

**HOUSEHOLD PRIMARY SAMPLE SURVEY
OF SCHEDULED CASTES IN KERALA
(Detailed Individual Schemes)**



Education, Skill and Employment Catch-Up

Submitted to
Scheduled Castes Development Department
Government of Kerala

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*An Autonomous Institution of Government of Kerala
Thiruvananthapuram – 18*

**HOUSEHOLD PRIMARY SAMPLE SURVEY REPORT
OF SCHEDULED CASTES IN KERALA
(Individual Scheme)
[Report 9]**

MONITORING AND EVALUATION OF SCHEMES
IMPLEMENTED BY SCHEDULED CASTES DEVELOPMENT
DEPARTMENT DURING THE ELEVENTH AND TWELFTH PLAN
PERIOD [2007-2017]

Submitted to
**Scheduled Castes Development Department
Government of Kerala**

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An Autonomous Institution of Government of Kerala
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PREFACE

As part of the Research Project - Monitoring and Evaluation of Schemes implemented by Scheduled Castes Development Department (SCDD) - the study team of GIFT conducted a primary sample survey of Scheduled Caste households in Kerala during 2017-18. The findings of the survey are presented in the form of three reports. This report (Report No.9) analyses in detail the individual based schemes implemented by the SCDD during the period from 2007 to 2017.

We would like to thank all the respondents, the officials of SCDD and Local Governments who offered support and co-operated with the conduct of the Sample survey in selected wards of Kerala. Our special gratitude to the survey team without whose hard work the survey would not have been possible. We also thank our research consultant Dr. G.Raveendran ISS, Former Additional Director General, Central Statistical Organization (CSO) for his professional advices for the sample survey design and procedures. Thanks are also due to all the academic and non-academic staff of GIFT.

We hope the findings of this report will be useful for the SCDD for formulating appropriate individual based schemes for the welfare of the Scheduled Castes population in Kerala.

Thiruvananthapuram
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(Refer *Annexure No.5*)

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This report analyses the implementation of the individual schemes of Scheduled Castes Development Department (SCDD) of Government of Kerala during 2007-2017 based on a State-wide sample survey conducted during 2017-18 by GIFT. The individual schemes are education, education award, medical assistance, marriage & inter-caste marriage, debt waiver and agriculture & animal husbandry. The analysis is broadly classified into four sections. They are application, utilisation, finance, issues and suggestions.

Education Scheme

Section - A: Application for the Education Scheme

Beneficiaries across all categories (*up to 12th standard, graduates & above and technically qualified*) were informed about the scheme by the educational institution in most of the cases (87 per cent, 89 per cent and 70 per cent in respective categories). Beneficiaries report of getting help for preparing and submitting the application (77 per cent, 75 per cent and 81 per cent in respective categories). Majority of the beneficiaries have got help from the educational institution (about 70 per cent across all the categories). Some of the beneficiaries report getting contacted by the agency after submitting the application (18 per cent, 16 per cent and 25 per cent in respective categories). Beneficiaries across all the three categories report getting contacted by the office only once after submitting the application (17 per cent, 12 per cent and 22 per cent in respective schemes).

Only around 21 per cent up to 12th standard and graduation category and 23 per cent in technical education category reported visiting the office of the agency on their demand. Across all the categories majority of the beneficiaries have visited the office concerned only once without being called. Most of them who visited the office reported getting the details they needed always they visited the office concerned (92 per cent, 94 per cent and 87 per cent in

respective categories). Only a few of the beneficiaries (5 per cent in up to 12th, 1 per cent each in graduation and technical education) have applied earlier for this scheme. Beneficiaries report regular attendance in grama sabha/ ward sabha meetings (70 per cent, 61 per cent and 56 per cent in respective categories).

Section – B Utilisation of the Education Scheme

More than 42 per cent of the beneficiaries in up to 12th Standard , 78 per cent in graduation and 83 per cent in technical education have successfully completed (passed) their courses. Beneficiaries have received the assistance from SCDD in most of the cases (86 per cent up to 12th, 82 per cent in graduation and 87 per cent in technical education). Some of the beneficiaries have dropped out the course because of financial problems in the case of up to 12th category (42 per cent). Whereas the major reason for drop out was marriage (89 per cent). In the case of up to 12th category, majority (65 per cent) are currently engaged in casual labour. In the case of graduation, all of the dropped out beneficiaries are engaged in domestic duties. This is mainly due to the drop outs after marriage among graduation scheme female beneficiaries.

Section – C: Concerns and Suggestions of the Education Scheme

Beneficiaries up to 12th and graduation categories cite the non-availability of correct information as a problem (10 and 8 per cent respectively). In the case of beneficiaries in technical education, the major problems faced are insufficiency of the amount (19 per cent) and delay in processing application and delay in getting assistance from agency (10 per cent each). Most of the beneficiaries do not raise any complaints about the scheme. Some of them complain about delay in processing application and getting the sanctioned amount, delay and complex procedures for availing the scheme. Beneficiaries across all the three categories suggest increasing the amount, lump sum grant and basic infrastructure (45 per cent, 47 per cent and 44 per cent in respective schemes).

Education Awards Scheme

Section - A: Application for the education awards scheme

Ward member/ councillor have informed 22 per cent of the beneficiaries. Beneficiaries have got help for preparing and submitting the application in most of the cases (72 per cent). Among them, majority have got help from educational institutions (23 per cent). One third (33 per cent) of the beneficiaries reported getting contacted from the office concerned after submitting the application. Of them, majority (27 per cent) were contacted once. Beneficiaries visited the office of the agency on their demand in 31 per cent of cases. Some of them report visiting the office without being called (39 per cent). Out of which 21 per cent have visited once. All of them (39 per cent) could get the details they needed on their application on the first visit itself. None of the beneficiaries have applied earlier for the educational award scheme. Beneficiaries report regular attendance in the grama/ward sabha meetings (71 per cent).

Section – B Utilisation of the Education Awards Scheme

About half of the beneficiaries in education award scheme have received Special consolation prize (49 per cent). Around 35 per cent of them have awarded with Ayyankali talent award and 10 per cent have received merit award. Beneficiaries who received awards are in higher secondary course in 45 per cent of the cases and 40 per cent of them have received it in up to 10th standard category. Among the beneficiaries, 6 per cent are awarded for securing first rank and 15 per cent for securing A+ grade in all the subjects. Most of the beneficiaries have received award from SCDD (61 per cent).

Section – C: Issues and Suggestions of the Education Awards Scheme

Beneficiaries mention the insufficiency of amount for award as a problem (34 per cent). While 8 per cent of them had difficulty of non-availability of correct information the scheme 3 per cent of them faced delay in processing

application. Some of them complain about the financial crisis (23 per cent). Beneficiaries suggest enhancing the amount for the scheme in most of the cases (71 per cent).

Medical Assistance Scheme

Section - A: Application for the Medical Assistance Scheme

Beneficiaries were informed about the scheme by the ward member/councilor in most of the instances (57 per cent). Beneficiaries report getting contacted by the office concerned after submitting the application in 42 per cent of the cases. Of them, 23 per cent were contacted once. Beneficiaries have visited the office concerned without being called in 24 per cent of cases. Of them, 17 per cent have visited once and 13 per cent got the details they needed on their application. Only 4 per cent of the beneficiaries have applied earlier also for the medical assistance scheme, of them 2 per cent have applied once. Beneficiaries regularly attend Grama / ward sabha meetings in most of the instances (72 per cent).

Section – B Utilisation of the Medical Assistance Scheme

Beneficiaries have availed the medical assistance scheme from SCDD in majority of the cases (64 per cent). Two thirds of the beneficiaries have RSBY insurance (67 per cent). Around 26 per cent of the beneficiaries in medical assistance scheme are undergoing treatment for cardio vascular diseases. While 14 per cent of them undergo treatment for cancer, 7 per cent each undergo treatment for chronic respiratory diseases and diabetes. Beneficiaries undergo treatment under allopathic system of medicine in most of the cases (94 per cent). The remaining 6 per cent depend on ayurveda system. Majority of the beneficiaries undergo treatment in Government hospitals (82 per cent). Ailment is cured for 21 per cent of beneficiaries and the treatment is on-going for 74 per cent of them. Around 92 per cent beneficiaries have already received the grant.

Section – C: Issues and Suggestions of the Medical Assistance Scheme

Beneficiaries mention delay in processing of application as a major problem in availing the scheme (28 per cent). Beneficiaries faced difficulty of non-availability of correct information about the scheme (22 per cent). Some of them (19 per cent) complain about financial crisis and 5 per cent of them complain about delays in processing application. About 40 per cent of beneficiaries suggest enhancing the amount for the scheme.

Marriage and Inter-Caste Marriage Assistance Schemes

Section - A: Application for the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

Majority of the beneficiaries were informed by ward member/councilor (52 per cent and 60 per cent in respective schemes). Around 87 per cent of beneficiaries in both the schemes have got help for preparing and submitting the application. Beneficiaries in both the schemes were helped by the ward member/councilor in majority of instances (52 per cent and 59 per cent in respective schemes). Most of the beneficiaries in both schemes report getting contacted by the office after submitting the application (52 per cent and 77 per cent in respective schemes). Of them, 39 per cent and 64 per cent of the respective schemes report getting contacted only once after submitting the application. Some of beneficiaries (53 per cent and 74 per cent in respective schemes) report visiting the office on their demand. Most of the beneficiaries in marriage assistance scheme (98 per cent) and about a half of the beneficiaries in inter-caste marriage assistance scheme (49 per cent) have visited the office concerned without being called. Of them, 16 percent and 42 per cent in respective schemes have visited the office once. Only 6 per cent in marriage assistance scheme report facing difficulty in getting details. Only 2 per cent beneficiaries in marriage assistance scheme have applied only once earlier for the scheme. Some of them (1 per cent) cite the non-production of caste certificate and income certificate as the reason for not being successful in previous application.

Section – B Utilisation of the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

In the case of inter-caste marriage assistance scheme most of the beneficiaries have married to Hindu- other caste category (78 per cent). Beneficiaries have availed the scheme from SCDD in most of the cases (65 per cent in marriage assistance scheme and 86 per cent in inter-caste marriage assistance scheme).

Section – C Financing of the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

While 31 per cent of the beneficiaries in marriage assistance scheme spent amount between Rs 1 lakh to 2 lakhs, 45 per cent of them in inter-caste assistance scheme spent between Rs. 3 lakhs to 5 lakhs. In both the schemes most of the beneficiaries were sanctioned with grant between Rs. 25,000 and 50,000 (63 per cent and 90 per cent in inter-caste in respective schemes). Most of the beneficiaries have received grant as per the sanctioning of grant. Some beneficiaries (16 per cent in marriage assistance scheme and 35 per cent of them in inter-caste marriage assistance scheme) did not spend any amount for marriage from their own fund. In the case of marriage assistance scheme, 33 per cent did not avail any loan for marriage purpose. In the case of inter-caste marriage, bulk of the beneficiaries (about 94 per cent) didn't avail any loan for the marriage.

Section – D Issues and Suggestions of the marriage assistance and Inter-Caste marriage assistance schemes

Beneficiaries in both schemes mention the insufficiency of sanctioned amount as a problem (around 32 per cent each in both schemes). Some of beneficiaries (15 per cent and 21 per cent in respective schemes) mention non-availability of correct information about the scheme as a difficulty. While 60 per cent of beneficiaries in marriage assistance scheme complain about the financial crisis, 14 per cent in marriage assistance scheme and 2 per cent in inter-caste marriage assistance scheme complain about delays in processing application, getting sanctioned amount, complex procedures and the sanctioned amount is not reaching the proper or deserving applicants. Some

of the beneficiaries (36 per cent in marriage assistance scheme and 6 per cent in inter-caste marriage assistance scheme) suggest increasing the amount for schemes, lump sum grant and basic infrastructure.

Debt Waiver Scheme

Section - A: Application for the Debt Waiver Scheme

The major source of information for the beneficiaries was friends and relatives (25 per cent). Around 68 per cent beneficiaries reported getting help for preparing and submitting the application). Of them 20 per cent have got help from officials and 20 per cent from ward member/councillor. The office concerned has contacted 46 per cent of beneficiaries after submitting the application. Of them 13 per cent were contacted once and 30 per cent were contacted twice.

Beneficiaries have visited the office of the agency on their demand in most of the cases (62 per cent). Only 10 per cent of beneficiaries have visited the office without being called. Of them 4 per cent have visited twice and the remaining 6 per cent have visited five times. Among them 7 per cent faced difficulty in getting the required information. Beneficiaries attend grama sabha/ ward sabha regularly in most of the instances (79 per cent).

Section – B Utilisation of the Debt Waiver Scheme

Beneficiaries of debt waiver scheme have availed the scheme in most of the instances (76 per cent). Beneficiaries mention that the inadequacy of loan amount as a reason for not fulfilling the purpose of loan (36 per cent).

Section – C Financing of the Debt Waiver Scheme

Loan amount is between Rs. 25,000 to Rs. 50,000 for 31 per cent of the beneficiaries. Most of the loans are availed at a rate of interest between 10 to and 15 per cent (52 per cent). More than half of the beneficiaries (51 per cent) have already repaid amount between Rs. 10,000 to Rs. 50,000. Debt waiver

amount is below Rs. 25,000 for 53 per cent of beneficiaries. With the loan waiver scheme, 4 per cent of beneficiaries have repaid the loan completely.

Section – D Issues and Suggestions of the Debt Waiver Scheme

Beneficiaries have faced the difficulty of non-availability of correct information about the scheme (23 per cent.). All most all, 96 per cent, of the beneficiaries did not raise any complaints about debt waiver scheme..

Agriculture and Animal Husbandry Schemes

Section - A: Application for agriculture and animal husbandry schemes

In agriculture and animal husbandry schemes 45 per cent and 81 per cent of the respective beneficiaries were informed about the scheme by ward member/councilor. Bulk of the beneficiaries in both the schemes (97 per cent in agriculture and 93 per cent in animal husbandry schemes) reported getting help for preparing and submitting the application. While 12 per cent and 65 per cent in respective schemes were helped by ward member/councilor, 37 per cent and 14 per cent in respective schemes got help from SC promoters. Among them, 40 per cent of beneficiaries in agriculture scheme and 13 per cent of them in animal husbandry scheme have applied earlier for the schemes. Moreover, 33 per cent and 10 per cent had applied twice for the respective schemes. Beneficiaries reported attending the grama/ward sabha meetings regularly (58 per cent and 87 per cent in respective schemes).

Section – B Utilisation of agriculture and animal husbandry schemes

About 21 per cent in agriculture scheme and 34 per cent in animal husbandry scheme did not receive any cash assistance. Around 43 per cent in agriculture and 32 per cent in animal husbandry schemes have received cash below Rs. 5000. About 35 per cent in agriculture scheme did not receive anything in kind. Of the remaining, 43 per cent of beneficiaries have received seed and 10 per cent received seedlings. In animal husbandry scheme, 29 per cent have received poultry, 27 per cent have received cow/calf and 39 per cent have received goat. A greater part of the beneficiaries in both the schemes (66 per

cent in agriculture and 99 per cent in animal husbandry schemes) have fully availed the scheme. Some of the beneficiaries (9 per cent in agriculture scheme and 4 per cent of them in animal husbandry scheme) reported the non-availability of funds as the reason for the delay in scheme.

