

# Convergence of Social Security Schemes for Elimination of Child Labour



Philip A. Nath • Pankaj Dimri • Helen R. Sekar



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**V.V. Giri National Labour Institute**

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# Foreword

Child labour is a complex problem rooted in poverty, illiteracy and social inequality. The National Child Labour Policy has identified ‘focusing of general development programmes for benefiting child labour’ as one of the three-pronged approach to address child labour. This entails ensuring the implementation of programmes concerning education, health, and nutrition and poverty alleviation. Effective convergence of efforts, schemes, and services of different departments of the government, and utilizing activities under development head of various Central and State sector, focusing on child labour and their families, will go a long way in curbing the evil of child labour.

Government of India in recent years has been making various efforts to bring a large number of people under the umbrella of social security. Enactment of comprehensive legislations namely Mahatma Gandhi National Rural Employment Gurarantee Act, 2005 and Unorganised Sector Workers’ Social Security Act, 2008 for ensuring employment and social protection of unorganized sector workers is a major step in this direction. Efforts are also made towards designing new right-based social security schemes, recasting of earlier schemes and introducing innovative methods for effective identification and enrolment of beneficiaries. The emphasis is on promotional measures both through special and social assistance programmes.

Enabling child labour families to benefit from different Social Security Schemes wherever they are eligible would not only pave way for coming out of extreme economic distress and grim poverty but also would create a condition wherein their children go to school. ‘**Convergence of Social Security Schemes for Elimination of Child Labour**’ is a compilation of social security programmes of different State Governments and those of the Central Government. This document has been prepared as a part of the project ‘Establishment of National Knowledge Centre on Child Labour at the V.V. Giri National Labour Institute’ a component of ILO-Convergence Child Labour Project.

I congratulate Dr. Helen R. Sekar and her team for their efforts to collect, update, collate and compile essential information on each of the state-specific social security programmes that are relevant for child labour families. I have no doubt that this document will be a ready-reckoner for all social partners and stakeholders who strive to ameliorate the economic conditions of child labour families.

V.P. Yajurvedi  
Director General



# Convergence of Social Security Schemes for Elimination of Child Labour

Child labour exists in different geographical regions in different magnitude. The incidence of child labour is high in developing countries. Illiteracy or low educational status, inadequate employment opportunities and low earnings lead many families to impoverishment and indebtedness. In times of deprivation and loss of income and other contingencies like ill-health, accident, death, and old age, when there is no fallback mechanisms for the family, children are sent to work in exploitative conditions to provide for the family. Social Security benefits that are provided, when the breadwinner is unable to work, will help in ensuring that families with children have enough income to provide proper nutrition and a healthy living environment for their children. They can also be a powerful instrument to combat child labour and promote school attendance. Children can thus receive education that will permit them in the long run to attain much higher levels of productivity and income.

According to the ILO Convention No.102 on Social Security, sickness, maternity, employment injury, unemployment, invalidity, old age, death, the need for long-term medical care and for supporting families with children are the nine core contingencies that lead to stoppage and substantial reduction of earnings. According to article 22 of Universal Declaration of Human Rights (UDHR) everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.

The International Covenant on Economic, Social and Cultural Rights (ICESCR) protects the right to an adequate standard of living, to the best possible physical and mental health, and the right to education (including compulsory, free primary education for children). It guarantees rights to social security, which means a minimum standard of living.

As a welfare state, India has taken the responsibility for developing appropriate systems for providing social protection and assistance to its citizens. The matters relating to Social Security are listed in the Directive Principles of State Policy and the subjects in the Concurrent List of the Constitution of India. The concerns of providing social security is reflected in Article 41 of the Indian Constitution: Right to work, to education and to public assistance in certain cases,- “the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want” and in Article 42: Provision for just and humane conditions of work and maternity relief- “the State shall make provision for securing just and humane conditions of work and for maternity relief. The issue of providing social security and social safety nets for the poor and vulnerable once again became the centre of attention in the wake of globalization.

Government of India in recent years has been making various efforts to bring a large number of people under the umbrella of social security. Enactment of comprehensive legislations namely National Rural Employment Gurarantee Act, 2005 and Unorganised Sector Workers’ Social Security Act, 2008 for ensuring employment and social protection of unorganized sector workers is a major step in



this direction. Efforts are also made towards designing new right-based social security schemes, recasting of earlier schemes and introducing innovative methods for effective identification and enrolment of beneficiaries. The emphasis is on promotional measures both through special and social assistance programmes.

Social Security is the sum of all government regulations and provisions that aim at enhancing the people's living conditions, including legislation/acts/laws, regulation, and planning in the fields of old age, wage, unemployment, and social exclusion, sickness and health care, and income security measures such as food security, employment, education and health, housing, social insurance, and social assistance. Protective Social Security and Promotional Social Security are the two different types Social Security measures which are to be seen as complementary and as mutually strengthening. Nation-wide programmes including Nutrition Improvement Programmes, Employment Assurance Programmes, Education Guarantee Programmes and so on can be broadly classified under Promotional Social Security measures whereas the Pension Schemes, Old-age Benefits, Accident and Medical Coverage, Maternity Benefits and so on come under Protective Social Security.

Social Assistance and Social Insurance are the two modern methods of Social Security. Social Assistance is a device or system under which benefits are given to the poor and the needy by the state out of its own resources. Financed generally by general taxation, the Social Assistance Programmes are entirely administered by the State without any contribution either from the beneficiaries or from their employers. Also, there is no participation of beneficiaries or their employers in the administration of Social Assistance Programmes. Social insurance is a scheme of maintaining an insurance fund out of a tripartite contribution from the workers, employers and the state to grant out of it benefits in times of need. It is a cooperative device that aims at granting adequate benefits to the insured as the compulsory bonus in times of unemployment, sickness, maternity, disablement, etc. with a view to ensuring a minimum standard of living out of the fund created.

## **Child Labour and Social Security**

Among the poor, when the primary earner falls chronically ill the household economy gets shattered. There is reduction in the family income and the meager earnings get channelized for medical treatment. Inability to meet the cost of schools books, uniform, fees, commuting to school, etc., children's education becomes the casualty. Pulled out from school, the children are forced to supplement the family earnings. If the illness is long and permanent in nature the female member of the house entered into labour market and if the illness is short-lived and curable, children get pushed to work for the survival of the family (Bazen, S. & Claire, S. 2005). In most of the cases when the mother gets ill, the girl child is the first one to drop out of school to do the domestic work for the maintenance of the house and for sibling-care.

In India the poor take loans from moneylenders for medical expenditure, marriage, education, disability, crop failure and other emergencies. When the adults in the family are not in a position to repay the loan taken by their labour due to ill-health or disability or death before repaying the full

debt, children are forced into bondage even for a small amount of loan taken<sup>1</sup>. In bondage situation children work for long hours and are exposed to various health hazards. In the absence of 'social security', death of parents push children into the labour market for earning their livelihood in order to fend for themselves and their siblings and at times for their old age grandparents. In case of death of both the parents children become all the more vulnerable to labour exploitation.<sup>2</sup> They do not get wages on time and most of the time get much less than what is due. They hardly get medical care when they suffer from occupational diseases<sup>3</sup>. The environment of the work place is totally non-conducive for the development of children<sup>4</sup>.

A number of studies throw light on the incidence of child labour due to absence of social security in times of economic insecurity and health insecurity. The poor financial condition is one of the reasons for ill-health among the people and it pushes children into labour market where they also end up into poverty and ill-health (Osiruemu, E. 2007). After having lost the capacity of earning due to general illness, occupational diseases, HIV, accidents etc., the adult members of the family start depending on their children for earning and such situation forces children to work (Whetten, R. et al., 2011). Apart from ill-health, disability of parents also forces children to engage in earning from early childhood years. The adverse impact of working child is that along with losing basic education they also suffer from many work related injuries and diseases and they often become permanently disabled by the time they grow up (Purkayastha, A. & Dipankar, 1998).

Street children are the features of the urban areas, where these children are highly vulnerable and live without any right. Unable to benefit from urban-based social security programmes a large number of children are on the street and a substantial proportion of them are reported from socially and economically deprived families headed by women<sup>5</sup>. Apart from economic condition, the distress migration, migration for expectation of high earning, family violation, child abduction and trafficking are few reasons which fuel to the growth of street children. In case of distress migration children who are accompanied by their parents or relatives join the labour market along with their guardians. The street children start begging initially and subsequently start working as street vendors, selling a variety of products at Traffic Signals, they work as car cleaners, as helpers in Tea Stalls, in *Dhabas* (road side food stall), and so on (Patel, N., B., et al. 2011).

