



WELFARE SCHEMES IN KERALA IN THE DIGITAL ERA: A REVIEW WITH A FOCUS ON THE SCHEMES FOR THE SCHEDULED CASTES

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Abstract

Various welfare schemes of the Government ensure livelihood and social security of the deprived groups in the society. The Governments, at the Union and State levels, earmark a sizeable sums for this purpose. As Scheduled Castes (SCs) represent one of the most deprived and discriminated social groups right from the historical times, they have been granted certain special privileges in the Constitution of India. This paper reviews the welfare schemes of the State of Kerala with a focus on those for SCs in the State. The paper suggests that for the faster upward mobility there is a vital need for ICT-oriented welfare.

Keywords: Schedule Caste, Welfare Schemes, Social Security, Financial Inclusion, PSL, ICT, AI.

Introduction

Scheduled Castes (SC) and Scheduled Tribes (STs) represent the most discriminated and alienated social categories in Indian society right from the historical times. The centuries' old social discrimination faced by the SCs and similar social alienation faced by the STs made them totally detached and marginalized from the mainstream society. That's why special provisions were included in the Constitution of India so as to ensure them certain privileges, like, reservation in educational institutions, Government jobs etc. The root cause of the centuries' long discrimination that the segments like SCs, STs and also other *Avarnas* (i.e. those not belonging to any of the four *Varnas*) who are often called SEBCs (socially and educationally backward classes) has been the Caste system in India. Caste system imposed the worst discrimination to the SCs and STs, and to a lesser extent to the SEBCs. The caste system is a classification of people into four hierarchically ranked castes called *varnas* (Deshpande et al, 2010). The vast majority of people, however, belonged not to any of these 'varnas'; so, they were called 'avarnas' (without varna) and they were cruelly discriminated in the society and were not in the mainstream society. They were all deprived of opportunities for education, employment, right to worship etc. The term caste is used to refer to a particular group that follows the same occupation, same rituals, and the same way of living. As per the *Chathurvarna* (four *varnas*) system that was practiced in India there were only four castes arranged in a hierarchical order with *Brahmins* (clergy) at the top, immediately followed by the *Khatriyas* (warriors); then, at a distance by *Vysyas* (traders) and lastly the *Shudras* (servants) who occupied the bottom rung of the esteem ladder (Sana, 1993). Scheduled Castes (SCs) denote a typical group among the 'avarnas' and one of the most deprived group ('bottom most' castes) who were historically not included in any of the *varnas*. As a typical group 'outside the *varnas*' or 'avarnas' SCs were the most deprived lot from historical times; the other similar group being the Scheduled Tribes (STs) – socially alienated group, who often lived on forests and such other socially alienated habitats. Both SCs and STs have been given special protection and concession in the post-independent India, both these being included as 'Schedules' to Constitution of India. Other 'avarnas', like SEBCs have been granted some privileges in the Constitution of India if they qualify for 'backward class of citizens' status. While SCs and STs have been granted some privileges based on stringent constitutional provisions that ensure reservations commensurate with



their share in the population, SEBCs enjoy certain privileges only if the respective governments at the Union or the States are convinced regarding their ‘inadequate representation’ in various government employments, educational enrolments etc. This paper focuses on SCs in Kerala State in India, the welfare schemes available to them, their adequacy and allied aspects.

Relevance and Significance of the Study

The fast and equitable growth of any society is possible only if all the segments of the population get ample scope for their holistic development in an equitable manner. Right from the Vedic period people from the bottom strata of the caste system have been exploited. This continues even today. There were many social reforms to uplift the underprivileged from the pre-independence era onwards. The SCs are the former untouchables of Indian society so they are prevented from going to school and finding better employment, thus they are still backward as per all social development indices. Over the generations, they have been thrown into the vicious circle of poverty. To overcome the backwardness SCs have to get benefits out of special welfare schemes targeted at them besides attaining better status in the society by way of acquiring higher level of education and hence superior occupation. This process in due course would lead to the upward social mobility of the SCs in Kerala.