Section – C Financing of agriculture and animal husbandry schemes

In both the schemes majority of the beneficiaries have spent below Rs. 5,000 from their own fund (53 per cent and 60 per cent in respective schemes). Of the remaining, about 11 per cent in agriculture scheme and 23 per cent in animal husbandry scheme did not spend any amount from their own fund.

Section – D Issues and Suggestions of agriculture and animal husbandry schemes

While 33 per cent and 19 per cent in the respective schemes faced difficulty of non-availability of correct information about the scheme, 35 per cent and 6 per cent in respective schemes faced difficulty of non-availability of funds/kind. Beneficiaries have complaints about the financial crisis (3 per cent and 6 per cent). Beneficiaries suggest enhancing the amount/ kind for the scheme (45 per cent and 51 per cent in respective schemes).

Chapter 1

Introduction

Government of Kerala has entrusted Gulati institute of Finance and Taxation (GIFT) a study to evaluate the working of the institutions and various schemes implemented by the Scheduled Caste Development Department (SCDD) during the 11th and 12th Five Year Plans (2007-2017) period.

As the part of the study, a detailed State-wide Primary Survey has been conducted in Kerala during the year 2017-18. The analytical results of the primary sample survey are presented in three reports. They are Scheme-wise analysis in Report -7, detailed Household Scheme-wise analysis in Report - 8 and the detailed Individual Scheme-wise analysis in Report -9.

This report, Report No. 9, contains the detailed scheme-wise analysis of primary survey conducted on Scheduled Caste households in Kerala. The details of the previous reports submitted to the SCDD are listed in the Appendix 1. In this report schemes relating to the households are analysed in detail based on the estimation of sample survey conducted on 3121 houses methodically selected from the total sample of 13508 houses. The household based schemes analysed in this report are education, education award, medical assistance, marriage and inter caste marriage, debt waiver, agriculture and animal husbandry.

Sampling Design and Estimation Procedure

1. Two Phase Sampling Method

For selecting sample respondents of SC beneficiaries for the conduct of household survey a list of beneficiaries who have availed various schemes during the study period (2007-2017) was required. Since no such comprehensive scheme-wise, year-wise, area-wise, agency-wise list of beneficiary SC households was readily available with government or agencies, the study team have adopted a two-step sampling. The first was listing of

households and the second was the detailed survey of sample beneficiaries who has availed various schemes during 2007 to 2017 study period.

In the first phase, survey was conducted in all SC households (13508 houses) in selected sample wards using a structured questionnaire. In the second phase, sample beneficiaries were selected based on the first stage survey and detailed scheme-wise structured questionnaire was employed in sample SC households (3121 houses).

2. Sampling Design

A two phased multi-stage sampling scheme with deep stratification was used for the selection of households. Each District in Kerala is considered as a basic stratum under the sampling process. The Grama panchayats in each district is taken as rural stratum, and municipalities as the first urban stratum and the corporations as the second urban stratum. The sampling of households/individuals who have availed schemes from rural- Panchayats, urban- municipalities and urban-corporations are described below:

2.1 Rural Sample – Grama Panchayats

The Grama panchayats in each district were first stratified as High Land, Mid Land and Low Land according to geographical location. The panchayats in each of these strata were further stratified into those with concentration of SC population and without concentration (concentrated and non-concentrated). It was done by arranging the panchayats in each geographical stratum in descending order of percentage shares of SC population based on 2011 Census. The cumulative share of SC population is computed and those panchayats accounting for 50 per cent or more of SC population in the geographical stratum is included in the '*SC concentrated*' sub-stratum and the rest in the '*SC non-concentrated*' sub-stratum.

One Panchayat from concentrated & one from non-concentrated were selected in each geographical stratum so as to ensure the coverage of all the categories of panchayats in each district. It was proposed to select at least One Panchayat from each of the three categories of Land such as Low Land,

Mid Land and High Land. Since, Alappuzha district did not have high land panchayats, Wayanad did not have mid land and low land panchayats, districts like Idukki and Palakkad did not have low land panchayats, this type of selecting one Panchayat from each of the three categories of land was not possible in these districts. Hence, there was a shortage of ten panchayats and these were distributed to other districts having larger share of SC population in panchayats in each category.

The next sampling strata were wards in each selected local body/panchayats. The wards in each Panchayat were first stratified into SC concentrated and SC non-concentrated wards based on percentage share of SC population. The procedure followed for the wards is the same as that followed for the classification of panchayats explained earlier. After stratification, one ward each was selected from each category. Simple Random Sampling Without Replacement (SRSWOR) method was used for the selection of Panchayats and wards. The selection of panchayats & wards based on the above method is given in the flow chart -1. The selection of panchayats and wards based on the above procedure for all the 14 districts are given in the Table-A and the list of selected panchayats and wards are depicted in Annexure No.2.

All the SC households in the selected wards were surveyed in the first phase. The socio-economic characteristics and the schemes they have availed during the last ten years (2007 to 2017) were collected through a structured questionnaire (Refer Annexure - 6 of Report- 7). Sampling frames for each scheme was prepared from the first Phase of the survey. SRSWOR was used for the selection of households. For each scheme, except educational assistance, 10 per cent of the beneficiary households subject to a minimum of one were selected for detailed survey. In the case of educational assistance, the sampling fraction was fixed as 15 per cent i.e., five per cent each from education up to 12th Standard, Graduation & above and Technical education

Table A: District-Wise Distribution of Sample Panchayats Selected based on SC Concentration											
Sl. No:	District	Panchayats								Wards	
		High land		Mid land		Low land		All			
		C	NC	C	NC	C	NC	C	NC	C	NC
1	Thiruvananthapuram	1	1	2	1	2	1	5	3	10	6
2	Kollam	1	1	2	1	2	1	5	3	10	6
3	Pathanamthitta	1	1	1	1	1	1	3	3	6	6
4	Alappuzha	0	0	1	1	1	1	2	2	4	4
5	Kottayam	1	1	1	1	1	1	3	3	6	6
6	Idukki	1	1	1	1	0	0	2	2	4	4
7	Ernakulam	1	1	1	1	1	1	3	3	6	6
8	Thrissur	1	1	2	1	2	1	5	3	10	6
9	Palakkad	2	1	2	1	0	0	4	2	8	4
10	Malappuram	1	1	2	2	1	1	4	4	8	8
11	Kozhikode	1	1	1	1	1	1	3	3	6	6
12	Wayanad	1	1	0	0	0	0	1	1	2	2
13	Kannur	1	1	1	1	1	1	3	3	6	6
14	Kasaragod	1	1	1	1	1	1	3	3	6	6
	Total	14	13	18	14	14	11	46	38	92	76

(C = Concentrated NC = Non-Concentrated)

1.2 Urban Sample - Municipalities

In the case of urban municipalities, the geographical stratification of high, mid and low land is not possible since municipalities are not characterised by a single type of land terrain. Ernakulam district alone had 8 municipalities and it was followed by Thrissur and Kannur with 6 municipalities each. Idukki and Wayanad had only one municipality each. The total number of municipalities in Kerala is 53 during the survey period.

Hence, a minimum of one municipality was selected from each district. In the case of the districts which individually accounted for at least 10 per cent of the SC population, two municipalities each were selected for the survey. These districts were Thiruvananthapuram, Ernakulam, Thrissur, Palakkad and Malappuram. In these five districts, the

municipalities were stratified as concentrated and non-concentrated and one municipality from each stratum was selected.

The second and third stage sampling units were wards and households and they were stratified and selected exactly in the same manner as in the case of rural samples. SRSWOR was used in all the stages. The selection of Municipalities and wards based on the above method for the Thiruvananthapuram District is given in the Flow chart -1. The selection of Municipalities and wards based on the above procedure for all the 14 districts are given in the Table - B and the list of selected municipalities and wards are depicted in Annexure No.3.

Table B: Sampling Details - Municipalities					
Sl. No	District	No. of Municipalities	Sample Municipalities	Sample Wards	
				C	NC
1	Trivandrum	4	2	2	2
2	Kollam	2	1	1	1
3	Pathanamthitta	3	1	1	1
4	Alappuzha	5	1	1	1
5	Kottayam	4	1	1	1
6	Idukki	1	1	1	1
7	Ernakulam	8	2	2	2
8	Thrissur	6	2	2	2
9	Palakkad	4	2	2	2
10	Malappuram	5	2	2	2
11	Kozhikode	2	1	1	1
12	Wayanad	1	1	1	1
13	Kannur	6	1	1	1
14	Kasaragod	2	1	1	1
	Total	53	19	19	19

(C = Concentrated, NC = Non-Concentrated)

2.3 Urban Sample - Corporations

All the five Corporations of Thiruvananthapuram, Kollam, Kochi, Thrissur and Kozhikode were selected for the survey. However, Kochi Corporation

could not be surveyed as the corporation authorities were not willing to allow the survey team of GIFT to conduct survey in the selected regions in the Corporation, even after repeated requests from the Survey Team and the officials of SCDD.

The selection of wards from the Corporations was also done in the same manner as that of Municipalities. The selection of wards from the Corporation based on the above method for sample District is given in Flow Chart -1. The selection of wards from all the corporations based on the above procedure for all the 14 districts are given in the Table-C and the list of selected corporation wards are depicted in Annexure 4.

Table C: Sampling Details - Corporation			
Sl. No	District	Corporation Wards	
		C	NC
1	Thiruvananthapuram	1	1
	Kollam	1	1
3	Trissur	1	1
4	Kozhikode	1	1
	Total	4	4

(C = Concentrated, NC = Non-Concentrated)

3. Sample Size

The sample size is usually decided on the basis of the desired level of reliability of estimates of variables. In the absence any earlier surveys of this kind, no estimate of sampling error or reliability was available. From the State, 10.1 per cent of the total local bodies and 1.2 per cent of the total wards were covered in the survey. All the SC households (13508 households) in the selected wards were surveyed for collecting relevant information which represents 1.8 per cent of the entire SC households in the State (Refer Table - D).

Table D				
Sample survey of SC Households in Kerala 2017-18				
No.	Particulars	Population (Census 2011)	Sample	% on Total
	Districts	14	14	100.0
2	Corporations	5	4	80.0
3	Municipalities	53	19	35.8
4	Panchayats	999	84	8.4
5	Total	1057	107	10.1
6	Wards	18243	214	1.2
7	Two Stage Survey	Survey 1-Basic Scheme-wise Survey Survey-2 Detailed Scheme-wise Survey		
8	No. of Households (Listing of HH)	735926	13508	1.8
9	No. of Detailed Scheme wise survey of HH	NA	3121	NA
10	No. of Household Members (Listing of HHM)	3060523	54864	1.8

4. Estimation Formulae

4.1 Notations:

$d = 1$ to 14 denotes the district

$h = 1$ to 3 denotes the high, mid and low land

$c = 1$ to 2 denotes the concentrated and non-concentrated
panchayats/municipalities

$i = 1$ to M_{dhc} denotes the panchayat/ municipality/corporation

$t = 1$ to 2 denotes concentrated or non- concentrated wards in the sample
panchayat/municipality/corporation

$j = 1$ to N_{dhcit} denotes the wards in any specific stratum of selected
panchayat/municipality/corporation

$k = 1$ to P_{dhcjit} denotes the SC household in the selected ward

$a = 1$ to 25 denotes the beneficiary schemes being evaluated

$b = 1$ to L_{dhcija} denotes the household which has availed the benefit of
scheme 'a'

N_{dhc} indicates the total number of panchayats/municipalities in district
'd', in h^{th}

geographical area and c^{th} type

n_{dhc} indicates the number of sample panchayats/municipalities in
district 'd', in

h^{th} geographical area and c^{th} type

M_{dhcit} indicates total number of wards in the t^{th} ward stratum of the selected
panchayat/municipality/corporation

m_{dhcit} indicates number of sample wards in the t^{th} ward stratum of the selected panchayat/municipality/corporation
 P_{dhcitj} indicates the total number of SC households in the selected ward
 p_{dhcitj} indicates the number of sample SC households in the selected ward
 $L_{dhcitja}$ indicates the total number of households which have availed benefits under scheme 'a' in the selected ward
 $l_{dhcitja}$ indicates the number of sample households selected out of those who have availed benefits under scheme 'a' in the selected ward

4.2 Estimation Formulae

Phase I - Listing Schedule

Let y_{dhcijk} denotes the value of characteristic 'y' of k^{th} household in j^{th} ward of t^{th} strata of wards in i^{th} panchayat of c^{th} strata of panchayat in h^{th} land category of d^{th} district.

Let Y_1 denotes the estimated total value of the characteristic 'y' in the state.

Then

$$Y_1 = \sum_{d=1}^{14} \sum_{h=1}^3 \sum_{c=1}^2 \sum_{t=1}^2 \sum_{k=1}^{P_{dhcitj}} \frac{N_{dhc}}{n_{dhc}} M_{dhcit} y_{dhcijk}$$

Beneficiary Survey Schedule

Let Z_1 denotes the estimated total value of the characteristic 'z' in the state.

Then

$$Z_1 = \sum_{d=1}^{14} \sum_{h=1}^3 \sum_{c=1}^2 \sum_{t=1}^2 \sum_{a=1}^{25} \sum_{b=1}^{L_{dhcitja}} \frac{N_{dhc}}{n_{dhc}} M_{dhcit} \frac{L_{dhcitja}}{l_{dhcitja}} z_{dhcitjab}$$

2. Two Phase Survey Questionnaires

For the purpose of Survey of SC Households Two Stage Survey questionnaires were prepared and employed after conducting pilot study -

Phase -1 Scheme-wise Questionnaire for SC beneficiaries households and

Phase -2 Detailed Scheme-wise Questionnaire for SC beneficiaries Households for household schemes and Individual schemes

