**Social Security** 

# Introduction

Social security is a set of means that influences human development by addressing deprivations, and improving living standards and access to entitlements. According to Dreze and Sen (1995: 99), "Social security is an essential requirement of social justice". Social security assumes a crucial role in dealing with chronic deprivations and uncertainties that characterise the developing countries. "Shortterm, often acute downward fluctuations in living standards are superimposed upon long-term persistent deprivation associated with generally low standards of living" (Burgess and Stern, 1991: 41). The contrast with developed countries is strikingwhile deprivations do prevail in developed countries, the magnitude and consequences are less severe. Burgess and Stern (1991) attribute this difference partly to government social security programmes in most developed countries. Guhan (1994) has advocated adoption of a combination of promotional, preventive and protective social security measures in developing countries, which are characterised by high occupational diversity and employment instability associated with the unorganised sector.

Tamil Nadu Vision 2023 emphasises state provision of social security net to the disadvantaged, vulnerable and destitute groups so that economic growth is inclusive. "To those sections of society who are too old, helpless and destitute, the state will provide though its social security net, the necessary helping hand in terms of income support, food, shelter and healthcare so that there is no fundamental deprivation at any level in the state. Tamil Nadu Vision 2023 resolves that by 2023 nobody in Tamil Nadu will be left behind" (Government of Tamil Nadu, 2012). According to Dreze and Sen (2013), achievements of Tamil Nadu, Kerala and Himachal Pradesh (HP) are examples of those attained through state intervention in health, education, nutrition and related social sector schemes. Tamil Nadu has witnessed reduction in poverty and improvement in health, education and nutrition with a social security programme comprising in-kind transfers and cash transfers for vulnerable groups like women, children, workers in organised and unorganised sector, elderly, sexual minorities (transgender), widows, SCs (Scheduled Castes), STs (Scheduled Tribes), minorities and PWD (persons with disability). The state is known for successful implementation of the universal programmes like PDS (public distribution system), Puratchi Thalaivar MGR Nutritious Meal Programme PT MGR (NMP) and Integrated Child Development Scheme (ICDS); and is in fact the first state to initiate a school

noon meal programme. Tamil Nadu has a number of innovative social security programmes to its credit, besides the PT MGR NMP—social security pensions for vulnerable population, public provisioning of health and education, Labour Welfare Board, Transgender Welfare Board, Amma Unavagams (canteens) and disability component in Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The state has judiciously used some conditional transfers, such as ICDS, Chief Ministers Girl Child Protection Scheme (CMGCPS) and Dr Muthulakshmi Reddy Maternity Benefit Scheme (MRMBS), supply of free notebook, textbook and bicycles scheme to attain educational and health goals like growth monitoring of children, pre-school education, improvement in nutrition, enrolment of girl children in schools, increased educational attainment of girl children, increased age of marriage, institutional birth, immunisation of children, etc. Tamil Nadu provides unconditional transfers (both cash and in kind), like social security pensions for vulnerable groups, PDS, etc., in order to protect the population from destitution and improve their standard of living. Marginalised groups like homeless population, SCs, STs, religious minorities, children in conflict with law and sexual minorities, are included in the state's social security schemes. The CCTs (conditional cash transfers) have made a considerable impact on some indicators, primarily because Tamil Nadu has not substituted CCTs for service delivery. Earlier chapters have dealt with education and health in detail. Social security in Tamil Nadu has enabled people's access to education, healthcare, food and nutrition and played an important role in breaking inter-generational transmission of poverty and in enhancing resilience. Although social security is not just a government activity, this chapter examines some of the important social security schemes of the Government of Tamil Nadu (GoTN), classifying those according to the approach discussed by Dreze and Sen (2013). The classification is provided in Annexure Table A-7.1.

# **Social Sector Expenditure in Tamil Nadu**

Information gathered on the composition of expenditure made on the four social welfare schemes in Tamil Nadu between 2000 and 2010 shows that, by 2009-10, expenditure on social security and welfare was the highest at 12.9 per cent, followed by nutrition at 8 per cent (Table 7.1). Expenditure on the welfare of SCs, STs and OBCs (Other Backward Classes), and labour welfare as a proportion to expenditure on social services declined between 2000 and 2010.