The huge social discrimination that the SCs (and so also STs, and to a lower extent the other backward communities like SEBCs) have been facing has had an adverse impact on their socio-economic development. SCs still continue to be outside the mainstream society in India; and even in an advanced State like Kerala in India. Kerala, popularly known as God's own country is the southernmost state of India. Unlike other Indian States, Kerala could achieve far better ranks in most of the HDIs (human development indices) – and often ‘Best in Class’ (or, First rank) in some of the indices, like, universal literacy, hospitalization facilities, education etc. Education has been the highest priority in human life. Education receives the highest priority in the efforts to attain better socio-economic status. Even in a relatively topmost-ranked State like Kerala in India, the SCs (and other backward castes like STs and SEBCs) have to face significant inter-caste disparity (vis-à-vis the socially advanced classes) in respect of educational attainment of the head of the households of SC families (Deshpande, 2000). Besides, severe disparities have been noted in the pattern of land holding, employment opportunity, income level, and educational attainment between SCs and other communities in Kerala (Sivanandan, 1976). Despite all the efforts made by the government, SCs are still lagging behind other communities of the society in the Kerala context. Today, ICT has added another dimension to the empowerment of SCs and other deprived social groups. The Governments need to act proactively in favour of SCs and other deprived communities. In this context, a review of the welfare schemes available in Kerala is relevant, with a focus on the SCs. This paper reviews the various welfare schemes of Govt. of Kerala (GOK) and Govt. of India (GOI) available in the State of Kerala, with a focus on such schemes available to SCs in Kerala.

Objectives of the Study and Methodology

- (i) To study the various social welfare and such other schemes available to the poor and other marginalized in Kerala from the State and Central Governments with a focus on SCs; and
- (ii) To study the trend in Priority Sector Lending (PSL) by banks in Kerala and its impact of SCs;
- (iii) To suggest broad steps to empower SCs in Kerala this ICT era, through the proper utilization of various welfare schemes available to them, both from the State of Kerala and the Union of India.

The secondary data used for this study were the ones collected and published conjointly by Kerala SC Development Corporation, the respective local self-governance institute, and Kerala



Institute of Local Administration (KILA) in 2010. The data were fairly comprehensive. The data from *Economic Review* (GOK) and *Economic Survey* (GOI) too were used extensively for the purpose of this study.

Empowering the Deprived and the Marginalized in the ICT Era: Some Past Studies

Many earlier studies have pointed out that ICT act as a key too and as a catalyst of economic development especially the growth of the poor, the marginalized and the deprived groups; thus that of rural economy, women empowerment, etc. also. The prospects of the ICT industry too were studied by some scholars, so also the need for using scientific tools, minimizing social inequalities etc. Manoj (2007)[20] “ICT industry in India: a SWOT analysis” *Journal of Global Economy* has studied at national level about ICT industry in India, pointed out the vital significance of this industry in the development of Indian economy, and made suggestions for sustainably promoting it. Manoj, P.K. (2005) [21] “Cost accounting systems in Banks-for strategic advantage through effective cost management” *The Management Accountant* has noted the need for managing costs scientifically in banks, and in Manoj, P.K. (2005) [22] Scientific pricing of bank products through cost accounting-a vital need in the LPG regime, *The Management Accountant*, has noted the need for scientific pricing for the efficient bank management.

Pickens (2009)[23] has clearly noted as to how a popular ICT tool (mobile phone) played a key role in financial inclusion, women empowerment and rural development through ‘banking the unbanked’ in Philippines. Manoj (2010) [24] “Impact of technology on the efficiency and risk management of old private sector banks in India: Evidence from banks based in Kerala” has observed that ICT-adoption by banks has made them more efficient. The imminent need for a concrete policy at the national level to address the issues of the rubber sector has been dealt in detail. *The Hindu* (2015) [25] wherein the welcome features of the new policy announced in April 2015 has been discussed. A study by Nasar and Manoj (2013)[26] “Customer satisfaction on service quality of real estate agencies: An empirical analysis with reference to Kochi Corporation Area of Kerala State in India” has noted that greater level awareness should be provided to real estate agents; and that transparency and social networking are needed for customer service and business growth. Manoj (2013)[27] “Prospects and Challenges of Green Buildings and Green Affordable Homes: A Study with Reference to Ernakulam, Kerala” has noted the high growth prospects of green homes as they can create huge employment avenues and ensure fast economic growth.

Besides ICT adoption, some studies have pointed out the need for faster sustained economic growth through diverse kinds of technological interventions, development models and tools; right from educational loans to exports and from SEZs to ecotourism. Varghese, K.X, and Manoj, P.K. (2013)[28], “Educational loans and the higher education sector in India” have noted that study loans can improve HR quality in the nation, youth employability and they should be promoted. Manoj, P.K. (2014) [29] “Role of ICT in Women Empowerment: A Study with a Focus on 'Kudumbashree' programme in Kerala State of India”. *International Journal of Information Technology & Computer Sciences Perspectives* has pointed out the excellent women empowerment potential of SHGs under *Kudumbashree* poverty alleviation programme. K.K Nasar and P.K Manoj (2014) [30] Factors influencing the purchase of apartments: some empirical evidence. *Clear International Journal of Research in Management, Science and Technology* have noted the major factors influencing the apartment buyers which include infrastructure like ICT. Manoj, P.K. (2015) [31] “International Container Transshipment Terminal (ICTT) and its impact on coffee exports from India: An analysis”



has observed the vital role of ICTT to boost exports and economic growth. Manoj, PK (2009)[32], *Special economic zones in India: financial inclusion: challenges and opportunities* has noted the role of SEZs for expediting economic development. Manoj, P.K.(2017)[33]“Segmentation Strategy for Promotion of Ecotourism Products: Evidence from Thenmala Ecotourism” the author has pointed out that meticulous planning using segmentation of tourists can lead to economic growth through ecotourism.

