poverty line were benefited by self-employment loan.

14.99 KSWDC is the State channelising agency for national corporations such as NSFDC, NSTFDC, RMK, NBCFDC, NMDFC and NHFDC. During 2010 -11, the corporation provided financial assistance to 10000 women in different backward categories.


14.100 Under the gender flagship programmes on finishing school, the corporation focus on women empowerment through skill development programmes. As many as 1060 women gained by them, of which 895 beneficiaries had assured placement. As part of flagship programme on gender, the corporation conducted awareness programme in 40 women's colleges covering around 2 lakh students.

14.101 The KSWDC has set up REACH (Resource Enhancement Academy for Career Heights), a finishing school for women to give training in IT, personality development, English and other soft skills. During 2010-11, 346 beneficiaries had been trained of which 95 % got placement in various institutions.

Welfare of Ex-Servicemen and War Widows

14.102 There are 1,58,602 ex-service men, 46,000 widows and 262 war widows holding ID cards issued by Zilla Sainik Welfare Offices as on 30th September 2011. Rehabilitation training on vocational/professional/technical courses for equipping the ex-service men/war widows for suitable re-employment or self-employment is a major programme envisaged by the department. Details of Ex-Servicemen and War Widows in Kerala from 2007 to 2011 are given in Table 14.23

Table 14.23
Ex-Servicemen and War Widows in Kerala from 2007 to 2011




Year	Ex-Servicemen (No.s)	War Widows (No. s)
2007	149946	313
2008	153318	303
2009	155401	302
2010	157919	304
2011	158602	262

Source: Department of Sainik Welfare

14.103 Major activities implemented through the department of Sainik Welfare during 2011 are shown in Table 14.24

Table 14.24
Major Welfare schemes/ achievements of Ex-Servicemen/War Widows during 2011



Sl.No.	Name of Scheme	Beneficiaries (Nos)	Amount spent during 2011
1	Financial assistance to Second World War Veterans who are in indigent circumstances @1000 p.m.(w.e.f 01.04.2011)	1200	4655468 (as on 30/9/2011)
2	Construction of houses for disabled Ex-Servicemen	3	70000
3	Cash awards to recipients of Gallantry Decorations in the defence service and dependents of defence personnel	3	62050
4	Financial help for children of Ex-service men	37	111000
5	Training to Ex-service men/widows	NA	NA


6	Cash awards to recipients of Territorial Army Medal/Decorations in the Territorial Army Service and dependents of Territorial Army personnel	9	18000
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Source: Department of Sainik Welfare

Welfare of Prisoners

14.104 Crimes of various types and magnitude are on increase. At present there are 49 jails and the number of prisoners in jails is 6488. Details are given in Table 14.25 and its district wise break-up are given in Appendix-14.20

Table – 14.25
Details of Prisoners– 2011 (as on 30.10.2011)



Type of Jail	No. of jails	Male(Nos)	Female(Nos)	Total (Nos)
Central Jail	3	2465	0	2465
District Jail	4	936	19	955
Sub Jail	29	1715	23	1738
Open Jail	2	346	0	346
Women Jail	3	0	108	108
Special Sub Jail	8	855	21	876
Total	49	6317	171	6488

Source: Department of Prisons

14.105 Modernisation of Prison and Welfare of Prisoners are the two major schemes implemented by the prison department. During 2010-11, the financial achievement of the schemes was 100%. Major physical achievements are;

- Installed CCTV-Cameras in central prison, Kannur.
- Constructed a check dam at open prison, Nettukalthery.
- Completed the computerisation process of jails.
- Established poultry farm in open prison at Nettukalthery and Cheemeny.
- Started floriculture units in Central prison at Viyyur and in district jail, Ernakulam.
- Established a rubber nursery unit in open prison at Nettukalthery
- Established mushroom cultivation units in 5 major jails and Brostal School, Thrikkakara.

Social Defence Programmes

14.106 The prime function of the criminal justice system is to reform and rehabilitate a person who is found guilty as a useful member of the society. Probation services, community services, day care centres and brostal schools for adolescent offenders are the non-institutional forms of treatment of offenders. Financial assistances to ex-convicts, victim rehabilitation programmes and indigent convict scheme are the major activities under social defence programme. During 2010-11, financial assistance was given to 85 probationers, 106 ex-convicts and 9 victims.


Adoption

14.107 Adoption is recognised as the best non institutional form of child care to discarded children or children without parent or children without a family set up. The major activities under the programme are;

- To establish baby cradle centres (Amma Thottils)
- Strengthening/organizing adoptive parents organization in all districts and organizing get-together conferences of adoptive parents, adoptive children and other stakeholders at district and state level.
- Conducting adoption awareness programmes by incorporating various state departments including LSGs, NGOs and other stakeholders.
- Providing minimum standards of services and procedures for adoption placement agencies.

14.108 There is a significant reduction on adopted children during 2010 compared to the previous years. Details of adopted children in Kerala from 2007-08 to 2010-11 are given in Table 14.26

Table No: 14.26
Adopted Children in Kerala from 2007-08 to 2010 – 11



Year	In-country adoption			Inter-country adoption		
	Male	Female	Total	Male	Female	Total
2007-08	183	10	183	9	13	22
2008-09	49	41	90	6	6	12
2009-10	100	103	203	14	25	39
2010-11 (upto 30/09/2011)	55	24	79	5	6	11

Source: Social Welfare Department

Social Security and Welfare to Unorganized Sectors

Welfare Fund Boards

14.109 Kerala has made considerable progress in extending social security coverage to workers in the unorganised sector through welfare fund boards by providing welfare assistance, income security and employment to them. There are 28 Welfare Fund Boards constituted in the unorganised labour sector. The general welfare measures implemented by the Workers Welfare Fund Boards are the following:

- Pension benefits to the workers on their retirement or invalidity or family pension after their death.
- Ex-gratia financial assistance to workers on prolonged illness/ permanent disability and death relief to the dependents for funeral and related functions.
- Medical reimbursement for medical treatment of the workers or dependents.
- Marriage assistance for daughter's marriage.
- Educational assistance to member's children like scholarships, cash awards and lumpsum grants.
- Long term housing loans at low interest rate.
- Maternity benefits.
- Funeral expenses.


14.110 Details available shows the total numbers of members enrolled in these boards at 50 lakh, of which 25.22 lakh are in agriculture sector including fisheries and diary. Female workers outnumbered males in industries such as cashew, tailoring, coir, bamboo and beedi. In boards like Toddy Workers and Abkari Workers, above 99% of the workers are male. Lack of effective delivery mechanism and limited expertise in fund management are the major problems faced by these institutions. Details regarding the total number of workers, enrolled workers and male-female workers are shown in Appendix 14.21 The details of major welfare measures of the welfare fund boards during 2011 are given in Appendix 14.22.

Unemployment Assistance

14.111 Unemployment assistance scheme is the most important social security schemes of the Government of Kerala. It was introduced in the state in 1982 under non-plan and is being implemented through Local Governments. The scheme provides a relief to the registered unemployed by giving a monetary dole of Rs.120/- The candidate must be registered in any of the employment exchanges in the state and should have a seniority of 3 years of continuous registration after completing 18 years of age. During the period sept 2011, there were 303691 such beneficiaries under unemployment assistance and an amount of Rs.2609.75 lakh was disbursed.

14.112 Details of unemployment assistance given for the period from 2007 to 2011 are given in Table 14.27

Table 14.27
Beneficiaries of Unemployment Assistance and Expenditure (2007-2011)



Year	Beneficiaries(Nos)	Amount disbursed (Rs. in lakh)
2007	361930	5005.76
2008	337032	5094.78
2009	332280	2361.13
2010	283692	4096.65
2011 (Upto 30.09.2011)	303691	2609.75

Source: Directorate of Employment and Training

Kerala Social Security Mission

14.113 Kerala Social Secuty Mission established in 2008 is an autonomous organisation under the Department of Social Welfare. The main objective of the mission is to organise and implement welfare programmes on Social security for the aged, children, destitute, chronically ill and handicapped persons. The major programmes implemented by the mission during 2010-11 are Cancer Suresksha, Snehasparsham, Aswasakiranam, Thalolam and Sneha Swandhanam.

Nutrition And Child Welfare

14.114 According to the Census 2011 (Provisional) there are 33,22,247 lakh children in Kerala who are below the age of 6 years constituting 9.95% of the total population. As per NFHS- 3 survey, about 29% of the children in Kerala are suffering from general nutritional deficiency indicated by underweight and 55.7% at the age groups of 6 to 35 months are anaemic. In Kerala, under nutrition and overweight/ obesity are high in school going children. The major programmes implemented for the improvement of the health and development of children and adolescents are given below.

Integrated Child Development Services

14.115 The ICDS is a major flagship programme addressing the needs of children under the age of 6. The scheme provides a package of services through the Anganwadi Centres for the children below six years and pregnant women and nursing mothers as indicated below

- Supplementary nutrition
- Immunization
- Health check-up
- Referral services
- Pre-school education
- Nutrition and health education

14.116 This is a centrally sponsored scheme wherein the State Government is responsible for programme implementation. The scheme is implemented all over Kerala through 258 projects. 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 33115 sanctioned Anganwadi centres in the state. During 2011, the number of beneficiaries was 12,56,958 (including children, pregnant women and lactating mothers). Details of district-wise ICDS beneficiaries are given in Appendix-14.23 and Project wise details of ICDS are given in Appendix 14.24

Integrated Child Development Services Training Programme

14.117 ICDS training is a national initiative for quality improvement of ICDS functionaries to achieve improvement in the quality of early childhood care and development. The aim of the scheme is to develop all the functionaries of ICDS into agents of social changes. It is carried out in all the 258 ICDS projects. The components of the scheme are job training, orientation training, IEC materials and other training.

Supplementary Nutrition Programme.

14.118 The objective of the scheme is to provide nutrition to the children below three years, pre-school children, pregnant women, nursing mothers and adolescent girls. Under the schematic pattern of ICDS, states are responsible for providing supplementary nutrition as per nutritional norms.

14.119 In Kerala, as part of decentralized planning, the programme had been transferred to the local self-government institutions. The LSGLs are free to identify the food stuffs suited to the local conditions having the prescribed nutritional value as per ICDS norms. Under the rural ICDS projects the expenditure on SNP is met by the Grama Panchayats and the Block Panchayats in the ratio of 2:1. During 2010-11 the amount earmarked as central share was Rs.6000 lakh and the financial achievement was 100%

Rajeev Gandhi Scheme for Empowerment of Adolescent Girls (SABALA)

14.120 The scheme is being implemented using the platform of ICDS to address the multi dimensional problems of adolescent girls. The total outlay earmarked for this scheme during 2010-11 was Rs.5000 lakh and the expenditure incurred was Rs. 512 lakh (48%). The scheme benefited 300016 adolescent girls during 2010-11.

Conditional Maternity Benefit Scheme

14.121 The scheme is implementing with the objective of improving the health and nutritional status of pregnant, lactating women and infants. The number of beneficiaries during 2010-11 was 8318. The amount earmarked during 2010-11 was Rs.5000.00 lakh as central share. The expenditure was 357.39 lakh with 7.15%

Integrated Child protection Scheme

14.122 Govt. of India introduced this scheme by incorporating all the activities under Juvenile justice and adoption. The scheme envisages protection of children and prevention of atrocities. Out of Rs.2047 lakh as central share, Rs.320 lakh (15.63%) was expended during 2010-11.

Welfare of Scheduled Castes, Scheduled Tribes and other Backward Classes

14.123 Scheduled Castes in Kerala are comparatively better off than their counterparts in other states socially and educationally. Scheduled Tribes have become impoverished over the years primarily due to loss of their land resources to outsiders and due to the incapacity to benefit from development programmes meant for them. The Special Component Plan and the Tribal Sub Plan are intended to provide special protective measures to safeguard the interest of scheduled castes and scheduled tribes. Table 14.28 presents a comparison of the national and State level status.

Table 14.28
Status of SC/ST (as per census 2001)

Sl. No	Item	SC		ST	
		Kerala	India	Kerala	India
1	Population (in lakh)	31.24	1666	3.64	836
2	Percentage to total Population	9.81	16.23	1.14	8.15
3	Decadal Growth Rate (%)	8.14	20.55	13.75	23.30
4	Child population to the total population	11.65	17.42	13.7	18.43
5	Sex Ratio	1048	936	1027	978
6	Literacy rate - General	82.66	54.32	64.35	47.08
7	Literacy Rate-Female	77.56	41.31	58.11	34.75
8	Poverty(as per 55th Round)	14.6	36.2	24.2	45.8
9	Percentage of Population in Slum Areas	7.50	17.40	0.20	2.40

Source: Census 2001

14.124 In Kerala there are 53 communities belonging to Scheduled Caste as per the Amendment Act of 2006 to the Constitution of India. The settlement pattern in Kerala is entirely different from that of other states and a major portion of the Scheduled Caste population lives in scattered households with other people and only a small portion live in concentrated colonies, in which very limited number are isolated. The highest distribution of Scheduled Castes is in Palakkad District (13.85 %) followed by Thiruvananthapuram (11.87 %), Thrissur (11.34 %) and Kollam (10.34%). Nearly half of SC population of the State is distributed in the above four districts. The Scheduled Tribes in Kerala are not only geographically concentrated, but are overwhelmingly rural. Highest concentration of Scheduled Tribes is seen in Wayanad district (37.36 %) followed by Idukki (14 %) and Palakkad (10.89 %) and these three districts together account for over 60 per cent of STs in the State. The coastal district of Alappuzha has the lowest percentage (0.15%). Details are given in Table 14.29. District wise Scheduled Caste/ Scheduled Tribe population details are given in Appendix. 14.25

Table 14.29
District-wise distribution of SC/ST Population in Kerala

Sl.	Item	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

Education and Enrolment

14.125 Education, being the key instrument not only for social empowerment but also provides the essential base for all development pursuits, steps are being taken to ensure provision of quality education to SC/ST so as to equip and enable them to enhance their employment prospects with competitive ability and thus address the problems of their marginalization and deprivation in the employment market.

14.126 The proportion of Scheduled Castes and Scheduled Tribe students in lower primary, upper primary and high schools during 2011-12 is relatively higher than their population percentage as seen in Table 14.30. The drop out ratio among STs is relatively higher than SCs as seen in Table 14.31. If we examine the strength of students in government, private and aided schools, about 59.63% of total SC students are studying in private aided schools and 37.39% in government schools whereas 43.94% of ST students choose private aided schools and 54.31% government schools. The strength of SC/ST students at school level are given in Appendix 14.26

Table 14.30
Enrolment of Scheduled Caste/Scheduled Tribe Students at School level as on 01.04.2011

Section	Total	SC	% to Total	ST	% to Total
1	2	3	4	5	6
L.P	1591154	177782	11.17	33775	2.12
U.P	1424068	159310	11.19	25926	1.82
H.S	1442534	151122	10.47	17811	1.23
Total	4457756	488214	10.95	77512	1.74

Source: Directorate of Public Instructions

Table 14.31
Drop out among SC and ST Students

Section	SC	Drop out	%	ST	Drop out	%
LP	177782	531	0.30	33775	540	1.60
UP	159310	575	0.36	25926	572	2.21
HS	151122	1722	1.14	17811	721	4.05

Section	SC	Drop out	%	ST	Drop out	%
Total	488214	2828	0.58	77512	2626	3.39

Source: Directorate of Public Instructions

14.127 Details of SC/ST Students in the Arts and Science Colleges during 2010-11 given in Appendix 14.29 it is seen that number of girls students is about thrice the number of boys in cases of SC and it is 1.5 times in the case of ST where as the total representation of girl students is about more than twice that of boys.

Performance in SSLC and Higher Secondary Examination

14.128 The percentage of pass in the SSLC examination is a good indicator of social and educational development among different social groups. In the regular SSLC examination of 2010, out of the 42787 students belonging to Scheduled Castes who appeared 34450 have passed. The corresponding figures for Scheduled Tribes are 5363 and 4204 respectively. The percentage of passed students from SC is 80.51 and that of ST is 78.39 which are below the overall state percentage of 90.76

14.129 A comparative statement showing the performance of students in SSLC examination from 2001 onwards is given in Table 14.32, which reveals that ST students are far behind others though there is improvement in their performance.

Table 14.32
Performance of Students in SSLC Examination (Percentage of Pass)

Year	Total Students	ScheduledCaste Students	Scheduled Tribe Students
1	2	3	4
2001	56.22	36.74	32.85
2002	60.62	39.32	39.69
2003	64.85	43.75	37.72
2004	70.06	48.14	45.95
2005	58.61	37.09	32.55
2006	69.33	48.58	41.18
2007	82.23	65.17	60.67
2008	92.08	83.37	82.46
2009	91.89	83.74	79.21
2010	90.76	80.51	78.39
2011	91.36	82.25	80.94

Source : Commissioner for Govt. Examinations

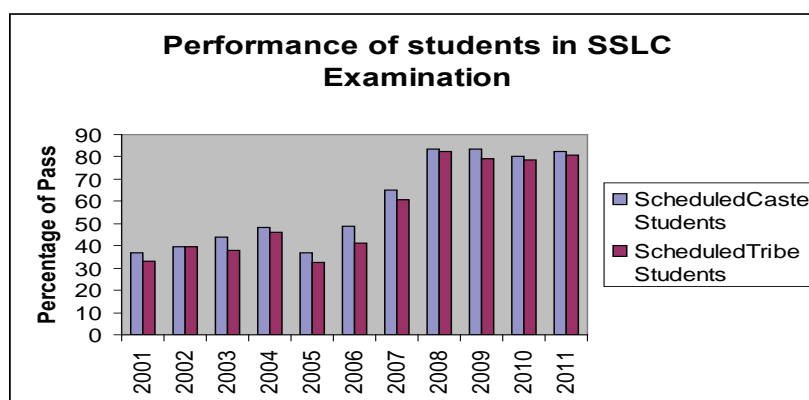



Figure 14.4

14.130 Table 14.33 shows the performance of students in Higher Secondary Examination 2009-10.

Table 14.33
Performance of Students in Higher Secondary Examination (2010-11)



Category		Number of Students Appeared	Number of Students Passed	Percentage
Scheduled Castes	Boys	12055	6581	54.59
	Girls	15219	9910	65.12
	Total	27274	16491	60.46
Scheduled Tribes	Boys	1622	742	45.74
	Girls	1947	1125	57.78
	Total	3569	1867	52.31
Others (excluding SC/ST)	Boys	112864	89621	79.40
	Girls	132408	119133	89.97
	Total	245272	208754	85.11
GrandTotal		276115	227112	82.25

Source: Directorate of Higher Secondary Education

14.131 From the above table, it is clear that the percentage of passed students for SC is 60.46% and that of ST is 52.31% only as against the overall percentage of 82.25%. Also it is interesting to note that in all the categories, the pass rate of girls is higher than that of the boys.

Occupational Pattern

14.132 Table 14.34 below shows that while just 25.87 per cent of total population fell into the category of workers as per 2001 Census, the corresponding figures for SC and ST population were 29.75 and 30.17 respectively. The ratio of female workers belonging to SCs and STs was almost double than that of other population. It is significant to note that the decline of workers among total population was marginal during the decade 2001 compared to 1991, it is substantial in case of SCs and the same is alarming for STs during the period. The decline in the proportion of main workers, both male and female, is not a welcome change as it is indicative of growing unemployment, underemployment and deprivation among the population.

Table 14.34
Distribution of Main Workers 1991-2001 (per cent) (Percentage of Pass)

Sl. No	Category	Total		Scheduled		Total Students ScheduledCaste Students	
		1991	2001	1991	2001	1991	2001
1	Main Workers	28.53	25.87	36.82	29.75	40.28	30.17
2	Male Main Workers	44.82	41.77	47.22	41.54	51.11	40.66
3	Female Main Workers	12.81	10.85	26.72	18.51	29.42	19.90



Sl. No	Category	Total		Scheduled		Total Students ScheduledCaste Students	
		1991	2001	1991	2001	1991	2001
4	Percentage of Cultivators to Main Workers	12.24	7.12	3.10	1.61	16.66	13.67
5	Percentage of Agricultural Labourers to Main Workers	25.54	12.40	53.79	29.48	55.47	41.12
6	Percentage of Main Workers engaged in Household Industry	2.58	3.35	2.44	2.60	0.47	2.57
7	Percentage of Main Workers engaged in Other Services	15.17	77.13	10.70	66.31	5.28	42.65
8	Marginal Workers	2.90	6.43	4.38	10.63	5.76	16.18
9	Work Participation Rate	31.43	32.30	41.21	40.38	46.04	46.35

Source: Scheduled Tribe Atlas of India 2001

14.133 An analysis of the above table indicates excessive dependence of STs on agriculture (54.79 %) for their livelihood as against just 19.52% for the total population and for SCs the corresponding figure is 31.09 %. Other services is the source of income for 77.13 % of the total population, while the sector offers livelihood for two third of the SC population. The above analysis of the occupational pattern shows that the SC population is closely following the other population with regard to the change in occupational structure that has been taking place in the Kerala economy while the ST population is far behind in this respect.

14.134 In Kerala, as per Rule 14(a) of the Kerala State and Subordinate Service Rules 1958, 8% reservation in public service is provided to SCs and 2% to STs. It shows that SC/ST had already achieved more than 10% reservation in all the three categories. But ST candidates alone had not achieved 2% reservation in State service. Details of representation of SC/ST employees in Government service is given in Appendix 14.28.

Poverty among SC/STs

14.135 Kerala has registered a remarkable improvement in poverty reduction over the years among all the social sections, including Scheduled Castes and Scheduled Tribes as per the NSSO. Poverty level among the Scheduled Castes reduced to 14.6% in 1999-2000 from 62.3% in 1983. The share of BPL population among Scheduled Tribes declined to 24.2% in 1999 – 2000 from 37.3% in 1993-94. Details are given in 14.35.

Table 14.35

(Rural in 38th, 50th and 55th NSSO Rounds) (Percentage of Pass)

Sl. No	NSSO Rounds	India			Kerala		
		Total	SC	ST	State Total	SC	ST
1	2	3	4	5	6	7	8
1	38th Round(1983)	45.6	58.1	63.8	39.1	62.3	NA
2	50th Round (1993-94)	37.1	48.1	52.2	25.5	36.3	37.3
3	55th Round (1999-2000)	27.1	36.2	45.8	9.4	14.6	24.2

Source: NSSO

14.136 The incidence of poverty among Scheduled Castes and Scheduled Tribes in Kerala is only half

that of the all-India level. The decline in the incidence of poverty in the State may be broadly attributed to the land reform measures, prevailing wage rate structure of workers and the large number of anti-poverty programmes undertaken by both the Central and State Governments. Also the growth of the economy which in turn raised the level of income contributed to poverty reduction.