Without families the Destitute children find street as the place to live and they form one of the most vulnerable groups. Collecting a range of items from the streets and Dumpsites, these children mostly work in hazardous conditions as ragpickers or scavengers. Spending days and nights in open, they are exposed to physical and sexual abuse and become victims of HIV and other STD. They also

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1 Molankal, Gangabhushan M., 'Child Labour in India: An Overview', available at, <http://www.childjustice.org/wsecl/papers/Molankal2008.pdf>.

2 Ibid.

3 Uddin, Mohammad Nashir (2009): 'Physical and Psychological Implications of Risky Child Labor: A Study in Sylhet City, Bangladesh', Bangladesh Development Research Working Paper Series BDRWPS No. 8, available at, [http://www.bangladeshstudies.org/files/WPS\\_no8.pdf](http://www.bangladeshstudies.org/files/WPS_no8.pdf).

4 Ibid.

5 Aptekar, Lewis, 'Street Children in the Developing World: A Review of Their Condition' available at, <http://www.sjsu.edu/faculty/laptekar/download/crossculturalresearch.pdf>.

get habituated to alcoholism and other vices and in potential danger of influx into crimes at their tender age (Emmanuel, F. et al., 2005). Without having any permanent place to stay, they wander from one place to another (Patel, N., B., et al. 2011). Absence of Residential School Programmes or the inability to benefit from them, this category of child labour is deprived of their childhood and denied of their rights.

Children of the prisoners and convicts, who continue to live with the family face relationship problem, psychological stress and feel the burden of isolated family<sup>6</sup> due to social stigma and they become push factors for running away from the family. If there is no one to take care of them, they are left alone and aloof. Sudden change in the attitude of school teachers and class mates and the general social stigma shatters their lives, interferes in the socialization process and leaves a lifelong conciseness on psychology of<sup>7</sup>these children. In case of capital punishment to one of their parents, and in the absence of emotional support from the family and the societal protection these children run away from home and are vulnerable to enter into worst forms of labour as a means of survival.

Converging different Social Security Schemes would enable child labour families to come out of extreme economic distress and grim of poverty and create a condition wherein their children go to school and the compilation of state-wise programme will serve as a ready-reckoner towards this end.

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6 Larman, Gloria and Ann Aungles, 'Children Of Prisoners And Their Outside Carers: The Invisible Population', available at, [http://www.aic.gov.au/media\\_library/publications/proceedings/16/larman.pdf](http://www.aic.gov.au/media_library/publications/proceedings/16/larman.pdf)

7 Sheehan, Rosemary and Gregory Levine, 'Parents as prisoners: maintaining the parent-child relationship', available at, <http://www.criminologyresearchcouncil.gov.au/reports/200506-39.pdf>.

# Andhra Pradesh

## A) Rajiv Aarogyasri Community Health Insurance Scheme

### ➔ Objective:

To improve access of BPL families to quality medical care for treatment of diseases involving hospitalization and surgery/therapy through an identified network of health care providers.

### ➔ Benefits:

- The scheme shall provide coverage for meeting expenses of hospitalization and surgical procedures of beneficiary members up to Rs.1.50 lakhs per family per year subject to limits, in any of the network hospitals
- The benefit on family will be on floater basis i.e. the total reimbursement of Rs.1.50 lakhs can be availed of individually or collectively by members of the family

### ➔ Beneficiaries:

The scheme is intended to benefit below poverty line (BPL) population in the 3 backward districts of the State viz. Ananthapur, Mahaboobnagar and Srikakulam on a pilot basis.

## B) Integrated Novel Development in Rural Areas and Model Municipal Areas Scheme (Indiramma)

### a) Indiramma (Rural Housing):

#### Financing pattern

Sl. No.	Description	Amount (in Indian Rupees)
1.	Unit Cost	25,000
2.	Government of Andhra Pradesh loan	17,500
3.	Government of Andhra Pradesh subsidy	7,000
4.	Beneficiary contribution	500

### ➔ Eligibility:

- Must be below poverty line
- Annual income shall not be more than Rs. 20, 000/-
- Must not have benefited under any other housing scheme
- Must possess title over land proposed for construction of house
- Must have repayment capacity of loan within stipulated time period

### C) INDIRAMMA (Rural) Semi Permanent Housing :

Financing pattern:

Sl. No.	Description	Amount (in Indian Rupees)
1.	Unit Cost	7,500
2.	Government of Andhra Pradesh subsidy	7,000
3.	Beneficiary contribution	500

#### ➔ Eligibility:

- Meant exclusively for STs in interior and remote areas
- Must be below poverty line
- Annual income shall not be more than Rs. 20, 000/-
- Must possess title over land proposed for construction of house

### D) Indiramma (Urban Housing)

Financing pattern:

Sl. No.	Description	Amount (in Rupees)
1.	Unit Cost	40,000
2.	Government of Andhra Pradesh loan	35,000
3.	Government of Andhra Pradesh subsidy	3,000
4.	Beneficiary contribution	2,000

#### ➔ Eligibility:

- Must be below poverty line
- Annual income shall not be more than Rs. 28, 000/-
- Must not have benefited under any other housing scheme
- Must possess title over land proposed for construction of house
- Must have repayment capacity of loan within stipulated time period



Photos: [www.aponline.gov.in](http://www.aponline.gov.in)

## E) Weavers Housing Programme (State sponsored)

Financing pattern:

Sl. No.	Description	Amount (in Rupees)
1.	Unit Cost	40,000
2.	Government of Andhra Pradesh loan	30,000
3.	Government of Andhra Pradesh subsidy	7,000
4.	Beneficiary contribution	3,000

### ➔ Eligibility:

- The weavers should be identified by the Asst. Director (H&T) and certified that S/he is having a loom and is engaged in the weaving profession and is not a beneficiary under any housing scheme previously
- Must be below poverty line
- Annual income shall not be more than Rs. 20, 000/-
- Must not have benefited under any other housing scheme
- Must possess title over land proposed for construction of house
- Must have repayment capacity of loan within stipulated time period



# Tamil Nadu

## 1. Destitute Physically Handicapped Pension scheme

### ➔ Objective:

To provide pension to destitute physically handicapped persons.

### ➔ Beneficiaries:

Destitute Physically Handicapped persons whose disability is more than 50 per cent and blind persons.

### ➔ Assistance provided:

Rs. 400/- Per Month

### ➔ Other benefits given:

- Twice in a year for *Deepavali* and *Pongal* festivals one *Dhoti* for each Male and one *Saree* for each female free of cost
- All the pensioners are supplied daily with free Nutritious meal.
- Two kilogram of rice per month to those who are taking Nutritious Meal and four kilogram of rice per month to those who are not taking Nutritious meals

### ➔ Eligibility Criteria:

- Age must be above 45 years.
- Must have no source of income.
- Must not be a professional beggar.
- Must not be supported by son or son's son aged above 20 years.
- If the District Committee constituted by the District Collector, District Social Welfare Officer and District Medical Officer recommends, Physically Handicapped Pension is sanctioned without any age limit. **No age limit for totally blind persons.**
- Must not possess property of value more than Rs.5,000/-

**Medical Certificate need not be submitted by the Physically Handicapped persons who lost both of their legs.**

**Implementing Authority:** Government of Tamil Nadu



Photo: [http://www.thehindu.com/multimedia/dynamic/00174/IN02\\_PDS\\_174088g.jpg](http://www.thehindu.com/multimedia/dynamic/00174/IN02_PDS_174088g.jpg)

## 2. Destitute Widow Pension Scheme

### ➔ Objective of the Scheme:

To provide pension to Destitute Widows

### ➔ Beneficiaries:

All widows.

### ➔ Assistance provided:

Rs.400/- per month

### ➔ Other benefits given:

- Twice in a year for *Deepavali* and *Pongal* festivals one *Dhoti* for each Male and one *Saree* for each female free of cost
- Two kilogram of rice per month to those who are taking Nutritious Meals and four kilogram of rice per month to those who are not taking Nutritious meals are supplied at free of cost.

### ➔ Eligibility Criteria:

- No age limit
- Must have no source of Income.
- Must not be professional beggars
- Pension is given in spite of having legal heirs of above 18 years of age.
- Must not possess property of value more than Rs.5, 000/-.
- Instead of getting the reports regarding the pension given to the widows from Village Administrative Officers and Revenue Inspectors, copy of resolution of Village Panchayat/ Town Panchayat may be submitted.
- Assistance will not be given if remarried

### ➔ Implementing Authority:

Social Welfare Department, Government of Tamil Nadu

## 3. Destitute Agricultural Labourer Pension Scheme

### ➔ Objective of the Scheme:

To provide pension to the Destitute Agricultural Labourers.