Rajesh and Manoj (2015)[34]“Women Employees work life and challenges to Industrial Relations: Evidence from North Kerala” has noted the crucial importance of a trade-off between job life and family life of employed women to improve the industrial relations. Manoj (2016)[35]“Employment Generation from Rural Tourism: A Field Study of the Local Community at Kumbalangi, Kerala” has noted the vital capability of tourism to create employment avenues, along with suggestions like better infrastructure, ICT resources, online services, etc. Manoj (2016)[36] “Real Estate Investment Trusts (REITs) for Faster Housing Development in India: An Analysis in the Context of the New Regulatory Policies of SEBI” has observed that innovations in financing models such as REITs are vital to bring about rapid development of India’s housing status which could lead to faster development of the whole Indian economy, given the linkages of housing. Manoj (2016)[37] “Bank marketing in India in the current ICT era: Strategies for effective promotion of bank products” observed ICT-enabled marketing as a key need for India’s banking sector in this digital era. A study by Lakshmi and Manoj (2017)[38] “Service quality in rural banking in north Kerala: A comparative study of Kannur district co-operative bank and Kerala Gramin bank” has pointed out that KGB could make greater use of ICT than KDCB thus enabling the former to get an edge in the market. Another paper by Lakshmi and Manoj (2017)[39] “Rural Customers and ICT-based Bank Products A Study with a Focus on Kannur District Co-operative Bank and Kerala Gramin Bank” has observed that ICT-enabled services of Kerala Gramin Bank (KGB) have been accepted to a greater level than KDCB’s non-ICT-enabled services. A study by Joju, Vasantha, and Manoj (2017)[40] “Future of brick and mortar banking in Kerala: Relevance of branch banking in the digital era” has observed the vital need for ‘human touch’ as in ‘brick and mortar’ banking even if ICT or virtual banking is the new normal. Another study by Joju, Vasantha, and Manoj (2017)[41] “Financial technology and service quality in banks: Some empirical evidence from the old private sector banks based in Kerala, India” has observed that Fin-Techs could significantly enhance quality of banking service and have become vital in modern days. Manoj (2017)[42] “Construction costs in affordable housing in Kerala: Relative significance of the various elements of costs of affordable housing projects” has prioritized different cost elements for better cost control, and noted ICT as a key tool for cost control.

Manoj (2017)[43] “Cost management in the construction of affordable housing units in Kerala: A case study of the relevance of earned value analysis (EVA) approach” has demonstrated EVA as a powerful weapon that could effectively manage various costs of construction. A study by Joju, Vasantha, and Manoj (2017)[44] “Electronic CRM & ICT-based banking services: An empirical study of the attitude of customers in Kerala, India” has noted the key significance of ICT-based banking practice called e-CRM (Electronic Customer Relationship Management) as an enabler of efficient and competitive banking, along with noting good feedback of customers to latest ICT-based products like e-CRM. Another CRM paper relating to bank management area by Manoj (2018)[45] “CRM in old private sector banks and new generation private sector banks in Kerala: A comparison” has noted that CRM adoption by the new private sector banks (NPBs) being to a greater extent than that of the old private sector banks (OPBs) particularly in respect of the latest ICT-enabled or Electronic version of CRM (i.e. e-CRM); thus enabling the NPBs to get a clear competitive edge in the market vis-à-vis the OPBs.



Manoj (2019)[46] “Social banking in India in the reforms era and the case of financial inclusion: Relevance of ICT-based policy options” has suggested ICT-based strategic options to enhance social banking that fits into the current digital banking regime. Manoj (2019)[47] “Dynamics of human resource management in banks in the ICT era: A study with a focus on Kerala based old private sector banks” observed the key relevance of ICT-enabled policies for the management as well as development of bank staff in this very competitive digital era. Manoj (2019) [48] “Competitiveness of manufacturing industry in India: need for flexible manufacturing systems” pointed out the vital significance for adoption of ICT as well as other technological advances such as flexible manufacturing systems (FMS) so as to make Indian manufacturing sector more competitive, given the globalization pressures.