5.1 Phase -1 – Basic Scheme-wise Questionnaire

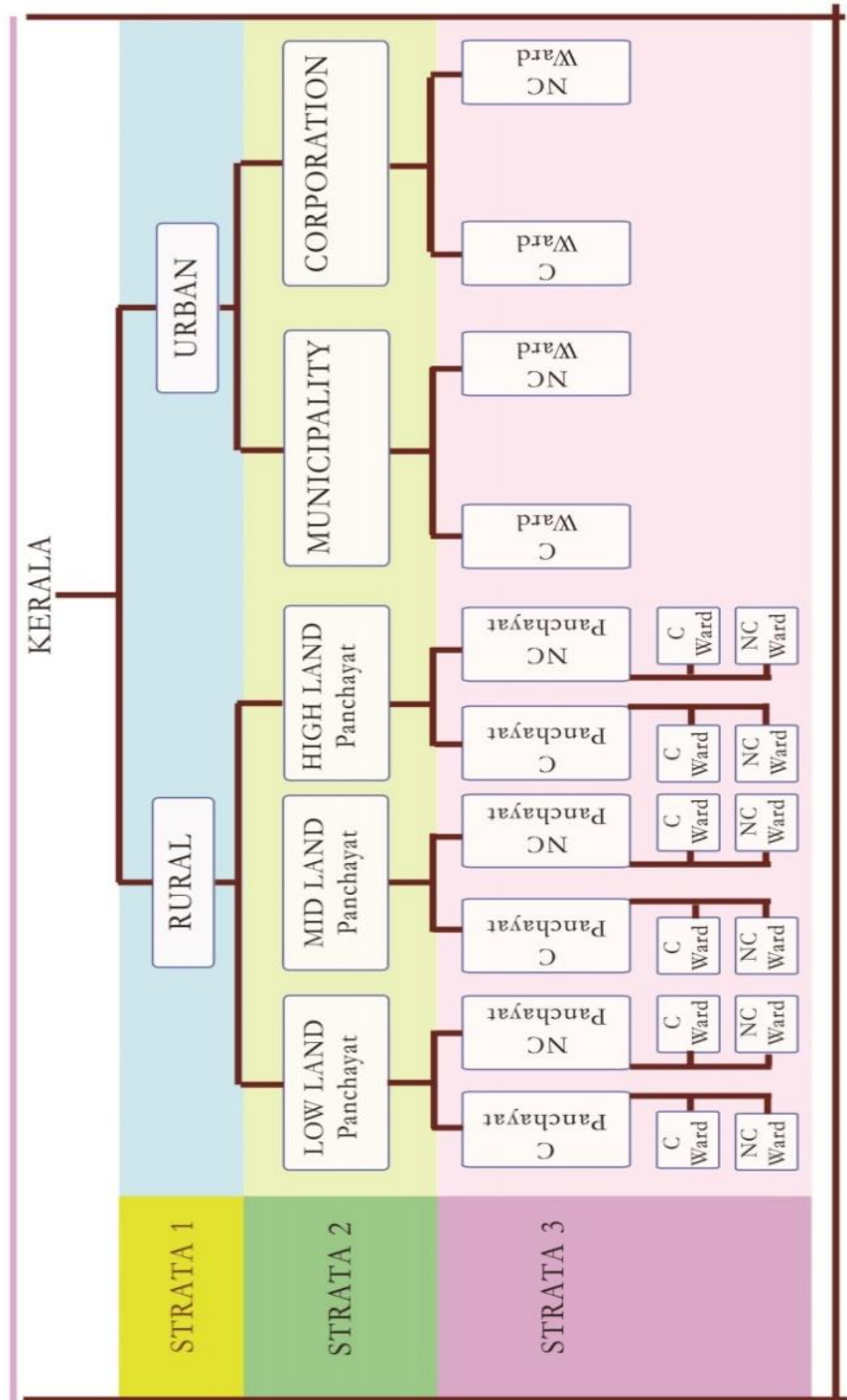
Through this schedule, data relating to Personal details of members of the household, household-based schemes & Individual based Schemes were collected. The personal details are age, gender, marital status, disability status, education qualifications, technical qualifications, type of house etc. were estimated. Household-based schemes are land, house, toilet, electrification, water connection, open well, and house maintenance. The Individual based schemes are education, education-awards, skill development, self-employment foreign labour, medical assistance, marriage assistance, Inter-caste marriage assistance, debt waiver, agriculture, animal husbandry and legal aid. Total 54864 scheduled castes members residing in 13508 houses were surveyed by 13 Supervisors and 34 Enumerators during the period from September 2017 to March 2018. (Annexure No.5). For the Phase -1 Scheme-wise Questionnaire refer Annexure No.6 in Report - 7

5.2 Phase - 2 Detailed Scheme - wise questionnaires

Among the schemes (both household and Individual) listed in the Phase -1 were analysed and detailed scheme -wise structured questionnaires were developed and employed in the selected households. The sample beneficiary selection was done in simple random method from the sample frame developed from phase -1 sample survey. For the Phase -2 Detailed Scheme-wise Questionnaire for Household (refer Annexure No. 8). The analysis of the data for the household schemes is given in this report.

Flow chart 1

Selection of wards from Grama Panchayats, Municipalities and Corporations



Chapter 2

Scheme- Education

This chapter analyses the implementation of education scheme of SCDD. The analysis is broadly classified into three sections. They are application, utilisation and issues and suggestions of the scheme. In each section, relevant subsections are considered for analysis to get deeper understanding of the implementation of the scheme. The education schemes are discussed here under three categories. They are students up to 12th standard, graduates & above and technically qualified.

Section - A: Application for the Education Scheme

This section analyses the source of information, the application process, agency and related issues, the status of previous applications if any and the status of participation of beneficiaries in grama/ward sabha.

1. Scheme information

A greater part of the beneficiaries across all the three categories were informed about the scheme by the respective educational institutions (87.1 per cent, 89.2 per cent and 70.4 per cent respectively for up to 12th, graduation and technical education). Ward members/councillors, grama/ward sabha, officials and newspapers also have informed some of the beneficiaries (Table 2.1).

Table 2.1 Education: Who informed you about the scheme? (Percentage)			
Source of information	Up to 12 th Standard	Graduation	Technical Education
Ward Member/Councillor	8.8	5.4	14.7
Grama/Ward Sabha	1.2	-	1.0
SC Promoter	0.2	0.4	-
Community Organisation/Activist	-	-	1.8
Officials	1.0	1.0	3.0
Friends and relatives	0.4	2.1	0.8
News paper	1.3	1.9	8.2
T V/ Radio	0.1	-	-
Social Media	-	-	0.2
Educational institution	87.1	89.2	70.4
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

2. Scheme application

Majority of the students of all the three categories reported of getting help for preparing and submitting the application (77 per cent, 75.2 per cent and 81 per cent in respective schemes) (Table 2.2).

Most of the beneficiaries got help from the educational institution itself (about 70 per cent across all the categories). Ward members/councillors, grama/ward sabha, officials and friends and relatives have helped the beneficiaries (Table 2.3).

Table 2.2 Education: Did you get any help for preparing and submitting application? (Percentage)			
Particulars	Up to 12th Standard	Graduation	Technical Education
Yes	77.0	75.2	81.0
No	23.0	24.8	19.0
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Table 2.3 Education: From whom did you get help for preparing and submitting application? (Percentage)			
Source of help	Up to 12th Standard	Graduation	Technical Education
Not Applicable	23.0	24.8	19.0
Ward Member/Councillor	1.6	0.2	2.8
Grama/Ward Sabha	1.5	-	-
SC Promoter	0.2	0.4	0.1
Community Organisation/Activist	0.3	-	-
Officials	1.5	1.0	2.2
Friends and relatives	2.1	4.1	5.1
Educational institution	69.8	69.5	70.9
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

3. Agency contact

Some of the beneficiaries report getting contacted by the office after submitting the application (17.7 per cent, 16.3 per cent and 24.9 per cent in respective categories) (Table 2.4). Of them majority across all the three categories reported getting contacted by the office only once after submitting the application (16.6 per cent, 11.8 per cent and 21.7 per cent in respective schemes) (Table 2.5).

Only around 21 per cent in up to 12th Standard and graduation categories and 24 per cent in technical education category reported visiting the office of the agency on their demand (Table 2.6).

Table 2.4 Education: Did the office contact you after submitting application? (Percentage)			
Particulars	Up to 12th Standard	Graduation	Technical Education
Yes	17.7	16.3	24.9
No	82.3	83.7	75.1
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Table 2.5 Education: How many times the office contact you after submitting application? (Percentage)			
Number of times contacted	Up to 12th Standard	Graduation	Technical Education
Not Applicable	82.3	83.7	75.1
1	16.6	11.8	21.7
2	1.1	3.4	2.5
3	-	-	0.8
4	-	1.0	-
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Table 2.6 Did you visit the office of the Agency on their demand? (Percentage)			
Particulars	Up to 12th Standard	Graduation	Technical Education
Yes	20.9	21.7	23.5
No	79.1	78.3	76.5
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Only 8.2 per cent, 6.1 per cent and 12.5 per cent of beneficiaries in up to 12th, graduation and technical education categories have visited the office concerned without being called (Table 2.7). Across all the categories beneficiaries have visited the office only once without being called in most of the instances (Table 2.8).

Table 2.7 Education: Did you visit the office concerned without being called? (Percentage)			
Particulars	Up to 12th Standard	Graduation	Technical Education
Yes	8.2	6.1	12.5
No	91.8	93.9	87.5
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Table 2.8 Education: How many times you visit the office concerned without being called? (Percentage)			
Number of visits	Up to 12th Standard	Graduation	Technical Education
Not Applicable	91.8	93.9	87.5
1	3.8	4.8	9.3
2	2.9	0.9	2.6
4	1.6	-	-
5	-	0.3	0.5
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Of those who have visited the office, majority report getting the details they needed always they visited the office concerned (6.5 per cent, 4.7 per cent and 9.8 per cent in respective categories) (Table 2.9).

Table 2.9 Education: Could you get the details you needed on your application each time? (Percentage)			
Particulars	Up to 12th Standard	Graduation	Technical Education
Not Applicable	91.8	93.9	87.5
Yes always	6.5	4.7	9.8
Yes with difficulty	1.7	0.4	2.6
Not always	-	0.7	-
Never	-	0.3	-
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

4. Previous application status

Only a few of the beneficiaries (4.5 per cent in up to 12th, 0.8 per cent in graduation and 1.1 per cent in technical education) have applied earlier for this scheme (Table 2.10). Most of the beneficiaries who have applied earlier in up to 12th category have done it twice (3.2 per cent) (Table 2.11).

Table 2.10 Education: Have you applied anytime earlier for this scheme? (Percentage)			
Particulars	Up to 12th Standard	Graduation & above	Technical Education
Yes	4.5	0.8	1.1
No	95.5	99.3	98.9
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Table 2.11 Education: How many times you applied earlier for this scheme? (Percentage)			
Number of times	Up to 12th Standard	Graduation	Technical Education
0	95.5	99.3	98.9
1	0.4	0.4	0.6
2	3.2	-	0.5
3	0.2	0.4	-
9	0.1	-	-
10	0.6	-	-
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

5. Grama / Ward sabha participation

Majority of the beneficiaries across all the categories report regular attendance in grama/ ward sabha meetings (69.7 per cent, 61.2 per cent and 56 per cent in up to 12th, graduation and technical education respectively). Some of them attend the meetings only occasionally (Table 2.12).

Table 2.12 Education: Attendance in Grama/ Ward sabha meetings (Percentage)			
Particulars	Up to 12th Standard	Graduation	Technical Education
Regular	69.7	61.2	56.0
Occasional	18.6	30.2	28.8
Never	11.7	8.7	15.2
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Section – B Utilisation of the Education Scheme

This section discusses the allotment status, agency concerned, reasons for dropping out and present status after dropping out.

6. Course status

Most of the beneficiaries have either successfully completed the courses or the course is ongoing. Among them, 41.5 per cent in up to 12th, 77.8 per cent in graduation and 82.5 per cent in technical education have successfully completed (passed) their courses. The course is ongoing for 52.9 per cent in

up to 12th, 18.2 per cent in graduation and 15.5 per cent in technical education categories. Some of the beneficiaries have completed their courses but not passed (4.4 per cent, 3 per cent and 1.9 per cent in up to 12, graduation and 1.9 per cent in technical education). It is to be noted that a few students in up to 12 and graduation categories (1.2 per cent and 1 per cent respectively) have dropped out from the courses. In the case of technical education share of dropped out is quite minimal (0.1 per cent) (Table 2.13).

Table 2.13			
Education: Status (Percentage)			
Status	Up to 12th Standard	Graduation	Technical Education
On-going	52.9	18.2	15.5
Successfully completed (Passed)	41.5	77.8	82.5
Course completed but not passed	4.4	3.0	1.9
Drop out	1.2	1.0	0.1
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

7. Agency

Bulk of the beneficiaries has received the assistance from SCDD (86.2 per cent in up to 12th, 81.8 per cent in graduation and 86.6 per cent in technical education). Some of them (9.7 per cent in up to 12th, 13.9 per cent in graduation and 10 per cent in technical education) received it from other government funded agencies. The share of other agencies such as grama/block/district panchayat is minimal (Table 2.14).

Table 2.14			
Education: Agencies from which assistance received (Percentage)			
Agency	Up to 12th Standard	Graduation	Technical Education
SCDD	86.2	81.8	86.6
SCDD and Grama Panchayat	1.9	1.6	1.1
Grama/ Block/ District Panchayat	0.5	0.1	0.7
Govt. funded Agency	9.7	13.9	10.0
Others	1.7	2.7	1.5
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

8. Reasons for dropping out

In the case of up to 12th category, the major reason for dropping out is financial problems (42.1 per cent). Some of them (20.5 per cent) have mentioned the lack of family support and 17.3 per cent have cited failure in examination as the reason for dropping out. It can be noted that 4.5 per cent of the beneficiaries dropped out due to discrimination they faced in the institution and 9.1 per cent of them dropped out due to illness in up to 12th category. Some of the students were dropped out due to learning difficulty (1.7 per cent) and distant location of institution (1.5 per cent). In the case of graduation students, a greater proportion (89.1 per cent) of beneficiaries has dropped out because of marriage. Some of them (10.9 per cent) mention financial problems for dropping out (Table 2.15).

Table 2.15		
Education: Reasons for drop - out (Percentage)		
Reasons	Up to 12th Standard	Graduation
Acquired a job	3.2	-
Lack of family support	20.5	-
Financial problems	42.1	10.9
Distance to Institution	1.5	-
Discrimination in the Institution	4.5	-
Learning difficulty	1.7	-
Failure in examinations	17.3	-
Illness	9.1	-
Marriage	-	89.1
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

9. Present Activity after dropping out

In the case of up to 12th category, majority (65 per cent) are currently engaged in casual labour. While 20.5 per cent of them engaged in domestic duties, 10.7 per cent are job seekers and only 3.2 per cent are employed in private sector. In the case of graduation all of the dropped out beneficiaries are engaged in domestic duties. This may be due to highly prevalent drop outs after marriage among graduation scheme beneficiaries (Table 2.16).

Table 2.16 Education: Present activity after drop - out (Percentage)		
Activity	Up to 12 th Standard	Graduation
Casual labour	65.5	-
Engaged in domestic duties	20.5	100
Job seeker	10.7	-
Employed in private sector	3.2	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Section – C: Concerns and Suggestions of the Education Scheme

This section, issues and suggestions of the education scheme, discusses about the problems faced, suggestions and complaints expressed by the beneficiaries.

10. Issues

Some of the beneficiaries belonging to the category up to 12th standard and graduation categories cite the non-availability of correct information as a problem (9.9 and 8.1 per cent respectively). Delay in processing application and getting assistance from agency is another problem cited in the above categories (11.9 per cent and 12.1 per cent respectively). Others have complaints about difficulty in getting caste certificate, complex procedures and insufficiency of the funds. In the case of beneficiaries in technical education, the major problems are insufficiency of the amount (18.9 per cent), complex procedures (7.3 per cent), and delay in processing application (10.3 per cent) (Table 2.17).

Table 2.17 Education: Problems of scheme availed from different agencies(Percentage)			
Problems	Up to 12 th Standard	Graduation	Technical Education
Non availability of correct information about the schemes	9.8	9.9	8.1
Delay in processing of application	6.8	6.1	10.3
Difficulty in getting caste certificate	3.0	3.5	4.6
Difficulty in getting income certificate	0.6	3.2	0.9
Difficulty in getting documents from the respective agency	0.6	3.8	2.0
Delay in getting assistance from agency	5.0	6.1	10.3
Non-availability of funds	1.8	5.8	5.1
Complex procedures	3.3	7.9	7.3
Amount not sufficient	3.9	7.9	18.9
Others specify	27.6	15.2	13.2
No opinion	37.7	30.6	19.3
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Beneficiaries across all the three categories mention the delay in processing application as the difficulty while availing the scheme (3.4 per cent, 6.4 per cent and 13.8 per cent in up to 12th, graduation and technical education categories). Some of them mention difficulty in getting caste certificate and income certificate, non-availability of funds, non-availability of correct information about the scheme and complex procedures as the difficulty (Table 2.18).

