

GENDER AND SOCIAL EQUITY

Social development of any State is important for the economic development of the State. The main focus of Social Sector is to improve the conditions of the weaker sections and the vulnerable.

Under Article 46 of the Constitution, the State Govt. shall promote special care to the educational and economic interest of the weaker sections and in particular of SCs and STs to protect them from social injustice and all forms of exploitation.

Social justice is a justice where in fair treatment and equal share of social benefits are given to all, especially Scheduled Castes, Scheduled Tribes, Other Backward Classes, Minorities, Persons with disabilities and vulnerable sections of the societies. Government is taking up various welfare programmes like Stree Shakti, ICDS, Santhwana, Udyogini, Scholarships for pre and post matric students, hostel facilities, Ganga Kalyana scheme, skill development training and margin money loans scheme etc., for equalisation of the weaker sections with other sections of the society at all stages and levels of educational and socio economical development through various departments like women and child development, social welfare, backward classes welfare and minorities welfare departments.

Development of social sectors have direct impact on the Human Development. The State has given priority to this sector by allocating about Rs. 16031.19 crores for all welfare departments and their related development corporation in the last 3 years and the expenditure made during this period is 11692.61 crores.(72.94%)

13.1 WOMEN AND CHILD DEVELOPMENT

13.1.1 Women Population

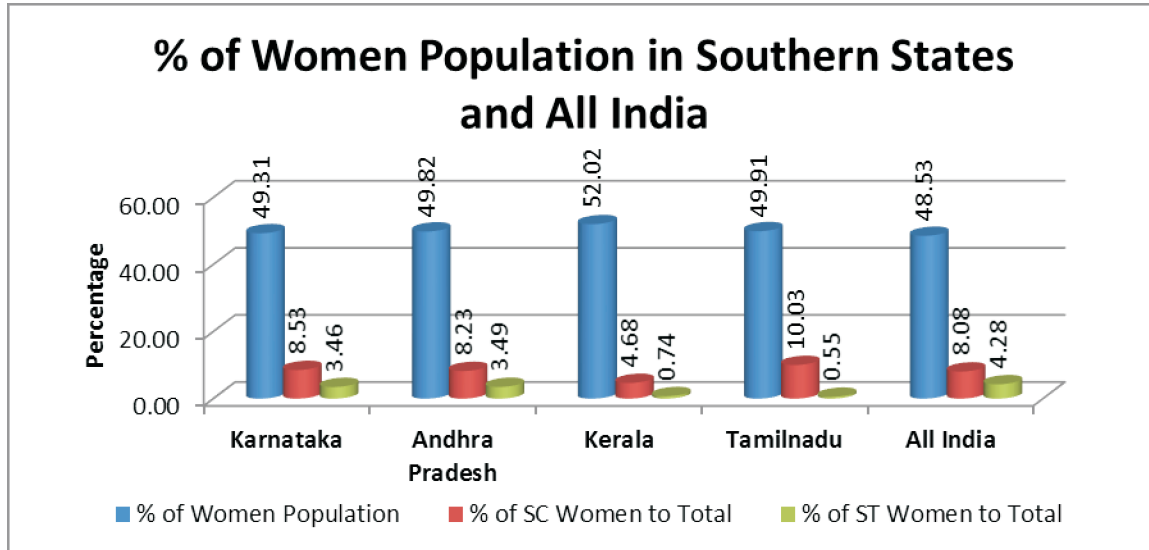
Women comprise nearly half the population in Karnataka. According to the recent 2011 Census, women comprise 49.31 % of the total state population. The pattern is more or less same in the southern States of India. However, the percentage of SC women to total population is more in Tamil nadu (10.03%) compared to Karnataka (8.53%) and All India (8.08%). But percentage of ST women to total population is more in Andhra Pradesh (3.49%) compared to other Southern States.

13.1.2 Women Empowerment Schemes

It is in the recent years that the issue of women's empowerment as a development objective has moved centre stage. With this objective in mind, the Department of Women and Child Development, Government of Karnataka, has designed the following schemes that aims, not only on empowering women, but also for their well-being in various spheres.

A. Stree Shakthi

For economic empowerment, it is necessary for a woman to have access to and control over productive resources to ensure financial autonomy. SHG is a good medium to congregate women. Stree Shakthi programme was launched in 2000-01 and is implemented throughout the State. Each group comprises of about 15 to 20 women members who come from below the poverty line families. Women belonging to families that are landless or agricultural labourers,

Figure 13.1 Percentage of Women Population in southern states and All India

and largely SC/ST women who have come together to form 1.40 lakhs Stree shakthi Groups. At present there are 1.40 lakh self help groups, comprising 20 lakh women members.

Upto December, 2014 the groups had saved Rs.1578.54 crore since inception. Bank loans have been availed by 127356 groups to the extent of Rs.2547.49 crore and there has been internal loan circulation to the tune of Rs.4354.47 crore and used for taking up various Income Generating Activities

Several programmes like revolving fund, financial incentives, loans at the subsidized interest rate of 6%, providing marketing facilities for the products produced by SHGs etc are taken up by the Dept.

The budgetary allocations for various activities under Stree Shakthi are

- Rs.7500 lakhs (Rs.7400 lakhs for rural groups and Rs.100 lakhs for urban Streeshakthi groups to be created by KSWDC) for strengthening of SHGs, of which an expenditure of Rs.3233.84 lakh was incurred as of December-2014.

- With focus on the backward areas, under the Special Development Programme an amount of Rs.100 lakhs is allocated towards incentives to groups which are involved in income generating activities. For Hyderabad Karnataka Region Development Plan Rs.40.00 lakhs and for groups in other regions Rs.60.00 lakhs has been provided and up to December-2014 an expenditure of Rs.28.30 lakhs and Rs.13.50 lakhs was incurred respectively
- In view of the large number of groups taking up income generating activities it was proposed to provide marketing facilities at the taluk level in a phased manner from the year 2007-08. During 2014-15, Rs.325.00 lakhs is allocated for construction of 5 new taluk bhavans and to complete 27 incomplete buildings of which an expenditure of Rs.74.00 lakhs was incurred as of December-2014.

B. Santhwana

Santhwana is a scheme aimed at rehabilitation of women who have been subjected to atrocities like rape, domestic

Table 13.1: District-wise Women Population in Karnataka 2001-2011

Sl. No.	Name of the District	As per 2001 census	As per 2011 census	Percentage of women population (Census 2011)
1	Bangalore (Urban)	3100313	4563412	15.2
2	Bangalore (Rural)	916081	479743	1.6
3	Chitradurga	737578	816967	2.7
4	Kolar	1242253	760830	2.6
5	Shimoga	810230	875695	2.9
6	Tumkur	1267575	1326679	4.4
7	Davangere	872373	957303	3.2
8	Ramanagar	0	534679	1.8
9	Chikkaballapur	0	616873	2.1
10	Mysore	1289070	1483538	4.9
11	Chikkamagalur	564829	570270	1.9
12	Dakshina Kannada	958752	1051048	3.5
13	Hassan	862696	890414	3.0
14	Kodagu	272112	280037	0.9
15	Mandya	874411	899239	3.0
16	Chamarajanagar	474380	507603	1.7
17	Udupi	587953	615012	2.0
18	Belgaum	2059518	2351335	7.8
19	Bijapur	880313	1062149	3.5
20	Dharwad	780379	907866	3.0
21	Karwar	666273	709423	2.4
22	Bagalkote	816548	937924	3.1
23	Gadag	478160	526758	1.7
24	Haveri	697553	779211	2.6
25	Gulbarga	1533479	1257831	4.2
26	Bellary	996761	1251981	4.2
27	Bidar	730695	829168	2.8
28	Raichur	815860	958280	3.2
29	Koppal	591470	689813	2.2
30	Yadgiri	0	581881	1.9
Total		25877615	30072962	100

Table 13.2: Progress under Stree Shakthi Scheme

Years	Expenditure (Rs.in lakhs)	Achievement (No.)
2012-13	1040.48	20904
2013-14	1458.80	41980
2014-15 upto December-2014	3233.84	60992

Table 13.2.A Stree Shakthi Programme

Programmes/ scheme	Unit	Achievement		Target	Achievement
		2012-13	2013-14	2014-15	Upto December-14
No. of Groups taken loans from Banks	with Nos.	1882	2119	13779	1474
Loan Amount	Rs. in Crores	50.82	83.96		56.86
No. of Groups	No.	6083	3917	1.20 lakhs Stree Shakthi Groups	70407
Revolving Fund released by Government	Rs. in Lakhs	304.15	195.85		3520.35

violence, dowry, sexual harassment, etc. In addition to provision of legal assistance, support is also provided in the form of financial aid, temporary shelter and training / education to equip them with

skills needed to get back into the normal course of life through 172 Santhwana Centers, which are run with assistance from various NGOs. Progress given in **Table 13.3.**

Table 13.3 Progress under Santhwana Scheme

Year	Expenditure (Rs. lakhs)	Physical Achievement (Centers)
2012-13	468.85	173
2013-14	442.50	169
2014-15 (Upto December 2014)	350.46	177

13.1.3 Karnataka State Women's Development Corporation (KSWDC)

The Karnataka Women's Development Corporation was established in 1987 for social and economic upliftment of women and has, since then, been implementing various schemes benefitting women.

A. Udyogini

Udyogini is designed to promote income generating activities by women and the same is encouraged through loans from banks and subsidies from KSWDC. For special category women, a subsidy of 30% of the project cost subject to a maximum of Rs. 10000 and for general category women, a subsidy of 20% of the project cost subject to a maximum of Rs. 7500 is provided. (Table 13.4).

An evaluation of the scheme by the Institute for Social & Economic Change has revealed that the scheme has been highly useful to

women across different castes, classes, regions and demographic backgrounds. It is particularly true of women who were deserted by their husbands or for widows and physically challenged women, by providing them a source of independent livelihood.

B. Women Training Programme

Various job oriented and skill training programmes are organized through State/Central Govt and bank sponsored organisations to aid women for self employment with a special focus on widows, physically challenged and the destitute. During 2014-15, Rs. 360.00 lakhs has been provided to cover 7200 beneficiaries. (Table 13.5)

C. Devadasi Rehabilitation Programme

Devadasis are provided with financial assistance by way of 50% subsidy from the Corporation and 50% loan from the banks,

Table 13.4: Progress of Udyogini scheme

Year	Physical (Nos.)		Financial (Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	9332	9742	835.00	941.18
2013-14	10500	10259	935.00	636.54
2014-15	11598	5035	1030.00	295.00

* Upto December 2014.

Table 13.5: Progress of Women Training Programme

Year	Physical (Nos.)		Financial (Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	6080	3360	300.00	139.44
2013-14	6080	-	300.00	-
2014-15	7200	3000	360.00	-

for taking up income generating activities with a unit cost of Rs. 20000 in 14 districts of North Karnataka. In addition, awareness campaigns against this evil system, formation of self help groups providing microcredit to the groups at 6% p.a. interest and health camps are also being implemented.

During 2014-15, Rs. 500.00 lakhs has been provided to cover about 2565 beneficiaries. Upto December 2014 Rs. 125.00 lakh has been spent for rehabilitating 813 devadasies **Table 13.6.**

A pension of Rs 500 per month is provided to Devadasis aged above 45 years and houses are constructed for those devadasis who own sites through Rajiv Gandhi Rural Housing Corporation.

D. Marketing Assistance Scheme

To provide a platform to sell products produced by women entrepreneurs and Stree Shakthi Groups Rs. 110.00 lakhs has been provided during 2014-15 to cover about 3975 women. **(Table 13.7).**

Table 13.6: Progress of schemes pertaining to Upliftment of Devadasis

(Rs. lakh)

Name of the Scheme	2012-13		2013-14		2014-15*	
	Target	Achvt	Target	Achvt	Target	Achvt
Devadasi Rehabilitation	400.00	541.93	450.00	366.70	500.00	125.00
Pension Programme	1000.00	1165.00	1350.00	1012.50	1688.00	412.90
Housing Programme for Devadasis	500.00	500.00	1000.00	625.30	1100.00	275.00

*Achievement upto December 2014

Table 13.7: Progress of marketing assistance scheme

Year	Physical (Nos.)		Financial (Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	1520	1367	100.00	32.98
2013-14	1620	1728	100.00	32.75
2014-15*	3975	800	110.00	27.50

* Upto December 2014

E. State Resource Centre

To provide information /counseling about self employment, training, market assistance, economic activities etc., to women, 30 Women's self employment counseling centers have been established by KSWDC. (Table 13.8).

F. Micro Credit Scheme

To improve the economic status of SHGs, loans of Rs 5000 to Rs 10000 are being sanctioned to each member subject to

a maximum of Rs 1.00 lakh to each SHG at the rate of 6% per annum. (Table 13.9)

G. Rehabilitation of Transgenders Scheme

To bring the transgenders (Hijidas, Kotis, Jogappas, F to M, M to F, Mangala Mukhi) who were exploited by the Society to the main stream the Corporation is extending the financial assistance of Rs.20000/- to the beneficiaries and also 3 days enterpreunership training is given to them for taking up self employment.

Table 13.8: Progress of the Resource Centre Scheme

Year	Physical (Nos.)		Financial (Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	9000	6921	100.00	50.69
2013-14	9000	3808	100.00	27.19
2014-15*	7500	3760	110.00	10.59

* Upto December 2014

Table 13.9: Progress of the Micro Credit Scheme

Year	Physical (Nos.)		Financial (Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	4500	3210	300.00	190.00
2013-14	4500	2195	300.00	131.00
2014-15*	4960	1085	330.00	69.00

* Upto December 2014

Table 13.10: Progress of the Rehabilitation of Transgenders Scheme

Year	Physical (Nos)		Financial(Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	1050	1050	75.00	33.35
2013-14	1212	759	100.00	151.88
2014-15*	545	140	110.00	28.00

*upto December 2014.