Generalised Deprivation

14.137 To assess disparity among districts in terms of the incidence of poverty, a more desirable approach would be to examine the incidence in deprivation instead of household consumer expenditure. The index of deprivation reported in Human Development Report 2005 (Kerala) is based on deprivation in four basic necessities for well being such as housing quality, access to drinking water, good sanitation and electricity for lighting. The Table 14.36 given below shows the district-wise index of deprivation and rank of districts of Kerala in 2001.

Table 14.36
Generalised Deprivation

Sl. No	District	SC	Rank	ST	Rank	All	Rank
1	2	3	4	5	6	7	8
1	Thiruvananthapuram	54.4	13	60.1	10	39.5	11
2	Kollam	47.8	8	50.7	5	30.4	8
3	Pathanamthitta	50.3	10	54.6	7	31.1	9
4	Alappuzha	45.9	6	40.1	3	29.6	6
5	Kottayam	42.1	4	43.1	4	25.1	3
6	Idukki	40.8	2	65.3	13	42.7	13
7	Ernakulam	29.3	1	37.2	1	15.5	1
8	Thrissur	42.0	3	37.5	2	24.7	2
9	Palakkad	52.9	12	65.3	12	40.4	12
10	Malappuram	46.2	7	56.8	8	28.6	5
11	Kozhikkode	48.8	9	50.9	6	28.3	4
12	Wayanad	51.5	11	66.0	14	46.3	14
13	Kannur	43.8	5	57.7	9	29.7	7
14	Kasargod	62.7	14	61.3	11	37.6	10
	Total	45.5		57.9		29.5	

Source: Human Development Report 2005, Kerala

14.138 The incidence of deprivation among SCs and STs is 45.5 and 57.9 respectively while that for total population is only 29.5. Kasargod, Thiruvananthapuram, Palakkad, and Wayanad districts have deprivation indices of above 50 percent regarding SC population. In 10 districts, the deprivation indices is above 50 in respect of ST population and the same is highest in the three ST population concentrated districts of Wayanad, Idukki and Palakkad.

14.139 Among the Scheduled Castes, Vedan, Nayadi, Kalladi and Chakkilian are the most economically, socially and educationally backward castes. Majority among these are landless and living in huts built in 'Purambock' and are in starving conditions. Special emphasis is needed for the development of these communities including provision of land and homes.

Development Programmes for Scheduled Caste and Scheduled Tribes

14.140 Kerala Government earmarks funds for SCP and TSP from State Plan outlay in proportion to the ratio of population of Scheduled Castes and Scheduled Tribes to total population of the State. Out of the total SCP/TSP Plan outlay a certain percentage of funds is allocated to local self government institutions for implementation of schemes under decentralized planning. A portion of funds was considered as notional flow to other departments till 2008-09. This was meant for implementing schemes exclusively for SC/ST population in the respective sectors. As this experiment was not found successful the concept of notional flow was dispensed with from the Annual Plan 2009-10. A system of earmarking certain amount of SCP/TSP as pooled fund under SCP and TSP for taking up schemes adopting a project approach was introduced. This gave scope to get wide range of schemes with varied objectives and physical targets which put together helped the all round development of the targeted groups. The total plan provision set apart for the development of Scheduled Caste and Scheduled Tribes during 2011-12 was ₹.1178.18 crore and ₹. 284.19 crore, respectively.

Year-wise details from 2002-03 onwards are given in Table 14.37

Table 14.37

SCP/TSP-Year wise Outlay (₹ Crore)		
Year	SCP	TSP
2002-03	398.26	90.75
2003-04	390.76	87.62
2004-05	419.37	94.88
2005-06	501.72	106.35
2006-07	605.00	121.00
2007-08	681.80	139.00
2008-09	755.95	154.10
2009-10	874.73	180.85
2010-11	983.45	200.50
2011-12	1178.18	284.19

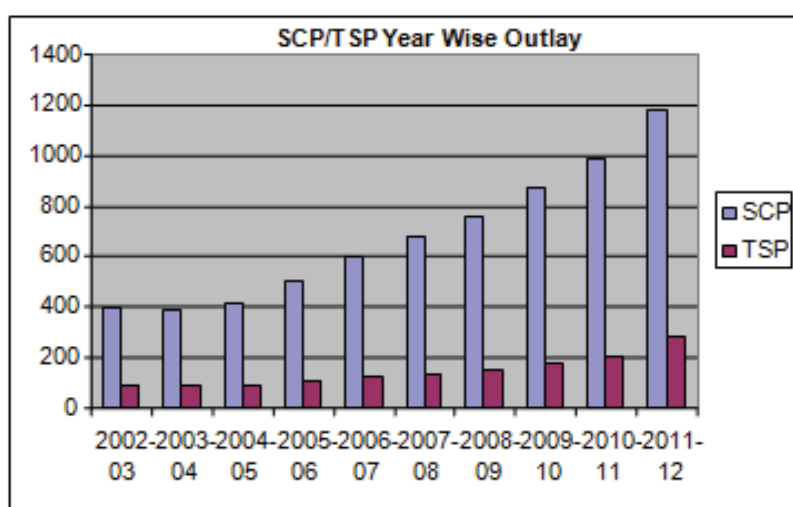


Figure 14.5

14.141 A two pronged strategy is followed for development of Scheduled Castes and Scheduled Tribes in the State. Infrastructure facilities like roads, electricity and water supply are provided in habitats having more than 50 per cent SC/ST families. For implementing minor irrigation work, more than 50 per cent of the area should be owned by Scheduled Castes, Scheduled Tribes. For projects to benefit individuals and families, 100 per cent of the beneficiaries should belong to SCs, STs.

Special Component Plan and Tribal Sub Plan through Local Governments

14.142 Local government-wise budget provision and expenditure pertaining to Scheduled Castes and Scheduled Tribes during the year 2010-11 are given in Table 14.38.

Table 14.38
Grant-in-aid to LSGIs-Category wise Outlay and Expenditure during 2010-1 (₹ in lakh)

Type of LSGIs	General				SCP			
	Budgeted Outlay *	Fund available	Expenditure	% w.r.t col. 5	Budgeted Outlay *	Fund available	Expenditure	% w.r.t col. 11
1	2	3	4	5	6	7	8	9
Grama Pts	77194.31	94476.95	75384.41	79.79	31310.34	47370.79	25339.54	53.49
Block Pts	25478.08	27518.43	18329.52	66.61	10435.72	12699.53	8904.50	70.12
District Pts	30551.85	35733.61	19023.28	53.24	10435.72	15052.87	8192.19	54.42
Municipality	14796.90	17392.49	12932.43	74.36	3656.17	5471.90	3143.70	57.45
Corporation	11773.09	14782.89	9803.53	66.32	3111.46	5719.76	2823.27	49.36
Total	159794.23	189904.37	135473.17	71.34	58949.41	86314.85	48403.20	56.08

Type of LSGIs	TSP				Total			
	Budgeted Outlay *	Fund available	Expenditure	% w.r.t col. 17	Budgeted Outlay *	Fund available	Expenditure	% w.r.t col. 23
1	10	11	12	13	14	15	16	17
Grama Pts	4375.56	6171.08	3961.23	64.19	112880.21	148018.83	104685.18	70.72
Block Pts	1748.57	2133.56	1548.21	72.56	37662.37	42351.53	28782.24	67.96
District Pts	2624.42	3561.75	2199.71	61.76	43611.99	54348.23	29415.18	54.12
Municipality	98.02	164.95	118.78	72.01	18551.09	23029.34	16194.90	70.32
Corporation	0	0	0	0	14884.55	20502.65	12626.80	61.59
Total	8846.57	12031.34	7827.93	65.06	227590.21	288250.58	191704.30	66.51

Source: IKM

14.143 During the year 2011-12 a total of ₹ 648.44 crore was given to Local Governments as plan grant under Special Component Plan and ₹ 97.31 crore as Tribal Sub Plan. Budget provision of SCP/TSP through LSGIs during 2011-12 is given in Table 14.39.

Table 14.39
Budget provision of SCP/TSP through Local Self Government Institutions – 2011-12
(₹ in Thousand)

Sl. No	Local Self Government Institutions	Budget Provision			Total
		General	Special Component Plan	Tribal Sub Plan	
1	2	3	4	5	6
1	Grama Panchayat	79773077	3131034	437556	11541667
2	Block Panchayat	1706879	1043572	174857	2925308
3	District Panchayat	1706879	1043572	262442	3012893
4	Municipality	1301540	365617	9802	1676959
5	Corporation	1032027	311146	0.00	1343173
	Total	13720402	5894941	884657	20500000

14.144 Percentage distribution of budget provision of SCP/TSP through Local Self Government Institutions during 2011-12 is represented in Figures 14.6 and 14.7.

PERCENTAGE OF OUTLAY FOR SCP

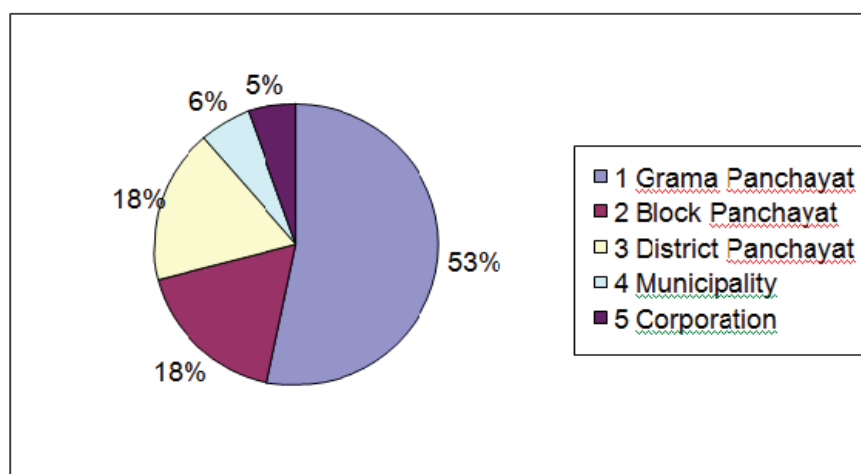


Figure 14.6

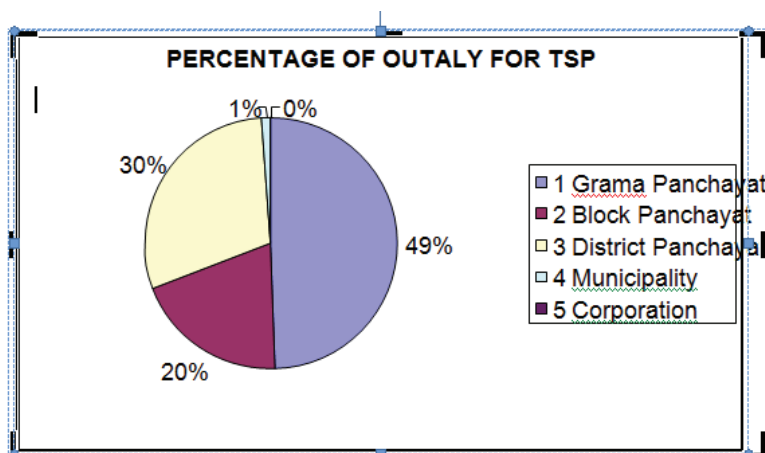


Figure 14.7

Programmes of Scheduled Caste Development Department

14.145 State Schemes and Centrally Sponsored Schemes as well as the projects taken up under corpus fund and pooled fund are the programmes implemented by the Scheduled Caste Development Department for the welfare of Scheduled Castes. During 2011-12 the total State Plan provision set apart for the development of Scheduled Castes was ₹ 1178.18 crore. This was 9.81% of the total State Plan outlay. Of this, ₹ 529.74 crore was earmarked as State share for development programmes of the SC Development Department including ₹ 40.16 crore for RD Schemes. An amount of ₹ 648.44 crore was provided as development fund to local bodies.

14.146 The State and Central Government programmes covered a wide area comprising education, economic and social welfare activities for the multifaceted development of Scheduled Castes which produced favourable results in these areas.

14.147 Scheme wise outlay and expenditure of welfare of Scheduled Castes for 2010-11 & 2011-12 and the physical targets and achievement are given in Appendices 14.29 and 14.30 respectively

Educational Schemes

14.148 The Scheduled Caste Development Department is implementing various educational schemes such as pre-matric studies, post-matric studies, running/construction of Model Residential Schools, assistance to students studying in self financing colleges etc. During 2010-11, pre-matric educational concessions to 4.51 lakh students and post-matric concessions were given to more than 1.28 lakh students. An amount of ₹.65.48 crore had been spent towards stipend and lump sum grant and an amount of ₹.63.14 crore had been spent for providing fee concessions. The details of educational assistance given to SC students are shown in Appendix 14.31.

e-Grantz

14.149 One of the major achievements in education sector is the introduction of e-Grantz for the online distribution of educational concessions to the students belonging to the weaker sections of the society. As a pilot project, the web based scholarship distribution system was introduced among 3000 SC students in 52 post-matric institutions in Alappuzha district during 2008-09 in association with State Bank of India. This project was extended across the whole of Kerala during 2010 benefiting students in 3450 educational institutions in the State. The project helps the students for getting assistance through ATMs. During the year 2011-12, SBI eZ-pay card had been introduced for disbursement of students' entitlements, which would enable speedy disbursement eliminating delay in opening individual bank account for students.

Institutions run under SC Development Department

14.150 The Scheduled Caste Development Department is running 9 model residential schools, of which three schools are functioning in rented buildings and rest of them are in owned buildings. The model residential schools provide education with residential facilities from standard V to +2 levels. Accommodation including mess, uniform, text books and study materials are provided to the students under this scheme. Number of students benefited was 1284 during 2010-11. During 2010-11, 170 out of 171 students have passed SSLC examination. Details are given in Appendix-14.32. For giving awareness in science subject, "Sasthraposhini Lab" was established in six Model Residential Schools

14.151 In addition there is a sports school, called Ayyankali Memorial Sports School for promoting sports talents of SC students. Students are admitted from Class V with accommodation and other facilities provided up to Class XII. The sanctioned strength of the school is 250, of which 180 are in the school level and 70 in the higher secondary level. Presently, the total number of students in the sports school is 186. Out of which, 129 are Scheduled Caste students and 57 are Scheduled Tribe students. The daily mess allowance in sports school was enhanced to ₹.75/- from Rs. 40/-.

14.152 Apart from this, the Scheduled Caste Development Department is running 91 pre-matric hostels (50 for boys and 41 for girls) which are transferred institutions of block panchayaths. Out of 91 pre-matric hostels, 14 are in rented buildings and 16 post-matric hostels are functioning under the Department (9 for boys and 7 for girls). The mess charge in pre-matric hostels was enhanced from ₹ 700/- to ₹ 1300/- and in post-matric hostel raised from ₹ 900/- to ₹. 1500/-.

14.153 The Scheduled Caste Development Department runs Pre-Examination Training Centres at Thiruvananthapuram, Ernakulam, Palakkad, Kozhikode to provide special coaching to SC/ST candidates for selection to various jobs in Government, banks and other public sector undertakings. The Department also runs an institute of Civil Service Examination Training Society (ICSETS) for providing coaching facilities for SC/ST candidates who competed in Civil Service Examinations conducted by the Union Public Service Commission. The selection is made through an entrance test and interview. The Department also sponsored and funded an autonomous institution called CREST (Centre for Research and Education for Social Transformation) at Kozhikode. This is an institution originally set up under the IIM, Kozhikode to prepare SC/ST students for higher posts and admission to institutions of higher learning. The Department runs 44 ITIs, which give training to the trainees in 12 different trades. Of which, seven are matric trades and five are non-matric trades. Every year 1263 trainees are admitted in these ITIs. The study tour allowance of ITIs enhanced from ₹ 500/- to ₹ 1100/-. New ITIs have been started at Tooneri in Kozhikode, Bela in Kasargode and Varavoor in Thrissur during 2010-11.

Housing Scheme

14.154 The department is giving housing assistance @ ₹100000 for constructing a house from 18-9-2009. During 2009-10, ₹.5027.42 lakh was expended for housing under plan scheme. Out of the 12753 houses sanctioned during 2009-10, 6285 were completed. During 2010-11, ₹ 12000 lakh is earmarked for implementing housing project under plan scheme. Out of this, ₹ 1000 lakh is provided as one time ACA. During 2010-11, ₹ 10668.04 lakh was expended for housing under plan scheme. Out of the 7021 houses sanctioned during 2010-11, 2160 have been completed. District wise details of houses sanctioned and constructed during the period from 2007-08 to 2010-11 and houses sanctioned during 2011-12 are given in Appendix 14.33. Housing grant has been enhanced to ₹ 2 lakh per house during the year 2011-12.

e-Housing

14.155 Government of Kerala given utmost importance to provision of housing in a time bound manner to underprivileged sections, viz. Scheduled Castes/Scheduled Tribes. The Department of Scheduled Caste Development has launched e-Housing, an online system of granting financial aid for house construction to the Schedule Castes. The e-Housing website was launched on February 27, 2011. After the successful implementation of e-Grantz, this is another step forward in e-governance for the Kerala

Scheduled Caste Development Department. E-Housing will make the whole process of sanctioning and distribution of monetary assistance under the Bhavana Nirmana Dhanasahayam Scheme time-bound, efficient, transparent and easy as 90% of the work will be done online by the software.

Land to landless

14.156 The policy of the Government is that all the Scheduled Castes will be provided with land for construction of house. The scheme intends to purchase land to the poor and eligible landless Scheduled Castes for construction of house. An amount of ₹ 9000 lakh was provided during 2010-11 and the expenditure incurred was ₹ 8510.18 lakh. The number of persons benefited was 11154. An amount of ₹ 8000 lakh is provided during 2011-12 and expenditure as on 30-09-2011 is ₹ 76.40 lakh, benefiting 514 persons. District-wise details as on 30-09-2011 are given in Appendix 14.34.

14.157 In addition to the scheme "Land to Landless", land has been provided to the vulnerable group among Scheduled Castes through the schemes "Development Programmes for Vulnerable Groups among Scheduled Castes" and "Rehabilitation of Vulnerable Primitive Scheduled Castes (One Time ACA)" during 2010-11. District-wise details are given below.

Table 14. 40
Land provided to the Vulnerable Group among Scheduled castes during 2010-11 (₹ Lakh)

Sl. No.	District	Development Programme for Vulnerable Groups among SC			Rehabilitation of Vulnerable Primitive SCs		
		Amount Provided	Expenditure as on March 2011	Persons Benefited	Amount Provided	Expenditure as on March 2011	Persons Benefited
1	Thiruvananthapuram	27.00	17.50	14	48.55	45.00	36
2	Kollam	36.00	20.00	16	18.14	---	---
3	Pathanamthitta	24.74	15.00	12	---	---	---
4	Alappuzha	---	---	---	---	---	---
5	Kottayam	52.50	6.25	5	33.90	23.75	19
6	Idukki	---	---	---	26.20	25.00	20
7	Ernakulam	---	---	---	11.65	2.50	2
8	Thrissur	12.45	---	---	7.98	---	---
9	Palakkad	22.81	15.00	12	160.30	157.50	126
10	Malapuram	23.25	15.00	12	2.40	---	---
11	Kozhikkode	29.25	20.00	16	23.75	23.75	19
12	Wayanad	9.00	6.25	5	---	---	---
13	Kannur	13.00	7.50	6	5.20	2.50	2
14	Kasaragode	---	---	---	25.80	12.50	10
	Total	250.00	122.50	98	363.87	292.50	234

Health scheme- financial assistance to seriously ill

14.158 As per the recommendations of doctors, illness assistance is granted up to ₹ 25,000/- to the Scheduled Castes, who are below poverty line and suffer from serious diseases like Cancer, Heart/kidney/brain ailments. The assistance up to ₹ 10000/- will be sanctioned by the Director, Scheduled

Caste Development Department and from ₹ 10001/- to ₹ 25000/- will be sanctioned by the Government. During 2009-10, financial assistance was given to 8082 persons and the total expenditure under this scheme was ₹ 550 lakh. An amount of ₹ 550 lakh is provided during 2010-11 and the number of persons benefited during the year is 8367.

Development programmes for the vulnerable communities among Scheduled Castes

14.159 The objective of this scheme is rehabilitation of landless and homeless SCs belonging to vulnerable communities viz. Vedan, Vettuvan and Nayadi. This scheme has the following provisions.

- Assistance of ₹ 100000/- for house construction and ₹ 150000/-for purchase of 5 cents of land in Grama Panchayat area (₹ 1.75 lakh in municipalities and ₹ 2 lakh in corporation area). If fewer amounts are incurred for the purchase of land, the remaining amount can be utilized for the construction of houses.
- The amount provided is also meant for meeting the expenses in connection with the provision of education, treatment, drinking water, electricity etc, to the vulnerable groups.

14.160 During 2010-11, financial assistance was given to 98 persons and the total expenditure under this scheme was ₹122.50 lakh. During 2011-12, ₹ 1044 lakh is provided in the budget and the expenditure incurred as on 31-10-11 is ₹ 38.68 lakh. Apart from this scheme, another scheme is implementing under one time ACA for the rehabilitation of the most economically, socially and educationally backward communities viz. Vedan, Nayadi, Kalladi and Chakkilian. Majority among them are landless and living in huts in 'Purambok' area and in starving conditions. An amount of ₹ 932 lakh was received as One Time ACA from Government of India during 2008-09 and ₹ 300 lakh is released from State Government. The expenditure incurred was ₹ 73.24 lakh benefiting 84 persons. An amount of ₹ 922 lakh was set apart for the second phase of the project as One Time ACA during 2009-10. The expenditure incurred was ₹ 916.95 lakh benefiting 261 persons. An amount of ₹ 364 lakh is received as One Time ACA during 2010-11 and the expenditure incurred as on March 2011 is ₹ 292.50 lakh benefiting 234 persons.

Self employment scheme

14.161 Assistance is given under self employment projects for promoting new ventures among Scheduled Castes in the ratio of 1:2 as subsidy and loan for taking up productive, service, market oriented projects subject to the condition of Government stipulation.. The amount provided for the year 2011-12 is ₹ 807 lakh and the expenditure as on 30.09.2011 is ₹ 96.47 lakh, benefiting 153 persons. Details of district -wise assistance given under self employment scheme from 2008-09 are given in Appendix 14.35.

Assistance to marriage of SC girls

14.162 In order to reduce the burden of marriage expenses of daughters of SC parents, assistance is given under this scheme. Priority will be given to the daughters of widows, unwed mothers and incapable parents. Assistance is given @ ₹ 20000. An amount of ₹ 500 lakh is provided for the scheme during 2009-10 and the expenditure incurred was ₹ 469.22 lakh and 4022 persons benefited through this scheme. An amount of ₹ 500 lakh is provided during 2010-11 and 5455 persons have benefited during the year. During 2011-12, 2637 persons have been benefited till 30.09.2011 under the scheme.