Table 2.18 Education: Difficulties faced while availing the scheme (Percentage)			
Difficulties faced	Up to 12 th Standard	Graduation	Technical Education
No difficulty	86.6	70.3	56.8
Non availability of correct information about the schemes	2.5	2.0	10.8
Delay in processing application	3.4	6.4	13.8
Difficulty in getting caste certificate	3.2	5.2	2.6
Difficulty in getting income certificate	0.3	4.2	1.3
Difficulty in getting documents from SCDD/ Agency	0.8	1.4	2.6
Non-availability of funds	1.7	3.4	1.2
Complex procedures	0.9	6.0	8.6
Others specify	0.7	1.1	2.3
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

11. Complaints

Most of the beneficiaries do not raise any complaints about the scheme. A few of them complain about delay in processing application and getting the sanctioned amount.. While some of the beneficiaries complain about the financial crisis others complain that the eligible persons are not getting the benefits of the schemes (Table 2.19).

Table 2.19 Education: Complaints (Percentage)			
Complaints	Up to 12 th Standard	Graduation	Technical Education
Lack of proper documents	0.9	0.5	0.1
Delay in processing application, Delay in getting sanctioned amount, Delay and complex procedures, Delay in getting instalments, The sanctioned amount is not getting the proper applicant	1.4	3.0	5.2
Lack of awareness about the scheme	0.7	1.2	0.1
Problems of basic infrastructure(drinking water, toilet, compound wall, electricity, health, proper path etc.)	0.4		
Financial crisis	12.7	8.6	6.1
Eligible persons not getting any beneficiary scheme	3.8	0.5	6.6
No complaints	80.0	85.6	81.6
SC promoter is not an efficient person	0.2	0.9	0.2
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

12. Suggestions

The major suggestion across all categories is increasing the amount for the scheme (44.9 per cent, 46.5 per cent and 44.1 per cent in respective schemes). Others suggest timely delivery of the amount; simplify the procedures and effective awareness about the scheme to the stakeholders (Table 2.20).

Table 2.20 Education: Suggestions of scheme availed from different agencies (Percentage)			
Suggestions	Up to 12th Standard	Graduation	Technical Education
Not Applicable	7.7	3.9	2.6
Enhance the amount	44.9	46.5	44.1
Timely delivery/payment	18.7	21.5	25.8
Simplified procedure	4.1	11.4	10.9
Effective awareness about schemes to the stake holders	5.1	5.4	7.1
Others specify	19.5	11.4	9.6
Total	100	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>			

Chapter 3

Scheme - Education Awards

This chapter analyses the implementation of education award scheme of SCDD. The analysis is broadly classified into three sections viz., application, utilisation and issues and suggestions of the scheme. In each section, relevant subsections are considered for analysis to get deeper understanding of the implementation of the scheme.

Section - A: Application for the Education Awards Scheme

This section analyses scheme information, scheme application, agency contact, previous application status and grama sabha/ward sabha participation of the beneficiaries.

1. Scheme information

More than a half of the beneficiaries (about 51 per cent) were informed by the ward member/ councillor. SC promoters have informed 18.4 per cent of the beneficiaries. Some of them also (22.4 per cent) have gathered information from the newspaper. Other sources of information for the beneficiaries are friends and relatives, officials and community organizations/ activists (Table 3.1).

Table 3.1	
Education Award: Who informed about the scheme? (Percentage)	
Ward Member/ Councillor	22.0
Grama/Ward Sabha	0.7
SC Promoter	18.4
Community Organisation/ Activist	1.7
Officials	2.5
Friends and relatives	3.3
Newspaper	22.4
Ward Member/Councillor, SC Promoter	28.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

2. Scheme application

About 72 per cent of the beneficiaries have got help for preparing and submitting the application (Table 3.2). Among them, 23.2 per cent have got help from educational institutions, 22 per cent from ward member/councillor and 20.8 per cent from SC promoters. The remaining beneficiaries received help from community organisations/activists, officials and friends and relatives (Table 3.3).

Table 3.2 Education Award: Did you get any help for preparing and submission of application? (Percentage)	
Yes	72.4
No	27.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 3.3 Education Award: From whom did you get help for preparing and submission of application? (Percentage)	
Not Applicable	27.6
Ward Member/Councilor	22.0
SC Promoter	20.8
Community Organisation/Activist	2.2
Officials	1.8
Friends and relatives	2.5
Educational institution	23.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

3. Agency contact

Only 33.3 per cent of the beneficiaries report getting contacted from the office concerned after submitting the application (Table 3.4). Of them, majority (27 per cent) were contacted once and the remaining 6.3 per cent were contacted twice (Table 3.5).

Table 3.4 Education Award: Did the office contact you after submitting application? (Percentage)	
Yes	33.3
No	66.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 3.5 Education Award: How many times did the office contact you after submitting application? (Percentage)	
0	66.7
1	27.0
2	6.3
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Some of the beneficiaries (31.2 per cent) have visited the office of the agency on their demand (Table 3.6).

Table 3.6 Education Award: Did you visit the office of the Agency on their demand? (Percentage)	
Yes	31.2
No	68.8
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Among the beneficiaries, 39.4 per cent reported visiting the office without being called (Table 3.7). Out of them, 20.8 per cent have visited once and 18.6 per cent have visited twice (Table 3.8). All of them (39.4 per cent) could get the details they needed on their application on the first visit itself (Table 3.9).

Table 3.7 Education Award: Did you visit the office concerned without being called? (Percentage)	
Yes	39.4
No	60.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 3.8 How many times did you visit the office concerned without being called? (Percentage)	
Not Applicable	60.6
1	20.8
2	18.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 3.9 Education Award: Could you get the details you needed on your application each time? (Percentage)	
Not Applicable	60.6
1	39.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

4. Previous application status

None of the beneficiaries have applied earlier for the educational award scheme (Table 3.10).

Table 3.10 Education Award: Have you applied anytime earlier for this scheme? (Percentage)	
Yes	0.0
No	100
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

5. Grama / Ward sabha participation

Most of the beneficiaries (71.3 per cent) report regular attendance and 26.3 per cent of them report occasional attendance in the grama/ward sabha meetings (Table 3.11).

Table 3.11 Education Award: Attendance in Grama sabha/ Ward sabha meetings (Percentage)	
Regular	71.3
Occasional	26.3
Never	2.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Section – B Utilisation of the Education Awards Scheme

This section, utilisation of education award scheme analyses the type of award, courses, award eligibility and implementing agency.

6. Type of Award

About a half of the beneficiaries in education award beneficiaries have received special consolation prize (49.1 per cent). While 35.1 per cent of them have awarded with Ayyankali talent award, 9.7 per cent of them have received merit award. The remaining 6.1 per cent of them have received Ayyankali award, Special consolation award and Merit award from multiple sources or agencies (Table 3.12).

Table 3.12 Education Award: Award type (Percentage)	
Ayyankali Talent Award	35.1
Special Consolation prize	49.1
Merit Award	5.5
Merit Award from multiple sources	4.3
Merit Award and Others	1.5
Ayyankali Talent Award and Special Consolation prize and others	1.6
Ayyankali Talent Award and Merit Award from multiple sources	0.4
Others	2.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

7. Course

More than 45 per cent of the beneficiaries who received awards are in higher secondary course. Some of them (40.5 per cent) have received it in up to 10th standard category. While 3.3 per cent of them were awarded for TTC, 2.5 per cent of them received it in under graduate diploma, 3.1 per cent in Graduation (general), 2.2 per cent in Graduation (technical) and 3.3 per cent in B.Ed (Table 3.13).

Table 3.13 Education Award: Course (Percentage)	
Up to 10th Std	40.5
Higher Secondary	45.1
TTC	3.3
Under Graduate Diploma	2.5
Graduation (General)	3.1
Graduation (Technical)	2.2
BEd	3.3
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

8. Award Eligibility

Among the beneficiaries, 5.7 per cent are awarded for securing first rank and 14.9 per cent for securing A+ grade in all the subjects. Some of them (24.2 per cent and 44.6 per cent respectively) became eligible for the award by securing distinction and first class in their examination (Table 3.14).

Table 3.14 Education Award: Eligibility (Percentage)	
First rank	5.7
Full A+	14.9
Distinction	24.2
First class	44.6
Others	10.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

9. Agency

Most of the beneficiaries have received award from SCDD (61.2 per cent). While block panchayats distributed awards to 21.2 per cent of beneficiaries, grama panchayats distributed it to 5.2 per cent and educational institutions to 5.5 per cent of beneficiaries. Other agencies who have distributed awards are district panchayats and municipalities (Table 3.15).

Table 3.15 Education Award: Agency (Percentage)	
SCDD	61.2
Grama Panchayat	5.2
Block Panchayat	21.2
District Panchayat	0.5
Municipality	0.4
Educational institution	1.7
Others	2.2
Don't know	0.3
SCDD, Municipality	0.5
Educational institution, Others	3.8
SCDD, Others	2.7
SCDD, Educational institution, Others	0.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Section – C: Issues and Suggestions of the Education Awards Scheme

This section analyses problems, difficulties, complaints and suggestions about the education award scheme.

10. Issues

Around 42 per cent of beneficiaries cite the insufficiency of amount and 21.8 per cent of them mention non-availability of correct information as a problem. While 4.2 per cent of beneficiaries mention the difficulty in getting caste certificate and other documents from the agency concerned, 6.9 per cent of them mention the delay in processing application as problems faced while availing the schemes (Table 3.16).

Table 3.16 Education Award: Problems (Percentage)	
Not Applicable	21.8
Non availability of correct information about the schemes	7.7
Non availability of correct information about the schemes, Delay in processing of application	5.0
Non availability of correct information about the schemes, Difficulty in getting caste certificate, Difficulty in getting documents from the respective agency	3.0
Non availability of correct information about the schemes, Complex procedures, Amount not sufficient	6.1
Delay in processing of application	1.8
Difficulty in getting caste certificate, Difficulty in getting income certificate, Difficulty in getting documents from the respective agency	1.2
Difficulty in getting documents from the respective agency	0.6
Non-availability of funds, Amount not sufficient	2.2
Amount not sufficient	33.5
Others specify	17.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

About 82 per cent of the beneficiaries did not face any difficulty while availing the scheme. While 7.8 per cent of them had difficulty of non-availability of correct information the scheme, 3.3 per cent of them faced delay in processing application. Another 3.7 per cent and 1.1 per cent of them respectively faced difficulty in getting caste certificate and income certificate (Table 3.17).

Table 3.17 Education Award: Difficulties faced while availing the scheme (Percentage)	
No difficulty	82.1
Non availability of correct information about the schemes	7.8
Delay in processing application	3.3
Difficulty in getting caste certificate	3.7
Difficulty in getting income certificate	1.1
Non-availability of funds	2.0
<i>Source: GIFT SC HPSSS 2017-18</i>	

11. Complaints

Some of the beneficiaries complain about the financial crisis (23.1 per cent). While 2.7 per cent of them complain about the lack of awareness about their scheme, 1.6 per cent of them complain that the eligible persons are not getting any beneficiary schemes (Table 3.18).

Table 3.18 Education Award: Complaints (Percentage)	
Lack of awareness about the scheme	2.7
Financial crisis	23.1
Eligible persons not getting any beneficiary scheme	1.6
No complaints	7.8
Others	0.7
<i>Source: GIFT SC HPSSS 2017-18</i>	

12. Suggestions

A greater proportion of the beneficiaries (71 per cent) suggest increasing the amount for the scheme. While 13.3 per cent of them suggest making timely delivery/payment of the funds, 4.2 per cent of them suggest simplifying the procedure for availing the scheme (Table 3.19).

Table 3.19 Education Award: Suggestions (Percentage)	
Not Applicable	3.7
Enhance the amount	54.8
Enhance the amount, Timely delivery/payment	9.6
Enhance the amount, Timely delivery/payment, Effective awareness about schemes to the stake holders	0.5
Enhance the amount, Simplify procedures, Others	4.2
Enhance the amount, Others	1.9
Timely delivery/payment	1.9
Timely delivery/payment, Difficulty in getting caste certificate, Difficulty in getting income certificate	1.2
Difficulty in getting caste certificate	2.8
Difficulty in getting caste certificate, Difficulty in getting income certificate	4.9
Difficulty in getting income certificate	10.9
Difficulty in getting documents from the respective agency	3.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Chapter 4

Medical Assistance

This chapter analyses the implementation of medical assistance scheme of SCDD. The analysis is broadly classified into three sections. They are application, utilisation and issues and suggestions of the scheme. In each section, relevant subsections are considered for analysis to get deeper understanding of the scheme implementation.

Section - A: Application for the Medical Assistance Scheme

This section analyses scheme information, scheme application, agency contact, previous application status and Grama sabha/ ward sabha participation.

1. Scheme information

Most of the beneficiaries were informed by the ward member/councillor (56.5 per cent). While the hospitals have informed 16.1 per cent of beneficiaries, SC promoters informed 10.3 per cent of them and friends and relatives informed 7.1 per cent of them. Other political leaders and grama/ward sabha also have informed 3.1 per cent and 3.6 per cent of them respectively. Some of the beneficiaries have utilised other sources such as agents, officials, social media and websites to gather information about the scheme (Table 4.1).

Table 4.1 Medical Assistance: Who informed you about the scheme? (Percentage)	
Ward Member/Councillor	56.5
Other political leaders	3.1
Grama/Ward Sabha	3.6
SC Promoter	10.3
Community Organisation/Activist	0.8
Officials	0.1
Friends and relatives	7.1
Agents	1.3
Social Media	0.5
Website	0.7
Hospital	16.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

2. Scheme application

Almost 90 per cent of the beneficiaries report getting help for preparing and submitting the application (Table 4.2). About 46 per cent of them have received help from ward member/councilor. SC promoters have helped 20.9 per cent of them and friends and relatives have helped 9.3 per cent of them. Around 5 per cent of them were helped by hospitals. Of the remaining beneficiaries 6.5 per cent have received help from various sources such as other political leaders, grama/ward sabha, community organisations/activists and agents (Table 4.3).

Table 4.2 Medical Assistance: Did you get any help for preparing and submitting application? (Percentage)	
Yes	90.4
No	9.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 4.3 Medical Assistance: Mainly from whom did you get any help for preparing and submitting application? (Percentage)	
Not Applicable	9.6
Ward Member/Councillor	45.9
Other political leaders	2.4
Grama/Ward Sabha	1.3
SC Promoter	20.9
Community Organisation/Activist	1.5
Officials	2.4
Friends and relatives	9.3
Agents	1.3
Hospital	5.3
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

3. Agency contact

Some of the beneficiaries (42 per cent) report getting contacted by the office concerned after submitting the application (Table 4.4). Out of them, 23.2 per cent were contacted once, 15.9 per cent were contacted twice and the remaining 3 per cent were contacted more than twice after submitting the application (Table 4.5).

Table 4.4 Medical Assistance: Did the office contact you after submitting application? (Percentage)	
Yes	42.1
No	57.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 4.5 Medical Assistance: How many times did the office contact you after submitting application? (Percentage)	
Not Applicable	57.9
1	23.2
2	15.9
3	2.6
4	0.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Around 36 per cent of the beneficiaries report visiting the office of the agency on their demand (Table 4.6).

Table 4.6 Medical Assistance: Did you visit the office of the agency on their demand? (Percentage)	
Yes	35.9
No	64.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Only about a quarter (24.1 per cent) of the beneficiaries have visited the office concerned without being called (Table 4.7). Of them, 17.2 per cent have visited once and 6.7 per cent have visited twice (Table 4.8). While 12.9 per cent of them always got the details they needed on their application, 11.2 per cent got the information with some difficulty (Table 4.9).