Table 7.1

Composition of Expenditure on Social Welfare Schemes to Total Expenditure on Social Services in Tamil Nadu from 2000-2009 (as %)

		Proportion of Welfare Schemes to Social Services				
S. No.	Year	Welfare of Scheduled Castes, Scheduled Tribes and Other Backward Classes	Labour and Labour Welfare	Social Security and Welfare	Nutrition	
1	2000-01	6.4	1.4	8.5	7.0	
2	2001-02	6.2	1.4	9.0	6.0	
3	2002-03	6.3	1.4	7.9	6.6	
4	2003-04	6.4	1.7	9.7	7.9	
5	2004-05	6.3	1.1	9.6	7.1	
6	2005-06	6.8	1.1	10.6	6.9	
7	2006-07	6.7	1.1	12.2	6.7	
8	2007-08	6.1	0.9	15.1	7.2	
9	2008-09	5.3	1.0	12.4	6.7	
10	2009-10	5.6	1.1	12.9	8.0	

Note: Includes plan and non-plan expenditure.

Source: http://www.rbi.org.in/, Handbook of Statistics on State Government Finances, 2010.

# **Nutrition Security Schemes**

In India, PDS increased the per capita calorie intake of the population by nearly 6 per cent in 2009-10 (Himanshu and Sen, 2013). Further, in the context of calorie intake of the population being below the RDA (recommended dietary allowance), the absence of PDS would have resulted in heightening out-of-pocket consumption expenditure by 15 per cent than the actual so as to maintain even the low level of calorie intake (Himanshu and Sen, 2013). The decline in household intake of food (recommended dietary intake) was discernible in the National Nutrition Monitoring Bureau (NNMB) States between 1975-1979 and 2011-12, in the case of nutrients like protein, energy, calcium and iron (National Nutrition Monitoring Bureau, 2012). Tamil Nadu government's commitment to food and nutrition security by provision of universal inkind transfers, like PDS, MDM and ICDS, has ensured that majority of the households have access to food. Data from the National Sample Survey Organisation (NSSO), which will be presented in the following discussion, clearly demonstrates the universal nature of PDS in Tamil Nadu, with nearly all households belonging to the consumption poor groups utilising the PDS, thus minimising exclusion errors. Although the ICDS is a Central government scheme which has a specific programme design, it is in implementation that Tamil Nadu differs from other states. A study on ICDS indicated that the level of political commitment, accountability and women's agency distinguished

Tamil Nadu from other states. (Citizens' Initiative for Rights of Children Under Six, 2006). Although, access to food is ensured in Tamil Nadu, child undernutrition data, from a population-based survey, which has been discussed in detail in the Health chapter, shows that population level estimates of child undernutrition remain an area of concern, regardless of the improvements made between National Family Health Survey (NFHS)-2 and NFHS-3. The following discussion will highlight improved nutritional outcomes among children who utilise ICDS centres, attesting to the crucial role that the government plays in achieving public health goals.

# Puratchi Thalaivar MGR Nutritious Meal Programme

Tamil Nadu has to its credit one of the most innovative in-kind, universal, conditional transfers to combat malnutrition and hunger and to improve human capability—Puratchi Thalaivar MGR Nutritious Meal Programme (PT MGR NMP) launched in 1982, which has been replicated by the central government across the country. School children, irrespective of caste, religion, income and gender, from classes 1-10 can take part in the programme on all school working days, provided they are enrolled in a school (government schools, government-aided schools, National Child Labour Project (NCLP) Special schools, madrasas), attend class and are willing to participate. The meal is cooked fresh in the school and provides employment to women belonging to disadvantaged

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sections of the population. It is important to note that mere provision of noon meals alone will not ensure increased enrolment rate in schools. This scheme works effectively in States that have well functioning schools run by the government and private schools which are aided by the government. The chapter on Education had highlighted improvements in PTR (pupil-teacher ratio) in all districts between 2005-06 and 2011-12, a large proportion of qualified teachers and high rank on infrastructural development index for schools in Tamil Nadu.