### ➔ **Beneficiaries:**

Destitute Agricultural labourers above 60 years of age.

### ➔ **Assistance provided:**

Rs.400/- per month

### ➔ **Other benefits given:**

- Twice in a year for *Deepavali* and *Pongal* festivals one *Dhoti* for each Male and one *Saree* for each female free of cost
- All the pensioners are supplied daily with free Nutritious meals
- Two kilograms of rice per month to those who are taking Nutritious Meals and four kilograms of rice per month to those who are not taking Nutritious meals

### ➔ **Eligibility Criteria:**

- Age must be above 60 years.
- Must have no source of Income
- Must not be professional beggars
- Must not be supported by son or son's son aged above 20 years.
- Must not possess property of value more than Rs.5,000/-



### ➔ **Implementing Authority:**

Social Welfare Department, Government of Tamil Nadu

## 4. **Destitute Deserted Wives Pension Scheme**

### ➔ **Objective of the Scheme:**

To provide pension to Destitute Deserted Wives.

### ➔ **Beneficiaries:**

Destitute Deserted Wives above 30 years.

### ➔ **Assistance provided:**

Rs.400/- per month.

### ➡ **Other benefits given:**

- Twice in a year for *Deepavali* and *Pongal* festivals one *Dhoti* for each Male and one *Saree* for each female free of cost
- All the pensioners are supplied daily with free Nutritious meals.
- Two kilograms of rice per month to those who are taking Nutritious Meals and four kilograms of rice per month to those who are not taking Nutritious meals

### ➡ **Eligibility Criteria:**

- Age must be above 30 years.
- Should be a permanent resident of Tamil Nadu
- Must be legally divorced or separated from husband for more than 5 years.
- In spite of having legal heirs more than 18 years, pension will be given.
- Must have no source of income.
- Must not be professional beggar.
- Instead of getting the reports regarding the pensioners from Village Administrative Officers and Revenue Inspectors, copy of resolution of Village Panchayat/Town Panchayat may be submitted.
- Must not possess property of value more than Rs.5, 000/-.

### ➡ **Implementing Authority:**

Social Welfare Department, Government of Tamil Nadu

## 5. **Distress Relief Scheme**

### ➡ **Objective of the Scheme:**

To sanction financial assistance to bereaved families who have lost their breadwinners

### ➡ **Beneficiaries:**

Bereaved families who have lost their breadwinners

### ➡ **Assistance provided:**

Rs.10, 000/- (Central Government Assistance)

### ➡ **Eligibility Criteria:**

- Legal heirs of the deceased breadwinner of the family

- Landless Agricultural Labourers family.
- Marginal farmers who possess less than 2.5 acres of irrigated land or 5 acres of unirrigated land or a total of 5 acres of irrigated and unirrigated lands. If a person having irrigated and unirrigated land, one acre irrigated land to be taken as 2 acres unirrigated land. If lease cultivation 1 acre lease land should be taken as 0.5 acres and thus total area to be arrived.
- Annual income Rs. 7200/- from all sources.

### ➔ Procedure to apply:

Prescribed form can be obtained from the Taluk Office or application in plain paper duly filled up can be sent to the *Tahsildar/Special Tahsildar* (Social Security Scheme.) (Application should be sent within six months from the date of death of the breadwinner of the family accompanied by the death certificate / Application should be sent within 1 ½ years from the date of death to the District Collector.)

### ➔ Implementing Authority:

Government of Tamil Nadu

## 6. Accident Relief Scheme

### ➔ Objective of the Scheme:

To sanction financial assistance to bereaved families who have lost their breadwinners

### ➔ Beneficiaries:

Bereaved families who have lost their breadwinners

### ➔ Assistance provided:

Rs.15, 000/- (Rs.10, 000/-Central Government Assistance and Rs.5, 000/- State Government assistance)

### ➔ Eligibility Criteria:

Legal heirs of the deceased breadwinner of the family

### ➔ Procedure to apply:

Prescribed form can be obtained from the Taluk Office or application in plain paper duly filled up and can be to the *Tahsildar/Special Tahsildar* (Social Security Scheme) (Application should be sent along with the death certificate, Postmortem Report, First Information Report (FIR) within six months from the date of death of the breadwinner of the family)

➡ **Implementing Authority:**

Government of Tamil Nadu

## 7. **Annapurna Scheme**

➡ **Objective of the Scheme:**

To ensure food security to the Old Age Pensioners.

➡ **Assistance provided:**

Ten kilograms of rice per month is supplied free of cost to the destitute senior most citizens among National Old Age Pension Scheme beneficiaries. Separate ration cards in different color with the identification mark “*Annapurna*” are printed by the Collectors and issued to the beneficiaries.

➡ **Officer to be contacted:**

District Collector

➡ **Time limit for processing applications:**

Within one month from the date of receipt of application.

➡ **Grievances if any to be reported to:**

In Chennai, Commissioner, Civil Supplies and Consumer Protection and at the district level to the District Collector / District Supply Officer and at the *Taluk* level to the *Taluk* Supply Officer.

➡ **Implementing Authority:**

Government of Tamil Nadu

## **Other Government Programmes**

### 8. **Social Defence Programmes**

The Department of Social Defence, Government of Tamil Nadu is providing services for the development of children found in difficult circumstances and girls and women requiring care, treatment and rehabilitation.

➡ **Beneficiaries:-**

The following are the beneficiaries under the programmes implemented by this Department:

- Neglected Children



- Children in conflict with law
- Street Children
- Children Abused
- Stranded Girls and Unmarried Mothers
- Women and Girls in Mortal Danger
- Women and Girls Committing Offences under The Immoral Traffic (Prevention) Act, 1956
- Combating Trafficking and Commercial Sexual Exploitation of Women & Children

FUNCTIONARIES	BENEFICIARIES
Child Welfare Committee	Neglected Children
Juvenile Justice Boards	Children in conflict with law
Non-Governmental Organisations	Street Children / abandoned girls
Child Welfare Committee & Non Governmental Organisations	Children abused / abandoned
Protective Homes	Women and Girls in moral danger
Magistrate Courts	Women and Girls committing offence under the Immoral Traffic (Prevention) Act, 1956.

#### Services Provided

Institutions	Beneficiaries	Facilities provided
Observation Homes	Children facing enquiry before Juvenile Justice Boards.	Providing food, shelter and clothing as per the scales prescribed in the rules and; Education and vocational training is imparted
Reception Units	Children facing enquiry before the Child Welfare Committees	Providing food, clothing, shelter and non-formal education in the trial period.
Children Homes	Children committed by the Child Welfare Committees	Education up to X Standard is imparted to the children. Vocational training, carpentry weaving, mat weaving, book binding, masonry, soap making, band, tailoring, power loom weaving, gardening and arc welding are given to the children.
Special Homes	Children committed by the Juvenile Justice Boards	Non-formal education, tailoring & mat weaving.
After Care Organisations	Children discharged from Children/ Special Homes.	Higher education in Colleges, Polytechnics, I.T.I.s, Para Medical & Professional courses.

## ➔ Rehabilitation

1. Marriage grant of Rs.3000 is sanctioned to the children for whom marriage is arranged by the Department. Rs.2000 is also paid towards marriage day expenses.
2. Incentive is paid to the children according to their skills. The incentive is at Rs.70/- and Rs.50/-per month per children (skilled and semi-skilled) respectively. 150 children are benefited every year.
3. As a de-institutionalisation effort, Family Support scheme is implemented. Beneficiaries under this programme are identified by a committee and placed back with their parents. Financial assistance of Rs.200/-per month per children is provided to the family. 50 children are benefited every year.
4. Lump sum assistance Rs.500/- to Rs.2500/- in the form of tools and equipment is provided to the discharged children trained in the trades of Children/ Special Homes trained in various trades.
5. Job oriented vocational training courses are offered at Government After Care Organisation, Athur, to the discharged children, for their future employment.

## 9. Welfare Programmes for Street Children

Intervention by Street Educators or Animators of NGOs with Referral to Night Shelters or Development Programme.

### ➔ Facilities:

Shelter, Medical, Non-formal education, Comprehensive Programme of educational and Vocational Training including rehabilitation.

The Department of Social Defence is implementing welfare programmes to Street Children with the involvement of Non-Governmental Organisations. The welfare programmes include:

- a) Comprehensive Street Children Programme and
- b) Comprehensive Programme with in-built educational and vocational training.