H. Rehabilitation of Sex Workers

The situation of the sex worker are in pitiable condition. To lead honorable life in the society, the Government has introduced rehabilitation of sex workers scheme. Self employment training programme and loan facilities are provided through Nationalized Banks/Co-operative Banks upto a unit cost of Rs.1.50 lakhs and a subsidy of 30% of the project cost or Rs.30, 000/- whichever is less is being extended by the Corporation for those who are willing to come out of their profession,.

13.1.4 Women Component Plans (KMAI and Gender Budget)

a) Karnataka Mahila Abhivrudhi Yojane (KMAI)

Karnataka Mahila Abhivrudhi Yojane (KMAI) functions under the aegis of the Department of Women and Child Development. Karnataka is the first State in the Country to introduce KMAI by earmarking 1/3rd resources for women in individual beneficiary-oriented schemes and labour intensive schemes across various sectors. Since its introduction in 1995-96, 25 departments have been identifying schemes to benefit women. During 2014-15, 237 schemes are involved in the Yojane across Central, State and District sectors. Allocation towards KMAI for the current financial year is Rs.19045.41 crore, of which 1/3 allocation for women is Rs.6061.17 crore. An amount of Rs.4421.40 crore was spent upto December 2014.

b) Gender based Budgeting

Karnataka has taken major steps towards promoting gender equality and Gender based budgeting is yet another development in the direction. Making a beginning in 2006-07, gender based budgeting helps to prioritize and orient public expenditure to reflect the concerns of women. Subsequently, the Finance Department also established a Gender Budget Cell (GBC) to identify the quantum of resource allocation and expenditure for women and proper translation of policy commitments. Karnataka is one of the 3 States in India that has implemented Gender based budgeting.

The GBC has been regularly bringing out a Gender budget document reflecting allocation of funds under various schemes cutting across various departments. The schemes are presented in two parts; Category-A and Category-B. The classification is broadly on the lines adopted by GOI in the Expenditure Budget Vol-II. The categorization of schemes is based on;

- Category – A that presents women specific budget provisions in which 100% budget provisions are meant for women.
- Category – B presents women-specific budget provisions wherein atleast 30% provisions are meant for women. Details of allocation are given in **Table 13.12**.

Table 13.11: Progress of the Rehabilitation of Sex Workers

Year	Physical		Financial (Rs. lakh)	
	Target	Achievement	Target	Achievement
2012-13	282	282	50.00	28.20
2013-14	800	71	100.00	6.53
2014-15*	550		110.00	

* Upto December 2014

Table 13.12: Allocation under Gender based Budget (Rs. in lakhs)

Year	No. of Departments	Category A			Category B		
		No. of schemes	Allocation (Rs. lakhs)		No. of schemes	Allocation (Rs. lakhs)	
			Plan	Non-Plan		Plan	Non-Plan
2012-13	39	50	105448	532	773	1861815	1916746
2013-14*	39	40	155962	35568	760	2641377	2865344
2014-15*	39	59	319988	45003	798	3273692	3355467

* Budget Estimates

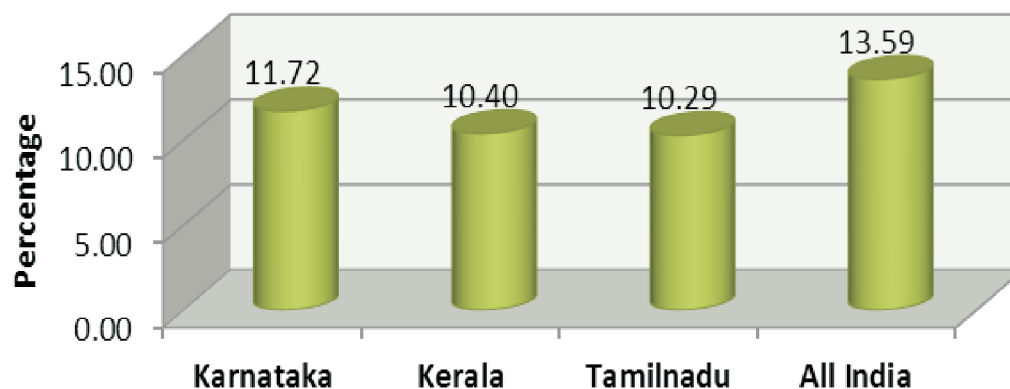
13.1.5 Protection of Women from Domestic Violence

With the objective of checking violence against women, achieving gender equality and saving women from oppression Karnataka is implementing the Protection of Women from Domestic Violence Act, 2007. To provide shelter and counseling to victims of domestic violence, 116 Service providers have been notified. In addition to

this, 34 Swadhar Centers, 30 Short Stay Homes and 164 Santhwana Centers have been notified as Shelter Homes in the State. Free legal aid is provided to the victims.

13.1.6 Child Population in Karnataka

Though the child population of Karnataka is less than All India level, when compared to other southern states of India, it is at the higher side as represented in the chart below.

Figure 13.2 Percentage of Child population in southern states and All India

13.1.7 Child Development Programmes

The department is laying greater stress on implementation of policies and

programmes for the welfare and development of children.

Table 13.13 - District-wise Child Population in Karnataka 2001-2011 (0-6 years)

Sl. No.	Name of the District	As per 2001 census		As per 2011 census	
		Male	Female	Male	Female
1	Bangalore (Urban)	397648	374892	541656	511181
2	Bangalore (Rural)	116172	109446	54908	52154
3	Ramanagar	0	0	54963	52878
4	Chitradurga	102512	97023	94629	89651
5	Davanagere	123496	116779	111793	105938
6	Kolar	171728	164741	86845	83578
7	Chikballapur	0	0	67734	64552
8	Shimoga	106423	101740	93221	89530
9	Tumkur	158079	150083	135671	130071
10	Chikkamagalur	70779	67865	53493	51835
11	Dakshina Kannada	116854	111206	106985	101312
12	Udupi	58509	56072	52689	50471
13	Hassan	101971	97694	83971	81666
14	Kodagu	35192	34382	27676	27057
15	Mandya	106058	99089	89063	83622
16	Mysore	164934	158621	155807	149754
17	Chamarajanagar	58511	56426	51529	49119
18	Belgaum	324816	299215	323761	302508
19	Bijapur	148750	138081	164856	153550
20	Bagalkote	136564	128308	140551	131357
21	Dharwad	112335	105927	113127	106815
22	Gadag	70627	67208	68025	64417
23	Haveri	104119	99593	100369	94948
24	Karwar	89149	84354	76794	73321
25	Bellary	163892	155194	175543	168609
26	Bidar	124401	117116	115550	108892
27	Gulbarga	276843	259611	188076	177296
28	Yadgir	0	0	97522	92757
29	Raichur	144097	138971	145468	138265
30	Koppal	106499	101505	103016	98638
Total		3690958	3491142	3675291	3485742

A. Bhagyalakshmi

Bhagyalakshmi a flagship programme implemented by Government of Karnataka wherein a fixed amount will be deposited in the name of girl child and the maturity amount will be paid to the girl child after completing 18 years of age along with the accrued interest. This is aimed at improving the sex ratio in the State by encouraging the birth of girl child in the BPL families and also to eradicate social evils such as child labour, female foeticide, child marriage, and child trafficking. 2 girl children born in a BPL family are eligible to enroll under the scheme.

During 2014-15 an amount of Rs.340.11 crores budget has been earmarked under this scheme. So far Rs.125.69 crores has been released and 65668 beneficiaries have been covered up to the end of December 2014. The period of the 11th five year plan saw an expenditure of Rs. 1686.85 crores against an allocation of Rs. 1612.38 crores with benefits accruing to 11,07,788 girl Children. Details of achievements under the Bhagyalakshmi scheme are given in **Table 13.14**

Table 13.14: Progress of Bhagyalakshmi Scheme through the 11th and 12th Five year plan

Year	Physical		Financial (Rs. in crore)		Percentage of achievement	
	Target	Achievement	Target	Achievement	Physical	Financial
2007-08	150000	123789	150.00	132.43	82.53	88.29
2008-09	200000	299764	266.65	316.65	148.91	118.75
2009-10	200000	144999	229.89	229.89	72.50	100.00
2010-11	185493	284763	558.00	521.98	153.51	93.54
2011-12	211316	254473	407.84	485.90	120.42	119.13
Total of 11th Five year Plan	946809	1107788	1612.38	1686.85	117.00	104.62
12th Five year Plan						
2012-13	242575	401370	755.40	755.39	165	100
2013-14	205403	187982	396.43	359.47	91.5	90.7
2014-15	176223	65668	340.11	125.69	37.2	37.0

* Upto December 2014

B. Prohibition of Child Marriage

Child Marriage is a social evil. To eradicate Child Marriage from the society, to create awareness among the general public and to stop Child Marriages, Child Marriage Prohibition Cell has been established in the department of Women and Child Development. During the year 2014-15 (from April-2014 to December-2014) 559 child marriages has been prevented in the State.

C. Integrated Child Development Services (ICDS)

ICDS is a centrally sponsored scheme, which provides a package of six services i.e., supplementary nutrition, immunization, health check-up, referral services, nutrition and health education for mothers and non-formal pre-school education for children between the ages of 3-6, This scheme is running since 1975. Under this scheme, 61187 AWCs and 3331 mini AWCs were functioning. Under Supplementary Nutrition Programme, supplementary nutrition will be provided (per day)

Health and Nutrition Education : All Anganwadi Centers are provided with a Hand book and flip chart on Health and Nutrition which is used for educating the mothers of the Anganwadi Centers

Pre-school Education: For effective Pre School Education, Activity Bank called "Chili Pili" a book has been developed and distributed to all Anganwadi centers.

Improvements in the monitoring system:

- Government of Karnataka has taken up a new initiative- '**sakala**' under Karnataka Guarantee of Services to Citizen Act- 2011.
- Toll free help line has been started from April 2012 to receive complaints and suggestions in implementing ICDS scheme. **The Toll free help line no is 1800-425-25250.**
- Supply of revised MIS Registers (11+1) to all AWCs.

D. Sabala

With the objective of empowering adolescent girls in the age group of 11-18 years, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)-SABAL is being implemented in 9 districts of the State on a pilot basis with 100% central assistance for improvement in their nutritional and health status and upgrading various skills like home skills, life skills and vocational skills. The scheme aims to benefit about 1,28,000 adolescent girls during 2014-15. Budgetary allocation for the 2014-15 is Rs.433.87 lakhs.

Table 13.15: Progress of Supplementary Nutrition Programme under ICDS

Year	Expenditure (Rs. in lakhs)	(No. of beneficiaries)
2012-13	67708.24	5415895
2013-14	84632.89	5472021
2014-15 (upto December 2014)	60160.53	5479064

E. Kishori Shakthi Yojana (KSY)

KSY is being continued in rest of the 143 ICDS projects other than 9 districts where SABALA is being implemented. Under KSY, 180 adolescent girls in each project are given 5 days residential training every year and supplementary nutrition is being provided to 2 adolescent girls in each anganwadi centre.

F. Balasanjivini

To focus on rehabilitation and treatment of severely malnourished children Balasanjivini scheme introduced. An amount of Rs.750 is being given to meet therapeutic and medical needs of malnourished children. Children requiring tertiary care receive a maximum of Rs.35000 and in cases of neonatal care, the amount goes up to Rs.50000. In 2014-15 an allocation of Rs. 2000 lakhs is earmarked. Rs. 276.88 lakh has been incurred to meet therapeutic and medical expenses of 36918 severely malnourished children. Rs. 638.85 lakhs has been incurred to treat 6477 children under Balasanjeevini till December 2014.

G. Indira Gandhi Matrutwa Sahayoga Yojana (IGMSY)

To improve the health and nutrition status of Pregnant and Lactating women and their young infants, IGMSY a Centrally Sponsored Scheme has been introduced in Dharwad and Kolar districts from 2011. This Scheme envisages providing cash directly to pregnant and lactating women during pregnancy and lactation. It would address short term income support objectives with long term objective of behavior and attitudinal change.

During 2014-15, Rs. 2369.75 lakhs budgetary provision has been made and an expenditure of Rs. 551.23 lakhs has been incurred upto December 2014.

H. Integrated Child Protection Scheme (ICPS)

For comprehensive development of children who are in need of care and protection and

in conflict with the law, ICPS was launched in 2010-11, with the objective of providing a safe and secure environment in the State. ICPS provides preventive and statutory care and rehabilitation services to any vulnerable child in the society. For the current financial year an expenditure of Rs. 2655.39 lakh has been incurred out of an allocation of Rs.7723.46 lakhs.

There are 56 Government run children homes and 40 NGO run institutions, to provide Shelter & Rehabilitation along with 30 Specialized Adoption Agencies (SAA). During the current year, 80 children were placed in In-country adoption and 6 placed in Inter-country adoption.

Financial assistance is provided to children in the form of sponsorship to enable the child to remain in the family environment. This is an effort towards preventing children from becoming destitute or vulnerable, run away from home, forced into child marriage, child labour etc. The District Child Protection Unit (DCPU) will identify vulnerable families or children for sponsorship support. During 2014-15, 3811 children are benefited under the programme.

District child protection units have been formed in all districts of Karnataka. The Juvenile Justice Act envisages an after care programme for children who needs support after attaining the age of 18 years with an objective of rehabilitating such children and help them to bring them to the main stream of the society.

I. Registration of Child Care Institutions (CCI)

State Child Care Institutions (CCI) should be registered as per Section 34(3) of the J.J. Act. During the current year 29 CCIs are registered up to the end of Dec-2014, and 510 CCIs were registered in the State.

J. Track the missing child.gov.in / track child

To track the progress of children of every Child Care Institue in the country, the

Ministry of Women and Child Development, Government of India has developed a portal called Track the missing child.gov.in / track child. Karnataka is implementing this programme from June 2013 and so far information of about 2107 children is entered in this portal.

K. Need Assessment Survey

Need assessment survey is taken in all 30 district of Karnataka to identify children in need care and protection and to prepare a child protection plan. Survey has been completed in 20 districts and action plan has been prepared in 15 districts and 5 are under process. Survey has been taken up in the remaining 10 districts.