Protection of Civil Rights and Enforcement of POA Act

14.163 The activities proposed under this scheme are:

- Conducting awareness camps at Grama Panchayat level highlighting the need for protection of civil rights of Scheduled Castes and enforcement of POA Act.
- Producing documentaries highlighting the evils of untouchability against Scheduled Castes.

- Providing assistance to inter-caste married couples for starting economic and income generation activities. During 2009-10 inter-caste marriage assistance enhanced to ₹ 50000/- from ₹ 10000/-. The expenditure incurred is ₹ 11.18 crore benefitting 3052 persons.
- Celebrating Temple Entry Proclamation day
- Enforcement of Prevention of Atrocities Act, 1989.
- Conducting exhibition and procession in connection with Social Solidarity Fortnight

14.164 The number of cases of harassment/atrocities towards Scheduled Castes in the State for which compensation has been granted during the last four years are given below:

Table 14.41

Year	No. of Cases	Compensation Granted (₹ in Lakh)
2007-08	405	17.93
2008-09	416	12.02
2009-10	471	33.93
2010-11	570	85.08

- The main causes and nature of these harassment/atrocities are social harassment, sexual exploitation, insult, intimidation and humiliation, outraging the modesty of woman causing injury and insult or annoyance, giving false evidence, etc.
- Three Special Mobile Squads are functioning at Palakkad, Wayanad and Kasaragod to deal with atrocities towards Scheduled Castes more effectively.
- Two Special Courts in Kalpatta and Manjery
- Atrocity Prone areas are Wayanad, Kasaragod and Attappady in Palakkad.

14.165 According to the National Crime Records Bureau, the year 2010 has witnessed an increase of 24.83% in the incidence of crime committed against Scheduled Castes in Kerala. As 467 cases reported in 2009 have increased to 583 cases in 2010. The rate of crime against Scheduled Castes has increased to 1.7 in 2010 as compared to 1.3 in 2009. Details are given in the following table.

Table 14. 42
Incidence of Crimes Committed against SCs during 2009 & 2010

Particulars	Kerala		All-India	
	2009	2010	2009	2010
Incidence	467	583	33594	32712
Percentage contribution to All-India level	1.4	1.8	100	100
Rate of total cognizable crimes	1.3	1.7	2.9	2.8
Rank as per rate of total cognizable crimes	14	12
Rank as per percentage share to All-India level	12	11

Source: Crime in India, 2009 & 2010

Box 4
New Initiatives in SC Department during 2011

Vijnjanvadi

The scheme aims at providing library, reading room, computer with internet facility, dailies and periodicals and necessary furniture to each and every Scheduled Caste colonies in the State. Initially Vijnjanvadis will be started in colonies having infrastructure facilities such as community hall. In other colonies, infrastructure facilities will be provided under the scheme

Bicycles to SC students studying in 8th Standard in Government or Aided Schools

In order to check the drop outs of Scheduled Caste students from schools and to encourage and motivate the students in education, bicycles will be provided to the students of VIII standard in Government and Aided Schools.

Modernization of Pre-matric Hostels

There are 90 pre-matric hostels functioning under the Department. These hostels will be provided with facilities such as computer, library and reading room, furniture etc.

Vision 2013

Under this programme, all the Scheduled Caste students who have secured A+, A, B+ and B grades in 10th standard will be given special coaching for appearing the medical and engineering entrance examination on 2013 through reputed coaching centres.

Critical Gap Filling (Corpus Fund)

14.166 This Scheme intended to provide funds for filling critical gap in the SCP provision made under various schemes on project basis with emphasis on human resource development, basic needs, economic development etc. Two thirds of the outlay will be allocated to District on population proportion basis. Schemes /projects up to ₹ 25 lakh will be cleared by the District Level Committee for SC/ST. Project above ₹ 25 lakh will be cleared by SLWG/ Special working Groups. Outlay and expenditure under the scheme during 11th plan period is given Table 14.43 and Table 14.44 below

Table 14. 43
Corpus Fund Allocation under 11th plan (₹ Crore)

Year	Total SCP allocation to Department	Of which Corpus Fund	%
2007-08	143.09	67.91	47.46
2008-09	179.32	74.29	41.43
2009-10	338.74	42.54	12.56
2010-11	393.96	19.04	4.83
2011-12	529.74	136.14	25.70

Source: Directorate of SC Development.

Corpus Fund Allocation under 11th plan

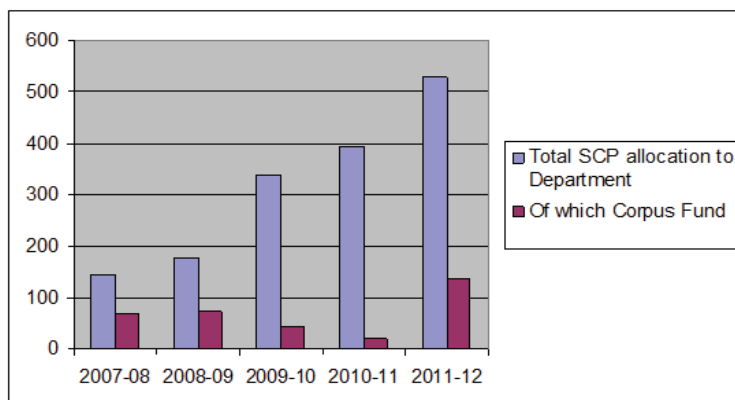


Figure 14.8

Table 14. 44
Outlay and Expenditure under Critical Gap Filling (₹ Crore)

Year	SCP		%of Expenditure
	Outlay	Expenditure	
2007-08	67.91	67.59	99.53
2008-09	74.29	79.25	106.73
2009-10	42.54	78.29	184.04
2010-11	19.04	12.12	63.66
2011-12	136.14	-	-

Source: Directorate of SC Development

Pooled Fund

14.167 A portion of funds was considered as Notional Flow to other departments till 2008-09. This was meant for implementing schemes exclusively for SC/ST population in the respective sectors. As this experiment was not found successful the concept of Notional Flow was dispensed with from 2009-10. A system of earmarking certain amount of SCP/TSP as pooled fund under SCP and TSP for taking up schemes adopting a project approach was introduced. This gives scope to get wide range of schemes with varied objectives and physical targets which put together will help the all round development of the targeted groups.

14.168 Various development Departments and agencies should submit projects to State Planning Board for consideration. After vetting by Planning Board, it will be forwarded to Scheduled Caste/ Scheduled Tribe Development Department. The processing, sanctioning, implementation and monitoring etc will be done as per the G.O (P) No. 44/2009/Scheduled Castes dated 19.6.2009. Outlay and Expenditure under the scheme are given Table 14.45 and Table 14.46 below.

Table 14.45
Percentage of Pooled Fund Allocation (₹ Crore)

Year	Total SCP allocation to SC Development Department	Of which Pooled Fund	%
2007-08	-	-	-
2008-09	-	-	-
2009-10	338.74	80.00	23.62
2010-11	393.96	50.00	12.69
2011-12	529.74	60.00	11.33

Source: Directorate of SC Development.

Table 14.46
Outlay and Expenditure under Pooled Fund (₹ Crore)

Year	SCP		
	Outlay	Expenditure	% of Expenditure
2009-10	80.00	79.99	
2010-11	50.00	38.21	63.68
2011-12	60.00	-	-

Source: Directorate of SC Development.

Special Central Assistance to Special Component Plan (SCA to SCP)

14.169 The Special Central Assistance to Special Component Plan for Scheduled Caste is provided by Government of India to States for undertaking mainly economic development programmes for Scheduled Castes. It is not on a schematic pattern. It will be an additionally with a multiplier effect. It will also go a long way in helping to make the various programmes and schemes for the development of Scheduled Castes more meaningful, comprehensive and need based and it will help to fill the gaps which the flows from the Central, State and Local body plans are not in a position to fill

14.170 Out of the total funds received under SCA to SCP, 75 percent will be distributed to the District Collectors on the basis of Scheduled Caste population in the districts. The balance 25 percent will be kept with the Director; Scheduled Caste Development. Activities that can be taken up under SCA are to assist Scheduled Caste families for taking up viable income generating activities, through a mix of institutional finance and subsidy. The families may be provided assistance under SCA in a manner similar to those admissible under SGSY. The outlay and Expenditure detail of SCA to SCP under 11th plan period is given in Table 14.47.

Table 14.47
Statement showing the Outlay and Expenditure under SCA to SCP during 11th Plan (₹ in lakh)

Year	Outlay	Expenditure	Percentage
2007-08	240.00	20.35	8.48
2008-09	636.47	577.06	90.67
2009-10	1100.00	1007.40	91.58
2010-11	1000.00	672.25	67.23
2011-12	700.00	-	-
Total	3676.47	2277.06	61.94

Source: Directorate of SC Development.

Programmes of Scheduled Tribe Development Department

14.171 An amount of ₹ 112.03 crore earmarked during 2010-11 for the development programmes of the ST Development Department and the expenditure is 102.78 crore. The total state plan provision set apart for the development of Scheduled Tribes during 2011-12 is ₹ 284.19 crore. Out of this ₹ 186.88 crore is earmarked as state share for the development programmes of the ST Development Department including ₹ 7.71 crore for RD Schemes. An amount of ₹ 97.31 crore is provided as grant in aid to local bodies. For the 50% and 100% CSS Schemes Central Share is ₹ 16.28 crore and ₹ 36.55 crore respectively. In addition to this ₹ 5 crore is included as Special Central Assistance to TSP with state budget. Details of Financial and Physical achievements of schemes implemented by the department during 2010-11 and 2011-12 (up to 30.09.11) are given in Appendices 14.36 and 14.37 respectively.

Educational Programmes

14.172 The thrust of the development programmes is to promote the socio-economic conditions of the Scheduled Tribes and to free them from exploitation. Lack of awareness which is the result of educational backwardness is the main hurdle in the socio economic progress of the Scheduled Tribes and hence top priority is given for their educational development and about 50% of total budget provision (both plan and non-plan) is set apart for the education sector. The department is distributing educational concessions, scholarships and other kinds of assistance to the tribals from preprimary to post graduate level. Apart from exemption from all kinds of fee, they are given lumpsum grant meant for the purchase of books, stationery and dress materials and monthly stipend at varying rates. There are nearly 78,000 prematric and 12500 post matric tribal students in the State. Details of the amount spent during the period 2002-03 to 2011-12 for educational concessions is given in Table 14.48

Table 14.48
Details of Educational Concessions distributed by ST Department

Year	No. of students [Pre-matric & post matric]	Plan [post matric] (₹ lakh)	Non Plan [prematric & post matric] (₹ lakh)
2002-03	62766	100.00	331.00
2003-04	69809	96.31	492.28
2004-05	78382	199.77	545.13
2005-06	82935	399.97	781.45
2006-07	82935	257.22	704.38
2007-08	84849	526.80	845.95
2008-09	83044	585.36	1157.05
2009-10	92276	172.2	1136.38
2010-11	93144	788.67	1196.04
2011-12 (As on 30.9.2011)	78903	6.39	488.43

Source: Directorate of ST Development

14.173 Educational concessions, scholarships and other kinds of assistance are provided to tribal students from pre-primary level to post graduate level. Details showing the number of ST students benefited and amount spent during 2010-11 and 2011-12 (up to 31.09.2011) are given in Appendices 14.38 & 14.39 respectively.

14.174 As stated by the department a study made by the ST Development Department reveals that

nearly 10% of the tribal habitats are very remote and lack even primary school facility within a radius of 2 km. In fact the position has improved to some extent during the last two five year plan periods . However the school facilities in primitive tribal areas are still poor with 71.95% of the PTG's lacking L.P school facilities with in 1 km area.

14.175 Major portion of the non-plan outlay of ST Development Department is for educational development activities including scholarship, boarding and lodging charges, incentive to parents etc.

14.176 With a view to provide residential education to tribal students from remote areas the ST Development Department is running 108 pre-matric hostels and 3 post matric hostels in the State for providing boarding, lodging and tuition facilities. There are 29 single teacher schools for providing pre-primary education to tribal students living in very remote and inaccessible areas. Of these 27 are in Idukki District.

14.177 For providing pre-primary education to the tribal students 13 kindergartens and 22 Balawadies are functioning under local self government and the ST department respectively. The nutritional requirements of the children are taken care of to a great extent in these institutions. The Department also runs 20 training centres for imparting job oriented technical training. At present 2% of the total seats in educational institutions are reserved for ST students.

14.178 In order to provide quality education to ST students, 18 Model Residential Schools are functioning under this department viz., 15 Ashram Schools in Tribal Sub Plan areas and 2 Ekalavya Model Residential Schools and one special Model Residential[CBSE] school (100% Assistance under Art. 275[1]). The Model Residential schools could achieve impressive results in the SSLC examination 2009. Also under the Ayyankali Memorial scheme, selected students from STD. IV and VIII are provided with continuous special tuition and counselling. For imparting primary education to primitive tribe children living in remote tribal settlements, 24 centres are functioning under the scheme "Peripatetic Education Centres of PTG's".

14.179 The Department give tuition fee of ST students who got admission to professional course in self financing colleges under government quota. The plan outlay & expenditure during 2002-03 to 2011-12 in respect of educational sector are furnished in Table 14.49

Table 14.49.
Outlay and Expenditure of Education sector (plan) (₹ lakh)

Year	Outlay	Expenditure
2002-03	1106.60	931.97
2003-04	953.60	725.83
2004-05	1223.50	1068.23
2005-06	1242.14	1062.10
2006-07	1918.98	1735.33
2007-08	1878.85	1753.17
2008-09	2965.70	2757.25
2009-10	3957.98	3194.90
2010-11	7302.00	6206.7
2011-12 (As on 30.09.11)	6573.42	1975.56

Source: Directorate of ST Development.

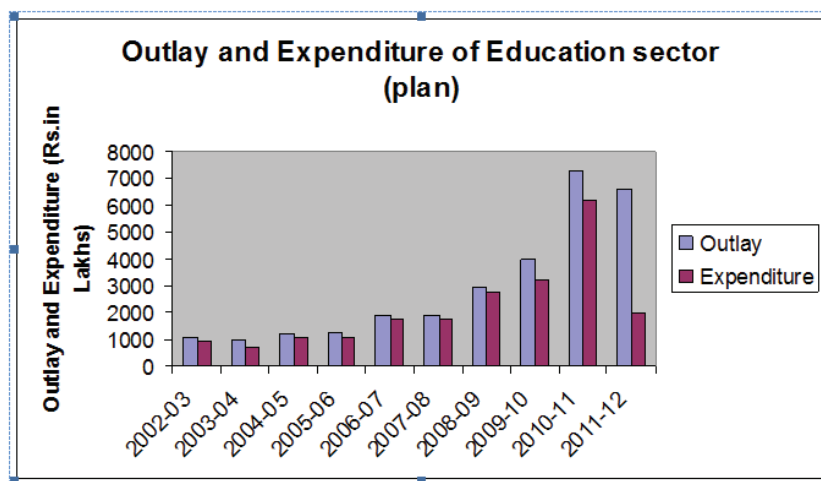


Figure 14.9

Housing

14.180 During the 11th Five Year Plan, top priority is given for providing houses to all houseless STs in the state. In the eleventh plan, it is proposed to construct houses to all houseless families in a time bound manner. At present the requirement of new houses is more than 25000. The ST Development Department, TRDM, Rural Development Department [IAY Scheme] and the local bodies are the major agencies involved in the tribal housing area in the State. During 2010-11 ₹ 1000 lakh provided under general housing for the construction of new houses. During 2011-12 ₹15 crore was sanctioned for undertaking construction of new houses and for the completion of spillover houses.

14.181 The outlay and expenditure of the housing schemes under plan implemented by the Department during the period 2002-03 to 2011-12 is given in Table 14.50

Table 14.50
Details of Housing Programmes undertaken by ST Development Department
(₹ Lakh)

Year	Plan	
	Outlay	Expenditure
2002-03	311.68	308.01
2003-04	211.68	188.11
2004-05	-	-
2005-06	100.00	99.16
2006-07	1227.19	1194.36
2007-08	300.00	296.98
2008-09	400	390.04
2009-10	500	498.54
2010-11	1000	944.79
2011-12 (As on 31.09.11)	1500	326.12

Source: Directorate of Scheduled Tribe Development Other Schemes

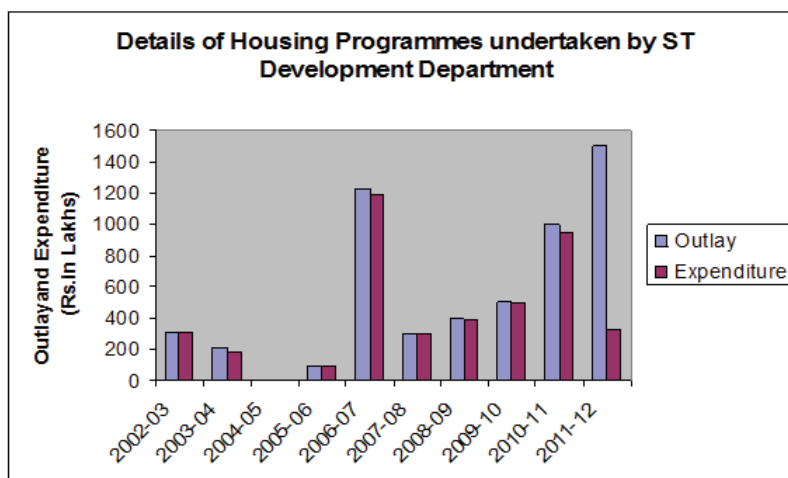


Figure 14.10

14.182 District wise details of houses constructed by the ST Development Department for 2006-07 onwards are given in Appendix 14.40


Health

14.183 Various measures are taken for providing timely medical attention to STs. The Health Services Department run 63 PHCs in the tribal areas. Besides the ST Development Department has 4 Midwifery centres, 17 Ayurveda Dispensaries, 3 Allopathy Dispensary/O.P. Clinics, 1 Ayurveda Hospital, 2 Mobile Medical units and 1 Allopathy Hospital at Mananthavady. During 2007 the Nalloorad and Attappady hospitals under the ST Development Department were transferred to the DHS and are now functioning well. Apart from the PHCs and Ayurveda Dispensaries, Homoeo Dispensaries are also functioning in tribal areas under TSP of the respective Department. The Health Department conducts medical camps in tribal areas to diagnose diseases. Serious diseases detected are referred to district hospitals and financial assistance given for treatment. Studies by the Health Department as well as AIIMS, New Delhi show that nearly 15 % of the tribal families in Wayanad and Palakkad Districts have traits of the genetical problem "Sickle Cell Anaemia". In order to tackle the problem, Kozhikode Medical College has set up a Sickle Cell Anaemia unit with Electrophoresis machine. Also programmes for rehabilitating Sickle Cell Anaemia patients are also undertaken in Wayanad District. During 2009-10 ₹ 40 lakh is provided to Swami Vivekananda Medical Mission Kerala for extension of vocational cum production centres for rehabilitating Sickle Cell Anaemia patients belonging to ST communities of Wayanad.

14.184 As stated by the Department during 2010-11 an amount of ₹ 274.16 lakh was provided by the ST Development Department for health programmes under plan and non plan. During 2007-08 a new scheme "Complete Health Care Programme for the Tribals" has been implemented by the department utilizing the ACA of ₹ 10 Crores received from Government of India and so far 27657 peoples benefited.

14.185 There are a few remote settlements in Idukki, Palakkad, Thrissur, Wayanad and Malappuram where such health care facilities are still lacking. Outlay and expenditure for plan and non plan health programme for the period 2002-03 to 2010-11 are given in the table 14.51

Table 14.51
Details of Health Programmes
[₹ Lakh]




Year	Plan		Non-plan	
	Outlay	Expenditure	Outlay	Expenditure
2002-03	120.00	120.00	76.11	56.95
2003-04	229.56	119.42	68.81	66.02
2004-05	137.50	183.09	85.46	75.42
2005-06	120.00	106.90	91.33	85.50
2006-07	280.00	129.86	130.73	100.98
2007-08	1217.00	1201.62	148.76	115.98
2008-09	170.00	116.11	137.58	114.96
2009-10	80.00	79.99	149.83	130.36
2010-11	100.00	100.00	0	0

Source: Directorate of ST Development

Resettlement of Landless Tribes

14.186 A special scheme for providing land to the landless and houses to the houseless is being implemented in the state. As part of the resettlement of landless, Tribal Resettlement and Development Mission (TRDM) 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. Land distribution was inaugurated on 1/1/2002 and TRDM could so far distribute 8830.34 acres of land to 6664 tribal families as shown in table 14.52

Table 14.52
District wise details of land distribution



Sl.No	District	Families (No's)	Extent (Acre)
1	Thiruvananthapuram	Nil	Nil
2	Kollam	128	114.68
3	Pathanamthitta	28	12.19
4	Kottayam	19	19
5	Alappuzha	35	7.67
6	Idukki	949	1460
7	Ernakulam	296	418.9
8	Thrissur	20	5.68
9	Kozhikkode	420	600
10	Palakkad	10	4.44
11	Malappuram	61	46.38
12	Kannur	3587	3491.37
13	Wayanad	997	2526.6
14	Kasargod	114	123.43
	Total	6664	8830.34

Source: TRDM



14.187 The Aralam Farm with an extent of 7612 acres, has been purchased by the State Government at a cost of ₹ 42.09 crore. Half the area of the farm will be retained as farm itself and the remaining portion (about 3779 acres) has been distributed to 2557 families during the year 2006 & 2007. In addition to this Government of India has been approached for diversion of 12196 hectare of forest land for assignment to the landless families. The statement showing the land distributed to landless tribal's by the TRDM is given in Appendix 14.41.

14.188 The resettlement activities involves the following items viz. (i) preliminary work such as identification of land, survey and demarcation of the plots, completion of procedures for selection of beneficiaries in a transparent manner prior to the resettlement; (ii) the actual resettlement by providing land and facilities such as housing, drinking water, sanitation, health care, education etc; (iii) the development of the plots into self sufficient agricultural farms, through crop husbandry, animal husbandry, soil conservation activities, irrigation facilities, etc; and (iv) providing other essential infrastructure development.

14.189 Major projects such as Sugandhagiri Cardmom project, Priyadarshini Tea Estate, Pookot Dairy project, Attappady Co-operative Farming Society (ACFS), Vattachera Tribal Collective Farm etc were started to improve the socio-economic conditions of STs and to free them from exploitation. These five projects could rehabilitate 1089 ST families in 3295 hectares of land. The rehabilitated families have been given housing and other amenities and employment in the farms of the project. As a policy decision of the State Government to issue land to landless tribal families, land belonging to Sugandhigiri Cardamom project, Pookot Dairy project and Vattachira Tribal Collective Farm were distributed to the Tribal families within the project area. Now two Group Farms are functioning viz ACFS and Priyadarshini Tea Estates (Mananthavady) and the grant-in-aid to these two farms were given out of the budget provision under "Support to Group Farms".