Under the Comprehensive Street Children Programme, 50 children are admitted in each institution and such children are provided food, non-formal education and vocational training. These shelters provide a safe place to the street children. A maintenance grant of Rs.2, 70,000/- per annum per shelter



(i.e.Rs.450/- per child per month x 50 children x 12 months) is provided. At present, the Shelters are functioning at the following places. Five hundred and fifty children are benefited under the scheme.

Name of City	Number of Shelters
Chennai	7
Madurai	2
Tirunelveli	1
Salem	1

### ➔ **Eradication of Juvenile Beggary**

To eradicate begging by children, a scheme is implemented through ICCW, Chennai. The children are persuaded to join schools and the parents are motivated in such way to send their children to schools. The NGO (ICCW, Shenoy Nagar, and Chennai) with the help of Juvenile Aid Police Unit round up the children found begging in the city of Chennai and bring them before the Child Welfare Committee and tries to rehabilitate them. The Juvenile Guidance Bureau provides counseling to the parents and children.

### ➔ **Child Line**

Child Line is a national 24-hour, free, emergency telephone helpline and outreach service for children in need of care and protection. The Child Line number 1098 is a toll free number that is common in all the cities of India. Child Line India Foundation (CIF) was founded in June 1996, which is the Nodal Agency for implementing Child Line services in the cities / districts across India.

Child Line is currently operational in 73 cities which includes 10 cities in Tamil Nadu functioning at Chennai, Madurai, Tiruchirapalli, Coimbatore, Salem, Tirunelveli, Kanniyakumari, Cuddalore, Nagapattinam and Kancheepuram (Mahabalipuram) managed by the Non-Governmental Organisation with the financial support from the Government of India.

The Commissioner of Social Defence is the Chairperson of Child Line Advisory Board. Child Line aims to reach out to the most marginalised children between the age group of 0-18 years, and provides interventions related to shelter, medical, repatriation, rescue, sponsorships and, emotional support and guidance.

## **10. Nutrition Schemes**

### **1. Puratchi Thalaivar M.G.R Nutritious Meal Programme**

## ➔ Objective of the Scheme:

To provide Nutritious Meal for Pre-school children in the age group of 2 to 5 years in Child Centres and school children in the age group of 5 to 15 years studying in Government/Government aided/Local Body Schools from First to Tenth Standards



## ➔ Eligibility criteria for opening of Nutritious Meal Programme Centres:

If a minimum of 25 children opt to come under the scheme, a Nutritious Meal Centre can be opened in a Government / Government aided / Local body school.

## ➔ Benefits Provided:

S. No.	Food Commodities	Feeding Scales Per Beneficiary Per Day			
		2-5 Years	5-9 Years	10-15 years	
				6 <sup>th</sup> - 8 <sup>th</sup> Standard	9 <sup>th</sup> & 10 <sup>th</sup> Standard
1.	Rice	80 grams	100 grams	100 grams	120 grams
2.	Dhal (Pulses)	10 grams	15 grams	15 grams	15 grams
3.	Oil	2 grams	1 grams	1 grams	1 grams
4.	Salt	1.9 grams	1.9 grams	1.9 grams	1.9 grams
5.	Vegetables (20 Paise), Condiments (9 Paise) and Fuel (15 Paise)	44 Paise	44 Paise	44 Paise	44 Paise
6.	Boiled Egg (3 eggs per week on Monday, Wednesday and Thursdays)	Minimum 46 grams	Minimum 46 grams	Minimum 46 grams	Minimum 46 grams

Photo: <http://4.bp.blogspot.com/jZlPw8JxkRw/Tp5WghbVCMI/AAAAAAAAAFg/HWBwvslwUEY>

## 11. Schemes for Rehabilitation of the Disabled

### 1. Special Education Scheme

Visually Handicapped, Hearing Impaired, Mentally Challenged and Loco-motor Disabled persons are provided with free special education, free boarding and lodging. Two sets of Uniforms and Text books are given free of cost every year.

## ➔ Eligibility Criteria:

Disabled Children aged 5 years and above (in case of Hearing Impaired children: 2 years and above).

## ➔ Application Procedure

- Prescribed Application Form to be filled along with required particulars
- **Certificates to be enclosed:** Copy of the National Disability Identity Card and Birth Certificate
- **Officer to whom the application is to be submitted:** District Disabled Rehabilitation Officer / Head Master of the Government Special School for Disabled concerned.



Photos: [http://lotusbeats.files.wordpress.com/2011/03/274\\_s\\_ability-unlimited-foundation-l.jpg](http://lotusbeats.files.wordpress.com/2011/03/274_s_ability-unlimited-foundation-l.jpg)

## 2. Pre-School for Young Hearing Impaired Children

### ➔ Benefits:

Free pre-school education, uniform, speech therapy and boarding and lodging for Hearing impaired children.

### ➔ Eligibility Criteria:

Speech and Hearing Impaired children in the age group of 3 to 5 years.



Photo: <http://pagesinxt.com/?dn=aswrdr.in&flrdr=yes&nxt=jpg>

## ➔ Application Procedure

- Prescribed Application Form to be filled along with required particulars
- **Certificates to be enclosed:** Copy of the National Disability Identity Card and Birth Certificate
- **Officer to whom the application is to be submitted:** District Disabled Rehabilitation Officer / Head Master of the Government Special School for Disabled concerned.

### 3. a. Scholarship Schemes

#### ➔ **Benefits:**

Scholarship towards purchase of books and note books

- a) I to V Standard Rs.500/- per annum,
- b) VI to VIII Standard Rs.1500/- per annum.

#### ➔ **Eligibility Criteria:**

Disabled Students studying in recognized schools. Income limit Rs.12, 000/- per annum.

#### ➔ **Application Procedure**

- Prescribed Application Form to be filled along with required particulars
- **Certificates to be enclosed:** Copy of the National Disability Identity Card and Birth Certificate
- **Officer to whom the application is to be submitted:** District Disabled Rehabilitation Officer

### 3. b. Scholarship Schemes

#### ➔ **Benefits:**

Scholarship for students studying from 9<sup>th</sup> Standard to 12<sup>th</sup> Std, Rs.2000/- per annum; For Degree Courses Rs.3000/- per annum. For Post Graduation, Medical, Engineering, Vocational Courses and other Professional Courses Rs.3500/- per annum.

#### ➔ **Eligibility Criteria:**

- Disabled students studying in recognized Schools / Colleges / Training Centers.
- Income limits less than Rs. 24, 000/- per annum.
- Should have obtained not less than 40% of marks in the previous qualifying examination.

#### ➔ **Application Procedure**

- Prescribed Application Form to be filled along with required particulars
- **Officer to whom the application is to be submitted:** District Disabled Rehabilitation
- **Certificates to be enclosed:** Certificates from Head of the Institution, National Disability Identity Card, Statement of marks in the previous qualifying examination and Income Certificate in the format prescribed.

### 4. Readers Allowance to Visually Handicapped Persons

#### ➔ **Benefits:**

The Visually Handicapped students are given readers allowance along with scholarship.



Readers allowance is being paid at the following rate:

- IX Standard to XII Standard Rs.1500/- (per annum)
- Degree courses Rs.2500/- ( per annum)
- Post Graduate and Professional courses Rs.3000/- (per annum)

### ➔ **Eligibility Criteria:**

Must be visually handicapped student. Must be a student of IX Standard and above of a bona- fide institution. Must produce certificate from the reader who reads the lessons.

Whether form of application is prescribed and particulars to be furnished: Yes. Forms are available with the District Disabled Rehabilitation Officer.

## 5. Assistance to Law Graduates

### ➔ **Benefits:**

Financial Assistance of Rs.3000/- will be given to the orthopedically challenged and visually handicapped Law Graduates to start Legal Practice.

### ➔ **Eligibility Criteria:**

S/he should be a Law graduate. Annual income should not be more than Rs.50, 000/-. Should have enrolled in Bar Council of Tamil Nadu.

**Certificates to be enclosed:** National Disability Identity Card, Degree Certificate in Law, proof for enrolment in Bar Council of Tamil Nadu.

**Officer to whom the application is to be submitted:** District Disabled Rehabilitation Officer.

## 6. Starting of Degree Courses for the Hearing Impaired Students

### ➔ **Benefits:**

As a pioneer measure in India, B.Com. and B.C.A., Degree Courses for the benefit of the hearing impaired students at Presidency College, Chennai commenced from the academic year 2007-2008.

### ➔ **Eligibility Criteria:**

Class Twelfth Passed with Commerce for B.Com, Computer Science for B.C.A.