L. Child Adoption Resource Information and Guidance System-CARINGS

Child Adoption Resource Information and Guidance System is GOI's dynamic response for a systematic, transparent and friendly adoption process. CARINGS is an on line platform, building bridges, creating links through a web based management system which facilitates expeditious and smooth adoption and ensures transparency and accountability of the implementing agency with a national data base. Adoption process in Karnataka is done through online using the software - CARINGS developed by CARA.

M. Open shelters

24 open shelters are functioning in urban and semi urban areas to provide care and protection to the children who are in need. During 2014-15, 18 new Open shelters were sanctioned.

N. Constitution of High Level Committee for the effective implementation of the guidelines issued to look into the safety of children in schools

Government had constituted a High Level Committee for the effective implementation of the guidelines issued to look into the safety of children in schools. The committee

headed by the Additional Chief Secretary consists of 13 members and Commissioner for Public Instructions is the Member Secretary.

13.1.8 New Initiatives for the year 2014-15

A. Special Gram Sabhas

As announced by Hon'ble Chief Minister in 2014-15 Budget Speech, General Gram Sabhas are being conducted in all the Gram Panchayats of the State. Government will facilitate holding of Special Gram Sabhas for women to get their facilities and also to select suitable women beneficiaries under various schemes of development departments.

B. Special Treatment Units for Women

As announced by Hon'ble Chief Minister in 2014-15 Budget Speech, Special Treatment Units for Women have been set up where in assistance for medical treatment, consultation for police and legal help are provided under a single roof to women victims of atrocities. These units have been set up, one each in all district hospitals of the State and in Bowring and Lady Curzon Hospital, KC General Hospital and Bangalore Medical College's and Vani Vilas Hospital. These units function round the clock and services of Toll free Women's Helpline 181 is available.

C. Sneha Shivir

This is a new scheme for the year 2014-15, in which 4-5 anganwadi centres in a cluster are selected and parents and care-givers of severely and moderately malnourished children are given training for 12 days in preparation of nutrition food, feeding practices, health and hygiene. Further, follow up action is undertaken for 18 days to support to implement the new practices learnt during training. Administrative sanction has been given to implement this scheme in 4 high burdened districts of Bagalkote, Kolar, Bellary and Gulbarga. Rs. 423.76 lakhs is provided during 2014-15

D. Multi - Sectoral Nutrition Programme

To address the problem of under nutrition in maternal and child health 4 high burden districts of Kolar, Bagalkote, Bellary and Gulbarga districts multi-sectoral nutrition programme is being implemented from 2014-15 with the financial assistance from Central and State Government in the ratio of 75:25 . During 2014-15, GOI has decided to address the maternal and child under nutrition issue. Under this programme, IEC activities, strengthening training programmes, meeting/workshop with related departments, programmes with community interventions will be organized and District nutrition councils will be established in the leadership of District Commissioner. During 2014-15, Rs. 155.32 lakhs is provided.

13.1.9 Nutrition Scenario in Karnataka – Child Malnutrition

The Nutritional status of children in the State showed that about 72.84% of children were normal, 26.30% were moderately malnourished and 0.86% were severely malnourished as at the end of March 2014. However there is a marginal increase in the proportion of normal children which stands at 73.86% and marginal decrease in moderately and severely malnourished children with 25.33% and 0.81% respectively.

13.1.10 Way Forward

Though the State has taken many initiatives for empowerment of women and protection of children through the five year plans, the results are muted. The Census of India 2011 has shown a marginal improvement in the sex ratio(973) from 965 in 2001. Notwithstanding the achievements, Karnataka is much behind other southern states. The sex ratio at 0-6 years range in 948 which is a marginal increase from 946 in 2001 (Table 13.16)

Specifying Challenges and the future outlook of the Department

Stree Shakthi

- Strengthen marketing capacity by the Block Level Societies and among group members. Mobile marketing van is launched in 20 districts on a pilot project.
- For strong sustainability of the groups it is proposed to establish District Federation so as to delink hand holding by SHGs and make them self reliant and independent.

Integrated Child Development Services

- Restructuring of the programme team management; creation of post, up gradation of existing posts
- Addressing the nutritional issues-eradicating malnutrition

Table 13.16: Comparison of sex ratios among South Indian States

States	2001		2011	
	Sex Ratio Total Population	Sex Ratio 0-6 years	Sex Ratio Total Population	Sex Ratio 0-6 years
Karnataka	965	946	973	948
Andhra Pradesh	978	961	993	943
Tamil Nadu	987	942	996	943
Kerala	1058	960	1084	964
All India	933	927	943	919

- Strengthening training and capacity building
- Encouraging public private partnership
- Strengthening partnership with PRI, NGO and voluntary sector.
- Lack of basic infrastructure, toilets, stores, kitchen, drinking water, play ground, compound, electricity and fan etc.,

Future Outlook

The ICDS Scheme has the potential to give satisfactory nutritional and child development outcomes. The strengthening and restructuring of the scheme in the "Mission Mode" will address these concerns. The focus is on supervision and capacity building of ICDS functionaries from grass root level to state level by decentralizing the control system.

Integrated Child Protection Scheme

- To bring all children below age 18 years in a safety net and to address children

in vulnerable situation in short duration by providing child protection services.

- To improve the quality of services and efficiency at all levels.
- Awareness to public on child rights and protection services.
- Reduce the number of children depending on institutional services by increasing non-institutional programmes like Adoption, Sponsorship and Foster care and after care services.
- Create mechanism for Child Protection Management system including MIS for effective implementation and monitoring of child protection services.

13.2 Welfare Programmes for Scheduled Castes

In its endeavor towards ensuring "faster, sustainable and more inclusive growth", the Government of Karnataka has committed itself to improving capabilities and productive endowments among the

Table 13.17: Comparison of SC Literacy Rates among South Indian States

States	SC literacy Rate					
	2001			2011		
	Total	Male	Female	Total	Male	Female
All India	54.69	66.64	41.90	66.07	75.17	56.46
Andhra Pradesh	53.52	63.51	43.35	62.28	70.23	54.44
Karnataka	52.87	63.75	41.72	65.33	74.03	56.58
Kerala	82.66	88.07	77.56	88.73	92.64	85.07
Tamilnadu	63.19	73.41	53.01	73.26	80.94	65.64

Table 13.18: Comparison of ST Literacy Rates among South Indian States

States	ST literacy Rate					
	2001			2011		
	Total	Male	Female	Total	Male	Female
All India	47.10	59.17	34.76	58.95	68.51	46.36
Andhra Pradesh	37.04	47.66	26.11	49.21	58.35	40.09
Karnataka	48.27	59.66	36.57	62.08	71.14	52.98
Kerala	64.35	70.78	58.11	75.81	80.76	71.08
Tamilnadu	41.53	50.15	32.78	54.34	61.81	46.80

economically disadvantaged and socially marginalized sections of the State, Social Welfare department and Dr. Ambedkar Development Corporation are implementing several multi-faceted and multi-pronged programs for welfare of SCs in the field of education, health care facilities, housing, sanitation, productive assets like land, etc., thereby placing them on the path of mainstream of development.

Education is the foundation for any economic development. Greater thrust has

been given for education through various schemes in order to bring the socially deprived class into the mainstream.

Though the literacy rates among SCs and STs remain below that of rest of the population, but the gap has closed significantly in the last decade. During this period (2001-2011) SC and ST women made rapid progress in literacy rate as revealed by 2011 Census data.

Table 13.19: Population of SC/ST

Name	2001		2011	
	SC	ST	SC	ST
Bagalkot	250604	80181	319149	97203
Bangalore	851047	86018	1198385	190239
Bangalore Rural	377679	61555	213700	52903
Belgaum	462020	243451	577418	297198
Bellary	374218	364638	517409	451406
Bidar	298812	182219	399785	235822
Bijapur	334254	30051	442773	39314
Chamarajanagar	237624	106111	259445	120219
Chikkaballapura			312565	156487
Chikmagalur	233134	41019	253651	44970
Chitradurga	336487	266235	389117	302554
Dakshina Kannada	131160	62936	148178	82268
Davanagere	333227	209701	392595	233112
Dharwad	131969	70442	177855	87548
Gadag	137414	54410	174196	61654
Gulbarga	717595	154195	648782	65259
Hassan	311726	26451	345031	32329
Haveri	175360	127163	219976	141380
Kodagu	67422	46115	73584	58054
Kolar	671692	205711	465867	78875
Koppal	185209	138588	258608	164271
Mandya	247213	17193	265294	22402
Mysore	467640	271351	536643	334547
Raichur	317276	303042	400933	367071
Ramanagara			203819	22946
Shimoga	269519	55997	308158	65412
Tumkur	474044	193819	506901	209559
Udupi	67689	41613	75429	52897
Uttara Kannada	101896	23781	116431	34239
Yadgir			273315	146849
KARNATAKA	8563930	3463986	10474992	4248987

13.2.1 Population of SC & ST

i. Admission of Meritorious Students in Prestigious Schools

In order to provide quality education, meritorious SC students are being admitted to 5th to 10th standards in reputed institutions in the State. **(Table 13.20)**

ii. Pre-matric Scholarships

In order to encourage children belonging to SC households, whose annual income is less than Rs. 2.00 lakhs, a pre-matric scholarship of Rs. 400 for boys studying from 1st to 7th standards, and Rs.450 for girls studying from 1 to 5th standard and Rs. 550 for girls studying from 6th to 7th standards and for boys Rs. 650 and for girls Rs. 900 for students

studying from 8th to 10th standards is being sanctioned annually. **(Table 13.21)**

iii. Post-matric Scholarships

Post-matric scholarship is sanctioned for children whose parents' annual income is less than Rs. 2.5 lakhs. **(Table 13.22.)**

iv. Prize Money to Meritorious Students

In order to encourage the SC students to score higher marks and secure ranks, various incentive schemes such as prize money to SSLC students, prize money to college students, one-time financial assistance to students who secure admission in prestigious institutions like IITs/IIMs & IISc, prize money to rank holders and financial assistance to SC students who study in foreign universities

Table 13.20: Progress of the Scheme for Admission of Meritorious Students

(Rs. in Lakhs)

Year	Budget allocation	Expenditure	% of expenditure	Physical achievement (Students)
2012-13	1200.00	1000.00	83.33	2761
2013-14	1000.00	986.52	98.65	1977
2014-15*	1500.00	0.00	0.00	00

* Upto December 2014

Table 13.21: Progress of the Scheme for Pre-Matric Scholarships

(Rs. lakhs)

Year	Budget Allocation	Expenditure (Rs. lakhs)	% of expenditure	Physical achievement (Students)
2012-13	3541.41(RE)	2534.92	71.57	781312
2013-14	4435.93	3939.09	95.44	650423
2014-15*	8073.66	3383.70	47.33	399863

* Upto December 2014

are sanctioned, as per the criteria set by the department. The progress of the scheme is given in **(Table 13.23)**.

v. Pre-matric Hostels

Pre-matric hostel facilities such as boarding and lodging with free textbooks and notebooks, toothpaste, hair oil, uniform dress, bedding, etc are being provided to SC students who are studying from 5th to 10th standards. **(Table 13.24)**.

vi. Post-Matric Hostels

In order to encourage SC students to pursue their higher education in college level, the Government is running 487 post-matric hostels by accommodating students

who are eligible for the Government of India scholarship. For the maintenance of these hostels, the Government has incurred expenditure as shown in **Table 13.25**.

vii. Construction of Hostel Buildings:

Pre-matric and post-matric hostel buildings for students belonging to the SC community are constructed. There is a sharp increase of 85% in the budgetary allocation of 2014-15 over that of 2013-14. (For details, see Table 13.26).

viii. Assistance to Grant-in-aid Hostels:

Financial assistance to voluntary organizations will be provided by the

Table 13.22 Progress of Post-Matric Scholarship Scheme

(Rs. lakhs)

Year	Budget allocation	Expenditure	% of Expenditure	Physical achievement (Students)
2012-13	22982.14	18628.15	81.05	249441
2013-14	25244.14	25098.21	99.42	258370
2014-15*	28769.25	11116.51	38.64	61476

* Upto December 2014

Table 13.23: Progress of the Scheme for Prize Money to Meritorious Students

(Rs. lakhs)

Year	Budget allocation	Expenditure	% of expenditure	Physical target and achievement
2012-13	2200.00	2066.75	93.95	31583
2013-14	2930.00	2900.40	98.99	34146
2014-15	4700.00	0.00	0.00	0.00

* Upto December 2014

Table 13.24: Progress of Pre-matric Hostel Scheme

Year	Budget Allocation (Rs. Lakhs)	Expenditure (Rs. Lakhs)	% of Expenditure	Physical achievement (Student)
2012-13	16414.68	15614.65	95.12	75554
2013-14	17980.92	17125.19	95.24	74007
2014-15*	20830.12	11145.77	53.50	56971

Note: *Upto December 2014

Table 13.25: Progress of Post-matric Hostel Scheme

Year	Budget allocation (Rs. Lakhs)	Expenditure (Rs. Lakhs)	% of expenditure	Number of beneficiaries (Students)
2012-13	4625.12	4042.90	87.41	62368
2013-14	5199.77	2207.54	42.45	54800
2014-15*	5937.38	3597.97	60.60	19041

Note: *Upto December 2014

Table 13.26: Progress of the Scheme for Construction of Hostel Buildings

(Rs.in Lakhs)

Year	Budget Allocation	Expenditure	% of expenditure	Physical Target	Physical achievement
2012-13	12732.00	8711.72	76.88	69	69
2013-14	10732.00	9332.00	100.00	59	96
2014-15*	19875.00	0.00	0.00	0	0

Note: *Upto December 2014

Department for maintenance of 241 grant-in-aid hostels in the State for meeting out the boarding charges of the students. (Table 13.27)

ix. Residential schools

(a) Residential schools

In order to encourage the SC children studying from 1st to 5th standards, the Social welfare department is running 68 residential schools. Food, books, uniforms, beds, oil, soap, medical facility etc., are being provided to the children.