A paper by Joju and Manoj (2019)[49]“Digital Kerala: A study of the ICT Initiatives in Kerala state” has studied the major initiatives in the ICR front in Kerala, the State in India having many unique ‘firsts’ like the topmost in internet penetration, topmost in literacy (universal literacy) etc. and has suggested strategies for the better use of Kerala’s vast ICT potential for its faster development. Joju and Manoj (2019) [50] “Banking Technology and Service Quality: Evidence from Private Sector Banks in Kerala” have observed ICT as an enabler of banking quality and as such ICT-adoption should be encouraged. Ali and Manoj (2020)[51] “Impact of Falling Price of Rubber-A Case Study of Kothamangalam Taluk in Ernakulam District” has pointed out that recurrent price falls adversely affect the livelihood of farmers and that governmental interventions like minimum support prices are vital. Manoj (2015)[52] “Prospects of Responsible Tourism in Kerala: Evidence from Kumarakam in Kottayam District” has noted that responsible tourism (RT) has vast potential for supporting economic growth, if sustainably promoted. Manoj (2016)[53] “Determinants of sustainability of rural tourism: a study of tourists at Kumbalangi in Kerala, India” has noted the key variables affecting tourism’s sustainability in the rural context and also suggested strategies like upgrading digital (ICT) resources as of the factors. Manoj (2015)[54] “Impact of Rural Tourism on the Environment and Society: Evidence from Kumbalangi in Kerala, India” noted certain adverse impacts that are imminent in rural tourism and that it is vital to control such effects. Manoj (2019)[55] “Tourism Sector in Kerala in the Post-Flood Scenario: Strategies for its Sustainable Growth With a Focus on Responsible Tourism” observed the crucial part that RT could play for revival of flood-hit Kerala economy.

A study by Saritha and Manoj (2023) [56], “Social inequalities in IT sector: Evidence from Kerala State in India” has observed the existence of inequality among IT sector employees in Kerala along with the key requirement for removing it for equitable development of Kerala’s IT sector. Manoj, P.K. (2015) [57] Housing Microfinance: A Study on Quality, Cost and Default Rate with Respect to Bhavanashree in Kerala has noted that housing microfinance (HMF) type home loans have lower quality (higher NPAs) and also that their transactional costs are higher. Manoj (2023)[58] “Affordable Healthcare and Affordable Housing: Need for an Integrative Approach for the Holistic Growth of the Digital Economy of Kerala, India” *Community Practitioner*, has noted that a knowledge society like Kerala must promote housing and healthcare sectors holistically using ICT. Manoj, P.K. (2023) [59]. ICT for Sustained Community Development in India in the 5G Era. *Community Practitioner* has noted the vital need of high-end ICT resources to provide better internet connectivity for fast and equitable growth. A more recent study by Sruthy Krishna, and Manoj, P. K. (2023)[60] ‘Technological Advances and the Sustainability of Natural Rubber Cultivation in Digital India: A Study with a Focus on Kerala State’ has studied as to how technology influences the sustainability of rubber cultivation in India, and has also suggested some strategies for sustainability. Maharashtra-based study by Wankhede, G. G. (1999)[61] could disclose the social and educational challenges faced by SCs in that State, and a later



study by the same author Wankhede, G. (2016) [62] has focused on higher education by the SCs in Maharashtra. The need for better education for getting gainful employment and the vital need for ICT in modern days could be noted in almost all studies. In short, in modern times ICT-oriented training is vital for the SCs.

Welfare Schemes of the Government of Kerala (GOK) for the Poor and the Marginalized

Regarding the welfare schemes provided by Govt. of Kerala (GOK), like those for social security, upliftment of the marginalised, women etc. the State stands out distinctly vis-à-vis other States in the Union of India.

The specific welfare schemes that are offered by the GOK are briefly noted hereunder:

I. Labour Welfare Schemes:

Income support to workers in traditional sector activities: This is a flagship scheme of the Labour Commissionerate. This scheme was introduced during the year 2010-11 to give financial support of Rs.1250 to the workers engaged in the traditional sectors such as beedi, khadi, etta and pandanus, fisheries, fish processing and coir in Kerala and a sum of Rs 86 crore has been spent on 4,14,043 beneficiaries in 2022-23, through the Income support scheme.

- 1. Better accommodation for plantation workers and affordable housing for the unorganized poor:** The scheme aims to provide housing to workers in the plantation sector, considering the working conditions in the plantation sector, wage system, lack of facilities, and poor infrastructure.
2. A Work Order for 40 houses was given to COSTFORD, but only 6 units were completed in the financial year 2020-21.