14.190 District-wise details of distribution of surplus land furnished by survey and land records department as on 30.10.2010 are given in Appendix 14.42.

Corpus Fund

14.191 Out of ₹ 412.25 lakh under the Corpus Fund, an amount of ₹ 383.3 lakh was expended during 2010-11 for undertaking various development activities. The components of the Corpus fund includes self employments, skill development, water supply and sanitation, communication facilities, foot bridges, technology transfer, improvement of education and health etc. Statement showing the outlay and expenditure under Corpus fund from 2002-03 to 2011-12 is given in Table 14.53 and the details of schemes taken during 2010-11 in Appendix 14.53

Table 14.53
Outlay and Expenditure under Corpus Fund from 2002-03 onwards
(₹ lakh)

Year	Outlay	Expenditure
2002-03	813.26	1019.36
2003-04	1485.02	1001.96
2004-05	1277.76	1187.50
2005-06	635.45	631.84
2006-07	671.38	649.09
2007-08	664.87	648.39
2008-09	813.15	806.05
2009-10	1135.11	1129.57
2010-11	412.25	383.3
2011-12 [as on 30.09.11]	3504	279.31

Source: Directorate of ST Development

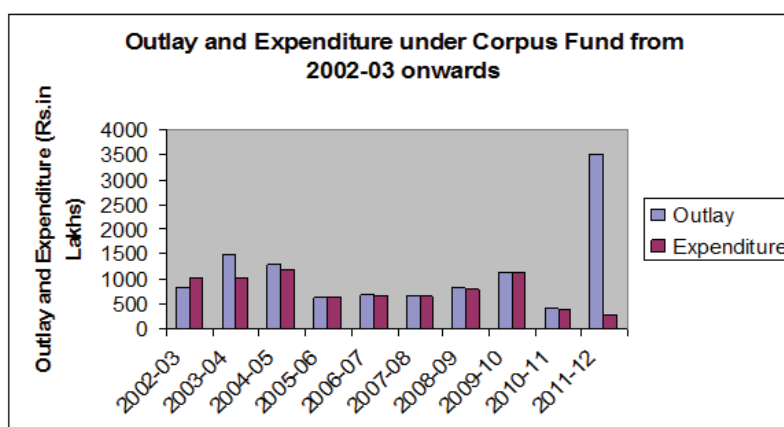


Figure 14.11

Other Schemes

14.192 In order to reduce the burden of marriage expenses of daughters of tribal parents, 100 girls were given assistance @ ₹ 20,000/- during 2009-10. An amount of ₹ 50 lakh is earmarked during 2011-12. Priority will be given to the daughters of widows, unwed mothers and incapacitated parents.

14.193 The Department have also started 3 Care Homes for Tribal Destitutes, 2 in Wayanad Districts (Sugandagiri and Mananthawady) and one in Palakkad District (Attappady) during 2004-05, having

facilities for accommodating 25 inmates in each centre. The running cost of these Care homes is met from the scheme "Special Programme for Primitive Tribal Groups, Adiya & Paniya".

14.194 The department has engaged 76 Tribal youths as Apprentice Clerks in the Tribal offices. Also the department has engaged 15 councillors in the Prematric Hostels and Model Residential/ Ashram Schools to conduct counseling programmes as part of providing quality education to the tribal students.

Implementation of the Scheduled Tribes and other traditional Forest Dwellers [Recognition of Forest Rights] Act 2006.

14.195 The Scheduled Tribes and other traditional Forest Dwellers [Recognition of Forest Rights] Act 2006 enacted by the Government of India is under implementation in the state. The various committees envisaged under the Act have been constituted. The number of Forest Rights Committees elected is 504 and applications received from the tribal families for recognition of their rights are being scrutinized. Around 33000 tribal families are anticipated to be benefited under the Act. The Government of India has already released a sum of ₹ 27.61 lakh under Art. 275[1] of the Constitution as one-time grant to cover the expenditure related to the implementation of the Act. Pooled Fund for special projects proposed by other departments under TSP.

14.196 During 2011-12 an amount of ₹ 1060 lakh was provided under the scheme Pooled Fund for special projects proposed by other departments. The expenditure as on 30.09.11 is ₹ 62.14 lakh.

SCA to TSP

14.197 The Special Central Assistance to Tribal Sub Plan released by Government of India as an additive to State Plan Funds is meant for undertaking employment cum income generation activities and the infrastructure incidental to activities based on family and self Help Groups. Expenditure details of SCA to TSP from 2002-03 onwards are given in Table 14.54

Table 14.54
Statement showing the Outlay and Expenditure under SCA to TSP during 2002-03 to 2011-12
(₹ In lakh)

Year	Outlay	Expenditure	Physical Achievement (families)
2002-03	275.00	348.45	5499
2003-04	350.00	355.36	6098
2004-05	350.00	379.30	4667
2005-06	246.00	244.45	2764
2006-07	350.00	241.20	1444
2007-08	350.00	330.90	3143
2008-09	350.00	349.38	1791
2009-10	450.00	189.56	1992
2010-11	500	499.54	5876
2011-12 (As on 31.09.11)	500	146.10	6879

Source: Scheduled Tribe Development Department

Outlay and Expenditure under SCA to TSP during 2002-03 to 2011-12

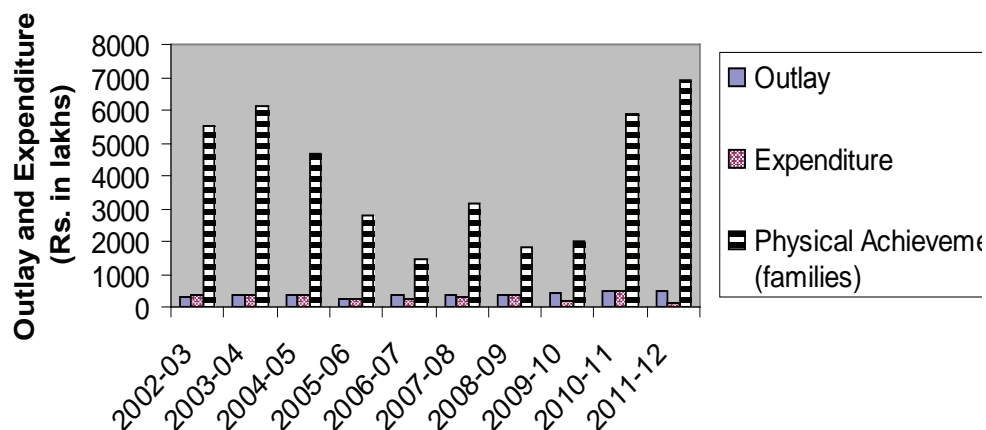


Figure 14.12

Co-operation

14.198 The SC/ST cooperatives were formed aiming the overall improvement of the socio-economic conditions of SC and ST. The number of primary cooperative societies are 630(SC-532, ST-98). Through these societies loans are being released and other activities are done. Minor forest produce procurement, sales, other activities like Ayurdhara and Petrol pump are being undertaken by the Kerala State Federation of SC/ST Development Cooperative Limited.

KIRTADS

14.199 The Institute conducts research and intensive study on Scheduled Caste and Scheduled Tribe population of the state. During the year 2010-11 the department has already initiated the following research studies.

- Research study on the Kurumba Community and the Decentralized Development Process.
- Research Study on Kadar Community.
- Research Study on Mala Pulaya Community.
- Mapping of settlement of PTG's and associated infrastructure facilities using spatial technologies.

14.200 Anthropological investigation on doubtful community cases as requested by Scheduled Tribe Development Department, Scheduled Caste Development Department, Revenue Divisional Officers, Tahsildars and District Collectors has also undertaken by the wing. 131 such studies have already been completed during the period and report submitted.

14.201 The training wing of KIRTADS always coordinate and conduct a large number of programmes which give more emphasis to Tribal Development. This wing also conducted many orientation programmes, capacity building programmes, empowerment programmes and educational programmes. During the year 2010-11 major initiatives were being taken to give more opportunities to self employment and entrepreneurial development.

Welfare of OBC

14.202 An amount of ₹ 19.45 crore was expended for the welfare of Other Backward Classes during 2010-11. Major education schemes included pre-matric and post-matric scholarships to OBC/OEC/SEBC students. During 2011-12 an amount of ₹ 23.06 crore is earmarked for the welfare of OBCs. An amount of ₹4 crore is the 50% CSS to the scheme.

14.203 Details of financial and physical achievements of schemes implemented by the department from 2010-11 and 2011-12 (up to 30.09.11) for Scheduled Castes and OBCs are given in Appendices 14.29 and 14.30 respectively. Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes

14.204 The Corporation, with its Registered office at Thrissur, functions through 14 Regional Offices covering all the districts, is implementing various schemes to enable the SC/ST people to become self-reliant in all respects. The sources of finance for implementing various schemes are Corporation's own share capital and assistance from other national refinancing agencies like NSFDC, NSTFDC, NSKFDC and HUDCO. The Corporation is now concentrating more on self employment schemes to enable the target people to engage in some innovative and viable income generating activities and earn their livelihood and thereby improve their socio-economic status in the society.

14.205 The major schemes implemented by the Corporation include agricultural land purchase, micro-credit finance, mini-venture loans, small enterprise loans, housing, educational loan, marriage assistance etc.

14.206 The scheme wise details of physical and financial achievements of the Corporation are given in Appendix 14.44.

Kerala State Backward Classes Development Corporation

14.207 The Corporation aims at the socio-economic upliftment of the backward classes and minorities in the state. The major objectives of the Corporation are:

1. To promote the comprehensive development of the Other Backward Classes and Minorities of Kerala by rendering assistance by way of loans and advance for establishing small income generating enterprises in various sectors.
2. To promote schemes, establish institutions for the socio, economic and educational upliftment of the target group.
3. To assist Other Backward Classes and Minorities for the upgradation of technical and entrepreneurial skills.

14.208 The Corporation mobilizes funds from the National Backward Classes Finance & Development Corporation (NBCFDC) and National Minorities Development & Finance Corporation (NMDFC) in addition to State Government support. The source-wise expenditure and the physical achievements of the Corporation during 2010-11 and 2011-12 (as on 30.09.2011) are given in Appendix 14.45.

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

14.209 The main objective of this Corporation is to promote social, educational, cultural and economic upliftment and other living conditions of the converted Christians from Scheduled Castes and other recommended communities. The main schemes under implementation by the Corporation are agricultural land purchase, foreign employment, housing, cash incentive to students, marriage loan, agriculture and allied sector assistance, small business, educational loan etc. The Corporation implements these schemes with the financial assistance received from state government and the loan assistance from NBCFDC. Details of year wise disbursement of State Government assisted loan schemes for the last 11 years are given in Table 14.55.

Table 14.55
KSDC for Christian converts from Scheduled Castes and the recommended Communities-
Year wise disbursement of State Government assisted loan schemes



Year wise	Physical	Financial (₹ in lakh)
2000-01	578	116.15
2001-02	410	23.58
2002-03	147	58.54
2003-04	783	192.40
2004-05	320	147.06
2005-06	977	89.29
2006-07	872	83.02
2007-08	1298	77.92
2008-09	1877	220.60
2009-10	2211	442.16
2010-11	2493	499.83
2011-12(30.09.11)	1988	290.83

Source: KSDC for Christian converts from SC
and the recommended Communities

14.210 The scheme wise details of physical and financial achievements of the corporation are given in Appendix 14.46.

Information & Publicity

14.211 Information and publicity activities constitute an integral part of the Govt. in disseminating various information concerning the Govt. and its departments among the public. It acts as a mediator to the Government in promoting effective governance after taking feedback from the public. The success of various developmental as well as welfare programmes are greatly depend on information and publicity activities. The effective functioning of these activities enables the creation of a healthy relationship between the government and the public.

14.212 The Department of Information and Public Relations is the nodal department which undertakes States public relations activities and information services. Kerala Press Academy and Center for Development of Imaging Technology (C-Dit) under the control of I&PRD are the other two autonomous institutions functioning in this area.

Information & Public Relations Department

14.213 The department functions mainly through 13 wings besides the District Information offices and Kerala Information Centre in New Delhi. The major wings of I & PRD includes Press Release of Government, Scrutiny of Media, Research and Reference, Advertisement & Marketing, Circulation & Distribution, Field Publicity & Exhibition, English publication, Malayalam Publication, Web & Newmedia, Audio Video Communication (electronic news gathering & distribution, audio video production & documentation), Planning & Development, Culture Development and Photo Division. Major Activities of the Department are:-

- Publicize the policies and programmes of the Government.
- Giving publicity to the developmental and welfare programmes undertaken by the

- Government.
- Publishing of monthly magazines Viz, Kerala Calling in english and Janapatham in malayalam and monthly newsletters viz,Vikasana Samawayam in malayalam and Kerala Interface in english.
- Functioning as information and news dissemination centres at the district level.
- Acting as an agency for government advertisement.
- Acting as an enforcement agency for Cable TV Act, Press and Registration of Books Act.
- Preparing audio-video documentaries of prominent personalities of Kerala.
- Extending financial assistance to Journalists in distress and their dependents.
- Organizing press conferences of ministers and officials.
- Giving press release to media

Review on major Schemes/Activities

Sutharya Keralam

14.214 Sutharya Keralam is an innovative public grievance redressal programme started in 2005-06 in the structure of a phone-in-programme through Doordarshan and All India Radio. The major objective of the programme is the automation of Chief Minister's Grievance Redressal Cell and convergence of communication to redress the grievances of the public. Now, the programme lacks the facility to tackle the status of petitions which have already been lodged. So the programme would be strengthened with support of IT enabled feedback system in order to make it as people friendly

Modernization of Tagore Theatre

14.215 The first phase of modernization of Tagore Theatre aimed to renovate and develop the Tagore Centenary Hall, Thiruvananthapuram as a multi purpose cultural centre for facilitating various cultural and entertainment activities. A major share of the outlay in the sector during 11th Plan (Rs.1095.00 lakh) has been provided for the renovation purpose. The expenditure reported upto 30.09.2011 is only Rs.159.28 lakh. It is noted that the modernization process of Tagore Theatre had been started in the beginning of the 10th plan period and not completed. The delay in completion of the modernization process of the centre is a concern as it is the symbol of the cultural heritage of the state.

Inter State Public Relations

14.216 Inter state public relations project was started in 2010-11 to conduct media conclave, cultural shows and exhibitions at metro cities in order to attract prospective investors from outside Kerala. An amount of Rs.10.00 lakh each has been provided for the scheme during the 10th and 11th Plan. The scheme fails to achieve the financial as well as physical target of attracting prospective investors.

Government Web Portal and Maintenance of Mail Server

14.217 The official website of Government of Kerala was launched in 1999 and is maintained by the web new media wing of Information & Public Relations Department with the support of C-Dit, Keltron and Kerala IT Mission. The main function of the portal is to provide general information about the state including the structure of the Government, functions of various Government departments and agencies, details of ministries, Members of the Legislative Assembly and other elected representatives and provides entry to other departmental websites. By releasing government tenders via window ads scheme the state exchequer has saved nearly Rs. 2.50 crore as advertisement charges which it owes to the print media every year. The new version of the web portal designed in the Content Management Frame work has almost been completed. Now the department has taken a number of initiatives to develop the government web portal into a meaningful information dissemination tool for ensuring

transparency and efficiency in the functioning of the government.

Press Release

14.218 Press release including special features through the print and electronic media, release of video news clips to T.V media, convening press meets, providing better facilities to reporters for easy reporting etc are the major activities coming under press releases. During the period upto September 2011, the department released 2971 press releases, 2353 photo coverages, issued 341 press accreditation cards and arranged 122 reporting facilities.

Field Publicity and Exhibitions


14.219 Awareness programmes and campaign are the part and parcel of the public information system and mass media activities. The field publicity wing functioning at the Directorate of I&PRD organize various event management activities of the government. At the district level, the field publicity wing are giving adequate publicity to Government policies and programmes. These campaign and awareness programmes are being arranged in the form of art and cultural programmes.

14.220 Exhibitions and multimedia campaigns were launched for creating awareness on national integration, communal harmony, decentralised planning etc within and outside the state. During the period Sept. 2011, the department conducted 22 seminars on various topics and 38 exhibitions on different occasions in various places

Electronic Media Division & Advertisement in Electronic Media

14.221 Electronic Media Division formed in October 2008 consists of four wings viz, news distribution, audio-video production, electronic media advertisements & marketing and web & newmedia. The major activities of these divisions are the release of video news clips to media channels and streamlining the production and management of advertisement. During the period Sept. 2011, the electronic media division released 5412 video news clips to various media. Details of electronic media activities during 2011 are given in Table No.14.56

Table No.14.56
Details of Electronic Media Activities during 2011 (as on 30-09-2011)



Sl.No.	Items	Total (Nos)
1	Video news clips released to T.V. channels	5412
2	Special features	28
3	Video news clips released to T.V. channels from Directorate	2994
4	Video news clips released to T.V. channels from DIO's	2418
5	Films and videos purchased	0
6	Navakeralam programme aired	9
7	Janapatham programme in All India Radio	11

Source: Information and Public Relations Department

14.222 The electronic media division has now the facility for advertising and marketing. This facility can be used to produce and release government advertisements of various departments. It will enable the Government to cut short the huge advertisement cost to a large extent.

Publications

14.223 The editorial wing is bringing out publications of reference books, magazines, newsletters, pamphlets etc. on various subjects like culture, education, history, contemporary events, books on eminent individuals and traditional arts. The prominent print media publications are “Janapatham” (malayalam) and “Kerala Calling” (english). “Kerala Interface” (english) and “Vikasana Samawayam” (malayalam) are the two major monthly news letters. The details of publications of the department during 2011 are given in Table No.14.57

Table No.14.57
Details of Publications during 2011 through I&PRD (as on 30-09-2011)



Sl.No.	Publications	Total (Nos)
1	Kerala Calling,magazine (monthly)	145000
2	Janapatham(monthly)	151500
3	Vikasana Samawayam Newsletter,(Malayalam)	155000
4	Kerala Interface, monthly	45000
5	Sahakarana mekhala kooduthal karuthode(booklet)	50000
6	Uyarangal Keezhadakkunna Vyavasaya Kuthippu(booklet)	10000
7	Pakarcha vyadikalum Prathirodhavum(booklet)	50000
8	Kalathinte Kaiyyoppu(booklet)	100000
9	Nadunarna Naluvvarsham(Folder)	200000
10	Adisthana Janvibhagangalku Aashwasam Vydyudi Rangathu Munnettam	10000
11	Nunapaksha Kshemam- Keralathinte Savishesha Mathruka(Folder)	10000
12	Kerala- An Authentic Handbook	10000
13	Janapaksha Vikasanathinu Oru Desiya Mathruka (Booklet)	20000
14	Nadinte VikasanathinuYuvashakthi(Folder)	50000
15	Media Handbook	10,000

Source: Information and Public Relations Department

Information Centres

14.224 The I&PRD has a state information centre under its research and reference wing at the Directorate to provide facilities for research and reference. Also, the District Information Centres functioning at the district head quarters and centre at New Delhi provide various information to the general public including district administration. These centres have a good number of books from the State and Central Government. It also deals with the registration of periodicals and books as per PRB Act.

Kerala Press Academy

14.225 The Kerala Press Academy was established in 1979 as a joint venture of the GOK, Kerala Union of working journalists and Indian Newspaper society. It is administrated by a general council and an executive council comprising of working journalists, media owners and government representatives constituted by the government. The main objective of the Academy is to promote and co-ordinate study and research in the field of journalism in the state and its impact on other spheres of

publicity activity. It offers Post Graduate Diploma courses in Journalism, Mass Communication, Public Relations and Advertising. It also conduct short duration refresher programmes and seminars.

Center for Development of Imaging Technology (C-DIT)

14.226 C-DIT established in 1988 is a unique institution aiming at convergence of various aspects of IT and electronics. It is an approved research centre of Department of Science & Industrial Research (DSIR) and Kerala University. It acts as a communication and ICT total service provider through its 307 franchisee training centres. A series of diploma, post diploma and certificate courses approved by the Government of Kerala and the Kerala State Public Service Commission are being offered by these franchisee centres. "Cybersri" is a unique e-inclusion programme organised by C-DIT jointly with Scheduled Castes and Scheduled Tribes Departments for providing training to engineering professionals in information communication technologies. One of the pioneering Research & Development projects it took up was indigenization of film and video equipments. It has also taken up some pioneering R&D in Indian language computing, video communication and e-governance. Some of the achievements of the institution, during 2010-11 are given below.

- Computational Linguistic Team of C-Dit was completed the Nila 3.1 version with an integrated type-writer keyboard making it compatible with the Unicode 3.1 standard. C-Dit developed an english malayalam dictionary having more than 90000 english words with its malayalam meaning and completed the seven unicode 5.1 compatible malayalam fonts. During this period, C-Dit developed the malayalam english online dictionary which has more than 38000 malayalam words and its english meanings.
- C-Dit developed beta version of Malayalam Grammar Checker system. This has all features of MS Word's Grammar checker system. Beta version of Malayalam OCR which is helpful in converting digital image of Malayalam text in old 'lipi and koottaksharangal' into editable text format is in progress.
- According to the request of Government departments and agencies to modify the Malayalam software "Kaveri" that would work in new version of Windows and Linux platforms, C-Dit established the "Periyar ML software"
- The hardware of the Video Communication Team of C-Dit was upgraded with the latest video/audio equipments to facilitate better utilization by the I&PRD and also for the Sutharya Keralam Project
- The fund allotted for the ITESS was utilized with the setting up of the FOSS Training Centre at Kochi during the year 2008-09. The classes for the first batch for advanced training in Free and Open Source Software was started on 25th February 2009 at Kochi. 34 students have been admitted to the programme so far, 26 of them completed. 96% of students joined in reputed institutions after completing the course.

Gender Development

"If you want to see which way a country is headed, look at the country's budget and how it allocates resources for women and children"
-Pregs Govender, MP, South Africa

14.227 Even though the position of women in Kerala has improved dramatically according to "conventional" indicators such as health status, literacy, education, and life expectancy, and is even comparable to that of advanced countries, there has been no corresponding improvement in their social and economic status. This is most evident in their abysmally low and declining work participation rate (16 percent in 2001). The declining work participation rate of women, it is often argued, is reflexive of an improvement in the economic position of the family as a whole, because of which women drop out of the work force. But this is precisely what constitutes proof of the fact that their economic status has not improved.