**Certificates to be enclosed:** As mentioned in the application and Prospectus.

**Officer to whom the application is to be submitted:** Principal, Presidency College, Kamarajar Salai, Chennai - 600 005.

## 7. Secondary Grade Teachers Training Institute for the Visually and Orthopedically Handicapped Persons (Diploma In Teacher Education)

Secondary Grade Teachers Training Institute for the Visually and Orthopedically handicapped persons is functioning at the campus of Government Higher Secondary School for the Blind, Poonamallee. 25 Visually handicapped and 25 orthopedically handicapped persons are trained every year. This Diploma in Teacher Education was approved by the National Council for Teachers Training, Bangalore. This training will ensure more employment opportunities to the visually handicapped and orthopedically handicapped persons.

### ➔ **Eligibility Criteria:**

Should have passed the Higher Secondary Examination. Age limit for destitute, deserted wives and widows is 40 years, for others 30 years.

### ➔ **How to apply:**

The cost of application for SC / ST is Rs.150/-, for others Rs.250/- in the form of Demand Draft.

**Certificates to be enclosed:** +2 Certificate, Community Certificate, National Disability Identity Card, Transfer and Conduct Certificates.

**Officer to whom the application is to be submitted:** State Commissioner for the Disabled, 15/1 Model School Road Thousand Lights, Chennai 600006.

# Karnataka

## a) Yeshasvini Cooperative Farmers Health Care Scheme

### ➔ Objective:

To provide cost effective quality healthcare facilities to the Co-operative farmers spread across the state of Karnataka.

### ➔ Eligibility:

- Should be a member of Rural Co-operative Society of the State for a minimum period of 6 months
- All family members of the main member are eligible to avail the benefit of the scheme though they are not members of a rural co-operative society
- Should not be more than 75 years of age
- The Scheme covers entire state of Karnataka particularly Rural Areas excluding Corporation and Urban cities

### ➔ Benefits:

- Eight Hundred and Five types of surgical procedures identified by the *Yeshasvini* Trust, defined in the list of surgeries, subject to the certain exclusions, at tariffs pre-negotiated with participating hospitals.
- From 2006-07 the following defined medical benefits have been included: Medical emergencies such as dog bite, snake bite, drowning, and accidents occurred while operating agricultural implements, bull gore injures and electric shocks, Normal Delivery, Neo-natal care and Angioplasty procedure.

## b) Education Schemes

### i) Nursery-Cum-Women-Welfare Centres

#### ➔ Objective:

To inculcate School-going habit at an early age, among Scheduled Caste Children

#### ➔ Benefits:

The children are given a hot mid-day-meal cooked at the Centre, at the cost of Rs.1 /- per day per child. The children are also given 2 sets of dresses annually, at the cost of Rs. 150/- per child.

#### ➔ Eligibility:

All children between the age group of 3-5 years belonging to Scheduled Caste are eligible for admission to these centres.

### ii) Residential Schools

#### ➔ Objective:

To provide Children with residential accommodation and also primary school education from standard I to V.

### ➔ **Benefits:**

Free Residential Schooling and Medical Aid provided

### ➔ **Eligibility:**

Children in the age groups between 5 to 10 years from the surrounding villages and *Talukas* are admitted.

### ➔ **Documents required:**

- a) Caste certificate stating that the candidate belongs to Scheduled Caste
- b) Birth Certificate

### iii) Navodaya And Morarji Desai Residential Schools

The sanctioned strength in each Navodaya School is 200 and 250 in Morarji Desai Schools of which Scheduled Caste / Scheduled Tribe children will fill 75% of the seats and 25% from other Backward Classes' children. Education is provided from VI Standard to X Standard

Admissions are carried out during the month of may every year through an entrance examination.

### ➔ **Benefits:**

- The students are provided with both boarding and lodging facilities.
- For each student boarding charges of Rs. 500/- Per Month will be paid for 10 months and food is supplied as per the diet chart.
- Dresses worth Rs. 800/- per annum is supplied to each student i.e. 2 pairs of dresses, 2 pairs of canvas shoes with socks. Rs.600/- per student once in two years for bedding.
- Students are given textbooks, notebooks and stationery items worth Rs. 500/- Per Annum
- Miscellaneous charges are given to each student at the rate of Rs. 100/- Per Month (for soap, oil, toothpaste, hair cutting etc.)
- Medical expenses will be paid to each student at the rate of Rs. 1000/- Per Annum
- Items like steel plates and cups, furniture, library books, laboratory equipments, sports materials are also provided

### ➔ **Eligibility:**

Scheduled Caste students who have passed IV Standard are eligible for entrance examination to get admitted to V Standard

### ➔ **Documents required:**

1. Caste certificate stating that the candidate belongs to Scheduled Caste
2. Age Proof

# Kerala

## 1. Flagship Programme Finishing School for Women

### ➔ Scheme Type

State Government

### ➔ Funding Pattern

State Government

### ➔ Description

The flagship programme on finishing school for women was initiated in the year 2007-08. It proposes to equip and upgrade the faculties and skills of women job seekers through additional training so as to make them employable. To achieve this objective the services of a number of institutions like ITIs, Engineering Colleges, IITs, Public, Private agencies etc. are used

### ➔ Beneficiaries

Institutionalised & Non-institutionalised women job seekers

### ➔ Benefits

Skill development

### ➔ Eligibility Criteria

Women job seekers

### ➔ How to Avail

Beneficiaries may contact the Superintendent of nearby Women Welfare Institutions of Social Welfare Department

## 2. State Award to Best Employees, Employers and Institutions for Differently-abled

### ➔ Scheme Type

State Government

### ➔ Description

- Total 18 awards for physically handicapped employees.
- Two awards each for blind, deaf, locomotor disabled employees for government sector, private sector and public sector.
- One award each for best placement employers in government, private and public sector.
- One award is given each for welfare institutions for handicapped in the different categories of blind, deaf, locomotor and mentally retarded.

## ➔ **Beneficiaries**

Permanent handicapped employees working in public, private and government sectors, Best Placement Agencies (govt., private & public) and Handicapped Welfare Institutions.

## ➔ **Benefits**

Best-Handicapped employees gets Rs.10, 000/- Certificate and institutions get Rs.5000/- and Certificate.

## ➔ **Eligibility Criteria**

- Central/State/Public/Private Sector employees who are handicapped can apply. A Central/State/Public Sector institution which has 2% of total employees handicapped can apply. Welfare institutions for handicapped for blind, deaf and dumb, locomotor disability and mental retardation can apply.
- Application of handicapped employees must be recommended by the head of the office. Medical certificate, photo to prove disability should be along with the application. Employees and institution who got award once may not apply again

## ➔ **How to Avail**

The application forms are obtained from District Social Welfare Officers. Applicant must fill it completely and submit to their offices with concerned details within the last date published by Social Welfare Department each year. (must fill in English only)

### **3. Marriage Assistance to Differently Abled Women and to Daughters of Differently Abled Parents**

#### ➔ **Scheme Type**

State Government

#### ➔ **Funding Pattern**

Government of Kerala

#### ➔ **Description**

An amount of Rs.10, 000/- as the Marriage Assistance to physically handicapped girls and the daughters of physically handicapped parents. (G.O.(MS) 126/2006/SWD, dated: 16/3/2006 and G.O.(MS) 216/2007/SWD, dated: 30-03-2007)

#### ➔ **Beneficiaries**

Differently-abled women and also to the differently-abled parents for the marriage of their daughters

## ➔ **Benefits**

A onetime assistance of Rs. 10, 000/- is provided to the beneficiaries

## ➔ **How to Avail**

The application forms are to be obtained from District Social Welfare Offices and to submit to the same office with required documents

## **4. Distress Relief Fund for the Disabled**

### ➔ **Scheme Type**

State Government

### ➔ **Funding Pattern**

State Government

### ➔ **Description**

As per G.O (MS) 4/95 SWD, dated: 24-01-95, Govt. sanctioned the Distress Relief Fund for the disabled persons. An amount of Rupees One crore was deposited in Treasury as corpus fund. The interest accrued from the fund is being utilized for giving financial assistance for disabled persons for the following purpose:

1. For medical treatment, including surgery.
2. To persons who become handicapped due to accidents.
3. For any other purpose not covered by the existing schemes for the handicapped.

### ➔ **Beneficiaries**

Handicapped Persons

### ➔ **Benefits**

The maximum amount of relief per person a year has been fixed at Rs.5,000

### ➔ **Eligibility Criteria**

The eligibility criterion is that the income of applicants should not exceed Rs.12,000 a year

### ➔ **How to Avail**

The application form can be had from the District Social Welfare Offices (DSWO), and the duly completed form along with required details are to be submitted to the District Social Welfare Offices (DSWO).