Prior to the introduction of this scheme, Madras Municipal Corporation (MMC) had a Midday Meal Programme for disadvantaged children in 1925. In 1956, the erstwhile Madras State ran a Mid-day Meal (MDM) programme in elementary schools with contributions from the government and community. Owing to the work burden on school teachers who were expected to cook the noon meal, this scheme was modified in 1967 with a centralised kitchen, which turned out to be more expensive than the meals cooked there (Rajivan, 2001). PT MGR NMP, which was introduced in 1982, initially covered children in the age group 2-5 years in pre-school noon meal centres and primary school children in rural areas. Within a few months, the scheme was extended to urban areas, and by 1984, it also covered children in the age group 10-15 years in their schools. In 1983, the scheme included the Old Age Pension (OAP) beneficiaries and by 1990s, pregnant and lactating women as well. The pre-school NMP centres were merged with the ICDS.

On all school days, school children are provided with hot meals comprising rice, lentils curry (sambar), vegetables and eggs (banana in lieu of eggs for children who do not eat eggs). Since 2013, the State government has introduced variety in the meals programme with a different menu on each day, keeping in mind nutritional requirements as well as taste on a pilot basis in one block in each district. The government has also introduced a millet pilot in two districts (Box 7.1).

In the government and government aided schools, 75.5 per cent of children benefitted from PT MGR NMP (data provided by Tamil Nadu State Planning Commission). Tamil Nadu provides higher calories and proteins to beneficiary children under PT MGR NMP than recommended by the Government of India (GoI). For instance, while the GoI norms for MDM is 450 kcl of calories for primary and 700 kcl for upper primary children, Tamil Nadu provides 533.3 kcl for primary and 733.86 kcl for upper primary school children. Similarly, while the GoI norm for proteins is 12 gm for primary and 20 gm for upper primary school children, Tamil Nadu provides 18.12 gm for primary and 21.64 gm for upper primary school children. Importantly, Tamil Nadu puts in more than the required fund contribution from the State, although the MDM norms have fixed the Centre-State fund sharing ratio as 75:25. Although the Centre-State ratio for per day MDM cost norm is ₹3.34, where the Centre contributes ₹2.51 and the State contribution is supposed to be ₹0.83 for primary school children, Tamil Nadu puts in an additional contribution of ₹3.26, taking the per child per day expenditure to ₹6.60. In the case of upper primary school children, while the MDM norm is ₹5, with the Centre's share as ₹3.75 and the State's share as ₹1.25, Tamil Nadu makes an additional contribution of ₹2.43, making the per child per day expenditure to be ₹7.43 (data provided by the State Planning Commission). Tamil Nadu contributes the entire expenditure on PT MGR NMP for school children in the 9th and 10th standards. In addition to increased financial outlays, the State organises regular training programmes for the staff involved on hygiene, waste disposal and cooking methods. To monitor the programme, government officials regularly inspect the centres. The government has also installed a Management Information System (MIS) on a pilot basis in 208 blocks in which basic information is entered into a database.

The chapter on Education had discussed a marginal decline in the percentage of government schools offering primary education in the State and a

# Box 7.1

# Improving Micronutrient Intake: Ariyalur and Perambalur Pilot

In 2013, Tamil Nadu has introduced a pilot programme in Ariyalur and Perambalur districts to improve nutrient intake with provision of cookies, *laddoos* and *chikkies* made of millets as a special initiative. As millets are rich in mineral and fibre content and have comparable levels of protein and energy content similar to rice and wheat, the government decided to include this nutrition powerhouse in PT MGR NMP. The state government has allocated ₹500 crore for the pilot programme benefitting 63,426 children. Data from the schools have shown that intake of millets has resulted in weight gain among children.

Table 7.2

Number of Beneficiaries and Expenditure under Social Welfare Schemes for Nutrition in Tamil Nadu, 2009-10 to 2013-14

S. No.	Name of Scheme	Achievement	2010-11	2011-12	2012-13	2013-14
1	PT MGR Nutritious Meal Programme (schools)	Number of centres	42824	42886	43787	42490
		Number of beneficiaries	5774673	5480340	5014245	5352111
		Expenditure (₹ in crore)	1060.81	1267.74	1229.55	1473.54
2	PT MGR Nutritious Meal	Number of beneficiaries	1138831	1130238	1156017	1104148
	Programme (anganwadi centres)	Expenditure (₹ in lakh)	7425.82	7865.06	7986.50	6210.23
3	Integrated Child	Number of centres	54439	54439	54439	54439
	Development Service Scheme (number	Number of children in age group 6-12 months	267552	346784	364067	358460
	of supplementary	Number of children in age group 13-24 months	533473	612332	668030	694208
	nutrition beneficiaries)	Number of children in age group 25 to 36 months children	507165	619114	656870	689059
		Number of children in age group 37 to 60 months children	631666	511138	751863	699610
		Number of antenatal/postnatal women	523889	619845	670266	688683
		Number of senior citizen pensioners	22384	18414	5915	2307
		Number of adolescent Girls	-	382050	383777	404378