14.228 A contributory factor towards this has been the absence of job opportunities of the sort that educated women would prefer. The Eleventh Plan has focused on to bring about a considerable increase in the number of skill-imparting institutions in the State. The Kudumbashree experiment involv-

ing poor women organized in self help groups has not only been a remarkable success, but has also brought to the fore the enormous managerial and entrepreneurial talent that remained untapped. A similar experiment in bringing together educated women, currently engaged in the household chores, into neighbourhood groups for producing a number of services, offers a potential source of gainful employment for them

14.229 The Eleventh Plan placed considerable emphasis on gender auditing and gender budgeting of major development policies and programmes. Gender auditing is concerned with the assessment of the gender impact of policies and programmes not just in technical terms but also in terms of overcoming the personal and institutional biases in the culture of the relevant organizations which hinder the achievement of gender equality objectives

Status of Women in India – A Brief Overview

14.230 Census of India, 2011 indicates that only 65.46 % women are literate as compared to 82.14% men (female literacy was 54% in Census 2001). Female literacy is highest in Kerala (91.98%) and lowest in Rajasthan (52.66%). The literacy rate taking the entire population into account is termed as “crude literacy rate” and taking the population from age 7 and above into account is termed as “effective literacy rate”. Effective literacy rate is increased to a total of 74.04% with 82.14% of the males and 65.46% of females being literate. The table No. 14.58 lists the “crude literacy in India from 1901 to 2011

Table No. 14.58
Crude literacy Rate in India from 1901 to 2011

Census Year	Total (%)	Male (%)	Female (%)
1901	5.35	9.83	0.60
1911	5.92	10.56	1.05
1921	7.16	12.21	1.81
1931	9.5	15.59	2.93
1941	16.1	24.9	7.3
1951	16.67	24.95	9.45
1961	24.02	34.44	12.95
1971	29.45	39.45	18.69
1981	36.23	46.89	24.82
1991	42.84	52.74	32.17
2001	64.83	75.26	53.67
2011	74.04	82.14	65.46

Source: Census of India 2011



Participation in Economy

14.231 The number of workers in the urban areas is 92.28 million of which only 16.10 million are females as per Census 2001. In rural areas, out of 310 million workers, 111 million are females. Women work longer hours than men, and carry the major share of household and community work that is unpaid and invisible. According to the pilot survey conducted in 18,620 households spread over six selected States, namely, Haryana, Madhya Pradesh, Gujarat, Orissa, Tamil Nadu and Meghalaya states that women spent about 2.1 hours per day on cooking food and about 1.1 hours on cleaning the household and utensils. Men's participation in these activities was nominal. Taking care of children was one of the major responsibilities of women, as they spent about 3.16 hours per week on these activities as compared to only 0.32 hours by males.

14.232 Due to the untiring efforts of the women's movement, the country amended and enacted women-related legislations during the Tenth Plan. The Married Women's Property Act (1874), and the Hindu Succession Act (1956) were amended and the Protection of Women from Domestic Violence Act (PWDVA) (2005) was passed. The Union Budget 2005-06, for the first time, included a separate statement highlighting the gender sensitivities of the budgetary allocation under 10 demands for grants. Gender Budgeting Cells were set up in 56 Central Ministries/Departments to review public expenditure, collect gender disaggregated data, and conduct gender-based impact analysis. Under the Women Component Plan (WCP), efforts were made to ensure that not less than 30% of funds/benefits under various schemes of all ministries/departments were earmarked for women.

14.233 The goals of human development are closely intertwined with development and empowerment of women, who as an independent group constitute about 48.2 percent of the total population of India. The principles of gender equality are enshrined in the Indian Constitution, in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles.

14.234 The Ministry of Women and Child Development, Government of India, came into existence as a separate Ministry with effect from 30th January, 2006. As per 2001 census 71.4 % of the Country's population constitute women and children. Empowered women are living with dignity and contributing as equal partners in development in an environment free from violence and discrimination. Promoting social and economic empowerment of women through cross-cutting policies and programmes, mainstreaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them is necessary to realize their human rights and development to their full potential. The Specific targets for Women in the Eleventh Plan Documents (2007-12) is given in the Table No. 14.59

Table No.14.59
Crude literacy Rate in India from 1901 to 2011

- Raise the sex ratio for age group 0-6 from 927 in 2001 to 935 by 2011-12 and to 950 by 2016-17
- Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children
- Reduce anaemia among women and girls by 50% by the end of 2011-12
- Reduce dropout rate for primary and secondary schooling by 10% for both girls as well as boys.

Source: Eleventh Five Year Plan 2007-12 (Volume II) Document

Box No 14.5**Women in India**

- **Child Sex Ratio**
- The child sex ratio during the period (000 males)
- 1991 2001 2011
- 945 927 940
- **Women Literacy**
- 1991 2001 2011
- 32.17% 53.67% 65.46%
- **Women as Workers**
- Female share of non agricultural wage employment is only 17%
- Participation of women in the workforce is only
- 13.9% in the urban sector and
- 29.9% in the rural sector
- **Women's Wage rate are, on an average**
- Only 75% of men's wage rates and
- Constitute only 25% of the family income
- **Women occupy**
- Only 9% of Parliamentary seats
- Less than 4% seats in High Courts and Supreme Court
- Less than 3% administrators and managers are women
- **Women and Education**
- Close to 245 million Indian women lack the basic capability to read and write
- **Women and Health**
- The average nutritional intake of women is 1400 calories daily. The necessary requirement is approximately 2200 calories
- 38% of all HIV positive people in India are women yet only 25% of beds in AIDS care centres in India are occupied by them
- 92 % of women in India suffer from gynecological problems
- 300 women die everyday due to childbirth and pregnancy related causes

Source: NCRB "Crime India"

The status of women in Kerala

14.235 Provisional data on Kerala Population 2011 (Census 2011) shows that female population of Kerala rose marginally from 51.42% of the total population in 2001 to 52.01% of the total population in 2011, i.e., an increase of 9.96 lakh. Sex ratio is one of the most important social parameters indicating the balance between males and females in the society. The overall sex ratio in Kerala continues to be favourable to women, being 1084 in 2011 compared to 940 for the country as a whole. Further the sex ratios in all the districts of Kerala also are favourable to the females. Details are given in the Table No 14.60

Table No.14.60
Crude literacy Rate in India from 1901 to 2011

Sl. No.	District/State	Total Population- 2011			Sex Ratio (Number of females per 1000 males)	
			Males	Females	2001	2011
1	Thiruvananthapuram	33,07,284	15,84,200	17,23,084	1058	1088
2	Kollam	26,29,703	12,44,815	13,84,888	1070	1113
3	Pathanamthitta	11,95,537	5,61,620	6,33,917	1094	1129
4	Alappuzha	21,21,943	10,10,252	11,11,691	1079	1100



Sl. No.	District/State	Total Population- 2011			Sex Ratio (Number of females per 1000 males)	
			Males	Females	2001	2011
5	Kottayam	19,79,384	9,70,140	10,09,244	1025	1040
6	Idukki	11,07,453	5,51,944	5,55,509	993	1006
7	Ernakulam	32,79,860	16,17,602	16,62,258	1017	1028
8	Thrissur	31,10,327	14,74,665	16,35,662	1092	1109
9	Palakkad	28,10,892	13,60,067	14,50,825	1068	1067
10	Malappuram	41,10,956	19,61,014	21,49,942	1063	1096
11	Kozhikode	30,89,543	14,73,028	16,16,515	1058	1097
12	Wayanad	8,16,558	4,01,314	4,15,244	1000	1035
13	Kannur	25,25,637	11,84,012	13,41,625	1090	1133
14	Kasaragod	13,02,600	6,26,617	6,75,983	1047	1079
15	Kerala	3,33,87,677	1,60,21,290	1,73,66,387	1058	1084

Source: Census 2011 (Provisional)

14.236 While the overall sex ratio in Kerala improved from 1058 in 2001 to 1084 in 2011, the child sex ratio (0-6 years) decreased from 963 in 2001 to 959 in 2011. It is quite alarming that in all the districts in Kerala, the child sex ratio is less than 1000. The number of child population in the age group 0-6 decreased from 36.53 lakh in 2001 to 33.22 lakh in 2011, and thereby registering a decrease of 3.31 lakh. This decrease is evenly distributed among boys and girls. District-wise details of child population in the age group 0-6 and the corresponding sex ratio in Kerala are given in Table 14.61

Table No 14.61
District-wise details of Child Population and Sex Ratio in Kerala



Sl. No.	District/State	Child Population in the Age Group 0-6				Sex Ratio 0-6 population	
		Males		Females		2001	2011
		2001	2011	2001	2011		
1	Thiruvananthapuram	1,81,966	147777	173792	142884	955	967
2	Kollam	1,44,340	121481	138670	116581	961	960
3	Pathanamthitta	62,101	46582	60134	44919	968	964
4	Alappuzha	1,10,825	95556	106617	90466	962	947
5	Kottayam	1,05,680	86113	101089	82450	957	957
6	Idukki	65,656	51132	63711	48975	970	958
7	Ernakulam	1,67,866	148047	159192	141234	948	954
8	Thrissur	1,64,817	148428	157093	140698	953	948
9	Palakkad	1,54,070	146947	148441	141419	963	962
10	Malappuram	2,68,482	281958	262774	270813	979	960
11	Kozhikode	1,70,318	164800	164606	158711	966	963
12	Wayanad	51,308	45776	48923	43944	954	960
13	Kannur	1,38,169	135189	132031	130087	956	962
14	Kasaragod	76,071	76149	74836	73131	984	960



Sl. No.	District/State	Child Population in the Age Group 0-6				Sex Ratio 0-6 population	
		Males		Females		2001	2011
		2001	2011	2001	2011		
15	Kerala	18,61,669	1695935	1791909	1626312	963	959

Source: Census 2011 (Provisional)

14.237 It is widely acknowledged that women in Kerala fare much better than their counterparts elsewhere in India and development scholars point to past and current levels of female literacy and education, late age of marriage, declining fertility and greater life expectancy to establish this fact. In recent times, these 'conventional indicators' are under the scanner due to various other indicators like decreasing sex ratio among 0-6 age group (male preference), work participation rate lower than the national level ratio, increasing violence against women and low political participation

Box 14.6

Women in Kerala

•	Population Size	1,73,66,387 (52.01%)
•	Population Size (Rural Females)	90,51,800 (56.81%)
•	Population Size (Urban Females)	83,14,587 (52.18%)
•	Sex Ratio (Females per 000 males)	1084
•	Sex Ratio (Urban)	1091
•	Sex Ratio (Rural)	1077
•	Population Size 0-6 Yrs(Rural Females)	8,55,844
•	Population Size 0-6 Yrs(Urban Females)	7,70,468
•	Literate 7+ Yrs	1,44,78,339
•	Literate 7+ Yrs(Rural Females)	74,37,300
•	Literate 7+ Yrs Urban Females)	70,41,039

14.238 Every policy and programme affects men and women differently. Since there is a gender disparity and discrimination in our society based on unequal power relations between men and women, such programmes and policies often either ignore women or take a welfare approach attempting to make women better wives or mothers. What is needed is to recognize that women are equal citizens and have rights and entitlements. Hence the social justice/gender justice approach is required.


14.239 Gender is one among many issues of injustice and is an integral part of the socio-economic, political and cultural system and not to be seen in isolation. It is also to be noted that women are not a homogeneous category. There are issues of diversity and multiple identities among women. Moreover women's subordination is a systemic problem and therefore it is not a question of men versus women. Men and women need to be in the same camp in this search for justice.

14.240 The paradox of the status of women in Kerala lies in the confusion between 'gender equality' and 'gender equity'. The notion of gender equality assumes that the needs and interests of women and men are identical, whereas the notion of gender equity presumes they are different. Policies and plans should take this into consideration and the differential needs be addressed to achieve gender justice.

Demography

14.241 Kerala has the most favourable sex ratio (1000men: 1084 women) in India. Yet a grave concern is the declining sex ratio of the 0-6 age group. The census of 2011, shows that Kerala's juvenile sex ratio has come down in the last decade especially in districts like, Alappuzha, Idukki and Thrissur. The district wise details of child population and sex ratio is given in the Table No. 14.62

Table No 14.62
District-wise details of Child Population and Sex Ratio in Kerala (Sex ratio (1000 boys):



Sl. No.	District/State	Child Population in the Age Group 0-6				Sex Ratio 0-6 population	
		Males		Females		2001	2011
		2001	2011	2001	2011		
1	Thiruvananthapuram	1,81,966	147777	173792	142884	955	967
2	Kollam	1,44,340	121481	138670	116581	961	960
3	Pathanamthitta	62,101	46582	60134	44919	968	964
4	Alappuzha	1,10,825	95556	106617	90466	962	947
5	Kottayam	1,05,680	86113	101089	82450	957	957
6	Idukki	65,656	51132	63711	48975	970	958
7	Ernakulam	1,67,866	148047	159192	141234	948	954
8	Thrissur	1,64,817	148428	157093	140698	953	948
9	Palakkad	1,54,070	146947	148441	141419	963	962
10	Malappuram	2,68,482	281958	262774	270813	979	960
11	Kozhikode	1,70,318	164800	164606	158711	966	963
12	Wayanad	51,308	45776	48923	43944	954	960
13	Kannur	1,38,169	135189	132031	130087	956	962
14	Kasaragod	76,071	76149	74836	73131	984	960
15	Kerala	18,61,669	1695935	1791909	1626312	963	959

Source: Census 2011 (Provisional)

State's Women Policy

14.242 The objective of State's Women Policy includes declaring at least half the Panchayat and municipality areas in the State as zones where there are no crimes on women within two years and make Kerala a State that is free from offences against women in the next five years. To achieve this, vigilance committee will be strengthened in every area of the State and one day homes and short stay homes will be established in all the cities. A committee will be formed to examine loopholes in the laws meant to protect women to submit its recommendations

Livelihood, Employment

14.243 Livelihoods are about minimum conditions for living a life with dignity. Only if we view livelihoods through the lens of human rights, in contrast to merely human needs, it will help us to explicitly focus on people achieving those minimum conditions for a life with dignity. Kerala has piloted its poverty eradication efforts through Kudumbasree and created successful models where women's agency and empowerment is critical. These efforts need to be made sustainable and include the poorest of the poor, especially the marginalized like tribal women, women from fishing communities and other SC groups

14.244 There is increasing feminization and casualization of the workforce in Kerala and this is a matter of serious concern. There are fewer **women in the paid workforce** than men. Women's work is undervalued and unrecognized. Women work longer hours than men, and carry the major share of household and community work, which is unpaid and invisible (Care economy). Multi-tasking by women needs to be recognized and acknowledged.

14.245 Women who work in the agriculture and construction sectors and other unorganized sectors also face wage discrimination. Women generally earn a far lower wage than men doing the same

work. No Indian State has male-female wage equality in agriculture and construction sectors. Even the Public Works Department (PWD) rates perpetuate the wage disparity between men and women. Domestic workers are another category whose rights have to be taken care of.

14.246 The work participation rate of women nationally is approximately 25.7% and in Kerala it is only 15.3% as per Census 2001. The women, who work, in the private and unorganized sector which does not offer regular income, labour rights or job security. Many women in Kerala work in beedi making, coir, cashew, fish selling and processing section, which are low-paying. Even women working in Special Economic Zones (SEZ) face wage discrimination and they live in extremely poor conditions. Lack of raw materials, marketing possibilities etc also weakens the precarious situation of those working in the traditional sectors like reed mat making, basket weaving etc

14.247 Women and young girls migrate in large numbers to other States in India and other countries. They may be skilled or unskilled- nurses, fish processing workers, domestic workers etc. They are often exploited and forced them to work in inhuman conditions

Assets, Resources, Infrastructure

14.248 Lack of access to assets and resources is symptomatic of underlying discrimination, exploitation and exclusion. A right to resources is imperative to women who earn their livelihood through agriculture and related occupations. This is also crucial to their bargaining power within the household and community. Land ownership in itself (access) may not give women control over that asset due to prevailing social and cultural practices. So it is important that efforts are made to create assets in the name of women and help them to use that asset to live a life with dignity.

14.249 Ownership of land is also considered to be a strong social protection measure. According to a recent study made by Bina Agarwal in Kerala, women's risk of physical violence from husbands is dramatically less if they own land or a house. The incidence of violence is 49 per cent among women without property, but 18 per cent among land owning women and 7 per cent if they own both land and house. In Kerala which had a matriarchal tradition, most women do not own any property in their own names. Only 23.8% women have operational landholding. Women's control and access to income from land is limited. Women living in slum areas and in colonies do not have any rights of ownership, leading their lives more vulnerable

Health (sexual reproductive health, occupational health, mental health etc)

14.250 Though it has been possible to significantly reduce maternal and child mortality rates in Kerala, morbidity rates among women are on the rise. Maternal mortality still needs attention, especially among women from tribal, fishing and other marginalized communities. The burden of limiting the family size is entirely on the shoulders of women. There is pressure on women from the family and the medical establishment, to use oral pills and other invasive technologies. Although vasectomy is simple and less expensive, it is mostly women who are sterilized. Vasectomies are only just 1%! Women are forced to resort to early sterilization as a family planning method as shown in the Panchayat level status studies conducted by KILA and Sakhi in 2005-06. The high level of hysterectomies is another matter which has lasting implications. Women from poor and marginalized communities do not get adequate care and rest after their deliveries leading to complications in later life.

14.251 Unhealthy life styles and physical inactivity place women at high risk and conditions like blood pressure, diabetes, obesity and heart diseases are becoming major killers. 'Results from various studies indicate that not only more women in the State are growing obese, they are also suffering from related complications such as elevated lipid and blood sugar levels and hyper tension that put them at high risk of coronary events'. According to Dr.Sivasankaran, Professor of Cardiology, SCTIMS quoted in a report in The Hindu (7/10/11) the ratio of men to women admitted to intensive care units with heart attacks was 24:1 in 1967 and in 1990 this ratio declined to 9:1 and shockingly in 2010 it is 4:1. The

single most common reason attributed is the absolute lack of physical activity among women.

14.252 The high incidences of breast cancer and gestational diabetes among women in Kerala are another indicator of life style changes. Breast cancer incidence which was 8 per one lakh population in 1985 has, increased to 32 per one lakh population in 2010. Other areas of concern are anemia among pregnant women and obesity among women. Almost 30% of women are obese and around 12% are underweight. So Kerala has this double burden of obesity and low weight among women, both of which require special attention.

14.253 Sexual health is an area which is shrouded in mystery, feeling of shame and is a taboo to talk about in all sections of society, especially among the marginalized. Women are not able to speak out about sexually transmitted diseases and seek treatment. With large scale migration from Kerala, several problems arise. The public health system should be equipped to deal with this. Lack of clean toilets with water and waste disposal facilities in schools, public offices and other public places continues the local authorities. Occupational illnesses, lung infections, back pain, prolapsed uterus (women in peeling sheds), and allergy among cashew workers-- need to be addressed.

Mental health

14.254 Many women are becoming prey to depression and suicidal tendencies. Economic struggles within households, mental and physical violence at home, dowry related harassment, issues related to sexuality etc are contributory factors. During the last seven years the number of suicides in Kerala was the highest in India. The numbers of men who commit suicide are higher than that of women but the number of women who fail in attempts to commit suicide is higher. The results of the multiple regression analysis reported in the paper by Mukhopadhyay, Basu and Rajan demonstrate fairly stable statistical associations between a patriarchal gender ideology and higher levels of mental stress and anxiety. What comes out strongly from the data is that the level of mental distress is fairly high in Kerala for both men and women, and also that it is consistently higher for women as compared to men. The women in the survey sample also appear to subscribe to patriarchal ideology to a greater extent than the men. What is most interesting is the result that subscribing to a patriarchal gender ideology is a much more potent (statistically significant) explanation for mental stress in women than it is in men.

Violence against women in Kerala (VAW)

14.255 Violence Against Women is the immediate and most visible indicator of women's powerlessness in gender relationships. A large number of studies and evidence point out to extensive violence on women in all age groups-physical, sexual, mental and economic violence inflicted at home, in public and work places. It is to be remembered that violence or threat of violence keeps women 'in place', and acts as a powerful deterrent dissuading women from crossing the socially ordained boundaries of 'good womanhood'. This tells us that all is not so right about the high status of women that Kerala boasts about.

14.256 It is also important to note that high incidence of domestic violence and crimes against women co-exists with high female literacy levels which raises questions about the content and process of 'education' and whether education leads women to internalize the patriarchal ideology.

14.257 Studies have shown that there is a rising trend in violence against women in multiple forms – domestic violence, rape, trafficking, child abuse, sexual harassment at the workplace, and harassment and lack of safety in public places and while traveling. Reports of the Crime Records Bureau indicate that crimes against women have actually doubled between 1995 and 2010. If we take into consideration the unreported cases and those complaints that are brought before the Women's Commission, this increase will be manifold. It must be also noted that most of the violence directed against women is not reported which means that the actual incidence of violence is much higher

Education and unemployment

14.258 Rate of enrolment of women in professional and technical institutions is comparatively low. Admissions in Government ITI's cover only 28.93% women students; Polytechnics 36.49% women students, and in Engineering it is 30%. Girls from adivasi, dalit, fishing and minority communities are still lagging in education.

14.259 The unemployment rate among the youth in Kerala is exceedingly high and this is particularly true among young females. It was 45.8 percent in rural areas (as against 32.3 percent for young males) and 50.4 percent in urban areas (as against 26.6 percent young males) as per census 2001. On 43,42,267 registered job seekers as on September 2011, on the live register of Employment Exchanges in Kerala; 25,67,558 (59.13%) are females, Kerala appears to be caught up in a "high literacy – low skill" trap. A number of women job seekers are forced to take up employment in vocations with very low skills in the service sector.

Women in Governance

14.260 To measure women's empowerment, Gender Empowerment Measurement (GEM) takes 3 indicators, women's participation in economic, political and professional activities. Within political power what is measured is mainly women in parliament, judiciary or in local bodies. It is also now often pointed out that women's empowerment must be seen as a process where in we must consider women's awareness, consciousness, choices with live alternatives, resources at their disposal, voice, agency and participation. These are all related to enhancement of women's capabilities and decisions they take individually or collectively for themselves. Women representation is limited and inadequate in political parties, trade unions and in other positions of political power as well as in decision making processes in professional bodies. Among members of the legislative assembly, only 5% are women. Kerala has twenty members in the Parliament out of which the number of women is zero!. Women representation both in mass organizations and high level committees of political parties is negligible. It is only because 50% representation for women was made mandatory to local governments, that we see so many women in local governance.

Increase in number of women headed households

14.261 The number of female headed households (excluding those working in Gulf countries) in Kerala is greater than the national average. While the national average is 8%, in Kerala it is 22% as per census 2001. These include widows, single women, and abandoned/separated women. The increasing unemployment of young educated men and the decline of the traditional sectors have increased the domestic responsibility of women. Special studies should be commissioned to understand the impact and schemes formulated to support and help such women.