## 5. Financial Assistance to Blind and Orthopedically Handicapped Advocates

### ➔ Scheme Type

State Government

### ➔ Funding Pattern

State Government

### ➔ Eligibility

- Blind and Orthopedically Handicapped Advocates
- Annual income of the family should not exceed Rs. 18,000/-.

### ➔ Beneficiaries

Blind advocates practicing in any court in the State of Kerala

### ➔ Benefits

Ex-gratia grant of Rs.2, 500 for their initial expenses and a monthly allowance of Rs.1, 000 for engaging a reader for a period of five years.

### ➔ How to Avail

The application form can be had from the District Social Welfare Offices (DSWO), and the duly completed form along with required details are to be submitted to the DSWO.

## 6. 'Mangalya' - Scheme of Widow Remarriage

### ➔ Scheme Type

State Government

### ➔ Funding Pattern

State Government

### ➔ Description

In Kerala women not only outnumber men, but also outlive them. So the marital status of women in Kerala is very important. It could influence the overall level of care and support they receive from their family and society. Statistics shows that only 3.5 percent of the total male population in Kerala is widowers and the proportion of the widowed female population is 11.56 percent. This gender gap adversely affects women in every sphere of her life.

It is in this context, the Government of Kerala envisages the scheme 'Mangalya' to encourage widow remarriage. The scheme imparts financial assistance for the widows/divorced to remarry.

### ➔ **Beneficiaries**

Women belonging to the age group of 18 to 50 years who are legally divorced and widowed.

### ➔ **Benefits**

Financial Assistance of Rs. 25,000/- is provided for eligible widows and divorced women.

### ➔ **Eligibility Criteria**

Remarriage certificate (remarriage taken place before the respective registrar) should be produced.

### ➔ **How to Avail**

Application should be forwarded to Directorate of Social Welfare through the respective child development project offices.

The following particulars should be attached to the application form.

1. Proof of first marriage.
2. Death certificate of first husband.
3. Legal document of divorce.
4. Proof of BPL category.
5. Proof of age in the form of school leaving certificate or certificate issued by competent authority.
6. Proof of Remarriage Certificate.

## **7. Scheme for the Rehabilitation of the Dependents of the Indigent Convicts**

### ➔ **Scheme Type**

State Government

### ➔ **Funding Pattern**

State Government

### ➔ **Description**

The scheme is intended to rehabilitate the dependents of the indigent convicts. It aims to assist/encourage resourceless wives, unemployed and unmarried sons, daughters etc.

### ➔ **Beneficiaries**

Major children if they are students and women having children are included in this scheme.

## ➔ Benefits

The maximum amount of financial assistance to a family will be Rs. 10,000 at a time. This is a loan-linked scheme.

30% of loan subject to a maximum of Rs. 10,000/- will be given as subsidy from the Government for the loan they avail from Banks, Kerala State Women's Development Corporation, Kerala State Backward Classes Development Corporation, Kerala State Development Corporation for SCs/STs etc

## ➔ Eligibility Criteria

- Families of such convicts who had undergone imprisonment for a period of 7 years or above are eligible for financial assistance.
- The families are eligible for the assistance only during the period of imprisonment of the convict.
- The total family income of the convict should not exceed Rs. 24,000/- a year
- The dependants of the convict who have crime records other than the undergoing one are not eligible for financial assistance under the scheme
- The financial assistance will be provided to those eligible persons who have not availed the amount for the same purpose previously.

## ➔ How to Avail

The application for starting self employment should accompany the details of the project to be started with the financial assistance and a recommendation letter by the concerned ward members/councilor

Financial assistance for the purpose will be sanctioned only for the viable projects. Since the amount is given as subsidy, the beneficiary has to avail a bank loan for the proposed project first and produce sanction letter from bank to avail the subsidy amount as per the scheme.

After assessing the amount required, the District Probation Officers concerned shall communicate it to the Director of Social Welfare.

## 8. Scheme of Issuing Disability Certificate Cum Identity Cards to the Disabled Persons - (One Time Additional Central Assistance (ACA))

### ➔ Objective:

To provide laminated disability certificate-cum-identity cards to all disabled persons.

As per G.O. (P) No. 71/2003/SWD dated 6/12/2003, Government has declared to issue identity cards to physically handicapped persons as an authentic document for all purpose. Kerala State Social Security Mission is the nodal agency for issuing these identity cards with

the co-ordination of local bodies. Kerala State Social Security Mission has conducted Medical Camps and all the eligible disabled persons who attend this camp will be given laminated photo identity cards.

## **9. Labour and Rehabilitation Schemes**

### **(1) Kerala Agriculture Workers Welfare Pension**

This is one of the major Welfare Scheme implemented by Government of Kerala since 1980. The very intension of the Scheme is to give pension to the labourers in Agricultural field who attained the age of 60 and worked as agricultural labourer and hold the membership in Kerala Agricultural Workers Welfare Fund Board. The amount of pension is Rs.250/-.



Photo :[www.agroscheme.in/si](http://www.agroscheme.in/si)

### **(2) Kerala Tree Climbers Welfare Scheme**

The Scheme started w.e.f 1/4/1979. The Scheme envisages payment of ex-gratia financial assistance to workers in the event of permanent total disablement or to the dependants of the workers in the case of death.

### **(3) Ex-gratia/festival Allowance to the Workers of Closed down Cashew Factories**

A Scheme for giving ex-gratia/festival allowance to the workers of closed down cashew factories as festival allowance during Onam Season.

### **(4) Estate Workers (Distress Relief) Welfare Fund Scheme**

A Scheme for giving distress relief to the estate workers

### **(5) Daily Waged Employees Distress Relief Fund Scheme**

Introduced during 2007-08, the Scheme is for providing help to the unorganized daily waged workers.

### **(6) Kerala Unorganized Retired Workers Pension Fund Scheme**

This Scheme came into face w.e.f 1/8/2008. This Scheme is applicable to unorganized workers including Nilathezhuthu Asan/Asatty who attained the age of 60 as on the date of implementation of the Scheme and those workers covered under the definition of workers in the artisans skilled workers welfare scheme 1991 for giving pension on attaining the age of 60, but does not include anyone who receive any pension either from Government in the form is Welfare Pension or from Statutory Board made for the welfare of workers. The amount of pension is Rs.200/-.

### **(7) Rashtriya Swasthya Bhima Yojana and Comprehensive Health Insurance Scheme**

RSBY is one of the Welfare Scheme formulated by the Government of India under the unorganized Workers Security Act, 2008 to provide quality medical services to those in the BPL list through hospitals in Government and private sector.

State Government has formulated the comprehensive Health Insurance Scheme (CHIS) on the same line of RSBY to benefit ten lakhs poor families and also the APL. RSBY and CHIS is being implemented in all the 14 districts in the State. The Scheme was started on 2/10/2008.

A separate agency, namely Comprehensive Health Insurance Agency, Kerala (CHIAK) was formulated for implementation of RSBY and CHIS.

### **(8) Aam Admi Bima Yojana**

Aam Admi Bima Yojana is a centrally sponsored Scheme formulate with the participation of State and Central Governments for ensuring social security of rural landless households in the country. The Scheme came into force in Kerala on 29/10/2008. The Scheme is being implemented through the LIC of India. In Kerala the Scheme extends to the BPL families having land not exceeding 5 cents and having no members in the family with permanent employment in organized sector. The Scheme provides Insurance Benefits besides scholarship to two school children studying between IX to XII standard from a family.

The following are the benefits extended by the Scheme.

- (a) Benefit offered upon natural death of a member-Rs.30,000/-
- (b) On the death due to accident-Rs.75,000/-
- (c) Permanent total disability due to accident-Rs.75,000/-
- (d) Loss of two eyes or limbs due to accident-Rs.75,000/-
- (e) Loss of one eye or one limb due to accident-Rs.37,000/-

Scholarship Rs.100/- per month will be given to maximum two children studying between 9th and 12th standard from a family.



Photo: <http://www.thebetterindia.com/213>

# Bihar

## Rajiv Gandhi Crèche Scheme for the Children of Working/Ailing Mothers

### ➡ Objective

To provide facilities where working women can safely leave their children for the day.