Social Protection for unorganised sector workers: This scheme has following three components:

- a. Unorganised daily waged employees distress relief fund:** This scheme was sanctioned in 2007-08 and implemented through Labour Department to provide financial assistance of Rs 2000 to daily wage workers, not covered under other welfare schemes, and having sustained injury during the course of employment.
- b. Tree-climbers disability pension scheme:** This pension scheme was introduced from January 1, 2012 to provide pension to the beneficiaries of deceased workers who have received financial assistance under the Kerala Tree Climbers Welfare Scheme.
- c. Maternity allowances to workers in the unorganised sector:** The GOK commenced a Maternity Allowance Scheme for workers in the unorganized sector in 2011-12; so as to bring out a uniform pattern of assistance in the payment of maternity benefits provided by various Welfare Fund Boards, and to ensure that minimum eligible wages are paid as maternity benefit. The maternity benefit amount is disbursed to the workers through various welfare fund boards. Rs 7.65 crore has been disbursed to 5952 beneficiaries in 2022-23 through the social protection for unorganised sector workers scheme.

II. Schemes for Guest Workers

Till 2001, migrants to Kerala were primarily from the neighbouring States of Tamil Nadu, Karnataka, and Maharashtra. However, in recent years, migrants are mostly from West Bengal, Assam, Odisha, and Bihar. The construction sector has the largest number of migrant workers- 17.5 lakhs- followed manufacturing with 6.3 lakhs migrants.



- (i) **Apna Ghar:** The GOK started the “Apna Ghar” project to provide dwelling places for the migrant workers at reasonable rates. The project provides good quality, hygienic, and safe hostel accommodation, on rental basis for interstate migrant workers while working in Kerala. These hostels are designed with shared rooms, multiple kitchens, mess areas, bathrooms, toilets and recreational facilities. These hostels also have sewage treatment plant, rain water harvesting, diesel generator backup, and CCTV systems. An Apna Ghar hostel with 620 beds is ready in Palakkad. Similarly, the 100 bed hostel in Kinalur, Phase 1, is also complete.
- (ii) **Health Insurance for Interstate Migrant Workers (AWAAZ):**
The GOK has introduced a health cum death insurance scheme for guest workers. Accordingly, an insured person will get health insurance of Rs 25,000, and Rs 2 lakh as accident death insurance claim. A total of 5,16,320 guest workers have registration cards under this scheme. As of October 2023, medical benefits have been provided to 48 guest workers, and accident cum death assistance to the dependents of one guest worker.

III. Income Generating/Self Employment Schemes

Beneficiary Oriented Schemes for SC and STs: This helps unemployed youth among SC, and STs to start self-employment ventures with a maximum project cost of Rs. 3 lakh. Through this scheme, 1024 and 101 people from SCs and STs respectively received assistance in 2022-23. The Multi-Purpose Unit Loan for SC Chapter 08 Initiatives for Social Inclusion: In fact, 439 and ST finances small and medium sized projects of SC and ST entrepreneurs which are viable and require less gestation period. In 2022-23, 51 SC entrepreneurs and 5 ST entrepreneurs availed assistance under this scheme. There is loan for start-up entrepreneurs which funds small and medium sized technology driven projects of young SC entrepreneurs and innovators with investment needs not exceeding Rs 50 lakh at 7 per cent rate of interest. Likewise, through a scheme Loan for Tribal Entrepreneurs poor ST youths for starting small projects, including in areas of agriculture, trade etc. This scheme created 129 entrepreneurs from ST communities. Also, through the scheme Laghu Vyavasaya Yojana, 1,531 SC entrepreneurs got assistance in FY 2023.

Through ‘Loan for Rehabilitation of Return Emigrants’, KSDC extends need based loan upto a maximum of Rs 20 lakh to SC/ST applicants identified by NORKA ROOTS to start viable income generating units. NORKA releases 15 per cent of the project as capital subsidy. KSDC for SCs and STs is implementing Women Empowerment Programme in association with *Kudumbashree* for the empowerment of rural women through social mobilization and under this scheme; loan is given to groups of SC/ST women entrepreneurs. In FY 2023, 817 SC and 80 ST applicants were assisted under this scheme. Apart from this, KSDC have Mahila Samridhi Yojana which offers soft loan assistance to SC women entrepreneurs and Adivasi Mahila Sashakthikaran Yojana (NSTFDC) for ST women. In 2022-23, through Mahila Samridhi Yojana and Adivasi Mahila Sashakthikaran Yojana, assistance has been given to 141 SC and 96 ST women respectively for their self-employment initiatives. Social Welfare Schemes KSDC for SCs and STs also offers loans and assistances for many social welfare enhancing aspects of SCs and STs. Education Loan for professional courses, Foreign Education Loan up to Rs 10 lakh, Marriage Assistance up to Rs 2.50 lakh, Housing loan which materialises the concept of a home, Housing Renovation Loan etc. are few such schemes that assists the people of SC and ST.

Welfare Schemes of the Government of India (GOI) for the Poor and the Marginalized

Various schemes of the GOI are being implemented in Kerala by GOK. These include mainly MGNREGA, PMAY etc. The details of the GOI schemes being implemented in Kerala are as follows:



- **Mahatma Gandhi National Rural Employment Scheme (MGNREGS)**

This GOI scheme ensures minimum guaranteed employment to the poor, especially women. A sizeable number of SC members in the working age group get benefit out of this flagship GOI scheme.