Table 4.7 Medical Assistance : Did you visit the office concerned without being called? (Percentage)	
Yes	24.1
No	75.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 4.8 Medical Assistance: How many times did you visit the office concerned without being called? (Percentage)	
Not Applicable	75.9
1	17.2
2	6.7
3	0.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 4.9 Medical Assistance: Could you get the details you needed on your application each time? (Percentage)	
Not Applicable	75.9
Yes always	12.9
Yes with difficulty	11.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

4. Previous application status

Only 4.3 per cent of the beneficiaries in medical assistance scheme have applied earlier for the scheme (Table 4.10). Of them 1.8 per cent have applied once and 2.5 per cent have applied twice (Table 4.11).

Table 4.10 Medical Assistance: Have you applied anytime earlier for this scheme? (Percentage)	
Yes	4.3
No	95.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 4.11 Medical Assistance : How many times have you applied earlier for this scheme? (Percentage)	
Not Applicable	95.7
1	1.8
2	2.5
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

5. Grama / Ward sabha participation

The primary survey estimates that 71.9 per cent of the beneficiaries regularly attend and 28 per cent of them occasionally attend grama/ ward sabha meetings (Table 4.12).

Table 4.12 Medical Assistance: Attendance in Grama/ Ward sabha meetings (Percentage)	
Regular	71.9
Occasional	28.0
Never	0.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Section – B Utilisation of the Medical Assistance Scheme

This section analyses the implementing agency, health insurance, type of chronic ailment, system of medicine, type of hospital, ailment status and scheme status.

6. Agency

Most of the beneficiaries have availed the medical assistance scheme from SCDD (64.2 per cent). While 10.7 per cent of them availed the scheme from block panchayats, about 7 per cent each availed it from grama panchayats and municipalities (Table 4.13).

Table 4.13	
Medical Assistance: Agency (Percentage)	
SCDD	64.2
Grama Panchayat	6.6
Block Panchayat	10.7
Municipality	7.3
Corporation	0.2
SCDD and Grama Panchayat	0.5
Grama Panchayat and others	0.4
Others	9.0
Don't know	1.0
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

7. Health Insurance

The primary survey estimates that two thirds of the beneficiaries have RSBY insurance (66.6 per cent). While about 2 per cent have other insurances 31.5 per cent don't have any insurance coverage (Table 4.14).

Table 4.14	
Medical Assistance: Health Insurance (Percentage)	
No insurance	31.5
RSBY	66.6
Others	1.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

8. Type of Chronic Ailment

Some of the beneficiaries (26 per cent) in medical assistance scheme are undergoing treatment for cardio vascular diseases. While about 14 per cent of them undergo treatment for cancer, about 7 per cent each undergo treatment

for chronic respiratory diseases and diabetes. Another 3.3 per cent of them undergo treatment for TB and 0.9 per cent for malaria (Table 4.15).

Table 4.15 Medical Assistance: Type of Chronic Ailment (Percentage)	
Cancer	13.9
TB	3.3
Malaria	0.9
Cardio Vascular Diseases	26.0
Chronic respiratory disease	7.2
Diabetes	7.0
Others specify	41.8
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

9. System of medicine

A greater part of the beneficiaries undergo treatment under Allopathic system of medicine (93.8 per cent). Only 6.2 per cent of them depend on Ayurveda system (Table 4.16).

Table 4.16 Medical Assistance: System of medicine (Percentage)	
Allopathy	93.8
Ayurveda	6.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

10. Type of Hospital

Most of the beneficiaries undergo treatment in Government hospitals (81.6 per cent). While 9.5 per cent of them rely on private hospitals 8.9 per cent depend on both Government and private hospitals (Table 4.17).

Table 4.17 Medical Assistance: Type of Hospital (Percentage)	
Government	81.6
Private	9.5
Both	8.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

11. Ailment Status

The primary survey estimates that the ailment is cured for 21.4 per cent of beneficiaries. Treatment is on-going for 74.3 per cent and is stopped without cure for 4.2 per cent of beneficiaries (Table 4.18).

Table 4.18	
Medical Assistance: Ailment Status (Percentage)	
Cured	21.4
Treatment on going	74.3
Treatment stopped	4.2
Others specify	0.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

12. Scheme Status

Among the beneficiaries 91.7 per cent have already received the grant. Of the remaining, 4.3 per cent of them are awaiting the grant (Table 4.19).

Table 4.19	
Medical Assistance: Scheme Status (Percentage)	
Grant received	91.7
Sanctioned and awaiting grant	4.3
Others specify	4.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Section – C: Issues and Suggestions of the Medical Assistance Scheme

This section analyses the problems, difficulties, complaints and suggestions.

13. Issues

Some of the beneficiaries (28.4 per cent) mention delay in processing of application as a problem in availing the scheme. While 25.2 per cent and 1.5 per cent of them mention difficulty in getting caste certificate and income certificate respectively. Whereas, 14.7 per cent and 9.1 per cent of them mention insufficiency and non-availability of funds (Table 4.20).

Table 4.20 Medical Assistance: Problems (Percentage)	
Non availability of correct information about the schemes	6.8
Delay in processing of application	28.4
Difficulty in getting caste certificates	25.2
Difficulty in getting income certificates	3.5
Difficulty in getting documents from the respective agency	1.8
Non-availability of funds	9.1
Complex procedures	10.5
Amount not sufficient	14.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Beneficiaries faced difficulty of non-availability of correct information about the scheme (21.8 per cent). While 16.8 per cent of them cite delay in processing application, 14 per cent of them mention non-availability of funds as a difficulty and 6 per cent and 5.9 per cent of them respectively mention difficulty in getting caste certificate and complex procedures (Table 4.21).

Table 4.21 Medical Assistance: Difficulties faced while availing the scheme (Percentage)	
Not Applicable	27.7
Non availability of correct information about the schemes	21.8
Delay in processing application	16.8
Difficulty in getting Caste certificates	6.0
Difficulty in getting Income certificates	4.1
Difficulty in getting documents from SCDD/ Agency	3.2
Non-availability of funds	14.0
Complex procedures	5.9
Others Specify	0.5
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

14. Complaints

While 18.5 per cent of the beneficiaries complain about financial crisis, 4.8 per cent of them complain about delays in processing application, in getting sanctioned amount and in getting instalments, complex procedures and that the sanctioned amount is not reaching the proper applicants. Another 3.9 per

cent of them complain about the lack of awareness about the scheme and 2.8 per cent of them say that the eligible persons are not getting selected for any beneficiary schemes (Table 4.22).

Table 4.22	
Medical Assistance: Complaints (Percentage)	
Delay in processing application, Delay in getting sanctioned amount, Delay and complex procedures, Delay in getting instalments, The sanctioned amount is not getting the proper applicant	4.8
Lack of awareness about the scheme	3.9
Problems of basic infrastructure(drinking water, toilet, compound wall, electricity, health, proper path etc.)	0.2
Financial crisis	18.5
Eligible persons not getting any beneficiary scheme	2.8
No complaints	69.8
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

15. Suggestions

About 40 per cent of beneficiaries suggest enhancing the amount for the scheme. While 24.5 per cent of them suggest making the timely delivery/payment, 19 per cent and 13.5 per cent respectively suggest simplifying the procedure and providing effective awareness to the stake holders (Table 4.23).

Table 4.23	
Medical Assistance: Suggestions (Percentage)	
Not Applicable	2.6
Enhance the amount	39.9
Timely delivery/payment	24.5
Simplified procedure	19.0
Effective awareness about schemes to the stake holders	13.5
Others specify	0.5
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Chapter 5

Schemes - Marriage and Inter-Caste Marriage Assistance

This chapter analyses the implementation of marriage assistance and inter-caste assistance scheme of SCDD. The analysis is broadly classified into three sections viz., application, utilisation, finance, issues and suggestions of the scheme. In each section, relevant subsections are considered for analysis to get deeper understanding of the implementation of the scheme.

Section - A: Application for the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

This section analyses scheme information, scheme application, agency contact, previous application status and grama sabha/ ward sabha participation of the beneficiaries in marriage and inter-caste marriage assistance schemes.

1. Scheme information

In both the schemes, majority of the beneficiaries were informed by ward member/councilor (51.5 per cent and 60 per cent in respective schemes). Some of them were informed by the friends and relatives (17.6 per cent and 15.8 per cent in respective schemes). SC promoters have informed 12.3 per cent and 15.8 per cent of beneficiaries in marriage scheme and inter-caste marriage scheme respectively. While 6.4 per cent in marriage scheme were informed by the grama/ward sabha, 2.4 per cent of inter-caste marriage beneficiaries gathered information from the websites (Table 5.1).

Table 5.1 Marriage and inter-caste marriage assistance: Who informed you about the scheme? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Ward Member/Councilor	51.5	59.9
Other political leaders	1.5	2.1
Grama/Ward Sabha	6.4	0.2
SC Promoter	12.3	15.8
Community Organisation/Activist	1.2	-
Officials	0.5	-
Friends and relatives	17.6	15.8
Newspaper	0.3	1.6
Social Media	0.3	-
Website		2.4
NGO	0.3	-
Others specify	8.2	2.2
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

2. Scheme application

About 87 per cent of beneficiaries in both the schemes have got help for preparing and submitting the application (table 5.2).

Table 5.2 Marriage and inter-caste marriage assistance: Did you get any help for preparing and submitting application? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Yes	87.1	87.2
No	12.9	12.8
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Most of the beneficiaries in both the schemes were helped by the ward member/councilor (52.4 per cent and 59.2 per cent in respective schemes). SC promoters have helped 16.4 per cent and 17.6 per cent in the respective schemes. While the friends and relatives helped 9.3 per cent of beneficiaries in marriage scheme and 2.1 per cent of them in inter-caste marriage scheme, other political leaders have helped 2.2 per cent and 2.8 per cent of beneficiaries in respective schemes. Community organizations helped 5.1 per

cent of marriage scheme beneficiaries and officials have helped 3.7 per cent of inter-caste marriage scheme beneficiaries (Table 5.3).

Table 5.3 Marriage and inter-caste marriage assistance: From whom did you get help for preparing and submitting application? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Not Applicable	12.9	12.8
Ward Member/Councilor	52.4	59.2
Other political leaders	2.2	2.8
Grama/Ward Sabha	0.3	
SC Promoter	16.4	17.6
Community Organisation/Activist	5.1	-
Officials	0.2	3.7
Friends and relatives	9.3	2.1
Agents	0.4	0.5
NGO	0.4	-
Others specify	0.4	1.3
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

3. Agency contact

Some of beneficiaries (52.4 per cent and 77.3 per cent in respective schemes) report getting contacted by the office after submitting the application (Table 5.4).

Table 5.4 Marriage and inter-caste marriage assistance: Did the office contact you after submitting application? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Yes	52.4	77.3
No	47.6	22.7
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Of them, majority of the beneficiaries (39.1 per cent and 64.3 per cent in respective schemes) reported getting contacted only once after submitting the application. While 9.9 per cent of them in marriage assistance scheme and

12.4 per cent in inter-caste scheme were contacted twice the remaining 3.5 per cent in marriage and 0.8 per cent in respective schemes were contacted more than twice after submitting the application (Table 5.5).

Table 5.5		
Marriage and inter-caste marriage assistance: How many times did the office contact you after submitting application? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Not Applicable	47.6	22.7
1	39.1	64.3
2	9.9	12.2
3	2.5	-
4	0.5	0.8
5	0.4	-
6	0.1	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Some of beneficiaries (52.5 per cent and 74.3 per cent in respective schemes) report visiting the office of the agency on their demand (Table 5.6).

Table 5.6		
Marriage and inter-caste marriage assistance: Did you visit the office of the Agency on their demand? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Yes	52.5	74.3
No	47.5	25.7
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Most of the beneficiaries in marriage assistance scheme (97.9 per cent) and about a half of the beneficiaries in inter-caste marriage assistance scheme (48.5 per cent) have visited the office concerned without being called (Table 5.7).

Table 5.7 Marriage and inter-caste marriage assistance: Did you visit the office concerned without being called? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Yes	97.9	48.5
No	2.1	51.5
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

While 16.3 percent in marriage assistance scheme and 41.7 per cent in inter-caste marriage assistance scheme visited the office once, 4.7 per cent and 6.8 per cent of them in respective schemes visited the office twice. The remaining 2.1 per cent beneficiaries of marriage assistance scheme report visiting the office more than twice (Table 5.8).

Table 5.8 Marriage and inter-caste marriage assistance: How many times did you visit the office concerned without being called? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Not Applicable	76.9	51.5
1	16.3	41.7
2	4.7	6.8
3	0.2	-
4	0.5	-
6	1.4	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Some of the beneficiaries (17.6 per cent and 44.3 per cent in respective schemes) report of getting the details they needed each time they visited the office. While 5.5 per cent in marriage assistance scheme report getting the details with difficulty only 4.1 per cent in inter-caste marriage assistance scheme report never getting the details they needed on the application (Table 5.9).

Table 5.9 Marriage and inter-caste marriage assistance: Could you get the details you needed on your application each time? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Not Applicable	76.9	51.5
Yes always	17.6	44.3
Yes with difficulty	5.5	-
Never	-	4.1
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

4. Previous application status

Only 1.7 per cent beneficiaries in marriage assistance scheme have applied only once earlier for the scheme (Table 5.10 & Table 5.11).

Table 5.10 Marriage and inter-caste marriage assistance: Have you applied anytime earlier for this scheme? (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Yes	1.69	-
No	98.31	100
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Table 5.11 Marriage and inter-caste marriage assistance: How many times have you applied earlier for this scheme? (Percentage)	
Not Applicable	98.3
1	1.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Some of the beneficiaries in marriage assistance scheme (1.1 per cent) cite the non-production of caste certificate and income certificate and a few of them (0.05 per cent) mention non-cooperation of the office/officers as the reason for not being successful in the previous application (Table 5.12).

Table 5.12 Marriage assistance: What was the reason for not being successful? (Percentage)	
Not Applicable	98.3
Non production of caste certificate, Non- production of income certificate	1.1
Non- cooperation of the office/officers	0.1
Don't know	0.5
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

5. Grama / Ward sabha participation

Majority of the beneficiaries of both the schemes reported regular attendance in grama/ward sabha meetings (75.6 per cent and 79.1 per cent in respective schemes) (Table 5.13).

Table 5.13 Marriage and inter-caste marriage assistance: Attendance in Grama/ Ward sabha meetings (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Regular	75.6	79.1
Occasional	24.0	20.7
Never	0.5	0.2
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Section – B Utilisation of the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

This section analyses religion and caste of spouse in inter-caste marriage scheme and implementing agency for both the schemes.

6. Religion and Caste of Spouse: Inter-caste Marriage

In the case of inter-caste marriage assistance scheme most of the beneficiaries have married to Hindu - other caste category (78.1 per cent). While 4.2 per cent of beneficiaries married to Muslims, 3.8 per cent married to Christian other caste category. Beneficiaries who have married to Adi Dravida

Christians constitute 2.6 per cent and Hindu Thotti caste constitutes 1.7 per cent. Other castes are Hindu- Adi Dravida (0.9 per cent), Hindu- Kadaiyan (0.7 per cent) and Hindu- Adi Karnataka (0.3 per cent) (**Table 5.14**).