(b) Morarji Desai Residential Schools

The Department of Social Welfare is running 178 Morarji Desai Residential schools and 2 Atal Bihari Vajapayi Residential schools for Boys and Girls studying from 6th to 10th standards. The department is also running 83 Kittur Rani Chennamma residential schools exclusively for SC Girls studying from 6th to 10th standards. Besides that 12 PU Colleges in science subject were also started for the welfare of schedule castes. The Department is providing basic requirement

to the students and medical facility etc. During the past three years, the budgetary allocation and expenditure is progressive. The details of progress of the Morarji Desai Residential Schools is given in the **Table 13.28**

x. Ambedkar Housing Scheme under Scheduled Caste Sub-Plan

Towards providing housing facilities to SC households living below the poverty line, the Ambedkar housing scheme is being implemented by the Rajiv Gandhi Rural Housing Corporation. For the year 2009-10, a sum of Rs. 625.00 lakhs was spent against the earmarked amount of Rs.2500.00 lakhs. During 2010-11, the earmarked amount of Rs.3000.00 lakhs had been spent for construction of houses. From the year 2011-12 onwards no funds have been earmarked for this scheme under pooled fund of the Social Welfare Department. However, housing facilities are being provided through Housing Department under SCSP.

xi. Compensation to SC/ST Victims

Atrocity cases against SC/ST persons by the non-SC/ST persons are registered under the Prevention of Atrocity Act 1989. The district administrator is in-charge of initiating measures for immediate relief under rehabilitation of victims of atrocity apart from giving them security under law and order. The progress of the scheme is presented in **Table 13.29**.

xii. Scheduled Caste Sub-Plan (SCSP)

In order to ensure overall development of the SC community, the Scheduled Caste Sub-Plan (SCSP) is being implemented through various departments in the State. A specific budgetary provision under all sectors of the State Annual Plan is made by the State Government for socio-economic development of SCs. THE KARNATAKA SCHEDULED CASTES SUB-PLAN AND TRIBAL SUB-PLAN (PLANNING, ALLOCATION AND UTILISATION OF FINANCIAL RESOURCES) ACT, 2013 came

Table 13.27: Progress of the Scheme for Assistance to Grant-in-aid Hostels

(Rs.in lakhs)

Year	Budget allocation	Expenditure	% of expenditure	Number of students
2012-13	644.33	362.29	56.22	13030
2013-14	663.20	39.98	6.02	2569
2014-15*	547.81	25.67	26.87	225

* Upto December 2014

Table 13.28: Progress of the Scheme for Morarji Desai Residential Schools

Year	Budget Allocation	Expenditure	% of expenditure	No of Beneficiaries
2012-13	12400.00	13464.28	108.58	51179
2013-14	24304.00	19876.83	81.78	58028
2014-15*	25834.00	13267.43	51.36	58665

*Upto December 2014

into effect from 20-03-2014. Accordingly, the funds are earmarked under SCSP as per SC population percentage (17.15%) and TSP as per ST population percentage (6.95%) of 2011 Census. The progress of the Scheduled Caste Sub Plan during the last three years is given in Table 13.30.

During the year 2014-15, the Action Plan of all the Development Departments are approved in the State Council for Development of the Scheduled Castes / Scheduled Tribes meeting held on 10.10.2014 under the Chairmanship of Hon'ble Chief Minister.

xiii. SCSP Pooled Funds

The pooling of funds under SCSP allocation is also another strategic approach adopted by the department for socio-economic upliftment of SCs. The funds were pooled from the departments which fail to submit their action plan under the SCSP and are unable to formulate scheme/ programmes that directly benefit the SC community. The progress of the scheme during the last three years is presented in Table 13.31.

During the year 2014-15, instead of Pooled Fund concept, Rs.555.00 cr. (Revenue Head RS.222.00 cr. + Capital Head Rs.333.00 cr.) has been earmarked for various development Schemes for SCs under Social Welfare Dept. Budget.

13.2.2 Dr. B.R. Ambedkar Development Corporation (BRADC)

The Government of Karnataka is implementing several programmes for economic upliftment of SC communities through Dr. B.R. Ambedkar Development Corporation. The Progress of important programmes implemented by the Corporation is given below.

I. Self-employment Programme:

The basic aim of the programme is to enable unemployed, underemployed SC persons to take up income generating activities and thereby improving their economic status in the society. The Corporation provides financial assistance through banks and financial institutions for setting up of self-employment activities. Details are presented in Table 13.32. The important

Table 13.29: Progress of the Scheme for Compensation to SC/ST Victims

(Rs. lakhs)

Year	Budget Allocation	Expenditure	% of expenditure	No of beneficiaries
2012-13	400.00	500.00	125.00	1968
2013-14	400.00	583.94	146.00	2277
2014-15*	1000.00	500.00	50.00	860

Note: * Upto December 2014.

Table 13.30: Progress of Scheduled Caste Sub-Plan

(Rs. lakhs)

Year	Allocation	Expenditure	% of expenditure
2012-13	512501	418178	81.59
2013-14	613557	525331	85.62
2014-15 *	1151899	143529	12.46

* Upto December 2014

Table 13.31: Progress of SCSP Pooled funds Scheme (Rs. crores)

Year	Pooled fund Allocation	Expenditure	% of expenditure
2012-13	930.00	930.00	100.00
2013-14	1050.00	1050.00	100.00
2014-15	555.00	416.25	75.00

Note: Upto December 2014

Table 13.32: Progress of Self-employment Programme (Rs. in lakhs)

Year	Budget Allocated	Funds Released	Expenditure				No. of beneficiaries
			Subsidy (State)	Margin Money	Term Loan (NSCFDC)	Total	
2012-13	2200.00	2200.00	2268.33	596.86	1365.87	4231.06	9834
2013-14	1254.00	1254.50	4551.71	166.09	741.26	5459.06	10657
2014-15*	2000.00	1000.00	1995.23	19.12	25.22	2073.69	4639

Note: * Upto November 2014, Margin money component spent out of Share capital funds. Funds released include pooled funds also.

features of the scheme are illustrated below:

- For project cost upto Rs.100,000/-, the Corporation sanctions a maximum subsidy of Rs.35,000/- and the remaining amount will be the loan from financial institutions.
- For project cost above Rs.1,00,000/-, the Corporation provides 33% as Subsidy (Maximum of Rs.2.00 lakh), 62% as loan from Banks/ financial institutions.
- For a few selected schemes, Direct Loan is sanctioned by the Corporation after availing loan from National Scheduled Castes Finance and Development Corporation and National Safai Karmachari Finance Development Corporation (NSCFDC & NSKFDC), 5% beneficiary contribution, 20% margin money from the Corporation and the remaining 75% is loan from the NSFDC & NSKFDC.

II. Land Purchase Scheme

The scheme has been launched during 1990-91 to make the landless agricultural labourers land holders by purchasing lands from non-SC/ST land holders. Under this scheme, 2 acres of dryland or 1 acre of wetland will be distributed to the beneficiaries. Under this scheme, 50% will be subsidy and 50% as term loan with 6% interest rate which has to be repaid in 10 annual equal installments. The lands will be registered in the name of women beneficiary of the family. The progress of the programmes is given in **Table 13.33**.

III. Gangakalyana Scheme

A. Community Irrigation/Lift Irrigation Scheme: Under this scheme, a group of 8 to 15 acres of land belonging to SC landholders will be provided irrigation facility at free of cost by lifting water from the perennial rivers, streams, etc. The unit cost fixed provide irrigation for 8 acres and

Table 13.33: Progress of Land Purchase Scheme (Rs. in lakhs)

Year	Budget Allocated	Funds Released (Subsidy)	Expenditure			No. of beneficiaries	Land Purchase (Acres)
			Subsidy (State)	Term Loan (NSCFDC)	Total		
2012-13	1300.00 (Pooled funds)	1300.00	728.81	728.81	1457.62	647	955.36
2013-14	0.00	0.00	1526.71	1526.00	3052.71	733	978.06
2014-15*	0.00	0.00	85.15	85.15	170.30	35	40.08

* Upto December 2014

15 acres of land is Rs.2.53 lakhs and Rs.3.59 lakhs respectively.

B. Individual Irrigation Borewell Scheme: Individual Irrigation borewells along with pumpsets will be provided to small and marginal SC farmers. The unit cost of the scheme is Rs.2.00 lakhs, Rs.1.50 lakh will be subsidy and remaining Rs.50,000/- will be term loan from NSCFDC. The Progress details of the scheme are provided in Table 13.34.

C. Energisation of Irrigation Borewells: Rs.50,000/- per borewell will be provided under the SCSP pooled funds to ESCOMS for energisation of irrigation borewells drilled by the Corporation. The status of the scheme is provided in **Table 13.35**.

IV. Micro Credit Finance Scheme (Small Loan)

Under this scheme, the beneficiaries of semi-urban and urban areas will be assisted to start their own petty business activities. The unit cost is Rs.15,000/-, Rs.10,000 will be subsidy and Rs.5,000 in loan. The details of budget allocation, expenditure and number of beneficiaries covered are provided in **Table 13.36**.

V. Micro Credit Scheme (NSCFDC)

Under this scheme, financial assistance will be provided to better performing Self-Help Groups and groups constituted under the Stree Shakthi Scheme. The unit cost is Rs.25000, Rs.15000 is term loan from

Table 13.34: Progress of Individual Irrigation Borewell Scheme (Rs. in lakhs)

Year	Budget Allocated	Funds Released (Subsidy)	Expenditure			No. of beneficiaries
			Subsidy (State)	Term Loan (NSCFDC)	Total	
2012-13	6689.00	8689.00	7936.62	1028.40	8965.02	5900
2013-14	8584.00	8584.00	3048.76	495.34	3544.10	1924
2014-15*	14863.00	9742.50	3106.16	109.63	3215.79	4350

Note: * Upto December 2014, Budget Allocation and funds released includes Pooled Funds.

Table 13.35: Status of Energisation of Irrigation Borewells (Rs. in lakhs)

Year	Budget Allocated	Funds Released	Expenditure	No. of wells energized
2012-13	4000.00	4000.00	3000.00	8992
2013-14	3000.00	3000.00	1750.00	8353
2014-15*	4622.00	0.00	2250.00	2920

* Upto December 2014

Table 13.36: Progress of Micro Credit Finance Scheme (Rs. in lakhs)

Year	Budget Allocated	Funds Released	Expenditure	% of expenditure	No. of beneficiaries
2012-13	1550.00	1550.00	2477.34	159.84	24773
2013-14	1632.00	1632.00	2081.02	127.51	14958
2014-15*	2020.00	755.00	1291.86	171.10	7265

* Upto December 2014

NSCFDC and the remaining amount of Rs.10000 is subsidy received from Zilla Panchayat, Urban Development Department, Social Welfare Department and other departments. 5% interest rate is charged on the term loan. Details are furnished in **Table 13.37**.

VI. Safai Karmachari Rehabilitation Programme:

This is a GOI Scheme, to promote socio economic upliftment of Safai Karmacharies

and their dependents by providing financial assistance for income generation activities. For the project cost upto Rs.1.00 lakh, 50% is subsidy subject to a maximum limit of Rs.25,000 is provided and the remaining amount is NSCFDC/Bank loan. For project cost above Rs.1.00 lakh, 90% is loan from NSCFDC, 5% is margin money from BRADCL and 5% is promoter's contribution. The details of the programme are provided in **Table 13.38**.

Table 13.37: Progress of Micro Credit Scheme (NSCFDC) (Rs.in lakhs)

Year	Term Loan from NSCFDC	Expenditure (Rs. in lakhs)				No. of beneficiaries
		Subsidy	Margin Money	Term Loan (NSCFDC)	Total	
2012-13	150.00	9.60	3.10	618.20	630.90	2390
2013-14	0.00	279.00	111.60	327.00	717.60	2932
2014-15*	0.00	35.50	34.75	18.75	89.00	355

* Upto December 2014

Table 13.38: Progress of Safai Karmachari Rehabilitation Programme (Rs.in lakhs)

Year	Term Loan from NSCFDC	Expenditure (Rs. in lakhs)				No. of beneficiaries
		Subsidy	Margin Money	Term Loan (NSCFDC)	Total	
2012-13	4186.90	170.40	13.65	1545.79	1729.84	2397
2013-14	2822.50	171.40	2.48	1352.86	1526.74	1733
2014-15*	0.00	75.70	0.22	540.17	616.09	763

Note: * Upto December 2014: Margin money spent out of Share Capital funds. Subsidy spent out of Govt. of India funds.

Initiative taken by the corporation:

To improve the efficiency in implementation of its schemes, the Corporation has developed online software in collaboration with NIC for all the schemes. The NIC has developed comprehensive software wherein the beneficiary can apply for loan on online and even can visit website till disposal of his application.

Best practices and success stories:

The Corporation has adopted RTGS payments system to the beneficiary account in all the schemes in order to avoid delay and misuse of schemes funds.

The Corporation has taken initiative to launch its own website wherein the public can avail information about the benefits of the corporation without intervention of the middlemen and instructions are given to all districts offices to maintain transparency during the implementation of the schemes.

Identifying gaps and constraints:

In past the corporation has not evaluated the outcome of the schemes. Hence the end result is not known to the corporation. Now the corporation has decided to evaluate all the schemes in order to know the end result.

Professional training is being given to the existing staff in order to implement the schemes effectively and with in the stipulated time period.

Specifying challenges and the future outlook:

All the schemes implemented by the Corporation are funded through the budgetary support by Government of Karnataka. The fund allocated by the Government is not adequate compare to the SC population in the state. The Corporation on an average provides benefits to 40000 to 50000 SCs per annum. There is a huge gap when compare to the population. The corporation is receiving large number of application and selection process is a difficult tasks which results criticism and opposition from the general public. Corporation is expecting more funds from Government to cover major chunk of population which is uncovered.