### ➡ Benefits

BPL families can avail of the facility by paying Rs. 20 per month and non BPL families can do so by paying Rs. 60 per month per child. The crèche will have facilities like :

- Clean toilets especially meant for children
- 6 - 8 sq. feet area per child such that play, rest and learning may be unhindered
- Sleeping facilities like mattresses, pillows etc.
- First aid kit containing medicines for basic diseases.
- Cooking area and nutritious food for babies and children
- Weekly visits by doctors for treatment and check up.

# ARUNACHAL PRADESH

## a. Kishori Shakti Yojana

➔ Kishori Shakti Yojana



Sponsored by	Both Central & State Government
Description	Kishori Shakti Yojna aims at improving the health, nutrition, education and social status of adolescent girls (11-18 Years) are at most advantageous level. This scheme is a holistic invites for the development of adolescent girls and bring out change in their lives. Kishori Shakti Yojna being implemented through Anganwadi Centers in both rural and urban areas.
Beneficiaries	Women
Eligibility Criteria	Adult girls within the age group of 11-18 years and Anganwadi Workers who provide guidance to adolescent girls are eligible to get services under this scheme.

## b. Supplementary Nutrition Programme

Scheme Title	Supplementary Nutrition Programme
Sponsored by	Both Central & State Government
Description	This Scheme aims at providing nutritious foods to the Children (0-6) years and pregnant / lactating mother in order to upgrade the level of nutrition. Now, it is implemented in 85 Integrated Child Development Services (ICDS) Projects through 4277 Anganwadi Centres. During 2000-0, under Prime Minister Gramodaya Yojna (PMGY) it was introduced.
Beneficiaries	Women & Children
Eligibility Criteria	Children within the age group of 0-6 years and pregnant / lactating mother and adolescent girls within the age group of 11-18 years are eligible to get services under this scheme.



### c. State Programme for Rehabilitation of Persons with Disabilities

Scheme Title	State Programme for Rehabilitation of Persons with Disabilities
Sponsored by	State Government
Description	The scheme National Programme for Rehabilitation of Persons with Disabilities (NPRPD) has been transferred to State Sector to be funded by State Govt. and now it is called as State Programme for Rehabilitation of Persons with Disabilities (SPRPD). Under the PWD Act 1995, it is mandatory on the part of Govt. to implement the said Act in the State and execute all the provision of Act for the rehabilitation of disabled persons of all types to bring them into the mainstream of the Society.
Beneficiaries	Others (Physically Handicapped)
Eligibility Criteria	Persons with Disability are eligible to get services under this scheme.

# Goa

## 1. Housing scheme for SC/STs

### ➔ Objectives:

To assist SC/ST family to construct/ repair of their houses

Assistance available under the scheme: For construction Rs.25, 000/- from Directorate of Social Welfare & (In case applicant is BPL family Rs.25, 000/- from D.R. D. A. (Entire subsidy).

Authority to receive applications: Block Development Officer of concerned Block

Income limit for availing benefits: Rs1,20,000/-Per Annum

Documents required:

1. Caste Certificate.
2. Income Certificate.
3. Details of property.
4. Details of plot for construction.
5. Documents proving ownership in case of repairs.
6. Resident certificate for 15 years

Normal time for disposal: One month

Whom to contact for redressal of grievances: Assistant. Director (SC/OBC) Director of Social Welfare.

Tel No. 2232257

2223784

Fax No. 2228172

## 2. Stipend to SC/ST/OBC students.

### ➔ Objectives:

To assist SC/ST/OBC students financially

Assistance available under the scheme:

1. Standard I to IV : Rs.175/-
2. Standard V to VIII: Rs.225/-
3. Standard IX & X : Rs.275/- (for 11 months)

Authority to receive applications:

Head of the school/High School

Income limit for availing benefits: Rs.120000/- per annum

Documents required:

1. Caste Certificate

2. Mark sheet
3. Income Certificate

**Normal time for disposal:** One month

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC).
2. Director of Social Welfare.

### **3. Meritorious scholarship to SC/ST students**

#### **Objectives:**

To encourage students who obtain 50% and 60% marks.

1. Minimum 50% in Standard V to VII.
2. Minimum 60% in Standard VIII to X.

**Assistance available under the scheme:**

1. Standard V & VI : Rs.800/-Per Annum
2. Standard VII & VIII Rs.900/-Per Annum
3. Standard IX : Rs.1000/-Per Annum
4. Standard X : Rs.1500/-Per Annum (for 11 months)

**Authority to receive applications:** Head of the School/High School

**Income limit for availing benefits:** No income limit

**Documents required:** Caste Certificate & Mark List

**Normal time for disposal:** One month

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC).
2. Director of Social Welfare

### **4. Post matric scholarship for SC/ST/OBC students**

#### **Objectives:**

To help SC/ST students to pursue higher education

**Assistance available under the scheme:** Ranging from Rs.90/- to Rs. 425/- per month depending on course.

**Authority to receive applications:** Head of the Educational Institution

**Income limit for availing benefits:**

1. For SC/ST ranging from  
Rs.100000/- per annum
2. For OBC  
Rs. 44,500/-

**Documents required:**

1. Caste Certificate
2. Income Certificate
3. Qualification Certificate

**Normal time for disposal:** One month

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC).
2. Director of Social Welfare.

## **5. Book bank scheme for SC/ST/OBC students**

### **Objectives:**

To provide an incentive to SC/ST/OBC students to pursue higher technical education

**Assistance available under the scheme:** One set of books for 2/3 students depending on course studied.

**Authority to receive applications:** Principal/Dean of the College

**Income limit for availing benefits:** No limit

**Documents required:** Caste Certificate

**Normal time for disposal:** Two months

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC).
2. Director of Social Welfare

## **6. Grant in aid for running hostels for SC/ST/OBC students**

### **Objectives:**

To enable SC/ST/OBC organizations to run hostels for SC students

**Assistance available under the scheme:** Rs. 400/- per month per student.

**Authority to receive applications:** Directorate of Social Welfare.

Normal time for disposal: Two months

Whom to contact for redressal of grievances:

1. Assistant Director (SC/OBC)
2. Directorate of Social Welfare.

## 7. Awards for Inter-caste marriages for SC

### ➔ Objectives:

To curtail the evil of untouchability and caste conflicts

Assistance available under the scheme: Rs.25,000/-

Authority to receive applications: B.D.O. of concerned Taluka

Income limit for availing benefits: No limit

Documents required/ Eligibility:

1. Caste Certificate.
2. Marriage Certificate
3. Residence Certificate.
4. To be applied after one year of marriage and within 3 years

Normal time for disposal: One month

Whom to contact for redressal of grievances:

1. Assistant Director (SC/OBC)
2. Director of Social Welfare

## 8. Military training to SC boys and girls at Bhonsala Military School Nasik

### ➔ Objectives:

To upgrade status of SC Girls/Boys for 3/4 weeks winter/summer courses

Assistance available under the scheme: Rs. 4000/4500/- per SC/ST girl/boy respectively is granted for 3 weeks/4 weeks Winter/ summer course respectively.

Authority to receive applications: Director of Social Welfare

Income limit for availing benefits: Rs.50,000/- per annum

Documents required/ Eligibility:

1. Resident Certificate for 15 years.
2. Passed X Standard

3. Age limit between 15 to 21 years.
4. Entitled to avail only once.

**Normal time for disposal:** N. A.

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC)
2. Director Social Welfare

## 9. Upgradation of Merit of SC/ST

### ➔ Objectives:

For remedial and removing deficiencies through special coaching in residential schools to students of Standard IX to XII with a view to prepare for competitive examination for entry in professional courses like engg. And medical

**Assistance available under the scheme:** A package of Rs.15,000/- per student per annum which includes honourarium to Principal/experts and other incidental charges

**Authority to receive applications:** Directorate of Social Welfare

**Income limit for availing benefits:** N. A.

**Documents required:** Caste Certificate of Students

**Normal time for disposal:** One month

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC)
2. Director of Social Welfare

## 10. Housing programme to OBC House Construction

### ➔ Objectives:

Financial Assistance for construction of house by OBC persons

**Assistance available under the scheme:** Rs.25,000/- is granted to OBC for construction of the house in three installment

**Authority to receive applications:** Concerned B.D.O.

**Income limit for availing benefits:** Rs.1,20,000/-Per Annum

**Documents required:**

1. Caste Certificate.
2. Income Certificate.
3. Details of property.

4. Details of plot for construction.
5. Residential certificate of 15 years.

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC)
2. Director of Social Welfare

## **11. Repairs of House for OBC**

**Objectives:** Financial Assistance for repairs of house for OBC persons

**Assistance available under the scheme:** Rs.12500/-

**Authority to receive applications:** Concerned B.D.O.

**Income limit for availing benefits:** Rs.1,20,000/-Per Annum

**Documents required:**

1. Caste Certificate
2. Income Certificate
3. Details of property
4. Details of plot for construction
5. Residential certificate of 15 years