Table 5.14 Inter-caste Marriage Assistance Scheme: Religion and Caste of Spouse (Percentage)	
Hindu - Adi Andhra	7.8
Hindu - Kadaiyan	0.7
Hindu - Adi Dravida	0.9
Hindu - Adi Karnataka	0.3
Hindu - Thotti	1.7
Hindu - Other caste*	78.1
Christian - Adi Dravida	2.6
Christian - Other caste	3.8
Muslim	4.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

7. Agency

A greater proportion of the beneficiaries availed the scheme from SCDD (65 per cent in marriage assistance scheme and 86.1 per cent in inter-caste marriage assistance scheme). While grama panchayat sanctioned for 21.5 per cent and 2.6 per cent of beneficiaries from the respective categories, block panchayat have sanctioned the amount for about 11 per cent of beneficiaries from both the schemes. Municipalities have sanctioned the amount for 2.1 percent of beneficiaries in marriage scheme (Table 5.15).

Table 5.15 Marriage and inter-caste marriage assistance: Grant sanctioned agency (Percentage)		
Particulars	Marriage	Inter-caste Marriage
SCDD	65.0	86.1
Grama Panchayat	21.5	2.6
Block Panchayat	10.9	10.6
Municipality	2.1	0.7
Corporation	0.4	-
SC Devp Corp.	0.1	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Section – C Financing of the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

This section analyses total cost incurred, grant sanctioned, grant received, own fund spent and loan availed for Marriage Assistance and Inter-Caste Marriage Assistance Schemes.

8. Total Cost

In the case of marriage assistance scheme, 30.7 per cent of the beneficiaries spent amount between Rs 1 lakh and 2 lakhs, whereas in the case of inter-caste assistance scheme, 45.4 per cent of them spent between Rs. 3 lakhs and 5 lakhs. Some of them (13.5 per cent and 23.3 per cent in respective schemes) spent between Rs. 25,000 and 50,000. While 7.1 per cent in marriage assistance scheme spent more than Rs. 5 lakhs, 2.1 per cent in inter-caste marriage assistance scheme spent no amount for the marriage (Table 5.16).

Table 5.16 Marriage and inter-caste marriage assistance: Total cost in rupees (Percentage)		
Rupees	Marriage	Inter-caste Marriage
Nil	-	2.1
Below 5,000	0.4	-
5,000 – 10,000	0.1	-
10,000 –25,000	0.3	9.3
25,000 –50,000	13.5	23.3
50,000 –1 Lakh	9.2	7.5
1 Lakh –2 Lakhs	30.7	12.4
2 Lakhs –3 Lakhs	16.7	-
3 Lakhs – 5 Lakhs	22.0	45.4
Above 5 Lakhs	7.1	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

9. Grant sanctioned

In both the schemes most of the beneficiaries were sanctioned with grant between Rs. 25,000 and 50,000 (63 per cent in marriage assistance and 89.6 per cent in inter-caste marriage scheme). While 20.6 per cent in marriage and 9.8 per cent in inter-caste marriage scheme were sanctioned with grant between Rs. 10,000 and 25,000, 7.5 per cent and 0.6 per cent in respective schemes received between Rs. 5,000 and 10,000. In the case of 8.9 per cent beneficiaries of marriage assistance scheme were sanctioned with grant below Rs. 5,000 only (Table 5.17).

Table 5.17 Marriage and inter-caste marriage assistance: Grant sanctioned in rupees (Percentage)		
Rupees	Marriage	Inter-caste Marriage
Below 5,000	8.9	-
5,000 – 10,000	7.5	0.6
10,000 – 25,000	20.6	9.8
25,000 – 50,000	63.0	89.6
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

10. Grant Received

Most of the beneficiaries have received grant as per the sanctioning of grant (Table 5.18).

Table 5.18 Marriage and inter-caste marriage assistance: Grant received in rupees (Percentage)		
Rupees	Marriage	Inter-caste Marriage
Nil	0.4	-
Below 5,000	8.9	-
5,000 – 10,000	7.5	0.6
10,000 – 25,000	20.6	9.8
25,000 – 50,000	62.6	89.6
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

11. Own fund spent

The primary survey estimates that 16.4 per cent beneficiaries in marriage assistance scheme and 34.9 per cent of them in inter-caste marriage assistance scheme did not spend any amount for marriage from their own fund. Among them, 1.3 per cent and 4.1 per cent in the respective schemes spent below Rs. 10,000, and 24.2 per cent and 7.4 per cent in respective schemes spent between Rs. 10,000 and 50,000 from own fund. The proportion of beneficiaries who spent between Rs. 2.5 lakhs and Rs. 5 lakhs is 9.8 and 45.4 per cent in respective schemes and that who spent more than Rs. 5 lakhs is 4.3 per cent and 5.4 per cent for the respective schemes (Table 5.19).

Table 5.19 Marriage and inter-caste marriage assistance: Own fund spent in rupees (Percentage)		
Rupees	Marriage	Inter-caste Marriage
Nil	16.4	34.9
Below 5,000	0.1	1.0
5,000 – 10,000	1.2	3.1
10,000 – 25,000	6.7	2.1
25,000 – 50,000	17.5	5.3
50,000 – 1,00,000	26.7	2.0
1 Lakh – 2.5 Lakhs	17.4	0.8
2.5 Lakhs – 5 Lakhs	9.8	45.4
Above 5 Lakhs	4.3	5.4
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

12. Loans availed

In the case of marriage assistance scheme, 33 per cent did not avail any loan for marriage purpose. Some of them (20 per cent) have availed loan between Rs. 5,000 and 50,000 and 38 per cent of them have availed loan between Rs. 50,000 and 2.5 lakhs. Proportion of those who availed loan above 2.5 lakhs is 9.1 per cent. Whereas, in the case of inter-caste marriage, bulk of the beneficiaries (about 94 per cent) didn't avail any loan for the marriage. The remaining 6 per cent of them have availed loan of amount below 2.5 lakhs (Table 5.20).

Table 5.20		
Marriage and inter-caste marriage assistance: Loans availed in rupees (Percentage)		
Rupees	Marriage	Inter-caste Marriage
Nil	33.0	93.9
5,000 – 10,000	0.2	-
10,000 – 25,000	8.7	1.6
25,000 – 50,000	11.0	0.0
50,000 – 1 Lakh	20.6	4.6
1 Lakh – 2.5 Lakhs	17.4	-
2.5 Lakhs – 5 Lakhs	8.4	-
Above 5 Lakhs	0.7	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Section – D Issues and Suggestions of the Marriage Assistance and Inter-Caste Marriage Assistance Schemes

This section analyses the problem faced, difficulties, complaints and suggestions of marriage assistance and inter-caste marriage assistance schemes.

13. Issues

Some of the beneficiaries in both schemes mention the insufficiency of sanctioned amount as a problem (around 32 per cent each in both schemes). While 17.9 per cent in marriage scheme and 15.6 per cent in inter-caste marriage scheme mention the non-availability of correct information about the schemes, 28.7 per cent in inter-caste scheme mention about the complex procedures for availing the scheme. Some of them (12.6 per cent in marriage scheme and 4.3 per cent in inter-caste scheme) had problem with the delay in processing application. The survey also estimated that 14 per cent and 3.9 per cent of beneficiaries in inter-caste marriage scheme faced difficulty in caste certificate and other documents from the respective agency (Table 5.21).

Table 5.21		
Marriage and inter-caste marriage assistance: Problems (Percentage)		
Problems	Marriage	Inter-caste Marriage
Not Applicable	5.2	0.5
Non availability of correct information about the schemes	17.9	15.6
Delay in processing application	12.6	4.3
Difficulty in getting caste certificate	5.8	14.0
Difficulty in getting income certificate	3.4	0.0
Difficulty in getting documents from the respective agency	3.8	3.9
Non-availability of funds	10.1	0.3
Complex procedures	9.1	28.7
Amount not sufficient	32.0	32.7
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

While 14.6 per cent and 20.9 per cent in respective schemes mention non-availability of correct information about the scheme as a difficulty, 9.4 per cent and 21.3 per cent in respective schemes mention delay in processing application as a difficulty. About 17 per cent each of inter-caste marriage beneficiaries mention the difficulty in getting caste certificate and other documents from SCDD/ agency. Some of them (9.7 per cent of marriage assistance scheme and 2.9 per cent in respective schemes) mention complex procedures for availing the scheme (Table 5.22).

Table 5.22		
Marriage and inter-caste marriage assistance: Difficulties faced while availing the scheme (Percentage)		
Particulars	Marriage	Inter-caste Marriage
No difficulty	50.7	18.4
Non availability of correct information about the schemes	14.6	20.9
Delay in processing application	9.4	21.3
Difficulty in getting caste certificate	4.3	17.0
Difficulty in getting income certificate	1.5	0.2
Difficulty in getting documents from SCDD/ Agency	2.6	17.1
Non-availability of funds	5.6	2.1
Complex procedures	9.7	2.9
Others Specify	1.6	0.1
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

14. Complaints

More than 50 per cent of the beneficiaries (59.6 per cent) in marriage assistance scheme complain about the financial crisis. Another 14.2 per cent in marriage assistance scheme and 2 per cent in inter-caste marriage assistance scheme complain about delays in processing application, getting sanctioned amount, complex procedures and the sanctioned amount is not reaching the proper or deserving applicants. Some of the beneficiaries complain about the lack of awareness about the scheme and eligible persons are not getting any beneficiary schemes (Table 5.23).

Table 5.23		
Marriage and inter-caste marriage assistance: Complaints (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Lack of proper documents	1.8	-
Delay in processing application, delay in getting sanctioned amount, delay and complex procedures, delay in getting instalments, the sanctioned amount is not getting the proper applicant	14.2	2.0
Lack of awareness about the scheme	7.4	2.2
Problems of basic infrastructure (drinking water, toilet, compound wall, electricity, health, proper path etc.)	2.4	0.0
Financial crisis	59.6	0.3
Eligible persons not getting any beneficiary scheme	10.0	3.9
No complaints	2.4	91.6
SC promoter is not an efficient person	2.1	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

15. Suggestions

Some of the beneficiaries (35.6 per cent in marriage assistance scheme and 6.3 per cent in inter-caste marriage assistance scheme) suggest increasing the amount for schemes, lump sum grant and basic infrastructure. Some of them (11.3 per cent and 1.5 per cent in respective scheme) suggest that installments to be get in proper time. Some of the beneficiaries suggest giving proper awareness about the scheme (Table 5.24).

Table 5.24 Marriage and inter-caste marriage assistance: Suggestions (Percentage)		
Particulars	Marriage	Inter-caste Marriage
Increase the amount, lump sum grant and basic infrastructure	35.6	6.3
Instalments to be got in proper time	11.4	2.2
Need awareness about the scheme	4.3	2.6
Take specific condition to give schemes beneficiaries to SC families	0.8	
No suggestions	47.4	88.9
Others	0.5	
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Chapter 6

Debt Waiver

This chapter analyses the implementation of debt waiver scheme of SCDD. The analysis is broadly classified into four sections. They are application, utilisation, finance and issues and suggestions of the scheme. In each section, relevant subsections are considered for analysis to get deeper understanding of the implementation of the scheme.

Section - A: Application for the Debt Waiver Scheme

This section analyses scheme information, scheme application, agency contact, previous application status and grama/ward sabha participation

1. Scheme information

The survey estimates that 25.1 per cent of beneficiaries got the information about the scheme from friends and relatives. While ward member/ councillor informed 19.7 per cent of beneficiaries, officials informed 10.5 per cent of them. Other source from which people gathered information are newspaper and SC promoters (4.9 per cent and 2.3 per cent respectively) (Table 6.1).

Table 6. 1 Debt Waiver: Who informed you about the scheme? (Percentage)	
Ward Member/Councillor	19.7
SC Promoter	2.3
Officials	10.4
Friends and relatives	25.1
Newspaper	4.8
Others	37.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

2. Scheme application

Most of the beneficiaries (67.7 per cent) report getting help for preparing and submitting the application (Table 6.2). Of them, 20.3 per cent have got help from officials, 19.7 per cent from ward member/councillor and 7.7 per cent

from agents. Other sources of help were friends and relatives (4.9 per cent), SC promoters (1.3 per cent) and other political leaders (1 per cent) (Table 6.3).

Table 6. 2 Debt Waiver: Did you get any help for preparing and submitting application? (Percentage)	
Yes	67.7
No	32.3
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 6. 3 Debt Waiver: From whom did you get help for preparing and submitting application? (Percentage)	
Not Applicable	32.3
Ward Member/Councilor	19.7
Other political leaders	1.0
SC Promoter	1.3
Officials	20.3
Friends and relatives	4.9
Agents	7.7
Others	12.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

3. Agency contact

The office concerned has contacted 45.8 per cent of beneficiaries after submitting the application (Table 6.4). Of them 13 per cent were contacted once, 30 per cent were contacted twice and the remaining 2.8 per cent were contacted trice (Table 6.5).

Table 6. 4 Debt Waiver: Did the office contact you after submitting application? (Percentage)	
Yes	45.8
No	54.2
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 6. 5 Debt Waiver: How many times the office contact you after submitting application? (Percentage)	
0	54.2
1	13.0
2	30.0
3	2.8
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Many of beneficiaries (62.3 per cent) have visited the office of the agency on their demand (Table 6.6).

Table 6. 6 Debt Waiver: Did you visit the office of the Agency on their demand? (Percentage)	
Yes	62.3
No	37.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Only 10.1 per cent of beneficiaries have visited the office without being called (Table 6.7). Of them 4.2 per cent have visited twice and the remaining 5.9 per cent have visited five times (Table 6.8). Only 2.8 per cent of them have got the information they needed on their application each time. Some of them (7.8 per cent) faced difficulty in getting the required information (Table 6.9).

Table 6. 7 Debt Waiver: Did you visit the office concerned without being called? (Percentage)	
Yes	10.1
No	89.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 6. 8 Debt Waiver: How many times did you visit the office concerned without being called? (Percentage)	
Not Applicable	89.9
2	4.2
5	5.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Table 6. 9 Debt Waiver: Could you get the details you needed on your application each time? (Percentage)	
Not Applicable	89.9
Yes always	2.8
Yes with difficulty	7.3
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

4. Grama / Ward sabha Participation

Most of the beneficiaries (79.3 per cent) attend grama sabha/ ward sabha regularly and 20.7 per cent of them attend the same occasionally (Table 6.10).

Table 6. 10 Debt Waiver: Attendance in Grama/ Ward sabha meetings? (Percentage)	
Regular	79.3
Occasional	20.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Section – B Utilisation of the Debt Waiver Scheme

This section analyses status of the scheme and reasons for non-fulfillment of loan purpose.

5. Status of the scheme

Most of the beneficiaries (76 per cent) have availed debt waiver scheme and for the remaining 24.1 per cent of beneficiaries, scheme is sanctioned but debt is yet to be waived (Table 6.11).

Table 6.11 Debt Waiver: Status of the scheme (Percentage)	
Scheme Availed	75.9
Scheme sanctioned, debt yet to be waived	24.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

6. Reasons for non-fulfilment of loan purpose

Around 36.5 per cent beneficiaries mention the inadequacy of loan amount as a reason for not fulfilling the purpose of loan. Few of them (4.3 per cent) report that the amount is used for other contingency as a reason for not fulfilling the purpose (Table 6.12).

Table 6.12 Debt Waiver: If purpose of loan is partially fulfilled/not fulfilled, state the reasons (Percentage)	
Not Applicable	48.2
Loan amount inadequate	36.5
Amount used for other contingency	4.3
Others	11.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Section – C Financing of the Debt Waiver Scheme

This section analyses the finance involved in the scheme such as loan amount, rate of interest, loan repaid, debt waiver amount and balance loan after waiver.