Welfare Schemes for Women in India

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – SABLA

14.262 With the objective to improve the nutritional and health status of adolescent girls in the 11-18 years of age group and empower them by providing life skill education, health and nutrition education. Government of India has introduced the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-SABLA in November, 2010 in which Kerala is also a part. The focus of the scheme was primarily on out of school girls. An integrated package of services of Nutrition component and Non Nutrition component would be provided to adolescent girls. Nutrition component is meant to be provided to out of school girls in the age group of 11-14 years and non nutrition to all girls in the age group 14-18 years. For school going adolescent girls in the age group of 14-18 years, the non-nutrition component (except vocational training) is proposed to be provided twice a month in school days and four times a month during the vacations. Emphasize on convergence of various schemes/programmes viz,

Health, Education, Youth Affairs, Labour, PRI's etc, is envisaged so as to achieve the desired impact.

14.263 The scheme will be piloted initially in 200 districts across the country. Anganwadi Centre will be the focal point for delivery of services. In the current financial year, rs 328.00 crore have been released for SABLA upto 28th February, 2011

Indira Gandhi Matritva Sahyog Yojana (IGMSY)

14.264 This is a new scheme introduced by Ministry of Women and Child Development for Pregnant & Lactating (P&L) women keeping in view the need for giving maternity benefit to them so as to compensate partly for their wage loss and at the same time for fulfillment of conditions essential for ensuring safe delivery and promotion of Infant and Young Child Feeding (IYCF) practices. Thus, the payments under the scheme will be conditional.

14.265 The scheme is being implemented from 2010-11 in 52 pilot districts across the country. It is a centrally sponsored scheme under which amount will be given as grant – in-aid to State government/ Union Territories. An amount of ₹ 101.00 crore has been released for IGMSY upto 28th February, 2011.

Financial Assistance and Support Services to Victims of Rape: A scheme for Restorative Justice

14.266 Rape is one of the most violent forms of crimes against women. The victims of rape suffers mental and psychological trauma, which must be addressed so that she is able to lead a dignified and meaningful life. The Ministry of Women and Child Development has formulated a scheme to 'Victims of Rape' to provide a helping hand to enable her to cope with the trauma suffered and to tide over her immediate and long term needs. It is based on the principle of restorative justice and seeks to restore the affected women to a position of dignity and self confidence and proposes to cover women and minor girls who are victims of rape. The scheme also envisages the setting up of Criminal Injuries Relief and Rehabilitation Boards at the District, State and Central levels for consideration of claims and ensuring effective coordination among all stakeholders. The scheme has been approved by the Expenditure Finance Committee and is awaiting approval of the Planning Commission.

National Mission for Empowerment of Women

14.267 The objective of the Mission is to empower women socially, economically and educationally by securing convergence of schemes/programmes of different Ministries/Departments of Government of India as well as State Governments. The Mission is yet to receive the approval of Planning Commission as a centrally sponsored scheme. The key functions of National Mission are in the following table No. 14.63.

Table No 14.63
Key functions of National Mission for Empowerment of Women

- | |
|---|
| <ul style="list-style-type: none"> • Economic empowerment of women • Convergence of women centric Government schemes • Ensure that violence against women getting eliminated progressively • Ensure social empowerment of women with particular emphasis on health and education • Oversee gender mainstreaming of programmes, policies, institutional arrangements and processes of participating Ministries, institutions and organisations • Undertake awareness generation as well as advocacy activity to fuel the demand for benefits under various schemes and programmes and create, if required, structures at district, tehsil and village level with the involvement of Panchayats for their fulfillment |
|---|

Source: Annual Report 2010-11 Ministry of Women and Child Welfare

Protection of Women against Sexual Harassment at Workplace Bill 2010

14.268 The Government introduced the Protection of Women against Sexual Harassment at Workplace Bill 2010, in the Lok Sabha on 7th December, 2010, which covers the organised and unorganised sectors and seeks to provide every women, irrespective of her age or employment status (excluding domestic women workers) a safe and secure environment free from sexual harassment by fixing responsibility on the employer and laying down a redressal mechanism. The Bill has been referred to the Parliamentary Standing Committee for its consideration. The Key features of the Bill is in the table No.14.64

Table No. 14.64

Key Features of the Bill

- “ The Protection of Women against Sexual Harassment at Workplace Bill, 2010” aims at:
- Providing protection to women against sexual harassment at all workplaces both in the public and private sector, whether organised and unorganised and for the prevention and redressal of complaints of sexual harassment.
 - Covering women who are employed as well as those who enter the workplace as clients, customers or apprentices, besides the students and research scholars in colleges and universities and patients in hospitals.
 - Laying down the effective complaints & redressal mechanism in the form of Internal and Local Complaints Committees

Source: Annual Report 2010-11 : Ministry of Women and Child Development

Kerala Women's Commission

14.269 The objective of Kerala Women's Commission is to take steps for improving the status of women and to enquire into unfair practices affecting women and the matters connected therewith on incident thereto. Hence, all the activities and programmes of the Commission are intended to uplift their status and for empowering them. The activities of the Commission during 2010-11 is given in the table 14.65.

Table No. 14.65

Activities of Kerala Women's Commission during 2010-11

- Conducted 52 Adalats all over the State besides the routine Adalats at Headquarters and 2623 petitions were disposed off
- 47 seminars/workshops concerning various issues on women were conducted and for empowering them on provisions available.
- Provided temporary accommodation to 23 women who are ousted from their own houses on account of domestic violence or victims of rape
- One training programmes for the Jagratha Samithy members of Gramam Panchayat/Corporation/District Panchayat.

Source: Kerala Women's Commission

14.270 The research studies conducted by the Commission during the period under review is given in the Table No 14.66.

Table No 14.66
Research Studies conducted by Women's Commission

Major Studies

- Problems of Women agricultural labourers in Kerala and need for a special women policy
- Study on the Socio –economic and emotional impact of missing of persons on their family and the society
- Problems of women of the fishing communities in Kerala
- Socio – economic and cultural problems of the 'koraga' tribes in Kasaragod district

Minor Studies

- Problems of women working in private sector business enterprises
- Problems faced by women conductors
- Problems arising out of marriages with foreigners
- A study on the problems leading to women to shelter homes/Mahila Mandirams and the impact on their family
- Problems of women representatives of Local Self Government Institutions.
- Problems of women locked up in prisons, convicted or otherwise

Source: Kerala Women's Commission

Flagship Programme

- The Commission had constituted a media monitoring cell to evaluate the indecent representation of women in Medias. During this year Commission held one meeting of this cell and reconstituted the Cell. The Commission also gathered opinion of the public about the indecent representation of women in advertisements as part of steps meant for action against it.
- The Commission has made advertisement through Onam Specials of some leading Newspapers and journals to make awareness among public especially women regarding the misuse of mobile phones, functioning of Jagratha Samities attached to Local Self Government Institutions, functioning of Women's Commission, Dowry etc.
- The Commission has started Pre-marital Counseling since a number of petitions are being received in the Commission from newly married couples alleging and finding fault with each other. Now Pre-marital Counseling is available on all the working days at the Head Quarters of the Commission.

Kerala State Women's Development Corporation (KSWDC)

14.271 The objective of the Kerala State Women's Development Corporation is empowerment of women through education, training and the creation of vocational opportunities essential for the sustained growth of the literate women of Kerala. It also focuses on promoting activities that recognizes the aspirations of young women for establishing their position in society. The priorities of the Corporation are given in the Box 7

Box 7 Priorities of the Corporation

- **Enabling** women's access to economic empowerment and opportunities, especially for those who are most excluded with training, assistance and allocation of resources
- **Providing** marketing & technical assistance to small scale women entrepreneurs to develop their production and marketing skills
- **Strengthening** aspiring girls' and women's employable skills to explore the opportunities through degree, diploma and certificate programme via Finishing Schools
- **Focusing** awareness programme at school and college level to build up a strong foundation for making a healthy society
- **Advocating** Gender Equality and Updating Women's Right by encouraging women's leadership and participation in all areas that affect their lives
- **Prevention** of Violence against women and girls and the expansion of the access to survivor services
- **Ensuring** overall personality development of women to help to improve their esteem and bring them to the mainstream of community development project

Source: Kerala State Women Development Corporation

14.272 As a part of the broad training initiatives that are undertaken by the Corporation, the focus on women empowerment in terms of technology and non technology skills. Training has been given to 1016 beneficiaries with 75% placements. In addition, a training programme of Post Graduation diploma in banking operation has been given to 44 beneficiaries with 100% placement assistance programme with provisional appointment letter at the time of enrolment

14.273 KSWDC started its job oriented training programme REACH (Resource Enhancement Academy for Career Heights) provides a professional outlook to women to cope with the changing scenario of globalised world. REACH is bringing out women with potential to move from informal to formal situations by evaluating the situation they are faced with and knowing what is appropriate for them. Two REACH centers are working at Thiruvananthapuram and Kannur concentrates on providing Job Oriented Training to young girls with +2 or Degree based on education level.

14.274 KSWDC has associated with Darpana Academy of Performing Arts of Dr Mallika Sarabhai for the implementation of the project. Darpana has produced a short film 'Unarthupattu' based on sensitive gender issues and the film was screened in 40 Women's colleges followed by an interactive seminar by Dr. Sarabhai.

Crime against Women

14.275 Although Women may be victims of any of the general crimes such as 'Murder', 'Robbery', 'Cheating' etc, only the crimes which are directed specifically against Women are characterised as 'Crime Against Women'. Various new legislations have been brought and amendments have been made in existing laws with a view to handle these crimes effectively. These are broadly classified under two categories

(1) The Crimes under the Indian Penal Code (IPC)

- (i) Rape (Sec. 376 IPC)
- (ii) Kidnapping & Abduction for specified purposes (Sec. 363 - 373 IPC)
- (iii) Homicide for Dowry, Dowry Deaths or their attempts (Sec. 302/304-B IPC)
- (iv) Torture - both mental and physical (Sec. 498-A IPC)
- (v) Molestation (Sec. 354 IPC)
- (vi) Sexual Harassment (Sec. 509 IPC)

- (vii) Importation of girls (upto 21years of age) (Sec. 366-B IPC)

(2) The Crimes under the Special & Local Laws (SLL)

14.276 Although all laws are not gender specific, the provisions of law affecting women significantly are being reviewed periodically and amendments carried out to keep pace with the emerging requirements. The gender specific laws for which crime statistics are recorded throughout the country are –

- (i) Immoral Traffic (Prevention) Act, 1956
- (ii) Dowry Prohibition Act, 1961
- (iii) Indecent Representation of Women (Prohibition) Act, 1986
- (iv) Commission of Sati (Prevention) Act, 1987

14.277 A total of 2,13,585 incidents of crime against women (both under IPC and SLL) were reported in the country during 2010 as compared to 2,03,804 during 2009 recording an increase of 4.79% during 2010. In India, Andhra Pradesh, accounting for nearly 7.1% of the country's population, has accounted for 12.8% of total crimes against women in the country by reporting 27,244 cases. West Bengal with 7.6% share of country's population has accounted for nearly 12.2% of total crime against women by reporting 26,125 cases in 2010. The crime against women for the year 2010 is given in the Table No.14.67.

Table No.14.67
Crime against women in India 2010

Sl.No	Crime	Case Reported	% to total IPC Crimes	Rate of crime	Charge sheeting rate	Conviction Rate
1	Kidnapping & Abduction of Women and Girls	29795	1.3	2.5	74.2	28.1
2	Molestation	40613	1.8	3.4	96.7	29.7
3	Sexual Harassment	9961	0.4	0.9	96.7	52.0
4	Cruelty by Husband and Relatives	94041	4.2	7.9	94.2	19.1
5	Importation of Girls	36	0.0	0.0	90.6	20.0
Total Crime Against Women		213585	9.6	18.0	92.0	27.8

Source: Crime in India, 2010

14.278 The District wise reported cases of crimes against women in Kerala for the year 2010 are given in Table 14.68.

Table No.14.68
The District wise reported cases of crimes against women in Kerala for the year 2010

Sl.No	Districts	Rape	moles- tation	Kidnap- ping	Eye teasing	Dowry Death	Cruelty by Hus- band/ Rela- tives	Other Offences
1	Thiruvananthapuram	76	392	9	34	0	284	34
2	Kollam	40	225	13	12	0	287	22
3	Alappuzha	23	215	8	19	0	156	17
4	Pathanamthitta	21	89	6	13	0	69	7



Sl.No	Districts	Rape	moles- tation	Kidnap- ping	Eye teasing	Dowry Death	Cruelty by Hus- band/ Rela- tives	Other Offences
5	Idukki	21	75	4	15	0	130	9
6	Kottayam	19	124	7	46	1	164	16
7	Eranakulam	35	103	7	37	1	166	137
8	Thrissur	33	169	14	42	1	297	208
9	Palakkad	46	70	3	11	2	2190	22
10	Malappuram	35	116	7	18	0	340	116
11	Kozhikode	34	160	13	72	0	245	146
12	Wyanad	45	33	4	3	0	68	108
13	Kannur	12	62	1	14	1	178	155
14	Kasaragod	96	50	5	6	0	105	112
15	Railways	0	13	0	5	0	0	0
	Total	546	1816	101	347	6	2679	1109

Source: State Crime Records Bureau, Thiruvananthapuram

14.279 The Details of Crime against women (IPC) towards total IPC crimes during the last five years is given in the table No.14.69

Table No 14.69
Proportion of Crime against Women (IPC) towards total IPC crimes



Sl. No	Year	Total IPC Crimes	Crime Against women (IPC cases)	Percentage to total IPC crimes
1	2006	18,78,293	1,54,158	8.2
2	2007	19,89,673	1,74,921	8.8
3	2008	20'93,379	1,86,617	8.9
4	2009	21,21,345	2,03,804	9.2
5	2010	22,24,831	2,13,585	9.6

Source: Crime in India, 2010

Crime Rate

14.280 The rate of crime has increased marginally from 17.4 during the year 2009 to 18.0 during 2010. Tripura reported the highest rate of crime against women at 46.5 during 2010. The crime wise details of reported crimes during 2006 to 2010 along with percentage variation are given in the table No. The crime against women has increased by 4.8% over 2009 and by 29.6% over 2006. The IPC component of crimes against women has accounted for 96% of total crimes and the rest 4% were SLL crimes against women. The proportion of IPC crimes committed against women towards total IPC crimes has increased continually during last 5 years from 8.2% in 2006 to 9.6% during 2010. Table No. 14.57 shows crime wise incidents of crime against women during 2006-10 and percentage variation in 2010 over 2009.

Table No14.70
Crime wise Incidents of Crime Against Women during 2006-10 and Percentage variation in 2010 over 2009

Sl. No	Crime Head	2006	2007	2008	2009	2010	Percentage variation in 2010 over 2009
1.	Rape (Sec 376 IPC)	19,348	20,737	21,467	21,397	22,172	3.6
2.	Kidnapping and Abduction(Sec 363 to 373 IPC)	17,414	20,416	22,939	25,741	29,795	15.7
3	Dowry Death(Sec 302/304 IPC)	7,618	8,093	8,172	8,383	8,391	0.1
4	Torture (Sec 498 A IPC)	63,128	75,930	81,344	89,546	94,041	5.0
5.	Molestation(Sec 354 IPC)	36,617	38,734	40,413	38,711	40,613	4.9
6.	Sexual Harassment(Sec 509 IPC)	9,966	10,950	12,214	11,009	9,961	-9.5
7.	Importation of Girls(Sec 366-B IPC)	67	61	67	48	36	-25.0
8	Sati Prevention Act ,1987	0	0	1	0	0	-
9.	Immoral Traffic Prevention Act 1956	4,541	3,568	2,659	2,474	2,499	1.0
10.	Indecent Representation of Women (Prohibition) Act 1986	1,562	1,200	1,025	845	895	5.9
11	Dowry Prohibition Act, 1961	4,504	5,623	5,555	5,650	5,182	-8.3
	Total	1,64,765	1,85,312	1,95,856	2,03,804	2,13,585	4.8

Source: Crime in India 2010

Women Health Care Centre - Seethalayam

14.281 Seethalyam is a gender based scheme launched in 2010-11 towards empowering women's mental, physical and social health. The objective of the project is to provide aid to suffering women in the society. The majority of women are facing physical and mental torture in domestic and social environment. More than treatment Seethalayam is committed to provide multi-dimensional supports from the Social and Family Welfare Departments, State Women's Commission, Home department etc.

14.282 Two lady Medical Officers, one lady counselor, one pharmacist, one attender and one DTP Operator are there in the three centres of Seethalayam. The Seethalayam centre at Thiruvananthapuram has rendered service to 107 clients and conducted 6 public awareness programmes during the period under review. The Seethalayam centre at Govt.Homoeopathy hospital Kurichy, Kottayam has rendered service to 40 female clients, 6 male clients and conducted 3 public awareness programmes. The Seethalayam Centre at District Homoeo Hospital, Eranjickal, Kozhikode has rendered service to 330 female clients, 6 male clients and conducted 8 awareness programmes during the period.

Kudumbasree

14.283 Kudumbasree which means prosperity of the family, is the name of women oriented, community based, State Poverty Eradication Mission of Government of Kerala. The mission aims at the empowerment of women, through self help group formation and encouraging their entrepreneurial or other wide range of activities and to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women involved development initiatives. The eco-

conomic marginalization of women in the development process has drawn considerable attention during recent years. While the female work participation rate in India increased from 19.7 % between 1981 and 1991, in Kerala the ratio declined from 16.6% to 15.9% during the same period. The incidence of unemployment among females in the State is higher than that among males by 5 times in rural areas and 3 times in urban areas. Unemployment in Kerala is severe and is estimated to be 3 times larger than of India.

National Employment Services

14.284 As a part of Gender Budgeting, the National Employment Services (Kerala) has introduced a new scheme 'SARANYA', a self employment scheme for registered Widows/Deserted/Legally Divorced/Unwedded mothers/Unmarried women above 30 years was approved by the government. An amount of ₹ 80.00 lakh was estimated for the schemes for 2010-11 which was fully utilized for 197 beneficiaries by using loan and subsidy. Interest free self employment loan subject to a maximum of ₹ 50000/-with a subsidy of 50% of loan amount is granted to eligible beneficiaries under this scheme. During 2011-12 an amount of ₹ 79.07 lakh was spent on women development initiative under the scheme SARANYA.

Social Welfare Department

14.285 Besides being the nodal agency for implementing the provisions of Domestic Violence Act, 2005, including widespread gender awareness programmes, several programmes for women have been implemented by Social Welfare Department, and they are enlisted below.

- Media Campaign for Gender Sensitization in Domestic Violence Act and other Social Legislations through print, audio and visual media
- Imparted training to all stakeholders including Police Officers and Judicial Officers and capacity building programmes to Protection officers
- Twenty three institutions including 15 governmental institutions are recognized as Shelter Homes. The service of Legal Counselors and Clinical psychologists are provided through these Homes and 60 service providing centres functioning
- Launched a Web Portal – Kerala Women-exclusively for women Flagship programme of Finishing School for women – the women who possess degree or diploma, but lack the soft skills to secure a job are given training. In addition to this, job oriented training is given through STED to enable the women inmates to make productive use of their time and income.
- Innovative schemes giving more emphasis to awareness creation regarding HIV/AIDS and rehabilitation of HIV positive women, physically handicapped persons, Women prisoners, Women headed families and Widows who face discrimination are being implemented
- For HIV affected, the need for nutrition support is very high. A new scheme "Nutrition Supplement for HIV affected Women & Children, is implemented to improve the health status of HIV infected individuals and also helps retard the progress of the disease. 2800 women and children have registered in Anti-Retro Viral Therapy(ART) clinics and link ART clinics run by Kerala Aids Control Society are being provided nutritional supplement.
- Financial assistance was given to the children of prisoners who became semi orphans following the imprisonment of the parents. An amount of Rs 500/- per month is given to the children as an assistance for their education, transportation, clothing, food etc and continued upto graduation. The money is credited into the joint account of the child and the care taker.
- "Mangalya" is a scheme implemented by the Department for the widows below 50 years of age by providing a financial assistance of Rs 25000/- to those who propose to remarry. The beneficiaries are selected with the help of local bodies and 172 widows have been selected for assistance under the scheme during 2010-11
- The Scheme is to provide financial assistance of Rs 1000 for the marriage of physically handicapped girls and daughters of physically challenged couple hailing from financially poor families whose family annual income is below Rs 36000. During 2009-10 340 girls and 2010-11 96 girls benefitted by this

scheme.

Institutional Services for Women

- Mahila Mandirams :- There are 12 mahila mandirams functioning in the State. Widows, deserted, divorced and destitute women above 13 years are admitted in the institutions. Children with their mothers are allowed to stay in the institutions upto the age of 6 years. Women will also be admitted in the institution on the direction of District Probation Officer, Police Officials, and Courts.
- Rescue Homes: - Rescue Homes are maintained to provide care and protection to women who are guilty of immoral trafficking and women prone to danger. They provide rehabilitation facilities to bring them back to mainstream. Rescue Home is functioning at Thavanoor in Malappuram
- After Care Homes: - After Care Homes are for women released from institutions such as Children's Home, Poor Homes, Rescue Homes and Orphanages. Women between the age of 18 to 21 are admitted.
- Short Stay Home: - This home is for the temporary shelter and rehabilitation of women who have no social support system due to broken families, mental strains, social ostracism, exploitation or moral danger. The woman can be admitted voluntarily and can continue their education or engage in vocational training. They shall be released to their relatives or transferred to other institution if a longer stay is needed. There is one short stay home in Kozhikode.
- One day home :- This institution is for Women who come from other places to cities such as Thiruvananthapuram, Kochi and Kozhikode for various purposes such as writing tests, interviews or attending meetings can stay at the one day home for a short period. The rent for a day is Rs 50/- inclusive of food


Gender Responsive Budget in Kerala

14.286 State has initiated the gender budgeting process at the local government level as far back in 1998 and mandated the local bodies to allocate at least 10 % of the plan funds devolved by the State specifically for women (Women Component Plan). Over the years, this process helped the local governments to understand the specific issues of women through studies on status of women and then reflect some of these needs in the planning process. By and large, the mandatory allocation for women addressed the economic empowerment of women through Self Help Groups (SHGs) and through income generation programmes under the poverty eradication mission for Kerala Government – the Kudumbasree. 15-20 % of Local Governments (LGs) has undertaken, studies on the status of women (Jaagratha samithis), specific health and sanitation problems, focus on skill development etc.

14.287 During the Eleventh Five Year Plan the State has taken certain initiatives in terms of women targeted schemes (gender responsive) through Flagship programmes in the 11th plan. These are the (1) gender awareness programmes including the implementation of protection of women from domestic violence act (2) and flagship programme on finishing schools for women (to enhance employability of women through skill training).