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC)
2. Director of Social Welfare

## **12. Kanya Daan**

**Objectives:** To promote Educational status of SC/ST- girl child

**Assistance available under the scheme:** Rs.25,000/-

**Authority to receive applications:** Educational Institution

**Income limit for availing benefits:** Rs.1.2 lakhs Per Annum

**Documents required:**

1. Application in prescribed form
2. Caste certificate
3. Income certificate

**Normal time for disposal:** One month

**Whom to contact for redressal of grievances:**

1. Assistant Director (SC/OBC)
2. Director of Social Welfare



# Central Government Schemes

## a. Janashree Bima Yojna

### ➔ Objective:

This scheme is marked at the urban and rural poor that lives below or marginally above the poverty line and provides scholarships and life insurance benefits

### ➔ Benefits:

- In the event of death other than accident, an amount of Rs. 30,000/- is payable
- If death occurs due to an accident, an amount of Rs.75, 000/- is payable
- Permanent partial disability, due to an accident, an amount of Rs. 37,500/- is payable
- The premium under the scheme is Rs. 200/- per annum per member. Rs. 100/- will be contributed by the member and state government. The remaining 50% will be borne by the social security fund

### ➔ Eligibility Criteria:

- Must be between 18 to 59 years of age
- Must be living below or marginally above the poverty line
- Age proof shall be furnished by everyone at the time of joining a scheme. This may be ration card, birth certificate, school leaving certificate, voter ID card
- No insured member shall withdraw from the scheme while she or he is still on eligible member satisfying the conditions under this scheme

## b. Rashtriya Swasthya Bima Yojna (RSBY)

### ➔ Objective:

The objective of RSBY is to provide insurance cover to below poverty line (BPL) households from major health ailments that involve hospitalization.

### ➔ Benefits:

- Total sum insured of Rs 30,000 per BPL family on a family floater basis
- Pre-existing diseases to be covered
- Coverage of health services related to hospitalization and services of surgical nature which can be provided on a day-care basis
- Cashless coverage of all eligible health services
- Provision of Smart Card
- Provision of pre and post hospitalization expenses
- Transport allowance @ Rs.100 per visit

### ➡ **Eligibility Criteria:**

- Any Below Poverty Line (BPL) family, whose information is included in the district BPL list prepared by the State government
- The eligible family needs to come to the enrollment station, and the identity of the household head needs to be confirmed by the authorized official

### **c. Mid-Day Meal Scheme**

#### ➡ **Objective:**

The main objectives of the scheme (as per the 2006 revision) are to:

- To improve the nutritional status of children in classes one through five in government schools and government aided schools
- To encourage children from disadvantaged backgrounds to attend school regularly and help them to concentrate in school activities
- To provide nutritional support to students in drought- ridden areas throughout summer vacation

#### ➡ **Benefits:**

- A cooked mid-day meal with a minimum of 300 calories and 8-12 grams of protein to all children studying in Standards One to Five
- Upper Primary meals consist of 700 calories and 20 grams of protein by providing 150 grams of food grains (rice/wheat) per child/school day
- The scheme provides assistance for meeting the cooking cost of Re 1 per child per school day

#### ➡ **Eligibility Criteria:**

All Children enrolled in government Schools: The Scheme was further extended in 2002 to cover not only children studying in Government, Government aided and local body schools, but also children studying in Education Guarantee Scheme (EGS) and Alternative & Innovative Education (AIE) centers.

### **b. Grain Bank Scheme**

#### ➡ **Objective:**

The scheme aims at establishment of grain banks in tribal villages in the most vulnerable areas to check deaths of tribal due to starvation, malnutrition etc. and to motivate the scheduled tribes in these areas to shoulder the responsibility of running the grain-banks in an efficient manner.

### ➔ **Benefits:**

- Un-interrupted availability of food grains to the poor rural ST families be ensured within each village throughout the year
- One time grant of Rs. 600 per quintal, per family towards purchase of locally consumed food grains, setting up of storage facilities of traditional and Rs. 4000 towards purchase of weights and measures is provided under the scheme

### ➔ **Eligibility:**

Scheduled Tribes living in remote areas

## e. **Antodaya Anna Scheme**

### ➔ **Objective:**

Antyodaya Anna Yojna has been implemented from 2001 under the public distribution schemes. This Scheme is targeted towards serving the poorest of poor living below poverty line.

### ➔ **Benefits:**

- Under this scheme, each family / card holder receives 35 Kg food grain (Eastern Districts - 10 Kg Wheat and 25 Kg Rice. Western Districts-15 Kg Wheat and 20 Kg Rice) per month
- Food grains are being provided at the prices fixed by the government which are Rs. 2/- and Rs.3/- per Kg respectively for wheat and rice

### ➔ **Eligibility:**

Below Poverty Line families

## f. **Shiksha Sahayog Yojana**

### ➔ **Objective:**

This is a scholarship scheme launched for the benefit of the children of members of Janashree Bima Yojana.

### ➔ **Benefits:**

Scholarship of Rs 300/- per quarter per child will be paid for maximum period of 4 years

### ➔ **Eligibility:**

- Students studying in standards Nine to Twelve, whose parents are covered under Janashree Bima Yojana

- If a student fails and is detained in the same standard, he will not be eligible for scholarship for the next year in the same standard

### **g. Rashtriya Madhyamik Shiksha Abhiyan**

#### **➡ Objective:**

To Enhance Access to Secondary Education and to Improve its Quality.

#### **➡ Benefits:**

- (i) Additional class rooms
- (ii) Laboratories
- (iii) Libraries
- (iv) Art and crafts room
- (v) Toilet blocks
- (vi) Drinking water provisions

#### **➡ Eligibility:**

- All government and semi-government agencies at the national and, State level involved in education
- Non-governmental organizations, registered as Society or Trust

### **h. Centrally Sponsored Scheme of Information and Communication Technology (ICT) in Schools**

#### **➡ Objective:**

To Provide Opportunities to Secondary Stage Students to Develop Information and Communication Technology (ICT) Skills and also for ICT Aided Learning Process.

#### **➡ Benefits:**

Information and Communication Technology (ICT) training free of cost.

#### **➡ Eligibility:**

- Each State Government/Union Territory would convert one school per district into a smart school subject to availability of funds
- A grant of not more than Rs.25 lakhs would be given per smart school

### **i. National Means-cum-Merit Scholarship Scheme (NMMSS)**

#### **➡ Objective:**

To Award Scholarships To Meritorious Students Of Economically Weaker Sections To Arrest

Their Drop Out At Class VIII And Encourage Them To Continue Their Studies At the Secondary Stage.

### ➔ **Benefits:**

Scholarship of Rs.6000/- per annum (Rs.500/- per month) per student is awarded to selected students every year for study in classes from IX to XII in Government, Government aided and local body schools.

### ➔ **Eligibility:**

An Awarded is eligible for the scholarship provided he or she:

- (i) Takes up Studies in Approved Courses
- (ii) Maintains Good Conduct as Certified by the Head of The College/Institution And Continues His/her Studies as a Regular Student in Government/Local Body/Government Aided School
- (iii) Does not absent himself/herself without proper leave
- (iv) Takes up studies on a whole time basis
- (v) Does not take up any job

## **j. Rashtriya Krishi Vikas Yojana**

### ➔ **Objective:**

- (i) To incentivize the states so as to increase public investment in Agriculture and allied sectors
- (ii) To provide flexibility and autonomy to states in the process of planning and executing Agriculture and allied sector schemes
- (iii) To ensure the preparation of agriculture plans for the districts and the states based on agro-climatic conditions, availability of technology and natural resources
- (iv) To ensure that the local needs / crops / priorities are better reflected in the agricultural plans of the states
- (v) To achieve the goal of reducing the yield gaps in important crops, through focused interventions
- (vi) To maximize returns to the farmers in Agriculture and allied sectors.
- (vii) To bring about quantifiable changes in the production and productivity of various components of Agriculture and allied sectors by addressing them in a holistic manner

**Benefits:** Subsidy

**Eligibility:** All States and Union Territories.

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“The child is a soul with a being, a nature and capacities of its own, who must be helped to find them, to grow into their maturity, into a fullness of physical and vital energy and the utmost breadth, depth and height of its emotional, intellectual and spiritual being; otherwise there cannot be a healthy growth of the nation”.

Justice P.N. Bhagwati  
(Former Chief Justice of India)



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