7. Loan Amount

The loan amount is below Rs. 5000 for 4.5 per cent and between Rs. 5,000 and 10,000 for 24.8 per cent of beneficiaries. While 26.2 per cent have availed

loan between Rs. 10,000 and 25,000, 30.7 per cent of them have availed loan between Rs. 25,000 and 50,000. The remaining 13.9 per cent have availed loan above Rs. 1 lakh (Table 6.13).

Table 6. 13	
Debt Waiver: Loan amount in rupees (Percentage)	
Below 5,000	4.5
5,000 – 10,000	24.8
10,000 – 25,000	26.2
25,000 – 50,000	30.7
1 Lakh – 2.5 Lakhs	13.9
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

8. Rate of Interest

Majority of the loans are availed at a rate of interest between 10 per cent and 15 per cent (52 per cent). The next major category of interest rate is 6 per cent to 10 per cent (26.3 per cent). While 10.6 per cent of beneficiaries pay interest at 3 per cent to 6 per cent rate, 4.5 per cent of them do not pay any interest on loan. About 7 per cent of them pay interest at 15 per cent to 20 per cent rate (Table 6.14).

Table 6. 14	
Debt Waiver: Rate of interest (Percentage)	
Nil	4.5
3 – 6	10.6
6 – 10	26.3
10 – 15	52.0
15 - 20	6.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

9. Loan repaid

Some of the beneficiaries (24.2 per cent) did not repay any amount of the loan. While 9.4 per cent of them repaid below Rs. 5,000, 50.9 per cent have repaid between Rs. 5,000 and 25,000. The proportion of those who repaid between Rs. 25,000 and 50,000 is 15 per cent and those who repaid between Rs. 50,000 and 1 lakh is 0.6 per cent (Table 6.15).

Table 6. 15 Debt Waiver: Loan repaid in rupees (Percentage)	
Nil	24.2
Below 5,000	9.4
5,000 – 10,000	26.1
10,000 – 25,000	24.8
25,000 – 50,000	15.0
50,000 – 1,00,000	0.6
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

10. Debt Waiver Amount

While the waiver amount is below Rs. 10,000 for 52.5 per cent of beneficiaries, 14.5 per cent were sanctioned between Rs. 10,000 and 25,000, 16.2 per cent were sanctioned with amount between Rs. 25,000 and 50,000. Proportion of those who received waiver amount above Rs. 1 lakh is 13.4 per cent (Table 6.16).

Table 6. 16 Debt waiver amount in rupees (Percentage)	
Nil	1.5
Below 5,000	25.9
5,000 – 10,000	26.6
10,000 – 25,000	14.5
25,000 – 50,000	16.2
50,000 – 1,00,000	2.0
1 Lakh – 2.5 Lakhs	13.4
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

11. Balance Loan due after waiver

With the loan waiver scheme, 4.5 per cent of beneficiaries have repaid the loan completely. Of the remaining, 26.3 per cent have balance loan of below Rs. 10,000, 41.6 per cent of them have loan balance of between Rs. 10,000 and 50,000 and 14.3 per cent of them have loan balance between Rs. 50,000 and 1 lakh. The proportion of those with loan balance between Rs. 1 lakh and 2.5 lakhs is 13.4 per cent (Table 6.17).

Table 6.17 Debt waiver: Loan balance in rupees (Percentage)	
Nil	4.5
Below Rs.5,000	16.4
Rs.5,000 - Rs. 10,000	9.9
Rs.10,000 – Rs. 25,000	31.1
Rs.25,000 – Rs. 50,000	10.5
Rs.50,000 – Rs. 1,00,000	14.3
Rs.1 Lakh – Rs. 2.5 Lakhs	13.4
Total	100

Section – D Issues and Suggestions of the Debt Waiver Scheme

This section analyses issues, complaints and suggestions of the debt waiver scheme.

12. Issues

About 23 per cent of the beneficiaries have faced the difficulty of non-availability of correct information about the scheme. While 20.1 per cent mention complex procedures 10.1 per cent mention delay in processing application (Table 6.18).

Table 6. 18 Debt Waiver: Difficulties faced while availing the scheme (Percentage)	
No difficulty	54.3
Non availability of correct information about the schemes	19.7
Delay in processing application	8.7
Complex procedures	17.3
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

13. Complaints

Almost 96 per cent of the beneficiaries did not raise any complaints about debt waiver scheme. While 2.2 per cent of them complain about the financial crisis 1.8 per cent of them complain about delays in processing application, in getting the sanctioned amount and instalments and complex procedures (Table 6.19).

Table 6. 19	
Debt Waiver: Complaints (Percentage)	
Delay in processing application, delay in getting sanctioned amount, delay and complex procedures, delay in getting instalments, the sanctioned amount is not getting the proper applicant	1.8
Financial crisis	2.2
No complaints	96.0
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

14. Suggestions

Some of the beneficiaries (1.3 per cent) suggest increasing the amount for the scheme, lump sum grant and providing basic infrastructure (Table 6.20).

Table 6. 20	
Debt Waiver: Suggestions (Percentage)	
Increase the amount, lump sum grant and basic infrastructure	1.3
No suggestions	98.7
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

Chapter 7

Agriculture and Animal Husbandry

This chapter analyses the implementation of agriculture and animal husbandry schemes of SCDD. The analysis is broadly classified into three sections. They are application, utilisation and issues and suggestions of the schemes. In each section, relevant subsections are considered for analysis to get deeper understanding of the schemes implementation.

Section - A: Application for agriculture and animal husbandry schemes

This section analyses the source of information, the application process, the status of previous applications if any and participation of beneficiaries in grama/ward sabha.

1. Scheme information

In both schemes majority of the beneficiaries were informed about the scheme by ward member/councilor (45.1 per cent and 81.2 per cent in agriculture and animal husbandry schemes). While 32.9 per cent and 6 per cent of beneficiaries in respective schemes were informed by the SC promoters, 18.8 per cent and 1.6 per cent of them in respective schemes were informed by officials and 2.7 per cent and 9.6 per cent of them by the grama/ward sabha (Table 7.1).

Table 7.1 Agriculture and animal husbandry: Who informed you about the scheme? (Percentage)		
Source of information	Agriculture	Animal husbandry
Ward Member/Councilor	45.1	81.2
Other political leaders	-	0.1
Grama/Ward Sabha	2.7	9.6
SC Promoter	32.9	6.0
Community Organisation/Activist	-	0.3
Officials	18.8	1.6
Friends and Relatives	0.4	0.6
Others specify	-	0.6
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

2. Scheme application

Bulk of the beneficiaries in both the schemes (96.9 per cent in agriculture and 93 per cent in animal husbandry schemes) reported getting help for preparing and submitting the application (Table 7.2). While 12.1 per cent and 64.9 per cent in respective schemes were helped by ward member/Councilor, 37.1 per cent and 14.4 per cent in respective schemes got help from SC promoters, 40.1 per cent and 1.4 per cent of them got help from officials and 7.5 per cent and 4.6 per cent of them got help from friends and relatives. In the case of animal husbandry scheme 5.9 per cent and 1.2 per cent of beneficiaries were helped by grama/ward sabha and other political leaders (Table 7.3).

Table 7.2 Agriculture and animal husbandry: Did you get any help for preparing and submitting application? (Percentage)		
Particulars	Agriculture	Animal husbandry
Yes	96.9	93.0
No	3.1	7.0
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Table 7.3 Agriculture and animal husbandry: From whom did you get any help for preparing and submitting application? (Percentage)		
Particulars	Agriculture	Animal husbandry
Not Applicable	3.1	7.0
Ward Member/Councillor	12.1	64.9
Other political leaders	-	1.2
Grama/Ward Sabha	-	5.9
SC Promoter	37.1	14.4
Officials	40.1	1.4
Friends and relatives	7.5	4.6
Others specify	-	0.6
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

3. Previous application status

The primary survey estimates that 40.4 per cent of beneficiaries in agriculture scheme and 12.9 per cent of them in animal husbandry scheme have applied earlier for the schemes (Table 7.4). Of them, 7.5 per cent and 2.5 per cent in respective schemes have applied once and the remaining (32.9 per cent and 10.3 per cent) had applied twice for the scheme (Table 7.5).

Table 7.4 Agriculture and animal husbandry: Have you applied earlier for this scheme? (Percentage)		
Particulars	Agriculture	Animal husbandry
Yes	40.4	12.9
No	59.6	87.1
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Table 7.5 Agriculture and animal husbandry: How many times have you applied earlier for this scheme? (Percentage)		
Particulars	Agriculture	Animal husbandry
Not Applicable	59.6	87.12
1	7.5	2.55
2	32.9	10.33
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

4. Grama / Ward sabha participation

Most of the beneficiaries in agriculture and animal husbandry schemes (57.6 per cent and 86.9 per cent respectively) report attending the grama/ward sabha meetings regularly. The remaining 42.4 per cent and 13.1 per cent in respective schemes report occasional attendance in the meetings (Table 7.6).

Table 7.6 Agriculture and animal husbandry: Attendance in Grama/ Ward sabha meetings? (Percentage)		
Particulars	Agriculture	Animal husbandry
Regular	57.6	86.9
Occasional	42.4	13.1
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Section – B Utilisation of agriculture and animal husbandry schemes

This section analyses assistance received as cash, assistance received in kind and reason for delay in implementation of the scheme.

5. Assistance received in cash

About 21 per cent in agriculture scheme and 34 per cent in animal husbandry scheme did not receive any cash assistance. Around 43 per cent in agriculture and 32 per cent in animal husbandry scheme have received cash below Rs. 5000. In the agriculture scheme 32.8 per cent have received between Rs. 20,000 and 50,000 whereas in animal husbandry scheme, 19.4 per cent have received between Rs. 5,000 and 15,000 and 14 per cent have received between Rs. 15,000 and 50,000. Only 2.4 per cent in agriculture scheme and 0.9 per cent in animal husbandry scheme received more than Rs. 50,000 (Table 7.7).

Table 7.7 Agriculture and animal husbandry: Assistance received as cash in rupees (Percentage)		
Assistance received as Cash	Agriculture	Animal husbandry
Nil	20.5	34.0
Below 5,000	43.1	31.8
5,000 to 10,000	0.3	9.9
10,000 to 15,000	-	9.5
15,000 to 20,000	0.9	8.9
20,000 to 50,000	32.8	5.1
Above 50,000	2.4	0.9
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

6. Assistance received in kind

The survey reports that 35 per cent in agriculture and 1.1 per cent in animal husbandry scheme did not receive anything in kind. In the case of agriculture scheme 43.2 per cent of beneficiaries have received seed, 10 per cent received seedlings, 7.2 per cent received fertilizer and 1.9 per cent has received

implements. In animal husbandry scheme, 29.4 per cent have received poultry, 26.9 per cent have received cow/calf and 39.1 per cent have received goat (Table 7.8).

Table 7.8	
Agriculture and animal husbandry: Kind received (Percentage)	
Agriculture scheme	
Nil	35.1
Seed	43.2
Seedlings	10.1
Fertilizer	7.2
Seed Fertilizer	1.2
Implements	1.9
Others	1.4
Total	100
Animal husbandry scheme	
Not Applicable	1.1
Poultry	29.4
Poultry/Goat	3.5
Cow/calf	26.9
Goat	39.1
Total	100
<i>Source: GIFT SC HPSSS 2017-18</i>	

7. Status of scheme

A greater part of the beneficiaries in both the schemes (66.3 per cent in agriculture and 98.8 per cent in animal husbandry schemes) have fully availed the scheme. Some of them (33.7 per cent and 1.2 per cent in the respective schemes) have availed the schemes partially (Table 7.9).

Table 7.9		
Agriculture and animal husbandry: Scheme Status (Percentage)		
Particulars	Agriculture	Animal husbandry
Scheme availed	66.3	98.8
Scheme partially availed	33.7	1.2
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

8. Reasons for delay

Some of the beneficiaries (9.4 per cent in agriculture scheme and 3.9 per cent of them in animal husbandry scheme) report the non-availability of funds as the reason for the delay in scheme. Another 4.7 per cent in animal husbandry scheme report that the formalities are in progress (Table 7.10).

Table 7.10		
Agriculture and animal husbandry: Reason for delay (Percentage)		
Particulars	Agriculture	Animal husbandry
Not applicable	90.6	90.3
Non availability of funds with Agency	9.4	3.9
Formalities in progress	-	4.7
Others specify	-	1.1
Total	100	100
Source: GIFT SC HPSSS 2017-18		

Section – C Financing of agriculture and animal husbandry schemes

This section looks into the finance involved which includes own fund invested and loans availed.

9. Own fund invested

About 11 per cent in agriculture scheme and 22.8 per cent in animal husbandry scheme did not spend any amount from their own fund. In both the schemes majority of the beneficiaries have spent below Rs. 5,000 from their own fund (53.1 per cent and 59.8 per cent in respective schemes). While 32.8 per cent in agriculture scheme spent between Rs. 20,000 and 50,000 and 1.9 per cent have spent above Rs. 50,000, in animal husbandry scheme, 12.5 per cent have spent between Rs. 5,000 and 15,000 and 4.9 per cent have spent between Rs. 15,000 and 50,000 (Table 7.11).

Table 7.11 Agriculture and animal husbandry: Own fund invested in rupees (Percentage)		
Own fund in rupees	Agriculture	Animal husbandry
Nil	10.9	22.8
Below 5,000	53.1	59.8
5,000 to 10,000	0.9	3.6
10,000 to 15,000	-	8.9
15,000 to 20,000	0.4	0.6
20,000 to 50,000	32.8	4.3
Above 50,000	1.9	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

10. Loan availed

The primary survey estimates that none of the beneficiaries in agriculture scheme and a major chunk in animal husbandry scheme (93.6 per cent) have not availed any loan. While 4.7 per cent of them have availed loan below Rs. 5,000, 1.1 per cent have availed loan of above Rs. 1 lakh (Table 7.12).

Table 7. 12 Agriculture and animal husbandry: Loans availed in rupees (Percentage)		
Loans availed in rupees	Agriculture	Animal husbandry
Nil	93.6	100
Below 5000	4.7	-
10,000 to 15,000	0.2	-
Above 1,00,000	1.1	-
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Section – D Issues and Suggestions of agriculture and animal husbandry schemes

This section presents the problems, difficulties, complaints and suggestions of agriculture and animal husbandry schemes.

11. Issues

A lot of beneficiaries in both agriculture and animal husbandry schemes faced the problem of non-availability of correct information about the schemes (24.3 per cent and 18.7 per cent in the respective schemes). Some of them faced the problems of non-availability of funds/ kind (26.1 per cent and 5.6 per cent in respective schemes) and complex procedures (23.9 per cent and 14.2 per cent respectively) (Table 7.13).

Table 7.13 Agriculture and animal husbandry: Problems (Percentage)		
Particulars	Agriculture	Animal husbandry
Not Applicable	2.9	17.7
Non availability of correct information about the schemes	24.3	18.7
Delay in processing of application	0.2	1.3
Difficulty in getting income certificate	-	0.9
Difficulty in getting documents from the respective agency	1.4	0.9
Non-availability of funds/kind	26.1	5.6
Complex procedures	23.9	14.2
Amount/ Kind not sufficient	21.2	17.2
Others specify	-	23.5
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

While 24.4 per cent and 15.8 per cent in the respective schemes faced difficulty of non-availability of correct information about the scheme, 25.7 per cent and 4.8 per cent in respective schemes faced difficulty of non-availability of funds/kind and 24.7 per cent and 9.2 per cent of them faced difficulty of complex procedures (Table 7.14).