13.2.3 Welfare Programmes For Scheduled Tribes

In order to improve productive endowments and exchange entitlements among the ST households, the State Government has been implementing various programmes in social and economic domains. It has been attempted through a) Department of Scheduled Tribes Welfare and b) Karnataka Scheduled Tribes Development Corporation.

i. Admission of Meritorious ST Students in Prestigious Schools

The meritorious ST students studying in 5th standard and above are provided

admission in reputed residential or non-residential schools for quality education. All fees and maintenance charges are borne by the department. For the year 2014-15, out of Rs.500.00 lakh, an amount of Rs.450.00 lakh has been spent for the benefit of 1422 students in the State till the end of December 2014. The detailed progress of the scheme is provided in **Table 13.39**.

ii. Pre-matric Scholarships

For educational advancement and reduction of dropouts from the schools, pre-matric scholarship for ST boys and girls students will be provided. An amount of Rs.400 for students studying from 1st to 7th standard and Rs. 650 per annum for students studying 8th standard will be provided. Rs. 450 for girl students studying from 1st to 5th standard, Rs. 550 studying from 6th to 7th standard and Rs. 900 for students of 8th standard is being provided annually (**Table 13.40**).

iii. Post-matric Scholarships

Financial assistance is being provided to ST students whose family income is less than Rs. 2.50 lakhs per annum, and are pursuing post-matric education including professional courses. This is a Central Sector Scheme (CSS) implemented to encourage the ST students to pursue college education in the State (**Table 13.41**).

iv. Provision of Cash Incentives

For continuation of the college education, a cash incentive scheme to ST students is being implemented since 2009-10. A cash incentive of Rs.7,000 will be provided to ST students who secure more than 60% and Rs.15,000 will be awarded to those who secure more than 75% in the SSLC examination. (**Table 13.42**)

Table 13.39: Progress of Admission of Meritorious Students in Prestigious Schools
(Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	450.00	1413	450.00	1413	100.00	100.00
2013-14	350.00	1200	350.00	1200	100.00	100.00
2014-15*	500.00	1422	450.00	1422	90.00	100.00

* Upto December 2014

Table 13.40: Progress of Pre-matric Scholarship
(Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	641.45	185928	547.20	185019	85.30	99.59
2013-14	1085.57	310163	753.29	163803	69.39	52.81
2014-15*	1639.84	310163	378.20	45248	23.06	14.58

* Upto December 2014.

Table 13.41: Progress of Post-matric Scholarship Scheme (Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	5756.92	71972	3895.57	52732	67.66	73.26
2013-14	5576.22	79660	2780.79	33174	49.86	41.64
2014-15*	6123.02	81660	970.47	14146	15.85	17.32

* Upto December 2014.

Table 13.42: Progress of Provision of Cash Incentives Scheme (Rs.lakhs)

Year	Achievement	
	Financial	Physical
2012-13	669.90	10569
2013-14	1300.00	11381
2014-15*	1300.80	14579

* Upto December 2014.

v. Incentive Scholarship to ST Meritorious Students:

In order to encourage the meritorious ST students, an incentive scholarship of Rs.10000 per student is awarded to the first 5 meritorious ST students in each district who have passed II PUC annual examination in the first attempt itself. The progress of the scheme is given in **Table 13.43**.

vi. Construction of Residential School Buildings

To promote educational development among the ST community, Morarji Desai and Kittur Rani Channamma residential schools are built and they are provided financial assistance for construction of school buildings and other infrastructure facilities. (**Table 13.44**).

vii. Construction of Hostels and Residential Schools (Ashram Schools)

For provision of basic amenities to ST inmates of hostels and ashram schools,

buildings are being constructed for the institutions which are housed in rented buildings. This has been implemented by the department and financially assisted by the Central Government under the Central Sector Scheme. (**Table 13.45**)

viii. Maintenance of Morarji Desai Residential Schools

Morarji Desai Residential Schools, which provide basic school facilities, have been provided maintenance expenditure during the first year of their establishment. The detailed progress of the scheme is given in **Table 13.46**.

ix. Book Banks Scheme

Book banks for accessing expensive books of professional courses such as medical, engineering, agriculture, veterinary, law etc., are established for the benefit of ST students who cannot afford such books prescribed for their courses. It is implemented by the zilla Panchayat at the district level. The progress of the scheme is given in **Table 13.47**.

Table 13.43: Progress of Incentive Scholarship Scheme (Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	15.00	150	15.00	150	100	100
2013-14	15.00	150	15.00	150	100	100
2014-15*	15.00	150	15.00	150	100	100

* Upto December 2014.

Table 13.44: Progress of the Scheme for Construction of Residential School Buildings (Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	400.00	10	400.00	10	100.00	100.00
2013-14	400.00	10	400.00	10	100.00	100.00
2014-15*	5952.00	34	2976.00	18	50.00	50.00

* Upto December 2014.

Table 13.45: Progress of the Scheme for Construction of Hostels and Residential Schools (Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	1500.00	15	500.00	02	33.00	13.00
2013-14	1600.00	15	600.00	03	37.50	20.00
2014-15*	2000.00	14	1000.00	03	50.00	21.42

* Upto December 2014.

Table 13.46 Progress of the Scheme for Maintenance of Morarji Desai Residential School (Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	100.00	4	100.00	4	100.00	100.00
2013-14	185.00	6	185.00	6	100.00	100.00
2014-15*	1050.00	10	525.00	10	50.00	100.00

* Upto December 2014.

Table 13.47: Progress of Book Banks Scheme (Rs.lakhs)

Year	Target		Achievement		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	69.32	2528	66.62	1052	96.00	41.62
2013-14	72.54	2800	59.80	817	82.43	29.17
2014-15*	76.34	900	-	-	-	-

* Upto December 2014.

x. Construction of Valmiki Bhavan

Valmiki Bhavans are being constructed at the cost of Rs. 3.00 crores at District level, Rs. 1.00 crore at Taluk level and Rs.50.00 lakhs at Hobli level for the benefit of Scheduled Tribe people. The grants for the construction of the Bhavans at different levels is being released to the Deputy Commissioner of the concerned districts. The details of Valmiki Bhavan sanctioned are shown in **Table 13.48**.

xi. Scheme for Primitive Tribal Groups (particularly Vulnerable Tribal Groups)

Socio-economic status of primitive tribal groups (PTGs) such as Jenu Kuruba and Ko

rag a Tribal communities is much below the average level of STs. They are the most vulnerable section among the tribes. Hence, several programmes have been implemented by the department for their social and economic advancement in a holistic manner by adopting habitat development approach especially in the five districts viz. Mysore, Chamarajanagar, Kodagu, Dakshina Kannada and Udupi where there is a large PVTGs population. (**Table 13.49**)

xi. Financial Incentives to PVTG Students:

Financial assistance of Rs.2500 and Rs.5000 will be provided for the PVTG

Table 13.48: Details of Valmiki Bhavan (Rs. lakh)

Year	Number of valmiki Bhavan	Amount Allocation	Expenditure
2012-13	47	2000.00	2000.00
2013-14	213	2500.00	2500.00
2014-15	-	3000.00	2500.00

Note : During 2013-14 07 valmiki bhavans and 206 community halls have been sanctioned

Table 13.49: Progress of the Schemes for Development of PVTGs (Rs. lakh)

Year	Budget Allocation	Expenditure	% of Expenditure
2012-13	1225.61	1490.00	121.57
2013-14	395.07	395.07	100.00
2014-15*	300.00	00.00	00.00

* Upto December 2014.

students who completed 7th standard and 10th Standard examination respectively in the first attempt itself. **(Table 13.50)**

xii. Tribal Sub-Plan

In an effort to promote overall development of STs, the Tribal Sub-Plan (TSP) has been implemented by the department. As per the plan, the due share of funds and benefits from all developmental sectors in the State's annual plans are channelized exclusively for the welfare of the ST community in proportion to their population. The grant-in-aid under Article 275 (1) is also being provided to take up such special development programmes which are otherwise not included in the plan programmes. The progress of TSP is given in **Table 13.51**.

13.2.4 Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Ltd.,

A large number of ST households continue to be deprived of productive assets and income earning avenues. Therefore, Karnataka Maharshi Valmiki Scheduled

Tribes Development Corporation has been set up by the Government of Karnataka to implement several developmental schemes such as Self-Employment Scheme, Land Purchase Scheme, Ganga Kalyana Scheme & Micro Credit Scheme for the economic development of Scheduled Tribes households in the State.

i. Self Employment Scheme

a. Self Employment Scheme for unemployed youths - Unemployed Scheduled Tribe beneficiaries are assisted up to Rs.1.00 lakh to start small business activities like petty shop, vegetable vending, cycle shop, dairy, etc., through their service area bank. The Corporation is releasing 50% of the unit cost or maximum of Rs.35,000 whichever is less, as subsidy and the remaining portion will be the bank loan. The detailed progress of the scheme is shown in **Table 13.52**.

b. Industries, Service and Business (ISB) - Under the scheme, financial assistance is provided to the projects having unit cost ranging from Rs.1.00 lakh to Rs.10.00

Table 13.50: Progress of PVTG Scheme

(Rs. lakh)

Year	Achievement	
	Financial	Physical
2012-13	29.06	995
2013-14	15.00	628
2014-15*	16.25	487

* Upto December 2014.

Table 13.51: Progress of Scheduled Tribal-Sub Plan

(Rs. lakh)

Year	Allocation	Expenditure	% of expenditure
2012-13	207560.00	167978.91	80.93
2013-14	248073.53	195026.06	78.62
2014-15*	431518.00	97297.00	22.55

* Upto December 2014.

Table 13.52:- Progress of Self-employment Scheme.**(Rs. lakh)**

Year	No of beneficiaries	Subsidy	Bank Loan	Total
2012-13	3661	765.54	1094.93	1860.47
2013-14	6085	1420.20	293.58	3433.78
2014-15	3371	1004.89	1499.16	2504.05

* Upto December 2014.

lakhs to start small scale industry/to purchase passenger or goods transport vehicles, tractor etc,. The corporation releases 33% of the unit cost subject to a maximum of Rs. 2.00 lakh as subsidy and the remaining portion of the unit cost is bank Loan. Progress of the scheme is provided in **Table 13.53**.

c. Direct Loan

This scheme is implemented with the Term Loan assistance from the National Scheduled Tribes Finance and Development Corporation (NSTFDC). The Project cost ranges from Rs.58,500 to Rs.10 lakh. Rs.25,000/- subsidy will be released to projects with unit cost up to Rs.1 lakh. The Project cost comprises of 5% promoter's contribution, 20% Margin Money subject to Maximum of Rs.1 lakh and remaining

portion will be the Term Loan from NSTFDC, New Delhi. The progress of the scheme is furnished in **Table 13.54**.

d. Micro Credit Finance (Small Loan) Scheme

- Financial assistance will be extended to skilled and unskilled Scheduled Tribe women members of the Self Help Groups (SHGs) in rural, semi urban and urban areas. The unit cost is Rs.15,000/- per member, out of which subsidy is Rs.10,000/- and loan is Rs.5,000/- . The loan carries interest at the rate of 4% per annum. The progress of the scheme is furnished in **Table 13.55**.

e. Land Purchase Scheme - Under this Scheme, the landless agricultural women labourers belonging to Scheduled Tribes will be made land owners by providing

Table 13.53:- Progress of Self-employment Scheme for Industries Service and Business.**(Rs. lakh)**

Year	No of beneficiaries	Subsidy	Margin Money	Bank Loan	Total
2012-13	230	134.30	61.32	628.93	824.55
2013-14	556	463.25	0.00	1529.99	1993.24
2014-15	326	300.03	0.00	1012.17	1312.20

* Upto December 2014.

Table 13.54: Progress of Direct Loan Scheme. (Rs. lakh)

Year	No of beneficiaries	Promoters contribution	Subsidy	Margin money	Term loan	Total
2012-13	112	8.82	7.70	40.92	147.95	113.41
2013-14	0	0.00	0.00	0.00	0.00	0.00
2014-15	0	0.00	0.00	0.00	0.00	0.00

* Upto December 2014.

Table 13.55: Progress of Micro Credit Scheme. (Rs. lakh)

Year	No of beneficiaries	Subsidy	Margin money	Total
2012-13	11365	568.25	568.25	113.65
2013-14	7498	401.20	401.20	802.40
2014-15	6214	719.10	310.70	1029.80

* Upto December 2014.

agricultural lands purchased from the non-SC/ST land owners. Under this scheme, either 2-00 acres of dry land or 1-00 acre of wet land / ½ acre of garden land will be provided to each selected beneficiary. The value of the land to be purchased under this scheme will be determined and fixed by the Scheme Implementation Committee headed by the Deputy Commissioner of the district. Progress of the Scheme is furnished in **Table 13.56**.

ii. Ganga Kalyana Scheme

a. Individual Irrigation Borewell Scheme:

Irrigation facility will be provided to the agricultural lands of the small and marginal farmers belonging to the Scheduled Tribes by drilling borewells, installing pumpset and accessories and energization. The unit cost under the Scheme is Rs.2.00 lakh, out of which Rs.1.50 lakhs is subsidy and the remaining Rs.50,000/- will be the NSTFDC

term loan. The progress of the scheme is furnished in **Table 13.57**.

13.3.1 Developmental programmes implemented in Backward Classes Welfare Dept.:

The Backward Classes (BCs) constitute a major chunk of population who are deprived of educational and economic advancement in the State. The Department of Backward Classes Welfare and the D Devaraj Urs Backward Classes Development Corporation (DBCDC) have been implementing various developmental programmes for socio-economic welfare of the Backward Classes in the state. Some of them are summarised as follows.

A. Department of Backward Classes Welfare:

1. Pre-matric and Post-matric scholarships:

Table 13.56: Progress of Land Purchase Scheme (Rs. lakh)

Year	No of beneficiaries	Subsidy	Term loan	Total
2012-13	218	243.74	243.74	487.48
2013-14	276	622.93	622.93	1245.86
2014-15	75	182.55	182.55	365.10

* Upto December 2014.