14.288 In the Budget 2010-11, gender audit of only the above two programmes were made, and thereby more funds were allocated. The total outlay earmarked for women accounted for only 5.5% of the total State Budget outlay in 2008-09, which increased to 8.5% in 2010-11. State wise Budget allocation for schmes solely for the benefit of women (100%) is detailed in the Table No. 14.71

Table No.14.71
State Budget allocation for Schemes solely for the benefit of women (100%)



Year	Budget Allocation (Rs Crore)	% of total allocation
2008-09	318.69	5.5
2009-10	367.69	5.6
2010-11	620.97	8.5

Source: Budget Speech 2010

FOOD SECURITY

Public Distribution System (P D S)

14.289 Public Distribution System is very relevant for the State, where there is more than 75% deficit in food grain production. Only 15% of the food grains required is produced here and the rest is met from other States like Tamil Nadu, Andhra Pradesh, Madhya Pradesh, Bihar, Gujarat etc. The Public Distribution System came into existence in the State from 1-7-1966 with the implementation of Kerala Rationing Order, 1966. The coverage of ration population is nearly hundred percent.

14.290 The prime objective of the Civil supplies Department is to run the Public distribution System in an effective manner and to ensure that rationed articles are made available to consumers at subsidized prices fixed by the Government. The department is also responsible for ensuring availability of essential commodities in the market at reasonable prices as well as to prevent unfair trade practices like hoarding, undue profiteering and black-marketing

Box. 14.8

Fair shops in Kerala

The Central Norm of one Fair price shop for 2,000 population has already been achieved in Kerala and normally no card holders here need travel more than 2 Kilometer to reach his fair price shop even in the remotest area. However, new fair price shops are being opened mostly in tribal and hilly areas as and when found necessary reviewing the needs of the people of the locality and giving preference to Co-operative sector/women/unemployed rural youth/SC/ST. (Source: Department of Civil Supplies)

14.291 The Civil Supplies Department has to administer a PDS that caters to the needs of 76,28,656 ration cardholders (as on August 2011) by making available rationed articles at subsidized price through a network of 332 Authorized Wholesale Dealers, 286 Kerosene Wholesale Distributors and 14,265 Authorized Retail Dealers. Table 14.72 shows the Public Distribution Profile of Kerala from 2006-07 to 2010-11.

Salient features

14.292 The Targeted Public Distribution system (TPDS) in the State has been implemented with effect from 01.06.1997 as decided by the Govt. of India. Accordingly families under APL and BPL categories have been identified, distinctive ration cards under each category have been issued and food grains distributed to the families under each category at different prices.

14.293 As per the latest figures, out of the 76,28,656 cardholders in the State, 55,71,568 families are APL, 14,61,988 families are BPL and 5,95,100 families are AAY scheme. Food grains are allotted by the Government of India for distribution to AAY cardholders @ 35 Kilograms and for BPL cardholders @ 25 Kilograms per month. During the year 2011 upto August, 1,11,410 MT of wheat and 8,29,682

MT of rice has been distributed through Public Distribution System in Kerala. Month wise distribution of rice and wheat in metric tonnes under PDS from 2006 to 2011(up to August) is given in Appendix 14.47. Food grain distribution through ration shops from April 2010 to March 2011 is given in Appendix 14.48. District wise distribution of rice and wheat to BPL and APL families under PDS during 2011 is given in Appendix 14.49. Retail prices of commodities issued through ration shops during 2011 are shown in Table 14.73

Table 14.72
Public Distribution system in Kerala – Profile 2006-07 to 2010-11

Sl. No	Items	Unit	2006-07	2007-08	2008-09	2009-10	2010-11
1	No. of Ration Cards and Permits	No.	6986017	7025638	7034886	6835945	7340488
	a) Ration cards for families as on 1st April						
	b) Ration permits for institution as on 1st April	„	14101	13330	10952	8709	7603
2	No. of FCI Sub Depots as on 1st April	„	20	20	22	22	22
3	No. of Wholesale shops as on 1st April	„	34	36	35	25	36
	a) Co-operatives						
	b) Supply co	„				10	10
	c) Others	„	302	302	301	300	288
	d) Total Wholesale shops	„	336	338	336	335	334
4	No. of Retail shops as on 1st April	„	509	472	425	423	419
	a) Co-operatives						
	b) Others	„	13702	13776	13819	13816	13833
	c) Total Retail shops	„	14211	14248	14244	14239	14252
5	Sugar (Allotted)	MT	56050	57236	49236	49338	49362
6	Bale oil (Allotted)	MT					
7	Kerosene (Allotted)	KL	277966	277988	277968	277944	225096

Source: Directorate of Civil Supplies

Table 14.73
Retail Price of Commodities issued through Ration Shops during December 2011

Sl. No.	Items	Price Rs./Kg.
1	RICE	
	APL Card holders	8.90/2.00
	BPL Card holders	1.00
2	AAY Card holders	1.00
3	Annapurna Scheme	Free of cost



Sl. No.	Items	Price Rs./Kg.
4	WHEAT	
	APL Card holders	6.70/2.00
	BPL Card holders	1.00
5	SUGAR BPL Card holders	13.50
6	KEROSENE/Litre	14.50 to 15.00

Source: Directorate of Civil Supplies 2011

Scheme for Issue of food grains at ₹.2/-per Kg

14.294 During 5/09, State Government have launched a new scheme for issue of food grains @ Rs. 2/Kg. to all BPL/AAY card holders and to SC/ST, Fishermen, Ashraya families holding APL cards. During 6/10, the scheme was further extended by including APL cardholders under unorganised sector also. In 25th January, 2011 the Govt. of Kerala approved the scheme for providing food grains (Rice & Wheat) @ Rs. 2/Kg. to all cardholders subject to certain conditions. As per the revised scheme all ration card holders except the following families are entitled to the benefit of the scheme Rs. 2 per Kg.

1. Those families having more than 2.5 acres of land.
2. Those having more than Rs. 25,000/- monthly income.
3. Those having house of more than 2,500 sqft area.

Scheme for Issue of Rice @ ₹.1/- to BPL/AAY Families

14.295 The scheme of issuing Rice @ Re.1/-per Kg. has been implementing in the State since 1st September 2011. As per this scheme all AAY cardholders will get 35 Kg. of Rice per month @ Re.1/- per Kg and all BPL card holders other than AAY beneficiaries will get 25 Kg. of Rice per month @ Re.1/- per Kg. The inmates of Government approved orphanages will also get Rice @ Re.1/- per Kg. Subsidy amount required for meeting the expenditure under these scheme is furnished below in Table 14.74

Table 14.74
Subsidy amount required for implementing the scheme 'distribution of food grains @ ₹.1/- & ₹. 2/-



Item	No.of Beneficiaries In lakh	Quantity Allotted in MT (per month)	Rate of subsidy per MT(Rs)	Subsidy needed per month (3 X 4) (Rs. Lakh)
(1)	(2)	(3)	(4)	(5)
BPL-Rice@Re.1/-	14.62	36,008	5200	1872.42
BPL-Wheat@ Rs.2/-	14.62	9438	2700	254.83
AAY- Rice @ Re.1/-	5.96	20,855	2000	417.10
APL Rice (Subsidy) @ Rs.2/-	42.8	38,416	6900	2650.70
APL Wheat (Subsidy) @ Rs.2/-	42.8	9937	4700	467.04
TOTAL				5662.09
Annual Requirement				679,45.02

Source: Directorate Civil Supplies

National Food Security Act

14.296 The Government of India has decided to implement National Food Security Act in the country to ensure food security for all citizens. The National Food Security Bill proposes to classify people as Priority households and General households. The Central Government may, from time to time prescribe the guidelines for identification of Priority households, General households and exclusive criteria for the purpose of entitlement. Every person belonging to Priority households shall be entitled to receive 7 Kg. of food grains per person per month and General householders entitled to not less than 3 Kg. of food grains per person per month at subsidised prices. The entitlement of priority category and general category shall extend upto 75% of rural population and 50% of urban population

Antyodaya Anna Yojana Scheme (AAY)

14.297 This scheme for distributing 35 Kgs of rice to the poorest of the poor families under BPL per month, is being implemented since 25.02.2001. The number of beneficiaries under the scheme was initially fixed by the Government of India as 2,38,200 (15.33% BPL families). As part of tribal welfare measures, all the eligible tribal families have been included under the scheme as per G.O. (Rt) No.2853/2001/LSGD dated 13.09.2001. As decided by the Govt. of India during 2003 the number of beneficiaries under the Scheme has been enhanced to 3,57,400. As part of further expansion of the scheme, the Government of India has enhanced the target to 5,95,800 (1,14,400 during 2nd phase expansion and 1,24,000 during 3rd phase expansion). On completion of the 2nd and 3d phase of expansion the Government of India is allotting 20,855 MTs of rice per month at the rate of Rs. 3/- per Kg. The State Government is meeting the expenses towards transportation and handling charges. The expenditure on this account comes to around ₹12 crore per year.

Annapoorna Scheme

14.298 The scheme initiated since February 2001 is meant for distributing 10 Kg. of rice per month free of cost to the destitute who are of and above the age of 65 years. The Government of India has fixed the target as 44,980 individuals, being 20% of persons who are eligible for national old age pension but not getting the pension. From 2002-03 onwards the scheme has been transferred to the State. For implementing the scheme, an amount of Rs.334 lakh is required, out of which Rs.280 lakh is central Government share and Rs. 54 lakh State Government Share. Table 14.75 shows District wise distribution of food grains under AAY & ANP schemes for the year 2010-11. Monthly distribution of food grains under AAY & ANP Schemes is given in Appendix 14.50

Table 14.75

District wise Distribution of Food Grains under AAY and ANP Schemes 2010-11

Sl.No	Name of District	RICE (in Mt)							
		AAY				ANP			
		Allotment	Lifting	Off-take	% of off-take against allotment	Allotment	Lifting	Off-take	% of off-take against allotment
1	TVPM	27540	27540	28034	102	380	380	404	106
2	Kollam	21565	21565	22443	104	236	236	202	85
3	PTA	10843	10843	11426	105	259	259	297	115
4	Alappuzha	19347	19347	18746	97	126	126	140	111
5	Kottayam	14958	14958	15261	102	207	207	218	106
6	Idukki	13916	13916	13326	96	125	125	136	109
7	Ernakulam	16896	16896	17249	102	338	338	317	94

Sl.No	Name of District	RICE (in Mt)							
		AAY				ANP			
		Allotment	Lifting	Off-take	% of off-take against allotment	Allotment	Lifting	Off-take	% of off-take against allotment
8	Thrissur	24274	24274	24849	102	156	156	150	96
9	Palakkad	20626	20626	20529	100	270	270	308	114
10	Malappuram	23387	23387	23410	100	390	390	307	79
11	Kozhikode	17281	17281	18094	105	289	289	251	87
12	Wayanad	15675	15675	16321	104	279	279	286	102
13	Kannur	15467	15467	15684	101	254	254	276	109
14	Kasaragod	8485	8485	8954	106	291	291	290	100
	TOTAL	250260	250260	254327	102	3600	3600	3581	99

Source: Directorate of Civil Supplies 2011

14.299 At present then number of Annapoorna card holders is only 33709. The main problem of the implimenting the scheme is finding up of beneficiaries. In Kerala almost all the people are covered under any of the pension scheme. No one will forgo pension for 10Kg. of rice per month. Eligibility criteria for indentifiing Annapoorna beneficiaries at to be relased so us to included more people in this scheme.

Issue of ration cards to families without house number

14.300 With the objective of bringing all the families under TPDS and to ensure food security, it has been decided to issue ration cards to all families residing without house number on the strength of residential certificates issued by the member concerned of local bodies. Issue of renewed ration cards affixing photo of head of family with laminated cover pages and barcode was completed by 31-3-2010. Thereafter, applications for new ration cards have been accepted. Facility for submission of online application for ration card also started with effect from 2-9-10.

Central Allotment of Sugar and Kerosen

14.301 Central allotment of sugar was restricted to BPL card holders alone from February 2001 onwards. During the year 2011-12 the allotment of sugar to Kerala was 20,567.50 MT (up to August 2011). In the case of Kerosene the central allocation to the State is reducing year by year. During the year 2010-11 the allotment of Kerosene to Kerala was 2,25,096 KL (up to August 2011). Monthly distribution of Sugar and Kerosene from 2006-07 to 2010-11 is given in Appendix 14.51

Fig.14.13

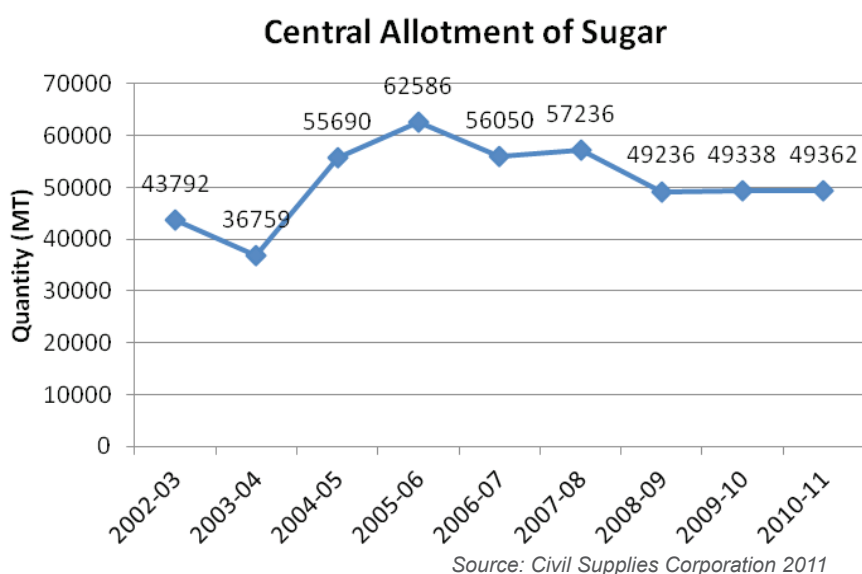
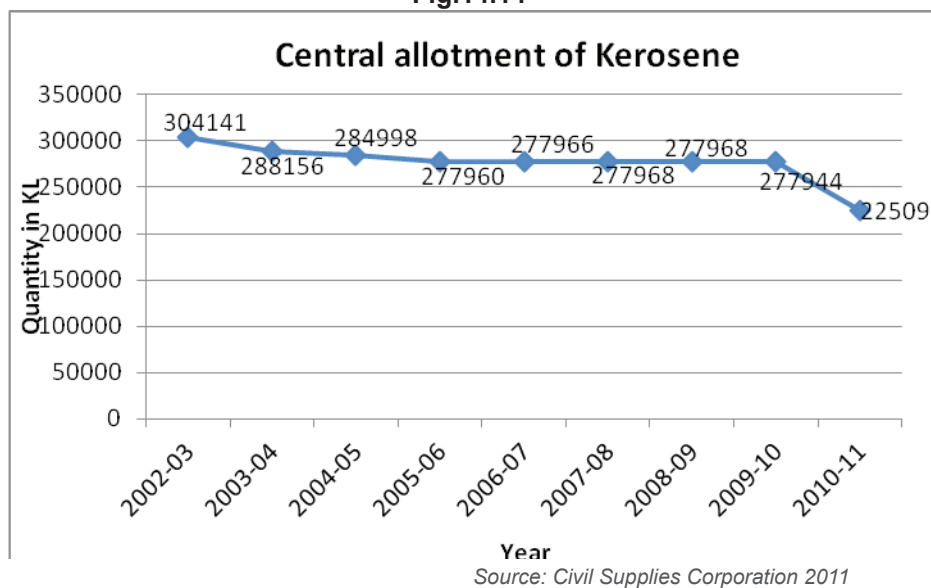


Fig.14.14



Kerala State Civil Supplies Corporation

14.302 The Kerala State Civil Supplies Corporation (SupplyCo) was set up in the state in 1974 with a mission of “food security for Kerala” and acts as a second line of PDS in the State by distributing essential commodities like rice, sugar, pulses and spices at reduced prices through a network of 3063 outlets spread all over the State. Prices of essential items distributed by SupplyCo, on an average, is 30% to 60% less than open market prices. The intervention of SupplyCo in the market in respect of essential commodities is of immense relief to the people of the State. The number of customers visiting the SupplyCo outlets, which was 52 lakh in 2006 has gone up to above one crore per month during

2009-10. As per the SupplyCo report, the number of outlets has increased from 2997 in 2009-10 to 3049 in 2010-11 (See Table 14.76)

Table 14.76
Details of Outlets under the SUPPLYCO from 2006-07 to 2010-11

Sl.No	Outlets	2006-07	2007-08	2008-09	2009-2010	2010-2011
1	Maveli Stores	874	865	847	858	889
2	Super Markets	236	262	313	335	347
3	People's Bazar		2	10	13	13
4	Medical Stores	53	72	90	92	92
5	Petrol Bunks	11	11	12	13	13
6	LPG Outlets	3	3	3	3	3
7	ARD Sabari Stores	1636	1659	1672	1672	1672
8	Mobile Maveli Stores			8	8	17
9	Premium Stores			0	1	1
10	Hyper Markets			0	1	1
11	Apana Bazar			0	1	1
Total		2813	2874	2955	2997	3049

Source: Directorate of Civil Supplies 2011

Box 14.9 **Electronic Purchase For SupplyCo**

From the year 2007-08, the Corporation has been implementing a system of e-purchase based on transportation model of linear programming. The system ensures total transparency, fairness and the least cost for purchases. Under the system there is no need for physical submission of tender by the suppliers. Any person or firm or company interested in making supply to the Corporation can access the web site from any corner of the world, fill in the online tender which prevents any physical contact with the staff of the Corporation. In order to prevent the binami persons applying, digital signatures are insisted upon along with the bank details.

The Earnest Money Deposit and Security Deposit can also be made online. The selection of suppliers is made automatically by the computer software which leaves no scope for any arbitrariness in deciding the supply source. The receipt of goods is also entered in the computer and posted to Head Office online by all depots. This prevents any delay on the part of depots at the delivery points.

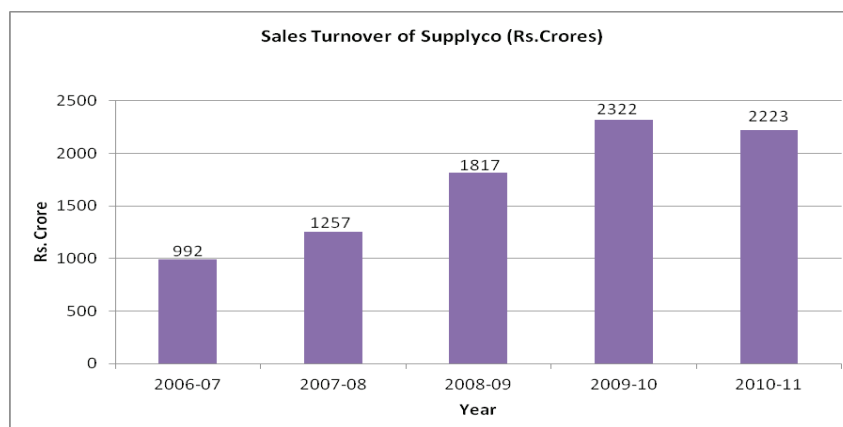
The payment to suppliers is also made through RTGS/NEFT directly into the bank accounts. Also there is an integrated scientific inventory management system with e-purchases to ensure optimum level of stocks at all times.

The impact of the reforms is obvious from the four fold increase in turnover and the Corporation is earning profit for the first time in its history. All the depots have been converted into profit centres.

Source: Directorate of Civil Supplies, 2011

14.303 The sales turnover of the Corporation during 2010-11 was Rs. 2223 crore. It was Rs. 2322 crore in the year ago period. The level of turnover from 2006 -07 to 2010-11 is shown in figure 14.15

Fig.14.15



Source: SupplyCO

14.304 Table 14.77 reveals the profit and loss account of the Corporation from 2006-07 to 2010-11. While the income accrued from various sources increased from Rs 1,022.91 crores in 2006-07 to Rs 2,264.16 crores in 2010-11, the expenditure also increased from Rs 1,041.35 crores to Rs. 2,256.03 crores. The Corporation earned a profit of Rs.18.25 crore during 2007-08 and it continued in the financial year 2008-09 also by accruing a profit around Rs 22.62 crore. Corporation earned a profit of Rs 17.29 crore in the year 2009-10, and Rs 8.13 crore in the year 2010-11

Table 14.77

Profit & Loss account of SupplyCo during the year 2006-07 to 2010-11 (in Rs. Crores)

	Name of District	2006-07	2007-08	2008-09	2009-10	2010-11 (Prov)
Income						
	Sales/Gov.Grant	1,001.60	1,241.36	1,855.31	2,322.09	2222.90
	Other Income	8.46	11.01	27.41	42.62	31.48
	Increase in Stock in Trade	12.85	24.95	24.42	46.17	9.78
	Total	1,022.91	1,277.32	1,907.14	2410.88	2264.16
Expenditure						
	Material consumed	143.26	207.71	324.41	564.64	551.09
	Purchase of Trading goods	786.47	908.51	1352.96	1585.06	1455.19
	Manufacturing and other Expenses	106.86	135.88	190.35	226.18	229.45
	Interest and Bank charges	2.15	3.55	13.35	14.26	16.62
	Depreciation	2.61	3.42	3.45	3.45	3.68
	Total	1,041.35	1,259.07	1,884.52	2,393.58	2,256.03
Profit/(Loss)		(18.44)	18.25	22.62	17.29	8.13

Source: Directorate of Civil Supplies 2011

Box No. 14.10**Achievements of SupplyCo during 2010-11**

- Extended annual benefits of Rs.375 crores to the consumers of the State.
- Sales turnover is Rs. 2223 crores.
- SupplyCo holds more than 1 crore potential customers.
- For extending the price benefit to more people, 52 outlets including 9 mobile maveli stores were opened.
- Introduced Web based e-paddy procurement of SupplyCo by which the Payments are made directly to farmers Bank Accounts, with no scope for any middlemen.
- Lowest purchase cost in the country is ensured through efficient e-purchase system.
- The State is included one among in the list of States where the consumer price index is the lowest.
- Modernized all outlets with computer, electronic weighing scales, etc
- Ensured an amount of Rs 150 crores to the Exchequer as various taxes.
- Introduced a scientific inventory, financial and purchase management system and segmental accounting.
- Outlets made customer friendly by introducing a system of returning stocks purchased if a customer is not satisfied with the quality.
- Ensured availability of all items at the optimum requirement through better indenting and inventory management by fixing economic order quantity, reorder level etc.
- Converted supermarkets with sales above Rs. 25 lakhs per month to People's Bazaar to enable the customers to fetch their life essentials under one roof with modern facilities.
- Hypermarkets with ultra modern facilities are developed at Ernakulam, Thiruvananthapuram and Kottayam


Source: Directorate of Civil Supplies, 2011

Mid-Day Meal Programme

14.305 The Mid-day Meal Programme, aimed at providing nutritional support to primary school going children and to give boost to universalisation of primary education by increasing enrolment, retention and attendance was introduced in 1995 by the Ministry of Human Resource Development. The centrally sponsored scheme originally covered the children of primary classes, I to V in Government/ Local bodies/Government aided schools. The scheme was further extended to the children studying the Education Guarantee Scheme and Alternative Innovative Education centre's also in October 2002. During 2008-09 Government of India has extended the scheme to UP section (Std VI to VIII). The Mid Day Meal Scheme is being implemented in the state with the financial support of State Government in addition to the Central assistance. The Government of India provides 100 grams of rice to primary children and 150 grams of rice to upper primary students per day. Government of India provides cooking cost also @ Rs.1.58 for primary and Rs.2.10 for upper primary students per day.