Table I: MGNREGS Employment provided in Kerala (FY 2019 to FY 2023)

MGNREGA Employment Provided in Kerala from 2018-19 to 2022-23							
Year	No. of Active Job Cards (No. in Lakh)	No. of households got Job (No.in Lakh)	per cent of women person days generated	Person days generated (No.in Lakh)	Average wage rate per day per person in Rs	Average days of employment provided to a household	No. of H Hs completed 100 days of wage employment
2018-19	20.20	14.78	90.41	975.25	274.2	65.97	4,41,479
2019-20	20.00	14.38	89.8	802.3	274.29	55.75	2,51,141
2020-21	20.43	16.17	90.49	1023	294.65	63.25	4,70,410
2021-22	21.59	16.45	89.57	1059.66	294.94	64.41	5,12,823
2022-23	21.79	15.51	89.82	965.78	310.5	62.26	4,49,638

Source: GOK (2024), *Economic Review 2023*, p.411.

As is evident from Table I MGNREGS provided employment to nearly 15 lakhs households (HHs) over the last few years and about 90 percent of the beneficiaries were women also. However, there has been a stagnancy (or even a decline also, but not any growth) in respect of most of the performance indices relating to MGNREGS employment, like, it is average days of employment, number of HHs who got jobs, person days generated, etc. That is, there has not been any significant improvement in the reach of MGNREGS employment and the resultant improvement in the earnings and the livelihood of the poor and marginalised over the years, including those from the SC communities. Rather, there is somewhat a stagnancy or even a decline in the MGNREGS-driven livelihood development in the State of Kerala.

- **Pradhan Mantri Awas Yojana (PMAY)**

The flagship housing scheme of the GOI viz. PMAY is also implemented by the GOK through its LIFE (Livelihood, Inclusion and Financial Empowerment) Mission. Housing facilities are thus provided to the poor and other marginalised groups, including the SCs, STs etc. Besides, the funds from the SC/ST Departments, Fisheries Department, Minority Department etc. are also being used for the housing units being developed by the LIFE mission under the GOK. (Table II).



Table II: Houses constructed by LIFE Mission under PMAY, SC Dept., ST Dept., Fisheries Dept. etc.

District	Phase I	Phase II	Phase III	PMAY (U)	PMAY (R)	SC Dept.	ST Dept.	Fisheries Dept.	Minority Dept.	Additional List SC/ST/Fisher(ies) Homeless with land	Additional List SC/ST/Fisher(ies) Acquired land	Rehabilitated by flat	LIFE 2020	EPEP	Total
Thiruvananthapuram	6050	15528	1417	11049	5033	2399	351	2007	152	1238	0	31	104	15	45374
Kollam	3618	8530	3995	6512	2822	1986	152	824	107	1722	12	44	289	4	30617
Pathanamthitta	1176	2042	836	1684	1331	1195	42	25	75	1016	50		167	7	9646
Alappuzha	2728	9367	1198	4905	1682	1324	89	822	193	1856	0		463	32	24659
Kottayam	1102	4292	2021	2444	900	959	61	104	81	603	84	44	733	12	13440
Idukki	3138	10160	1257	1784	1637	855	940	71	97	1218	52	256	125	32	21622
Ernakulam	1059	5716	2219	10970	1252	1965	107	420	79	1958	0	24	509	35	26313
Thrissur	2997	5100	2278	7959	2612	2264	50	180	118	1051	119		467	47	25242
Palakkad	7628	14492	2602	6235	4458	2812	526	53	127	1856	15		86	12	40902
Malappuram	2735	6644	2164	10394	3707	2158	3497	509	678	4360	106	200	1252	58	38462
Kozhikode	6484	5143	598	6477	2167	1340	330	398	124	1634	149		251	68	25163
Wayanad	8440	3999	771	2919	1931	948	2533	0	218	1645	0		36	18	23458
Kannur	2645	2525	652	4911	1076	558	917	372	176	1078	46	44	739	73	15812
Kasaragod	2880	3570	920	1617	1214	623	1097	224	138	1573	51		93	2	14002
Total	52680	97108	22928	79860	31822	21386	10692	6009	2363	22808	684	643	5314	415	354712

Source: GOK (2024), *Economic Review 2023*, p.552.

Other GOI schemes being implemented in the State of Kerala include PMGSY (Pradhan Mantri Gram Sadak Yojana), PMKSY (Pradhan Mantri Krishi Sinchai Yojana), NRuM (National Rural Mission) etc. It may be pointed out here that while the GOI spends about 26 percent towards the development of the Social Sector, GOK spends as high as 38 percent for the above cause, even when GOK is facing severe financial constraints – one of the highest among all the States in India.