Table 13.57: Progress of Ganga Kalyana - Individual Irrigation Borewell Scheme.**(Rs. lakh)**

Year	No of beneficiaries	Subsidy (Rs. lakh)	Term loan (Rs. lakh)	Total (Rs. lakh)
2012-13	3756	5047.77	973.49	6021.26
2013-14	1485	1839.42	309.00	2148.42
2014-15	2914	1147.39	90.92	1238.31

* Upto December 2014.

Pre-matric and post-matric scholarships are being sanctioned to the pre matric and post matric backward class students whose annual family income is less than Rs. 44500. A scholarship of Rs. 225 and Rs. 500 per annum will be granted for the backward class students studying from 5th to 7th and 8th to 10th class, respectively. Similarly, a sum of Rs. 300 for the students studying in PUC and degree education, Rs. 400 for the students studying in post-graduation courses and Rs. 500 for the students studying in technical and professional courses will be sanctioned annually. The progress of the schme is presented in **Table 13.58**

2. Maintenance of Morarji Desai

Residential Schools.

In order to provide qualitative education to the poor and meritorius students of BC, whose annual family income is Rs.1.00 lakh for category 1 and less than Rs.44,500/- for other categories, 133 morarji desai residential schools have been established. The students of Morarji school have been provided with free education from class VI to XII with boarding & lodging facilities. The progress of the scheme is illustrated in **Table. 13.59**.

3. Ashram School

In order to encourage the students of Backward Classes especially category – I to avail formal education. 78 ashram schools have been established. The students get

primary education from class 1st to 4th and from boarding and lodging facilities in ashram school. The progress of the scheme is given in Table 13.60

4. Maintenance of Pre and post matric Hostels.

Under the scheme, students of backward classes (with annual family income is for cat-1 R.1.00 lakh and Category-2a, 2b, 3a and 3b is Rs.44,500/-) studying in pre matric and post matric courses are provided with free boarding, lodging and academic facilities in the hostels run by the Department of Backward Classes Welfare. The progress of the scheme during the last 5 years is provided in Table 13.61.

5. Grant – in – aid to Private Hostels

With a view to encourage backward classes students for pursuing their education, pre matric and post matric hostels run by the voluntary / private organizations are granted boarding charges of Rs. 500 and Rs. 600 per month per boarder for a period of 10 months, respectively. The detailed

progress of the scheme is shown in Table 13.62.

6. Fee Concession

In order to encourage the poor backward classes students to avail higher education, fee concession is sanctioned. (This facility is being given to the Backward classes students, whose annual family income of Cat-1 is Rs.2.50 lakhs and other Categories is Rs.1.00 lakh). Table 13.63 provides the detailed progress of the scheme.

7. Reimbursement of Extra Boarding and Lodging Charges

Under this scheme, the college students of Category-1, who are not getting hostel facilities are given extra boarding and lodging charges. The nominal financial assistance of Rs. 200 per month will help the students to make their own boarding and lodging facilities. (Table 13.64)

8. Financial Assistance to Foreign Studies

Table 13.58 : Progress of Pre-matric and post matric scholarships (Rs. In lakhs)

Year	Targets		Achievements		%of achievements	
	Fin	Phy	Fin	Phy	Fin	Phy
2012-13	3995.71	338617	5621.73	504645	141	149
2013-14	14367.20	771487	14071.83	570591	98	74
2014-15*	18320.72	891487	1848.24	251188	10	28

* Upto December 2014.

Table 13.59 : Progress of Morarji Desai Residential Schools. (Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin	Phy	Fin	Phy	Fin	Phy
2012-13	6000	30250	5060.19	28500	84	94
2013-14	11682	30250	11682.00	30130	100	99
2014-15*	12000	30250	6000.00	28000	50	93

* Upto December 2014.

In order to encourage the students of backward classes (with annual household income limit of Rs.1,44,000 to study in foreign universities financial assistance is being given . Under the scheme, students of backward classes are provided with interest free loan for higher studies like Post-doctoral, Ph.D. and Master degrees in Foreign universities at a maximum allowance of Rs.3.50 lakhs per annum for maximum of Rs. 10.00 lakhs for entire course. The progress of the scheme is shown in Table 13.65.

9. Stipend to Law Graduates

Under the scheme, unemployed law graduates are provided with monthly

stipend of Rs.1000 till their 4 years training under a Senior Advocate/Government Pleader. The progress of the scheme is shown in Table 9.4.41. since November 2011 the monthly stipend has been increased from Rs. 1000/- to Rs. 2000/-. (Table 13.66)

10. Koushalya (Skill) Training Programme

Under Koushalya scheme unemployed women is being imparted training in various computer courses and plastic processing technology, aimed at enabling to seek employment. The progress of the scheme in presented in Table 13.67

Table 13.60: Progress of Ashrama Schools.

(Rs. lakh)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	716.44	2910	614.96	1286	86	44
2013-14	320.51	2910	306.44	2515	96	86
2014-15*	319.30	2910	169.56	2645	53	91

* Upto December 2014.

Table 13.61 : Progress of Pre and post matric Hostels scheme

(Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	25933.07	140338	27585.45	120809	99	86
2013-14	35967.09	149000	37243.28	148522	98	99
2014-15*	46596.81	174058	27436.76	149735	79	83

* Upto December 2014.

Table 13.62 : Progress of GIA to private Hostels scheme

(Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2009-10	324.90	6824	247.06	5185	76.04	75.98
2010-11	320.10	5874	267.47	5722	83.56	97.41
2011-12	This scheme merged with regular hostels head of account from 2011-12					

* Upto December 2014.

11. Tailoring Training Centers

Under this scheme, unemployed women of backward classes are provided with tailoring training in the training centers run by the Department and paid stipendiary of Rs.300 for 12 months for each trainee. They are also given sewing machine after they complete the training successfully. The detailed progress of the scheme is illustrated in Table 13.68

12. Nursing Training

Under this scheme the students of Backward classes family whose income is less than Rs. 1 lakh, provided with free education, boarding and lodging facilities in reputed and recognised nursing institutes

for GNM/ BSc nursing training. The detailed progress of the scheme is shown in Table 13.69

13. Scheme for Nomadic and Non-nomadic Tribes

With a view to uplift the socio-economic status of NT/SNTS, a scheme has been launched in the year 2007. The basic objectives of this scheme is-

- Providing educational facilities and financial assistance for education
- Infrastructural development in NT/SNT colonies
- Providing housing facilities
- Providing self employment training and

Table 13.63: Progress of the Scheme for Concession

(Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	10000.00	374581	9814.00	217537	98	58
2013-14	23500.00	374581	23500.00	337123	100	90
2014-15*	13999.96	374581	0	0	0	0

* Upto December 2014.

Table 13.64 : Details of Reimbursement of Extra Boarding and Lodging Charges

(Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	312.79	21679	295.07	12982	94	60
2013-14	222.09	11028	192.90	7617	87	69
2014-15*	585.77	21679	49.61	3726	11	17

* Upto December 2014.

Table 13.65: Progress of Financial Assistance to Foreign Studies (Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2009-10	50.00	15	37.50	13	75.00	86.67
2010-11	30.00	9	30.00	6	100	66.67
2011-12	This programme has been transferred to D Devaraj urs development Corp. from 2011-12					

subsidy.

- Irrigational facilities through Ganga Kalyana.

The detailed progress of the scheme during the last 3 years is shown in Table 13.70

13.3.2 D. Devaraj Urs Backward Classes Development Corporation (DBCDC)

In order to improve economic status of the backward classes, various schemes

sponsored by the State Government and the National Backward Classes Finance and Development Corporation (NBCFDC) have been implemented in the State by D.Devaraj Urs Backward Classes Development Corporation (DBCDC).

1. Chaitanya Subsidy cum Soft Loan Scheme:

Table 13.66: Progress of the Scheme for Stipend to Law Gradates (Rs. in lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	183.57	1067	174.11	940	95	88
2013-14	160.97	1067	123.46	917	77	86
2014-15*	145.19	1067	49.20	897	34	84

* Upto December 2014.

Table 13.67: Progress of Skill Training Programme (Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	300.00	500	0	0	0	0
2013-14	100.00	500	27.00	71	27	14
2014-15*	254.00	1000	4.64	16	2	1

* Upto December 2014.

To take up ISB activities like industry, service, business and agriculture & allied activities etc., subsidy and margin money starting from Rs.25000/-to Rs.5.00lakh is being sanctioned in collaboration with the banks to the Backward Classes.

The Corporation releases 30% subsidy for the project cost upto Rs.25,000 and remaining is banks share of loan. For the project cost of Rs. 25,001 to Rs. 1.00 lakh, the Corporation releases 20% margin money and 30% subsidy or maximum of Rs.10,000/- per beneficiary and remaining is bank share of loan. For the projects above Rs.1.00 lakh, the Corporation releases 20% Margin Money and remaining is bank share

of loan. The Corporation charges interest at 4% p.a. on margin money. The Bank charges interest at the prevailing lending rates for their portion of loan.

During the year 2014-15 an amount of Rs.634.00 lakh against the target amount of Rs.1500.00 lakh has been spent benefitting 2351 people as against the target of 4000 till the end of December-2014 Table. 13.71

2. Chaitanya Self employment Direct loan:-

A financial assistance upto Rs. 50000/- per beneficiary is being sanctioned to the members of backward classes whose

Table 13.68 : Financial and Physical Progress of Tailoring Training Centers

(Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	170.01	1206	164.92	759	97	63
2013-14	187.40	1206	149.93	945	80	78
2014-15*	210.77	1181	79.03	1000	37	85

* Upto December 2014.

Table 13.69: Financial and physical progress of Nursing Training (Rs. In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	380.00	3810	367.00	2147	97	56
2013-14	400.00	3810	389.50	3336	99	88
2014-15*	500.00	4000	177.07	1255	47	31

* Upto December 2014.

Table 13.70 : Progress of scheme for Nomadic and Non-nomadic Tribes (Rs.In lakhs)

Year	Targets		Achievements		% of achievements	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	5000.00	10979	4000.00	15705	80	143
2013-14	5000.00	12000	5000.00	11719	100	98
2014-15*	4781.56	12000	1845.69	6921	39	58

* Upto December 2014.

Table 13.71: Progress of Chaitanya Subsidy cum Soft Loan Scheme (Rs. in lakh)

Year	Target		Achievement		Percentage	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	850.00	5000	670.07	2649	78.83	52.98
2013-14	1500.00	6000	1144.70	4541	76.31	69.01
2014-15 (upto Dec.-14)	1500.00	4000	634.00	2351	42.27	58.78

* Upto December 2014.

annual family income is below Rs.40000/- in rural and Rs.55000/- in urban area to enable them to take up self-employment activities such as petty business, service and agricultural and allied activities. The maximum subsidy under this scheme is Rs.10000/- or 30% of the project cost and the rest is loan at 4% interest rate per annum. **(Table 13.72)**

3. Micro Credit Scheme:-

To take up small economic activities, this scheme is being implemented by the Corporation. Loan and subsidy to skilled/unskilled backward classes families, who are below the poverty line are being assisted. A financial assistance of Rs.15000/- which includes Rs.5000/-

Table 13.72: Progress of Chaitanya Self employment direct loan (Rs. in lakh)

Sl. No.	Year	Target		Achievement		Percentage	
		Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
1	2012-13	2650.00	10000	2507.93	9435	94.63	94.35
2	2013-14	1800.00	4757	2581.66	8761	143.42	184.17
3	2014-15	1814.00	4880	1039.64	3215	57.31	65.88

* Upto December 2014

subsidy and Rs.10000/- loan at 4% interest rate per annum is being sanctioned per beneficiary. **(Table 13.73)**

4. Arivu-Education Loan Scheme: The Corporation extends educational loan to the students who are studying in the field of Medical and Engineering and other professional courses. The corporation releases an amount of Rs.1.00 lakh per year or actual cost incurred by the student towards admission fees, tuition fee, laboratory fee, examination fee etc. for his/her education. The rate of interest is 2% per annum. **(Table 13.74)**

5. Ganga Kalyana Irrigation Scheme:

Individual irrigation: In order to provide irrigation facilities to the backward classes small and marginal farmers whose family

income is less than 40000/- per annum are eligible for individual irrigation scheme implemented by the Corporation. The maximum unit cost fixed is Rs.2.00 lakh, out of which Rs.1.50 lakh is subsidy and Rs.0.50lakh is loan at 4% rate of interest. The Corporation is drilling the borewell in the land of eligible farmers, supply pump sets and accessories assist the farmers in getting energisation to the borewells from the Electricity Supply Companies.