Table 7.14 Agriculture and animal husbandry: Difficulties faced while availing the scheme (Percentage)		
Particulars	Agriculture	Animal husbandry
No difficulty	21.8	61.6
Non availability of correct information about the schemes	24.4	15.8
Delay in processing application	-	3.4
Difficulty in getting caste certificate	1.7	0.8
Difficulty in getting income certificate	1.7	4.4
Non-availability of funds/ kind	25.7	4.8
Complex procedures	24.7	9.2
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

12. Complaints

Some of the beneficiaries (2.6 per cent and 5.9 per cent in respective scheme heads) complain about the financial crisis. In animal husbandry scheme, 2.7 per cent of beneficiaries complain about lack of awareness about the scheme and 1 per cent of them complain about delays in processing application, getting sanctioned amount and instalments (Table 7.15).

Table 7.15 Agriculture and animal husbandry: Complaints (Percentage)		
Particulars	Agriculture	Animal husbandry
Delay in processing application, delay in getting sanctioned amount, delay and complex procedures, delay in getting instalments, the sanctioned amount is not getting the proper applicant	-	1.0
Lack of awareness about the scheme	-	2.7
Problems of basic infrastructure (drinking water, toilet, compound wall, electricity, health, proper path etc.)	-	0.2
Lack of proper documents	1.4	-
Eligible persons not getting any beneficiary scheme	-	0.6
Financial crisis	2.6	5.9
No complaints	96.0	89.7
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

13. Suggestions

Some of the beneficiaries (27 per cent in agriculture and 41.6 per cent in animal husbandry scheme) suggest enhancing the amount/ kind for the scheme. While 46.5 per cent in agriculture scheme and 7.7 per cent in animal husbandry scheme suggest making the timely delivery/ payment for the schemes, 24.4 per cent and 16.7 per cent of beneficiaries in the respective scheme suggest giving the effective awareness about the schemes to the stakeholders. Some of the beneficiaries in animal husbandry scheme (19.1 per cent) also suggest simplifying the procedure (Table 7.16).

Table 7.16		
Agriculture and animal husbandry: Suggestions (Percentage)		
Particulars	Agriculture	Animal husbandry
Not Applicable	1.9	5.1
Enhance the amount/ kind	27.0	41.6
Timely delivery/payment	46.5	7.7
Simplified procedure	0.2	19.1
Effective awareness about schemes to the stake holders	24.4	16.7
Others specify	-	9.8
Total	100	100
<i>Source: GIFT SC HPSSS 2017-18</i>		

Annexure 1
Study Reports Prepared for SCDD

- 1 PRE Matric & Post Matric Hostels of Scheduled Castes Development Department
- 2 Industrial Training Institutes (ITI) of Scheduled Castes Development Department
- 3 Pre-Examination Training Centres (PETC) of Scheduled Castes Development Department
- 4 Model Residential Schools(MRS) of Scheduled Castes Development Department
- 5 Evaluation of Training Programmes of Pre Recruitment Training Centre(PRTC), Kozhikode for SC/ST Candidates
- 6 Nursery Schools of Scheduled Castes Development Department
- 7 Household Primary Sample Survey Report of Scheduled Castes in Kerala (Schemes-I)
8. Household Primary Sample Survey Report of Scheduled Castes in Kerala (Detailed Household Schemes- II)

Annexure No. 2
Selected Grama Panchayats and Wards for Sample Survey

District	Grama Panchayat	Ward Name
Thiruvananthapuram	Aryanad	Kokkottela
	Andoorkonam	Karichara
	Aryanad	Purathapara
	Cherunniyoor	Thettikulam
	Cherunniyoor	Chakkapoika
	Kizhuvalam	Pavoorkonam
	Kizhuvalam	Pulimoodu
	Andoorkonam	Velloor
	Nagaroor	Vellaloor
	Nanniyode	Meenmutty
	Nanniyode	Alumkuzhi
	Peringamala	Thennur
	Peringamala	Madathara
	Nagaroor	Chemmarathumukku
Kollam	Veliam	Maroor
	Piravanthur	Elikattoor
	Sasthamkotta	Karinthottuva
	Sasthamkotta	Muthupilakkad Padinjaru
	Thalavoor	Pandithitta
	Thalavoor	Alakkuzhi
	Thenmala	Thenmala
	Piravanthur	Kamukuncheri
	Veliam	Veliam Colony
	Thenmala	Indira Nagar
	Mynagappally	Kovoor
	Kunnathur	Nilackal
	Adichanalloor	Thazhuthala Thekku
	Adichanalloor	Plackad
	Mynagappally	Thekkan Mynagapally
	Kunnathur	Kunnathur
Pathanamthitta	Konni	Muringamangalam
	Mallapuzhassery	Kurumthar
	Mallapuzhassery	Karthaviyam
	Peringara	Chalakuzhi

	Kuttoor	Thengali
	Kulanada	Manthuka
	Konni	Vattakavu
	Kulanada	Puthuvakkal
	Pazhavangadi	Ozhuvanpara
	Pazhavangadi	Karinkulam Substitute
	Peringara	Kuzhivelippuram
	Kuttoor	Kothaviruthi
Alappuzha	Venmony	Uliyantra
	Pathiyoor	Eruva
	Pathiyoor	Eruvakizhakku
	Mulakuzha	Nikarumpuram
	Mulakuzha	Kutaykkamaram
	Kanjikkuzhi	Kalathiveedu
	Kanjikkuzhi	Moolamveli
	Venmony	Padinjattum Muri
Kottayam	Nattakam	Pannimattam
	Ettumanoor	Cheruvandoor
	Mundakayam	Painga
	Mundakayam	Amaravathi
	Meenachil	Chathamkulam
	Meenachil	Poovathodu
	Koottickal	Valleeta
	Koottickal	Elangadu Top
	Chempu	Brahmamangalam
	Nattakam	Thurumugham
	Ettumanoor	Kattachira
	Chempu	Enadi
Idukki	Manakkad	Mannancheri
	Chakkupallam	Myladumpara
	Chakkupallam	Chakkupallam South
	Manakkad	Kunnathupara
	Muttom	Kodathi
	Muttom	Muttam
	Vandiperiyar	Vandiperiyar west
	Vandiperiyar	Kannimarchola
Ernakulam	Nayarambalam	Veliyatham Parambu
	Udayamperoor	Poonthotta

Thrissur

Udayamperoor

Ayyampuzha

Pothanikkad

Pothanikkad

Edathala

Nayarambalam

Ayyampuzha

Edathala

Kuttampuzha

Kuttampuzha

Kadukkutty

Cherpu

Cherpu

Kadukkutty

Porathissery

Kandanassery

Kandanassery

Kondazhy

Kondazhy

Mattathur

Porathissery

Thanniyam

Thanniyam

Velur

Velur

Mattathur

Koduvayur

Sreekrishnapuram

Peringottukurissi

Peringottukurissi

Kozhinjampara

Kozhinjampara

Sreekrishnapuram

Kollengode

Koduvayur

Alanallur

Alanallur

Malekkad

Kollakodu

Kalladaputhuppara

Manjalapara

Ambedkar Gramam

Thekke Nedungadu

Oliveli

Nochima

Edamalayar

Kuttampuzha

Pamboothara

Muthulliyar

Cherppu

Thaikkootam

Moorkkanad

Arikanniyoar

Kandanassery

Gandhi Asramam

Ulladu Kulam

Vasupuram

Porathissery

Kizhakkum Muri West

Painoor

Pathramangalam

Kurumal Kizhakku

Murikkungal

Kannangodu

Sreekrishnapuram &

Parathala

Njettyodu

Muttupully

Karampotta

Keerkaranpodi

Valambilimangalam

Kollengodu Town

Pullaroad

Nalloorpulli

Uppukulam

Palakkad

Malappuram	Kollengode	Aruvannoor Parambu
	Mangalam	Pulloon North
	Amarambalam	Naripoyil
	Mangalam	Chennara East
	Mankada	Kozhikottu Parambu
	Mankada	Karimbana kundu
	Pulpatta	Thripanachi
	Vettathur	Kara
	Thennala	Thachammad
	Thennala	Arackal
	Vallikkunnu	Kacherikunnu
	Vallikkunnu	Pottankuzhy
	Vazhikkadavu	Mekkorava
	Vazhikkadavu	Kunnummalpotti
	Vettathur	Kappu
	Pulpatta	Valamangalam
	Amarambalam	Pattakarimbu
Kozhikode	Chorode	Vaikkilassery Theru
	Thalakkulathur	Palora
	Kattippara	Amaradu
	Kattippara	Payona
	Koorachundu	Sankaravayal
	Koorachundu	Kalangali
	Puthuppadi	West Kaithappoyil
	Thalakkulathur	Edakkara
	Balusseri	Puthoorvattom
	Balusseri	Kunnakkodi
	Puthuppadi	Karikulam
	Chorode	Muttungal
Wayanad	Nenmeni	Thazhathoor
	Mullenkolly	Cheloor
	Mullenkolly	Pattanikoop
	Nenmeni	Malavayal
Kannur	Peringome-Vayakkara	Vayakkara
	Narath	Kottanchery
	Narath	Pulluppi west
	Madayi	Muttom Kakkadapram
	Madayi	Puthiyangadi Manjera

Kasaragod

Karivellur-Peralam
Karivellur-Peralam
Kalliasseri
Kalliasseri
Aralam
Aralam
Peringome-Vayakkara
Chemnad
Padne

Padne
Muliyar
Muliyar
Kumbadaje
Kumbadaje
Enmakaje
Enmakaje
Chengala
Chemnad
Chengala

Valappu
Kuniyan Padinjarekkara
Kookkanam
Kolathu Vayal West
Parakkadavu
Aralam
Viyattnam
Peringom North
Bandhad
Udinur central Mullottu
kadav
Udinur Machikkadu
Pathanadukam
Srigiri
Angalpadi
Mawar
Sheni
Swarga
Arladkka
Puthariyadukam
Kallakatta

Annexure No. 3
Selected Municipalities and Wards for Sample Survey

District	Municipality	Ward
Thiruvananthapuram	Nedumangad (M)	Kusharcode
	Nedumangad (M)	Sannagar Substitute
		Kachari
	Neyyattinkara (M)	Kuttappana
	Neyyattinkara (M)	Mullaravila
Kollam	Paravoor (M)	Pashuman
	Paravoor (M)	Nedungola
Pathanamthitta	Adoor (M)	M. G. Ward
	Adoor (M)	Parakkode East
Alappuzha	Kayamkulam (M)	chirakkadavam
	Kayamkulam (M)	kallummodu
Kottayam	Kottayam (M)	Erayil Kadavu
	Kottayam (M)	Mount Carmel
Idukki	Thodupuzha (M)	Muthaliyarmadam
	Thodupuzha (M)	Chungam
Ernakulam	Perumbavoor (M)	Municipal Office
	Perumbavoor (M)	Neelamkulangara
	Thrissunithura (M)	Mekkara
	Thrissunithura (M)	Pottayil
Thrissur	Kunnamkulam (M)	Muthuvammal
	Kunnamkulam (M)	Keezhur South
	Chalakudy (M)	Thachudaparambu
	Chalakudy (M)	Kannambuzha Ambalam
Palakkad	Ottappalam (M)	Varode
	Shornur (M)	Technical School
		Substitute
	Shornur (M)	Manjakkadu Substitute
	Ottappalam (M)	Killikkavu
Malappuram	Manjeri (M)	Arukezhaya
	Manjeri (M)	Kovilakam Kundu
	Ponnani (M)	Andithode
	Ponnani (M)	Kadavanad North
Kozhikode	Quilandy (M)	Kadakkattumuri
	Quilandy (M)	Nadalakkndi

Wayanad	Kalpetta (M)	Pulpara
	Kalpetta (M)	Vellaramkunnu
Kannur	Taliparamba (M)	Panneri
	Taliparamba (M)	Palakulangara
Kasaragod	Kanhangad (M)	Koval
	Kanhangad (M)	Arayil Karthika

Annexure No. 4
Selected Municipal Corporations and Wards for Sample Survey

District	Corporation	Ward
Thiruvananthapuram	Trivandrum Corporation	Melankod
	Trivandrum Corporation	Vettukadu
Kollam	Kollam Corporation	Chathinamkulam
	Kollam Corporation	Palkulangara
Ernakulam	Kochi Corporation	Nambyapuram
	Kochi Corporation	Vennala
Thrissur	Thrissur Corporation	Mannuthi
	Thrissur Corporation	Chettupuzha
Kozhikode	Kozhikode Corporation	Kovoor
	Kozhikode Corporation	Nellikadu

Annexure No. 5
List of Supervisors and Enumerators of the Sample Survey

Name	District	Designation
M Prabhakaran	Thiruvananthapuram	State Coordinator
M Sreenivasan	Kozhikode	Regional Coordinator (North)
Venugopal Achary A	Thiruvananthapuram	District Supervisor
V Sreekantan Chettiar	Thiruvananthapuram	District Supervisor
	Kollam	
Alex K G	Kollam	District Supervisor
K R Muraleedharan	Alappuzha	District Supervisor
	Kottayam	
T D Mohanan	Idukki	District Supervisor
K K Sasidharan Nair	Ernakulam	District Supervisor
A H Neelakandhan	Thrissur	District Supervisor
Vivekanadan K K	Palakkad	District Supervisor
Abdul Majid P	Malappuram	District Supervisor
Raveendran K T	Kozhikode	District Supervisor
	Wayanad	
M.Raghavan	Kannur	District Supervisor
	Kasaragod	
Mahesh M. P	Thiruvananthapuram	Enumerator
Rageeth G Nair	Thiruvananthapuram	Enumerator
Sindhu R	Kollam	Enumerator
Bindhumol K	Kollam	Enumerator
Sunitha S	Kollam	Enumerator
Shajeela Beevi A	Kollam	Enumerator
Renuka s	Kollam	Enumerator
Raveendranath M.V	Alappuzha	Enumerator
A. Issac Kunju	Alappuzha	Enumerator
Joy Jose	Kottayam	Enumerator
K P Gopalakrishnan Nair	Kottayam	Enumerator
P. G Sreekesh	Kottayam	Enumerator
Anwar K M	Idukki	Enumerator
Kavitha S	Idukki	Enumerator
Ancy Joseph	Idukki	Enumerator
A P Unnikrishnan Nair	Ernakulam	Enumerator

Viji Shanmughan	Thrissur	Enumerator
Chandrika V K	Thrissur	Enumerator
Ajitha K C	Thrissur	Enumerator
Sudha A	Thrissur	Enumerator
Reshma Akhil	Thrissur	Enumerator
Sudeer P V	Palakkad	Enumerator
K Surendran	Palakkad	Enumerator
Mohanan E K	Kozhikode	Enumerator
Geetha M	Kozhikode	Enumerator
K Rajan	Kozhikode	Enumerator
Jayaprakash M M	Wayanad	Enumerator
Jini P	Malappuram	Enumerator
Subramaniyan Alungal	Malappuram	Enumerator
Shahabas C	Malappuram	Enumerator
Moideenkutty C	Malappuram	Enumerator
Kanakam M	Kannur	Enumerator
Vinod Kumar K V	Kannur	Enumerator
Mohanan C K	Kasaragod	Enumerator
Rema V	Kasaragod	Enumerator



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