Welfare Schemes of the Government of Kerala (GOK) for the SCs and such other Groups

Now, let us consider the specialized schemes of the GOK for the development of the SCs in Kerala and such other vulnerable groups. The Plan Outlay set apart for the development of SCs and STs in 2023-24 is Rs 2979.40 crore and Rs 859.50 crore respectively out of the total State Plan outlay of Rs 30370 crore. Year-wise details of allocation from 2018-19 to 2023-24 under the SCSP (Scheduled Caste Sub Plan) and TSP (Tribal Sub Plan) are given in Table III. It may be noticed that over the years the SCSP's share has been stagnant at the level of 9.81 percent of the total Plan outlay. (Table III).



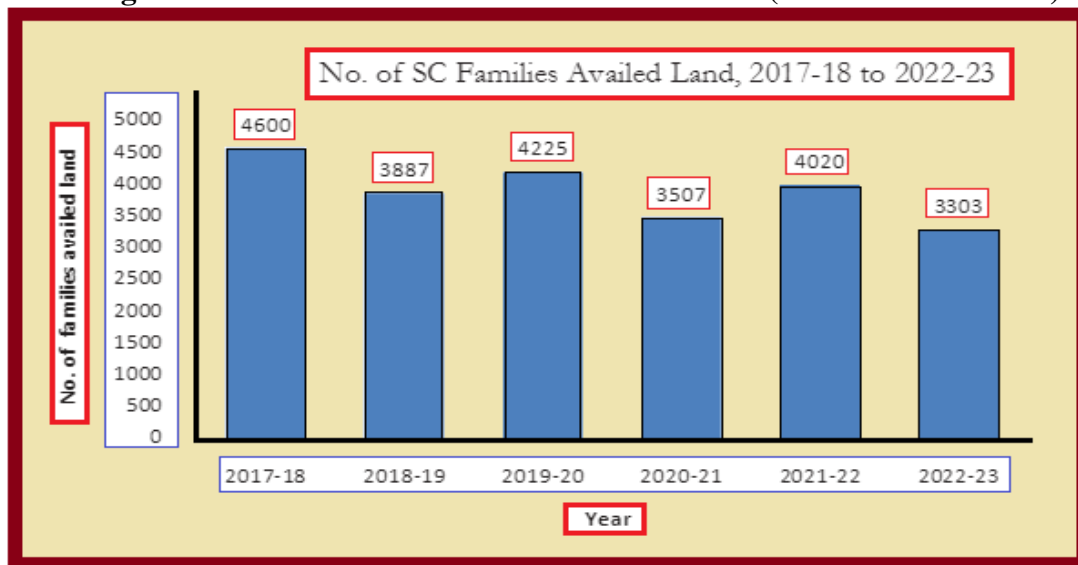
Table III: Plan Outlays of the GOK under the SC Sub Plan (SCSP) and Tribal Sub Plan (TSP).

Year-wise Outlay for SCSP and TSP 2018-19 to 2023-24, in Rs crore									
SCSP Outlay						TSP Outlay			
Year	Total State Plan Outlay	Department	LSGIs	Total	Per cent of Total State Plan	Department	LSGIs	Total	Per cent of Total State Plan
2018-19	29150	1570.36	1289.26	2859.62	9.81	632.59	193.60	826.19	2.83
2019-20	30610	1649.00	1353.84	3002.84	9.81	663.27	202.99	866.26	2.83
2020-21	27610	1487.39	1221.15	2708.54	9.81	598.26	183.10	781.36	2.83
2021-22	27610	1487.39	1221.15	2708.54	9.81	598.26	183.10	781.36	2.83
2022-23	30370	1638.10	1341.30	2979.4	9.81	657.95	201.55	859.50	2.83
2023-24	30370	1638.10	1341.30	2979.4	9.81	657.95	201.55	859.50	2.83
Total	175720	9470.34	7768.00	17238.34	9.81	3808.28	1165.89	4974.17	2.83

Source: GOK (2024), *Economic Review 2023*, p.422.

It may be noted that “9.81 percent” share for SCs and “2.83 percent” share for Tribal population is glaring in the Plan outlays for the respective deprived social groups over the last few years in a row. In fact, there is scope for enhancing this share given the extent of deprivations of the respective groups. Regarding the number of SC families that availed land as per various Governmental schemes for the SCs, a generally declining trend can be noted over the years, and this needs to be reversed through deliberate policy measures. This is because, availability of land is a pre-condition for availing benefits under other schemes like housing loans under PMAY scheme of the GOI that is implemented by the GOK through LIFE Mission under the GOK. (Figure I).