14.306 The supply of commodities to schools for Noon-Meal scheme in Kerala is entrusted to SupplyCo. The required quantity of rice has been taken from FCI and the pulses from their own stock. The cost of food grains is met by Education Department. During 2010-11 the Corporation supplied 4,86,669 Qtls of rice and 1,19,354 Qtls of pulses to 12198 schools and about Rs. 27.79 lakh children got the benefit of the scheme. Details of mid-day Meal Programme in the state during the last five years are given in the Table 14.78

Table 14.78
Mid-Day Meal Programme 2006-07 to 2010-11



Sl. no	Year	No. of Schools	Children benefited	Supply of food grains (in Qtl)		
				Rice	Special Rice	Pulses
1	2006-07	11480	2682644	227994.00	128523.97	110285.40
2	2007-08	11480	2682644	235546.20	208916.12	117107.78
3	2008-09	12457	3087558	272394.36	234095.77	135942.26
4	2009-10	12198	2902204	278531.67	289995.71	135421.76
5	2010-11	12198	2779118	486668.85	141675.31	119354.44

Source: Directorate of Civil Supplies 2011

Consumer Welfare Fund

14.307 As per G.O (P) no. 9/07/FCS&CA dated 07/03/2007 the State Government constituted a State Consumer Welfare Fund similar to the Central Consumer Welfare Fund created as per the Consumer Fund Rule 1992. The State Consumer Welfare Fund has taken voluntary efforts for promoting consumer movement and strengthening the awareness activities through financial support, particularly in rural backward areas.

14.308 The major percentage of population is not aware of the Consumer Protection Act and Consumer rights. But the awareness campaign launched by the Government through electronic and print media has been effective especially in rural areas. With a view to create awareness among the consumers, it is decided to produce documentary films of short duration to telecast in various visual medias, through the Information & Public Relation Department.

Housing

14.309 Housing as a shelter, is one of the basic needs of mankind. Housing is a significant component of the local, regional and national economy. Investment in housing is necessary as it serves to fulfil several national policy objectives. It has the potential of becoming an engine of economic growth and good housing ensures healthy life and safety to all people and helps in economic progress.

14.310 The state government is providing support through its various programmes to fill the gap between demand and supply of houses with special focus on weaker sections of the society. Kerala has been a pioneer in the housing sector with the historic one lakh housing programme launched in 1972. This was followed by the programmes such as Single-family Affordable Solar Housing (SASH), Maithri, Kairali, Thanal, Suraksha etc which became support and shelter for poor.

Demand for Housing


14.311 The housing situation in Kerala is far better than in the rest of the country, but growing population in state demands more housing facilities in future. As per the Provisional census report 2011 population density of our state is 859 per square kilometer, three times the national average. Kerala is one of the densest states in the country and it recorded a decadal population growth of +4.86. As per census 2011 the population of Kerala is 3,33,87,677, the rural and urban population split up being 1,74,55,506 and 1,59,32,171, respectively. In other words, the rural population constitutes 52.28%, and urban 47.72% of the entire population. The decadal percentage of urban population has increased from 29.96% in 2001 to 47.72% in 2011. This shows the high rate of urbanization taking place in Kerala which is the third among the States in India having the highest share of urban population. Housing situation in our state has become a very important issue to be solved in future. The state's remarkable

achievement in the sphere of social sector and human development are well reflected in the general housing situation of its mainstream society. But the housing problem of very poor household remains unsolved. Considering the present trend in increase in population and housing, the population in 2011 is projected to be around 3.38 crore and number of households 83.42 lakh. It is also estimated that housing need for the additional requirement for new population during the 12th plan period is as 6.5 lakh. In addition to this there is a need for reconstruction of 5.5 lakh units of dilapidated houses. The state has to undertake a task of completing 12 lakh Housing units, of which around sixty percent are the needs of the economically weaker sections of the society

Government Agencies in Housing Sector

14.312 Several agencies which are implementing housing schemes in the State include Kerala State Housing Board, Kerala State Co-operative Housing Federation, Kerala State Development Corporation for SC/ST, SC/ST Development Department, Rural Development Department including Kudumbashree which implements 'Ashraya' housing scheme for the destitute etc. Non-governmental agencies such as COSTFORD and Habitat Technology Group, Co-operative Societies and Corporations such as Kerala State Co-operative Housing Federation, Kerala Police Housing and Construction Corporation etc. have also helped in constructing houses. In the recent government effort to rebuild damaged houses for those who have been affected by Tsunami along the coast, several NGOs also have contributed significantly. These agencies / departments have provided assistance to construct 5.32 lakh houses during the period from 2007-08 to 2011-12 upto 30.09.2011. Year-wise details are given in Table 14.79

Table 14.79
Houses constructed by various agencies 2007-2011



Year	Houses constructed
2007-08	130600
2008-09	140007
2009-10	121788
2010-11	92334
2011-12(up to 30.09.2011)	47321
TOTAL	532050

Source: Technical cell, Housing Department

Kerala State Nirmithi Kendra

14.313 Kerala State Nirmithi Kendra (KESNIK) was established in 1989 to actively engage in the field of housing and habitat development through the propagation of Cost Effective and Environment Friendly (CEEFF) technology. The objectives of Kerala State Nirmithi Kendra are transfer of technology from lab to land, dissemination of CEEFF technologies, training in alternative housing and building material technologies, implementing/demonstrating CEEFF technologies by undertaking construction and consultancy projects. 'Kalavara' a building material fair price shop launched during 2007-08 is a novel venture in the field of marketing building materials to curb the ever increasing price of building materials in the State.

14.314 Schemes like Kalavara, CEEFF production units and testing labs provide employment to labourer in the local level. During 2010-11, 50 Artisan training programmes were conducted through 14 centres of KESNIK benefiting 1950 beneficiaries. 658 women were benefited by artisan training in various trades like masonry, horticulture, building material production, painting, carpentry, plumbing, home art and terracotta. Government has introduced 15% subsidy scheme to BPL beneficiaries and materials were distributed through 3 Kalavaras at Trivandrum, Ernakulam and Kozhikode. Women


production centre for building materials was completed and made operational at RNK Vattiyoorkavu.

14.315 Laurie Baker International School of Habitat Studies (LaBISHaS) was established on 09.09.2009 as a research and academic initiative renaming the Laurie Baker Nirmithi Research Institute (LBNTRI). The objectives of LaBISHaS include research based academic courses, training programmes, exchange of habitat culture and Post Graduate course in Habitat Technology. During 2010-11 LaBISHaS organised three training programmes in Cost Effective And Environment Friendly Technologies in the construction field to students of various Engineering colleges. A two day technical training for the technical staff of District Nirmithi Kendra & Kerala State Nirmithi Kendra was also organised

Kerala Police Housing and Construction Corporation (KPHCC)

14.316 The Kerala Police Housing & Construction Corporation Ltd was established in 1990 with the objective of taking up construction and maintenance of houses and offices for the Departments of Police, Fire & Rescue Services, Prisons, Vigilance and Anti-Corruption Bureau using government funds, concerned department funds and raising loans from financial institutions. For the Police Department, major projects that are presently being undertaken by the Corporation utilizing state funds are Police Headquarters Complex at Thiruvananthapuram, Women Police Cells, Community Police Resources Centres, repairs and maintenance of existing police office buildings and police quarters, Police Complex at Kochi etc. The details of projects completed upto 31.03.2011 are furnished in the following Table 14.80

Table 14.80
Projects completed by the KPHCC during 2010-11




Sl. No	Projects	Completed
1	Electronic Networking/computerization	2
2	Lower Subordinate Quarters	55
3	Upper Subordinate Quarters	31
4	Commissioner office and control room	1
5	Extension to Police Stations	5
6	Visitors Room	8
7	Works of other departments/PSUs	11
8	Kennels	6
9	Upgrading Dormitories at PTC/SBCID	2
10	Vanitha cell	2
11	District Police line	1
12	Prison Department Works	19
13	Police Aid Post/Out post	3
14	Safe house	1
15	Mess hall	1
16	Repair works	42
17	Coastal Security Police Station	5
18	Other Miscellaneous works	10

Source: KPHCC

14.317 The Corporation also undertakes works of other departments/ PSUs like Kerala Medical Services Corporation, Tourism department, Kerala Livestock Development Board, KMML etc. The amount of funds raised by the Kerala Police Housing & Construction Corporation for the last five years is given in the Table 14.81

Table 14.81
Funds raised by KPHCC
(Figures in Rs. lakh)



Year	State budget	
	Plan	Non Plan
2007-08	350.00	155.34
2008-09	450.00	160.00
2009-10	510.00	176.00
2010-11	600.00	193.60
2011-12 (Up to 30.09.11)	750.00	213.00

Source: KPHCC

Kerala State Housing Board

14.318 Kerala State Housing Board established in 1971 with a view to the objective of formulating and implementing various housing schemes and housing loan schemes has been acting as the nodal agency of Govt. of Kerala for implementing housing schemes, in particular for the Economically Weaker Sections (EWS). The Board also undertakes schemes such as government directed schemes, slum improvement schemes, construction works of other agencies, commercial cum office complexes etc. Major schemes undertaken by KSHB during 2010-11 and up to 30-09-2011 are given below.

a) Suraksha Housing Scheme

14.319 The Scheme is to give financial assistance for construction of houses to the economically weaker houseless sections of people in both urban and rural areas. A Government subsidy of Rs 25000/- per house is granted for constructing a house with the help of voluntary organisations or NGOs. The Board has constructed 279 houses during 2010-11 and 190 houses during 2011-12 (up to 30/09/2011). The voluntary organizations/NGOs shall give assistance to the beneficiary to build the structure upto roof level and the government subsidy shall be disbursed on completion of the roof. The financial pattern of the scheme is as follows:

Share of beneficiary	: Rs 25000/-
Share of voluntary organization	: Rs 50000/-
Government subsidy	: Rs 25000/-
Total	: Rs 100000/-

b) M.N. Lakshamveedu Punarnirmana Padhathi

14.320 The one lakh housing scheme was launched in 1972 and a substantial number of houses are in need of renovation/reconstruction. The scheme which has been renamed as MN Lakshamveedu Punarnirmana Padhathi on 19.09.08 was envisaged for the reconstruction of houses constructed under one lakh housing scheme of 1972-76 period. During 2010-11, 3134 houses were completed, for which an amount of Rs 1286.66 lakh was spent. The estimated cost of renovation of one house has been revised to Rs 1.25 lakh. The subsidy rates are also revised @ Rs 1.25 lakh, Rs 1 lakh and Rs 75,000/- to ST, SC and general category respectively, of which 50% of the subsidy is the government share.

14.321 The balance amount required for satisfactory completion of the houses shall be met by the Local Bodies / voluntary organizations/ philanthropic individuals/beneficiary. During 2011-12, upto 30-9-2011, the Board has renovated 479 units and an amount of Rs 3.76 crore has been spent for the scheme.

c) Innovative Housing Scheme

14.322 The scheme was envisaged in 2008-09 to provide residential flats in Government land to poor

urban workers who are forced to stay far away from their workplace. Housing would be in the nature of flats with necessary infrastructure and community facilities. A minimum of one third of the dwelling units constructed would be allotted to women headed families who are single, deserted, divorced or widowed. During 2010-11 board has constructed 24 flats at Kuttanelloor and 24 flats at Poojappura . An amount of Rs 400.00 lakh is allocated during 2011-12 for implementing the scheme at Kuttanel-lur (Thrissur) and Kozhikode near Medical college. The year-wise details of financial assistance from State Government are given below.

Table 14.82
Financial Assistance to KSHB from State Government
(Figures in Rs. lakh)



Year	Assistance from State Govt
2007-08	1858
2008-09	750
2009-10	1700
2010-11	1972

Source: KSHB

Kerala State Co-operative Housing Federation

14.323 Kerala State Co-operative Housing Federation Ltd., registered on 23.09.1970 is the apex body for financing the Primary Co-operative Housing Societies in the State. At present 206 Primary Housing Co-operative Societies are affiliated to the Federation. The main sources of funds to the Federation are share capital contribution from member societies and State government and borrowings from LIC, National Housing Bank and Housing and Urban Development Corporation. The main objective of the Federation is to provide financing facilities for the affiliated Primary Co-operative Housing Societies for the construction of houses.

14.324 The Federation has received Rs 2518.08 lakh as share capital contribution from government till 30.09.2011 leaving an outstanding balance of Rs 1696.62 lakh. The share capital contribution from the members of the Federation was Rs 2383.90 lakh as on 31.03.2011 and a contribution of Rs 70.30 lakh was received from the members as on 30.09.2011. The outstanding balance to the members as on date is Rs 2449.39 lakh. The details of borrowings from various sources of fund are given in Table 14.83

Table 14.83
Borrowings of Kerala State Co-operative Housing Federation
(Figures in Rs. lakh)



Source of Fund	O.B as on 3/2011	Receipt up to 09/2011	Repayment up to 9/2011	Balance as on 9/2011
LIC	21441.62	4000.00	1631.76	23809.86
HUDCO	NIL	NIL	NIL	NIL
Debenture	75.00	NIL	NIL	75.00
State Govt.	NIL	NIL	NIL	NIL
NHB	5133.68	NIL	473.26	4660.42
Canara Bank	8625.16	3000.00	515.12	11110.04
Federal Bank	3202.03	NIL	162.13	3039.90

Source: KSCHF

14.325 During 2010-11 up to 30-09-2011, an amount of Rs.149.13crore has been disbursed for constructing 6392 housing units among EWS, LIG, MIG sections and others. Of this, MIG is the largest beneficiary group (2974 units). Details are given in Appendix 14.52

Central Government Schemes on Housing

14.326 The government of India has targeted social housing as one of its primary focus areas and stressed the need special attention to the needs of the slum dwellers and housing for the weaker sections. Rural housing is one of the components of Bharath Nirman, launched in 2005-06 for building infrastructure and basic amenities in rural areas. Under Phase one of the rural housing component of Bharat Nirman 60 lakh houses were envisaged through the Indira Awas Yojana all over the country. In order to stimulate housing and urban development in the country, the government of India has come out with major policy initiatives like the National Urban Housing and Habitat Policy (NHHUP) 2007, Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), Affordable housing in partnership scheme, Indira Awaas Yojana (IAY) and the recently announced Rajiv Awas Yojana (RAY).

Indira Awaas Yojana (IAY)

14.327 IAY was launched as a sub-scheme of RLEGP and from April 1989, it became a sub-scheme of the Jawahar Rozgar Yojana (JRY). On January 1st, 1996, IAY was finally delinked from JRY and made an independent scheme. IAY is a cash subsidy based programme, under which assistance is provided to rural BPL families for constructing dwelling units on their own using their own design and technology. The present per unit assistance is Rs. 25,000 in plain areas and Rs. 27,500 in hilly and difficult areas. Funding under IAY is provided by the Centre and the State in the ratio of 75:25.

VAMBAY Housing Scheme

14.328 VAMBAY, a Centrally Sponsored Scheme, is implemented to ameliorate the housing problems of the urban slum dwellers. The objective of the scheme is primarily to provide shelter or upgrade the existing shelter for the BPL people in urban slums. The expenditure is shared as 50:50 ratio by the Central and State Government. The allocation per house under the scheme is Rs. 40,000/- for ordinary towns, where the population is below 1 million, of which 50% of the cost is from the Central Government. In the State of Kerala, the State Government and the concerned Urban Local Body equally contribute 50% of the cost

Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

14.329 JNNURM was launched by the government of India with the objective to give focused attention to integrated development of urban infrastructure and with the emphasis on urban poor and slum improvement. The focus of JNNURM is on holistic development of slum areas.

Housing Scheme under JNNURM

14.330 The JNNURM was launched by the Central Government in December 2005 with two sub-missions Basic Services for Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) under housing category. HUDCO has authorised to conduct the appraisal of schemes in Kerala under BSUP and IHSDP. Kudumbasree is the state nodal agency for the schemes.

Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)

14.331 Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), launched with a view to enable access of urban poor to long term institutional finance is an additional instrument for addressing the needs of the Economically Weaker Section (EWS) and low income group segment in the urban areas. The scheme seeks to provide interest subsidy to the EWS/LIG beneficiaries on availing loans from banks /housing finance companies to enhance affordability of these income segments.



Rajiv Awas Yojana (RAY)

14.332 The lessons of JNNURM have led to the announcement of the vision of a slum free India by encouraging states/Union territories to tackle the problem of slums in a definitive manner .It calls for a multi-pronged approach focusing on: Rajiv Awas Yojana which is a new scheme under JNNURM aiming “Slum Free Cities” in India. Each State has to prepare a Slum-Free City Plan of Action (SFCPoA). The preparatory phase of Rajiv Awas Yojana (RAY) that is preparing SFCPoA has been launched by Kerala Government and Kudumbashree Mission has been nominated as State Level Nodal Agency.

14.333 Government of India had given sanction to prepare Slum-Free City Plan of Action for 5 Corporations (Trivandrum, Kollam, Kochi, Trichur and Kozhikode) of Kerala. At present the main work in Kudumbashree under RAY is Preparation of Slum Free City Plan by conducting detailed MIS based socio-economic survey, GIS based geo-referenced mapping including total station survey

Financial Institutions

14.334 A large number of financial institutions have been providing assistance for house construction along with the government agencies in the State. The financial institutions in this respect are Nationalized Banks, HUDCO, HDFC, LIC Housing Finance Ltd, Sundaram Home Finance, GIC Housing Finance, HOUSEFED, Dewan Housing Finance, Canfin Homes, BOB Housing Finance, Kerala State Co-operative Bank, Kerala State Co-operative Agricultural and Rural Development Bank Ltd, and HSBC. Consequent to the growing competition among these agencies in bank deposit rate and lending rates, the rates of housing loans are also changing within short spells of time. However counter cyclical policies announced by the GOI and the Reserve Bank of India are likely to stabilize the effective interest rates on housing loans.

14.335 The interest rates of various financial institutions on housing loan as on 30-11-2011 are furnished in Appendix 14.53. Among the lending agencies, HUDCO gives loans for the EWS housing and LIG housing projects with low interest rate, i.e. 9% and 9.50% respectively. The interest rate of housing projects for widows, SC/STs, legally handicapped, single woman above 35 years of age and beneficiaries of natural calamity affected areas is the lowest, i.e. only 9 per cent

HUDCO

14.336 HUDCO has been extending financial assistance for housing and urban infrastructure schemes all over India. HUDCO Niwas Home Loans units extended loan assistance to individuals for housing. HUDCO also functioned as an appraisal agency for extending Central Govt. grant assistance in housing sector under BSUP, IHSDP, JNNURM, ILCS etc. HUDCO is one of the Central Nodal Agencies for ISHUP launched by Central Government and has signed MoU with SBT for implementation of the scheme in the State. Assistance was provided under HUDCO Niwas Home Loans to 124 applicants for construction or improvement of houses. There are 53 projects running in Kerala coming under the purview of IHSDP schemes. The IHSDP projects sanctioned during 2009-10 and 2010-11 are given in Table 14.84.

Table 14.84
IHSDP proposals sanctioned in Kerala
(Figures in Rs. lakh)

Year	No. of proposals from Local Bodies	Project cost ('Rs. lakh)	Grant form GOI (Rs. lakh)
2009-10	17	8059	5529
2010-11	Nil	Nil	Nil

Source: HUDCO

14.337 Under Integrated Low Cost Sanitation Scheme, subsidy was extended by Central Government to various Urban Local Bodies for individual sanitation schemes with Kerala Suchitwa Mission as Nodal Agency. The ILCS schemes sanctioned during the last two years are given in Table.14.85.

Table 14.85
ILCS proposals sanctioned in Kerala
(Figures in Rs. lakh)

Year	No. of proposals from ULBs	Project cost ('Rs. lakh)	Grant form GOI (Rs. lakh)
2009-10	6	667	500
2010-11	Nil	Nil	Nil

Source: HUDCO

LIC Housing Finance Limited

14.338 During the year ended March 2011, the Company sanctioned and disbursed loans totalling Rs 22603 crores, & Rs 19912 crores, registering a growth of 25% & 34% respectively over the previous year. Out of the total, Individual loan sanctions & disbursements were Rs 20227 crore & Rs 17512 crore, registering growth of 43 % & 41%. For the year ended March 2011, the Company's total income was Rs.4869 crores as against Rs.3469 crores during the same period last year, registering a growth of 40%. Net profit during this period was Rs.974.49 crores as compared to Rs.662.18 crores in the corresponding period last year, showing a growth of 47%. The total income included Rs.168.81cr as income from sale of investments. The Outstanding Mortgage Portfolio as on March 31, 2011 was Rs.51090 crores as against Rs.38081 crores on March 31, 2010, thus registering a growth of 34%.

14.339 LIC Housing Finance Ltd. is one of the largest housing finance companies in India, having one of the widest networks of 205 offices across the country and representative offices at Dubai and Kuwait. In Kerala, LIC Housing Finance Ltd. has five branches located at Kochi, Kottayam, Kozhikode, Thiruvananthapuram and Thrissur. The performance highlights of LIC Housing Finance Ltd. for the year 2010-11 is indicated in the Table 14.86

Table 14.86

LIC Housing Finance - Performance Highlights

(Figures in Rs. crores)

Items	Year ended March 2011	Year ended March 2010	Variation
Individual Loan Sanctions	20227	14151	Up by 43%
Individual Loan Disbursements	17512	12448	Up by 41%
Interest Income on Housing Loans	4470	3283	Up by 36%
Net Interest Income	1372	887	Up by 55%
Total Income including other income	4869	3469	Up by 40%
Net Interest Margins	3.08%	2.70%	
Profit before tax	1294.16	911.27	Up by 42%
Net Profit after Tax	974.49	662.18	Up by 47%
Dividend	175%	150%	
Gross NPA	242	263	
Gross NPA%	0.47%	0.69%	
Net NPA	15	46	
Net NPA%	0.03%	0.12%	
Outstanding Mortgage Portfolio	51090	38081	Up by 34%
EPS (Rs 2 paid-up)	20.53	14.69	

1 crore =10 million

Source: LIC Housing Finance Ltd