Community Irrigation: A group of small and marginal backward classes farmers with 8 to 15 acres of land will be provided community irrigation facilities for those whose family income is less than Rs.40,000/- per annum. The unit cost fixed is Rs. 2.53 lakh to irrigate 8 acres and above of dry land and Rs.3.59 lakhs to irrigate 15

Table 13.73: Progress of Micro Credit Scheme

(Rs. in lakh)

Sl. No.	Year	Target		Achievement		Percentage	
		Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
1	2012-13	500.00	5000	293.90	2939	58.79	58.78
2	2013-14	600.00	4000	653.95	4637	109.00	116.00
3	2014-15	356.00	2240	70.85	447	19.90	19.95

* Upto December 2014

Table 13.74: Progress of Micro Credit Scheme

(Rs. in lakh)

Year	Target		Achievement		Percentage	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	-	-	13.60	132	-	-
2013-14	100.00	200	109.76	325	109.76	162.50
2014-15	80.00	160	125.49	311		

* Upto December 2014

acres and above dry land. The cost includes drilling of borewells, supply of pumps sets and accessories. The Corporation is releasing Rs.50000/- per borewell to the Electricity Supply Companies towards energisation of borewells. **(Table 13.75)**

6. Assistance to Traditional Artisans & Occupational Groups

With a view to upgrade the professional and technical skill of the traditional artisans and occupational groups belonging to backward classes, financial assistance upto Rs.45000/- as loan and Rs.5000/- as subsidy per artisan is being provided. **(Table 13.76)**

7. Interest free loan for Higher Education in Foreign Universities

In order to assist backward class students to study in Foreign Universities, the

Corporation is sanctioning interest-free loan upto Rs.3.50 lakh per year and a maximum of Rs.10.00 lakh for the course (for 3 years) of the backward classes students for higher education in the courses such as PhD, MS, Post-Doctoral courses etc., The progress of the scheme is given in **Table 13.77.**

8. Schemes with the Financial assistance of National Backward Classes Finance & Development Corporation (NBCFDC):

For the economic upliftment of the backward classes, the Government of India has established the National Backward Classes Finance and Development Corporation (NBCFDC). This Corporation is also providing funds to the State Corporation as loan with 4 to 6% rate of interest. The Corporation is implementing several schemes such as Term loan scheme,

Table 13.75: Progress of Ganga Kalyana Irrigation Scheme

(Rs. in lakh)

Year	Target		Achievement		Percentage	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	9500.00	7490	4111.60	4665	43.28	62.28
2013-14	6500.00	4442	6421.32	3695	98.79	83.18
2013-14	6500.00	4445	2302.56	3358	35.42	75.55

* Upto December 2014

Table 13.76: Progress of Assistance to Traditional Artisans & Occupational Groups

(Rs. in lakh)

Year	Target		Achievement		Percentage	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	5500.00	22000	5070.99	20755	92.19	93.34
2013-14	2930.87	6527	5088.40	15272	173.61	233.98
2014-15	2930.87	7620	1539.62	4764	52.53	62.52

* Upto December 2014

Table 13.77: Progress of Interest free loan for Higher Education in Foreign Universities (Rs. in lakh)

Year	Target		Achievement		Percentage	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	-	-	7.00	2	-	-
2013-14	-	-	26.25	8	-	-
2014-15	50.00	15	14.00	4	28.00	26.67

* Upto December 2014

Mahila Samrudhi, Education loan, Micro Finance scheme, Krushi Sampada, Shilpa Sampada, New Swarnima for women etc., **(Table 13.78)**

13.4 Minority Department Schemes

In order to Promote and uplift Minority Communities of Muslims, Christians, Jains, Sikhs, Buddhist and Parsis on par with other Communities Government of Karnataka has introduced various developmental Schemes. These Schemes are being implemented through Directorate of Minorities and Karnataka Minorities Development Corporation.

I. Incentives Scheme for Minority Students

A cash incentive of Rs. 3000, Rs. 4000 and Rs. 5000 is being provided per annum to the meritorious minority students (whose annual household income is not more than Rs. 2.00 lakh) studying in SSLC, PUC and Degree courses respectively. **(Table 13.79)**

II. Skill Development Scheme

To enable unemployed boys/girls of minorities to take up self-employment activities, skill development programmes in nurse training, ACCPL (Call Centre, Animation, BPO and Training in Tally will be provided. **(Table 13.80)**

Table 13.78: Progress of National Backward Classes Finance & Development Corporation (NBCFDC) (Rs. in lakh)

Year	Target		Achievement		Percentage	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
2012-13	2000.00	9298	1578.59	7683	78.93	82.63
2013-14	2600.00	9332	2629.42	11923	101.13	127.76
2014-15	2600.00	9332	803.84	3134	30.92	33.58

* Upto December 2014

Table 13.79: Progress of Incentives Scheme for Minority Students (Rs in Lakhs)

Year	Targets		Achievements		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	508.00	12700	508.00	16527	100	130.13
2013-14	800.00	25000	800.00	20650	100	82.60
2014-15	500.00	12500	375.00	10614	75	84.91

Note: *Upto November-2014.

Table 13.80: Progress of Skill Development Scheme (Rs.In Lakhs)

Year	Targets		Achievements		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	860.00	90000	910.00 Rs. 50 lakhs re- appropriated from other schemes	7540	105.81	83.77
2013-14	700.00	10300	700.00	6754	100	65.67
2014-15*	350.00	4500	262.50	3180	75	70.50

* Upto December 2014.

III. Shaadi Mahal/Community Hall

The department is providing financial assistance for the minorities institutions to construct Shadi Mahals/Community Halls for promoting social and cultural activities including marriages of minority communities. **(Table 13.81)**

A maximum amount of Rs. 1.00 Crore for District Head Quarters and upto Rs. 50.00 Lakhs in other places will be provided.

13.4.1 Karnataka Minorities Development Corporation Limited, Bangalore.

The Karnataka Minorities Development Corporation Ltd., Bangalore was established on 7.2.1986 by the Government of Karnataka for the upliftment of religious minorities educationally, socially and economically who forms 15.69% i.e., 82,93,576, of the population of Karnataka,

Table 13.81: Progress of the Scheme for Construction of Shadi Mahal /Community Hall

Year	Targets		Achievements		% of achievement	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	1040.00	100	1089.22 Rs. 49.22 lakhs re- appropriated from other schemes	115	104.73	115
2013-14	2500.00	100	1911.75	120	76.47	120
2014-15*	2500.00	100	1017.76	62	40.71	62

as per 2001 Census. In this regard, the Corporation has been implementing the following schemes out of the share capital and grants given by State Government and also the schemes of the National Minorities Development and Finance Corporation, (NMDFC) Delhi in the State. The progress of some important schemes is described as follows.

1. Swavalambana Margin Money Loan Scheme

Under the scheme, margin money loan facilities are provided through various Nationalized Banks/Financial Institutions for business, services, industries and agriculture based activities. For a

maximum project cost upto Rs.5,00,000, 20% of the project cost will be sanctioned by the Corporation as margin money loan @ 6% interest. (The balance is provided by the Banks/Financial Institutions). A subsidy upto Rs.25,000 is also provided by the Corporation.

2. Subsidy Scheme

The scheme is linked with the Swavalambana Margin Money Loan Scheme, under this scheme, a subsidy element of 5% of the unit cost or maximum amount of Rs.25,000/- will be released to the beneficiaries of the religious minorities. The financial and physical progress of the margin money with subsidy is as under.

Table 13.82: Progress of Subsidy Scheme (Rs.in lakhs)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	600	4000	552.35	2867	92.06	71.68
2013-14	600	4000	604.41	3263	100.73	81.57
2014-15*	900	4400	906.84	3806	100.76	86.50

Note *Upto December 2014

3. Arivu (Education Loan) Scheme

The Government of Karnataka has introduced “Arivu” (Education loan) Scheme to help the minority students with financial assistance of Rs.5,000/- to Rs.50,000/- per year till completion of professional courses like Medical, Engineering, Dental, MBA, MCA and other Master Degree Courses, Diploma Courses, Nursing, B.Ed, D.Ed ITI Under the scheme. Financial assistance is also provided to the employment attached training programmes through NIIT. The loan has to be repaid after completion of the course @ 2% interest. The financial and physical progress of the scheme is as under.

4. Ganga Kalyana Scheme (Community Irrigation Scheme)

This scheme is applicable for only small and marginal farmers with 8 acres of land consisting of 3 beneficiaries who are eligible

to get 2 borewells and with 15 acres of land consisting of 5 beneficiaries who are eligible to get 3 borewells (the unit cost per borewell increased from Rs.1.00 lakh to Rs.1.50 lakh, and each beneficiary should have 2 to 3 acres of land. Borewells are drilled underground, submersible pump sets will be installed and energisation for the borewells will be done by the Corporation. This Scheme is entirely a subsidy scheme.

Individual Borewell or Open Well

Under individual borewell scheme, for the beneficiary 2 to 5 acres of land, one borewell will be drilled and pumpset will be supplied. The total cost is Rs. 1.50 lakh this also includes energisation charges. where ever drilling of individual borewells is difficult Open wells are dug and provided along with pumpsets in the areas. The total expenditure upto Rs.1,50,000 will be extended as subsidy which includes energisation. This scheme is entirely

Table 13.83: Progress of Arivu(Education Loan) Scheme (Rs.in lakhs)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	3300	16500	3028.37	13071	91.77	79.22
2013-14	3600	14400	4158.15	15963	115.50	110.85
2014-15*	5000	16667	4747.71	17114	94.95	102.68

Note *Upto December 2014

Table 13.84: Progress of Individual Borewell or Open Well Scheme (Rs.in lakhs)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	1900.00	1900	1409.00	1409	74.16	74.16
2013-14	4446.00	2300	2799.00	1866	62.95	81.13
2014-15*	2700.00	1800	165.00	110	6.11	6.11

Note *Upto December 2014

subsidy scheme. The performance under the scheme is as under.

5. Shrama Shakthi Scheme

Under this scheme, the artisans belonging to religious minorities to encourage the artistic and technical skills, maximum loan of Rs.25,000 will be provided @ 4% interest rate per annum to improve and setup their business. Out of the unit cost, 75% as loan and 25% will be considered as back-end subsidy. The progress of the scheme is as under.

6. Land Purchase Scheme (new Scheme)

The basic objective of the scheme is to improve the productive assets like land among the landless minority farmers. Under this scheme, the landless farmers

belonging to the religious minority are eligible for purchase of 2 acres of dry land or 1 acre of wet land in rural areas. The unit cost is limited to Rs.2.50 lakhs including the registration expenses, of which 50% is treated as loan @ 6% interest and 50% as subsidy. The land is mortgaged with the Corporation till the recovery of loan.

7. Micro Loan and Micro Subsidy Scheme

In order to improve the existing petty business and regular income for their livelihood in city and rural areas, the religious minorities will be provided with a micro loan of Rs.10,000/- @ 5% interest per annum including Rs.5,000/- subsidy. The financial and physical progress of the scheme is as under.

Table 13.85: Progress of Sharama Shakthi Scheme (Rs.in lakhs)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	1800.00	9000	1598.23	11137	88.79	123.74
2013-14	1800.00	9000	2324.05	13497	129.11	149.97
2014-15*	2221.00	11105	2464.65	13009	110.97	117.14

Note *Upto December 2014

Table 13.86: Progress of Micro Loan and Micro Subsidy Scheme (Rs.in lakhs)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	2400	24000	1766.75	17814	73.61	74.22
2013-14	2400	24000	1554.22	15584	64.76	64.93
2014-15*	2400	24000	1900.40	19004	79.18	79.18

Note *Upto December 2014

8. Christian Development Programme

During 2011-12, Karnataka Christian Development Parishath was established on 05.11.2011 for over all development of Christian Community with a Budget allocation of Rs.50.00 Crores to Directorate of Minorities. Out of this 40% has been provided to KMDC for implementing the on going schemes of the Corporation viz., Arivu (Educational) Loan Scheme, Shrama Shakthi Scheme, Micro Loan with subsidy Scheme and Interest subsidy Scheme for housing loans, as per the existing guidelines for the development of the Christian community.

9. NMDFC's Term Loan Schemes

With a view to uplift the poor religious minorities in the country by providing term

loans to take up self-employment pursuits, the NMDFC (National Minorities Development and Finance Corporation) was setup at the national level in 1994. The term loan is provided through the State Channelising Agency viz., KMDC for the benefits of religious minorities in the State. The Corporation is releasing 90% of the project cost as NMDFC share, 05% share of the project cost will be released from KMDC and balance 5% of the project cost has to be borne by the beneficiary, and 6% interest rate per annum is being charged by the Corporation for the loan released. There are different schemes implemented by the Corporation. In the case of micro credit for self-employment, the unit cost is Rs.10,000 to Rs.50,000 of which 90% is from NMDFC and 10% is from KMDC and there is no

Table 13.87: Progress of Christian Development Programme (Arivu)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	500.00	2500	212.93	732	42.59	29.28
2013-14	1000.00	4000	340.42	1122	34.04	28.05
2014-15*	1000.00	3333	333.13	1001	33.33	30.03

Note *Upto December 2014

Table 13.88: Progress of Christian Development Programme (Shrama Shakthi)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	500.00	2500	496.30	3531	99.26	141.24
2013-14	1000.00	5000	563.70	3352	56.37	64.04
2014-15*	1000.00	5000	699.15	3248	69.91	64.96

Note *Upto December 2014

Table 13.89: Progress of Christian Development Programme (Micro Loan)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	500.00	5000	209.20	2092	41.84	41.84
2013-14	1000.00	10000	131.40	1314	13.14	13.14
2014-15*	1000.00	10000	250.20	2502	25.02	25.02

Note *Upto December 2014

Table 13.90: Progress of Christian Development Programme (Interest Subsidy Scheme For Housing Loan)

Year	Targets		Achievement		% of achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	500.00	667	106.80	148	21.36	22.19
2013-14	1000.00	1334	64.12	88	6.41	6.60
2014-15*	1000.00	1334	25.47	36	2.55	2.70

Note *Upto December 2014

Table 13.91: Progress of NMDFC's Term Loan Schemes (Rs.in lakhs)

Year	Amount Received from NMDFC	Total loan sanctioned and spent under NMDFC schemes				No. of Beneficiaries
		Beneficiary amount	KMDC amounts	NMDFC Amounts	Total	
2012-13	-	-	-	-	-	-
2013-14	1850.00	-	159.88	1438.92	1598.80	585
2014-15*	2000.00	-	21.64	411.08	432.72	87

Note *Upto December 2014

beneficiary contribution. During 2009-10, as the total loan amount was used to provide micro loans to take up self-employment, there was no beneficiary contribution. The detailed progress of the schemes is provided is as under. An interest of 6% is charged in the scheme.

13.5 Dept. for Empowerment of Differently Abled & Senior Citizens

13.5.1 Programmes for Empowerment of Differently Abled

Disability is often described in terms of lack of normal functioning of physical, mental or psychological processes.

As per 2011 census, Karnataka has a disabled population of 13,24,205 out of which 8,70,150 persons live in villages and 4,54,055 in urban areas. The literate disabled population is 7,87,286 which constitutes 59.45% of the total disabled population. Most of the families with disabled persons live below poverty line. Lack of facilities and opportunities prevent disabled persons from gaining suitable, Education, Training & Employment. Unemployment remains a major challenge and inactiveness results in multiple disability and depression among the disabled persons. It is necessary to provide opportunities for them to study, to get trained in skill sets and get jobs to work.