Figure I: No. of SC Families which Availed Land (FY 2018 to FY 2023)



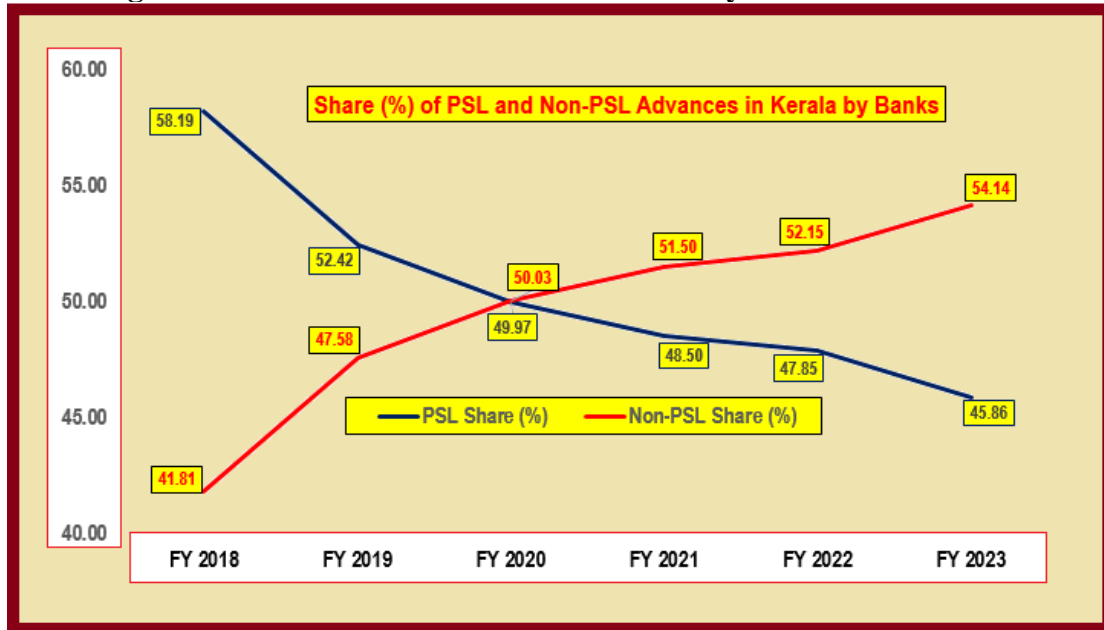
Source: GOK (2024), *Economic Review 2023*, p.423.



Inclusive Growth of SCs in Kerala: The Trend in Priority Sector Lending (PSL)

Priority Sector Lending (PSL) by definition seeks to bring about social banking by catering to the credit needs of the poor and the marginalised, the SCs and STs, micro enterprises etc. Following the concept of Social Banking, the PSL loans have been a relief to SCs and other vulnerable and marginalised groups. However, in respect of the trend in PSL loans by the banks in Kerala, a gradual fall is obvious and this is detrimental to the deprived segments of the society, including the SCs. Figure I is self-explanatory regarding the steadily falling trend in PSL loans and steadily growing trend in Non-PSL loans.

Figure I: Trend in PSL and Non-PSL Loans by the Banks in Kerala



Source: Computed from GOK (2024) data, *Economic Review 2023*, Vol.2, p.151.

Concluding Remarks and Suggestions

Needless to mention, for meaningful financial inclusion and hence social transformation that is beneficial for the poor and the marginalised the share of PSL advances should go up and a reversal of the trend in the share of PSL loans is imminent. (Figure I). However, in view of the very disappointing trend, it is essential that the Government should take some policy initiatives that encourage the PSL loans by the CBs. Besides, given the fast advances in ICT and AI (artificial intelligence), special thrust on the promotion of ICT-based tools and devices (like, the use of mobile phones, ATMs, kiosks etc.) is also required. International success stories like the one in Philippines, as discussed by Pickens (2009) [23] there is ample scope for ICT-enabled financial inclusion in the Kerala context also. The peculiar social, economic, political and educational setting that is prevalent in Kerala is best suited for ICT industry in general and ICT-enabled economic development in particular. The sectors like banking and financial services, tourism, real estate etc. which offer maximum employment opportunities and also have linkage effects with other sectors, are preferable for making investments by the Government; as such sectors can expedite the growth of the whole economy. SCs and other vulnerable groups too will be benefited and will expedite their upward social mobility through better employment and earnings.



The suggestions are:

- (i) Greater allocation for SCs and other vulnerable groups under SCSP, TSP and such other schemes.
- (ii) ICT and allied technologies be encouraged by the GOK in all welfare schemes, like, the payment of the benefits through DBT (Direct Benefit Transfer) as is prevalent in respect of the MGNREGS scheme of the GOI. ICT be used as a tool financial inclusion and equitable growth.
- (iii) Special thrust on promoting PSL loans by the banks in Kerala through governmental interventions.

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