Government of Karnataka have taken serious view about this and have taken keen interest from the beginning to help the specially challenged persons and understanding the need of this vulnerable section of the Society the State Government has created separate department for the welfare of the disabled in the year 1988 and added the welfare of the Senior Citizens in the year 2003 to look into the programmes of the PWDs and Senior Citizens separately

with the motto to serve and provide services to them only.

The Directorate of the Welfare of Disabled implements several programme in order to bring the persons with disabilities in to mainstream of the society and to focus on their abilities rather than their disabilities. Karnataka is the first state to give monthly maintenance allowance of Rs.400 to 4 lakhs persons with disabilities.

Persons with the Disability (Equal Opportunities, Protection of Rights and Full Participation) Act 1995:- A boon to persons with disabilities

Appropriate education, training and opportunities shall be give to the persons with disabilities as they can also contribute to the Economic Development of the country. In this context the Government of India have passed a comprehensive legislation called Persons with the Disability (Equal Opportunities, Protection of Rights and Full Participation) Act 1995. Which came into force from 7.2.1996. Karnataka State is also implementing this Act.

**Achievement of a Person with Disabilities who emerged
as successful entrepreneur.**

Sri.Siddarama Yellappa Molegae who hailed from a small village Badigavada, Gokak Taluk, Belgaum District is a degree holder in Arts & also Diploma in Education with an ambition of becoming Teacher. But due to some constraint it could not be achieved. However, he went into agriculture field for his lively hood, but he was finding it very difficult to lead his life. Then he thought off making a his carrier in Self Employment in Goat/Sheep rearing. In this regard he took the guidance of Dr. Subhash Taklikki, and in 2010 he started his carrier. Intially he started with 10 sheeps and after a span of time he became the owner of 100 sheeps by adopting technological/scientific innovative methods of rearing foreign races of sheep/goats like Boyer Jamunapuri etc. For this he has utilise the the provisions of NHFDC to the tune of Rs.2.00Lakhs as loan and emerged as successful entrepreneur.

Some of the major interventions undertaken for the welfare of the disabled are as follows:

1. Maintenance Allowance to the Disabled:

Monthly Maintenance Allowance of Rs.500/- and Rs.1200/- per month is provided to persons with disabilities, of 40 to 75%, and 75% above who are severely disabled respectively. **(Table 13.92)**

2. Aids and Appliances to the Disabled:

Various Aids & Appliances costing up to a maximum of Rs.10,000/- worth are provided free of cost to the persons having 40% of disability and upto 50% of the cost of Motorized Tricycles are subsidized. **(Table 13.93)**

3. Medical Relief Fund:

Under this scheme, financial assistance is provided to persons with disabilities to

undergo corrective surgery up to maximum cost of Rs.35000/- or actual expenditure incurred whichever ever is less. Persons who are disabled are eligible to avail this assistance. **(Table 13.94)**

4. Financial Assistance to NGO's to run the Special School:

Under District sector scheme NGO's are given grants on the basis of regular salary and perks to the teaching and non teaching staffs as well as Rs.600/-per month to the child as maintenance charges, to run special schools and vocational Training Centers. **(Table 13.95)**

5. Sadhane and Prathibe:

Under this scheme, persons with disabilities are given financial assistance for Sports and Cultural activities upto a maximum of Rs.10,000/- and 30,000/- respectively or actual expenditure incurred whichever is less. **(Table 13.96)**

Table 13.92: Progress of Maintenance Allowance to the Disabled (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	42240.00	700000	43290.58	641000	102.48	91.57
2013-14	56809.00	750000	55474.17	672934	97.65	89.72
2014-15	56809.00	750000	52393.27	718466	92.22	95.79

* Upto December 2014

Table 13.93: Progress of Maintenance Allowance to the Disabled (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	100.00	1500	95.60	1332	95.60	88.8
2013-14	100.00	4200	96.64	3047	96.54	72.54
2014-15	100.00	4200	26.17	3500	26.17	83.33

* Upto December 2014

Table 13.94: Progress of Medical Relief Fund (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	25.00	50	16.38	45	65.52	90.00
2013-14	33.65	100	26.21	99	77.00	99.00
2014-15	20.00	100	4.73	13	23.65	13.00

* Upto December 2014

Table 13.95: Progress of Financial Assistance to NGO's (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	343.10	3000	298.38	2030	86.96	67.66
2013-14	1223.39	9000	1185.76	8680	96.90	96.04
2014-15	1188.00	10000	1188.00	10000	100.00	100.00

* Upto December 2014

Table 13.96: Progress of Sadhane and Prathibe (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	25.00	150	14.89	93	59.56	62.00
2013-14	25.00	150	25.00	75	100.00	50.00
2014-15	25.00	100	-	-	-	-

* Upto December 2014

6. Scholarship and incentives to the disabled

In order to encourage disabled students for continuation of their education, a monthly Scholarship of Rs.50/- to 300/- is provided for disabled students studying from 1st Std to Post Graduate Courses (Table 13.97)

7. Grameena Punarvasathi Yojane

Grameena Punarvasathi Yojane is implemented wherein persons with disabilities are rehabilitated and also

awareness is provided about various Government schemes regarding Social Security, Education, Training and Employment reserved for them in various department at their door step. Where one disabled person at the Grama panchayat level as Village Rehabilitation Worker (VRW) at the rate of Rs.1500/- per month and one disabled person at Block level as Multipurpose Rehabilitation Worker (MRW) at the rate of Rs.4000/- per month are engaged on honorarium basis to provide services. (Table 13.98)

Table 13.97: Progress of Scholarship and incentives to the disabled (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	251.00	35000	247.22	29983	98.49	8566
2013-14	260.00	35000	244.18	25757	93.90	73.59
2014-15	270.00	35000	96.53	30000	35.75	85.71

* Upto December 2014

Table 13.98: Progress of Grameena Punarvasathi Yojane (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	540.00	5803	499.91	4560	78.58	92.57
2013-14	1031.72	5803	834.30	4657	80.86	80.25
2014-15	498.00	5803	425.87	4657	85.52	80.52

* Upto December 2014

8. Self Employment Scheme for the Disabled (ADHARA)

Under the scheme a Kiosk of Rs.15000/- will be provided at free of cost and Rs.20000/- interest free loan as working capital to undertake self employment programme such as Petty Shop or any other such business. During 2014-15 an amount of Rs.100.00 Lakhs is earmarked for the scheme. (Table 13.99)

9. Job portal

Job portal scheme is framed to provide employment opportunities to persons with disabilities. The Government has accorded administrative approval to M/S Enable India, Koramangala, in 2014-15. (Table 13.100)

10. Incentive Scheme for those who marry Differently Abled Men and Women:

In the prevailing circumstances men or women are hesitant or reluctant to marry persons with disabilities, as they feel that they would face difficulties in the married life due to social stigma. It is essential to

encourage integrated marriages among persons with disabilities and their able bodied individuals. A financial incentive of Rs.50,000/- is paid to such eligible couple. This amount is deposited in Joint Account for 5 years (FD) Interest accrued can be utilized by the couple. (Table 13.101)

11. Reimbursement of fees for Differently Abled students for Higher and Technical Education:

To encourage disabled students for pursuing Higher/Technical Education fees reimbursement will be provided for those who have availed ID cards, through Medical boards under this scheme.

12. Child Care Allowances towards the Health and Nutritional Care of the new born baby of Visually Impaired Women:

It is observed that the women with visual impairment experiences greater hardship in upbringing the newly born child. Under this scheme a sum of Rs 2,000/- per month for two years is paid to the beneficiary towards the services of ayah, health care, nutritional food, medical treatments, for a maximum of two children.

Table 13.99: Progress of Self Employment Scheme for the Disabled (ADHARA)
(Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2012-13	100.00	285	99.75	285	99.75	100.00
2013-14	100.00	285	99.75	285	99.75	100.00
2014-15	100.00	285	38.39	110	38.89	35.08

* Upto December 2014

Table 13.100: Progress of Job Portal (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2013-14	69.00	600	55.50	248	80.40	41.33
2014-15	74.00	-	74.00	-	-	-

* Upto December 2014

Table 13.101: Progress of Incentive Scheme (Rs.in Lakhs)

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2013-14	150.00	300	143.50	287	95.66	95.66
2014-15*	150.00	300	41.00	82	27.33	27.33

* Upto December 2014

13. Establishment of Day Care Centers for Children with Autism and Multiple Disabilities:

Children between the age of 6 to 18 years who are suffering from mental retardation, brain damage, autism and multiple disability requires day care services such as protection, shelter, education and food. The parents of these children are usually found

to be engaged in some occupation for their livelihood. Two(2) Day Care Centers are being established to provide such services in the urban areas.

14. NIRAMAYA Health Insurance Scheme:

As per the requirement of National Trust Act 1999, NIRAMAYA Health Insurance

Table 13.102: Progress of Reimbursement of fees**(Rs.in Lakhs)**

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2013-14	99.95	1200	84.86	1103	84.90	91.91
2014-15*	70.50	300	33.40	250	44.23	83.30

* Upto December 2014

Scheme for the children belonging to BPL families and suffering from autism, cerebral palsy, Mental retardation and multiple disabilities has been launched during 2014-15. The scheme provides the beneficiaries who make a one time payment of Rs.250 as premium with a medical insurance coverage upto Rs. 1 lakh per year. For this purpose an amount of Rs. 1.12 Crore is allocated. This scheme intends to benefit initially 40296 PwDs.

15. Unemployment allowance for the persons with disabilities:

Under the scheme those PwDs who have passed SSLC and unemployed are eligible to avail unemployment allowance. An amount of Rs. 2.16 Crore is earmarked for providing benefit. During 2014-15, 21600 Pwds are intended to benefit from the scheme.

16. Laptop to Students with visual impairment:

In order to facilitate latest technology and pursue higher education, talking laptops are provided to visually impaired students. An amount of Rs. 4.00 Crores is earmarked for this purpose.

17. Revision of Financial Assistance to Day Care Centers for the mentally retarded, cerebral palsy, autism and multiple disabilities:

Two Day Care Centers will be established in urban areas to cater to the needs of children above three years suffering from mentally retardation, cerebral palsy, autism and

multiple disabilities. It is proposed to increase the monthly maintenance allowance in respect of these children from Rs. 2500 to Rs.10.000. An allocation of Rs.50 lakhs is earmarked for this purpose.

18. Revised for Medical Relief fund:

Currently an assistance of Rs.35,000/- is being provided to disabled persons for undergoing surgeries to reduce or completely treat the disabilities. This has been enhanced to Rs.1.00 lakh to cover hospitalization, treatment, medicine and other costs in addition to cost of surgery Rs.1 crore will be earmarked for this purpose.

19. Enhancement Scholarship to PwDs Students:

Scholarship amount being given to students with disabilities has been doubled to incentivize them to continue the education and to bring them into main stream. An amount of Rs.540.00 Lakhs is provided for this purpose.

13.5.2 Senior Citizens Welfare Programmes

1. Financial Assistance to NGO's to run the Old Age Home:

For the Welfare of Senior Citizens Old Age Homes are established in 30 districts through NGOs at the unit cost of Rs.8 Lakhs each for 25 beneficiaries for availing the benefit of food, medicine, entertainment and shelter.

Table 13.103: Progress of Child Care Allowances**(Rs.in Lakhs)**

Year	Targets		Achievements		% of Achievements	
	Financial	Physical	Financial	Physical	Financial	Physical
2013-14	8.58	50.00	2.25	13	26.22	26.00
2014-15*	5.00	15.00	1.82	09	32.73	60.00

* Upto December 2014

2. Helpline

For the welfare of senior citizens 15 help lines are established in Bangalore Urban, Gulbarga, South Canara, Belgaum, Dharwad, Mysore, Raichur, Kolar, Bellary, Davangere, Shimoga, Bagalkot, Bijapur and Tumkur districts through NGOs in coordination with District Police Commissioner /Superintendent of the police of the District at the rate of Rs.7.15 lakhs each.

3. Day Care Centres for Senior Citizens

Four(4) day care center are established in, Belgaum, Gulbarga, Hubli-Dharwad and Bangalore through NGOs at the rate of Rs.11.20 Lakhs each. During 2014-15 Day Care Centres are established in Mysore, Hassan, Chikkaballapura, Bidar, Bellary, Mangalore, Dharawada, Tumkur, Chithradurga and Bagalkote Districts. An amount of Rs.393.36 lakhs is earmarked and Rs.25.16 is incurred till December 2014.

4. Senior Citizen ID Cards

Senior citizens who are 60+ years of age are given Identity Card through recognized voluntary organizations in the Districts. So for 12,95,858 such Identity cards have been issued.

5. Old age Pension

As per Government order No: RD:5:DSP:2012 dt:11.01.2012 Indira Gandhi Pension scheme. The age limit has been reduced to 65 to 60 years. For Senior Citizens aged between 60 to 64 Rs.200/- is

being paid has old age pension every month and for senior citizen aged between 65 and 79 are paid Rs.200/- from the state Govt. along with Rs.200/- by the Government of India amounting to Rs.400/.

6. Sandhya Surasha Yojene

As per Revenue Department order dated: 02-07-2007, maintenance Allowance of Rs.400/- is given to Senior Citizens above 65 years of age. For the Senior citizens above 80 years of age Rs.750/- is paid as old age pension under sandhya Surasha Yojene and Indira Gandhi National pension schemes.

7. Indira Gandhi Pension scheme

As Per Government order No:RD:147: MST:2007 dt:12.01.2012, under Indira Gandhi Pension scheme, Sandya Suraksa Yojane, Poor Widow Pension and Handicapped pension (disability of above 40% and below 79%) Received 500/-. Whose disability is 75% and above, Received Rs.1200/- and senior citizens who are above 80 years of age Received Rs.500/- by the end of 5,91,532 beneficiaries are availed benefitted per Annum.

8. Revision and Enhancement of Grant for the Day care centers for the Senior Citizens:

The annual grant provided to NGOs running Day care centers for senior citizens enhanced from Rs .4.15 lakhs to Rs.11.20 lakhs. This scheme will be extended to another 10 districts. An allocation of Rs.1.40 crore is provided during 2014-15 for this purpose.