Note: The scheme for adolescent girls was taken over by Rajiv Gandhi Scheme for Empowerment of Adolescent Girls in 2010-11. Source: Government of Tamil Nadu, Social Welfare and Nutritious Meal Programme Department, Performance Budget 2014-15.

considerable increase in the percentage of privateunaided schools between 2002-03 and 2011-12. Increased participation of the unaided private sector in education, which is out of the scope of the MDM scheme, could well have an impact on enrolment for PT MGR NMP, thereby rendering those sections of population vulnerable in the event of food inflation or adverse events. Table 7.2 shows a decline in the number of noon meal centres as well as beneficiaries in the last four years. The number of centres and beneficiaries has come down from 42,824 and 57,74,673 in 2010-11 to 42,490 and 53,52,111 in 2013-14, respectively.

Table 7.3 is based on information gathered from the NSSO in 2007-08, 64<sup>th</sup> Round (2010) on Education in India, which covers students in the age group 5-29 years. NSSO data indicate the extent to which government schools and MDM retain importance even at the population level. It reflects the extent to which the child population is protected against random shocks, like food inflation, unemployment of parents, etc., which could result in children being withdrawn from schools.

Tamil Nadu (62%) had the largest proportion of currently enrolled students receiving MDM from the

government, followed by Karnataka (58.6%). Further, in rural Tamil Nadu, nearly three-fourth of the students benefitted from the government MDM. Even in urban areas of Tamil Nadu, nearly half the students has gained from the scheme.

# Integrated Child Development Service Scheme (ICDS)

ICDS was initiated by the central government in 1975 with an aim to improve the nutritional and health status of children in the age group 0-6 years and it offers a package of services such as supplementary nutrition, immunisation, health check-up, referral services, pre-school non-formal education and nutrition and health education. Besides children under six years, the scheme also covers adolescents and pregnant and lactating women. Tamil Nadu has included elderly (OAP beneficiaries) and destitute pensioners (widows, deserted wives, differently-abled individuals and unmarried women) in the scheme, whereby they can participate in the noon meal.

Table 7.2 indicates an increase in the number of children in the age group 6-36 months receiving food from the Anganwadi Centres (AWCs) and in that of

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Table 7.3

Proportion of the Students of Age 5-29 Years Pursuing General Education and Receiving Mid-Day Meals (MDM) from the Government in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2007-08 (as %)

S. No.	State	Place of residence	Proportion of students receiving mid-day meals (MDM)
1	Tamil Nadu	Rural	72.9
		Urban	47.2
		Total	62.0
2	Andhra	Rural	41.7
	Pradesh (United)	Urban	16.6
	(Officea)	Total	34.5
3	Karnataka	Rural	72.1
		Urban	30.0
		Total	58.6
4	Kerala	Rural	46.2
		Urban	30.9
		Total	42.6
5	Maharashtra	Rural	44.3
		Urban	22.7
		Total	35.4
6	Gujarat	Rural	65.8
		Urban	23.1
		Total	50.1
	All-India	Rural	48.7
		Urban	21.1
		Total	41.7

Source: National Sample Survey Organisation, 2010; Education in India: Participation and Expenditure 2007-08,  $64^{\rm th}$  Round.

antenatal and postnatal women receiving food by more than 30 percentage points between 2009-10 and 2012-13. However, the number of elderly and destitute pension beneficiaries receiving food from the AWCs has declined considerably, probably because OAP in the State was increased to ₹1,000. The Performance Budget 2014-15 of Social Welfare and Nutritious Meal Programme Department, GoTN, shows that in AWCs, there was a 12.2 percentage points increase in the proportion of children in the age group 0-60 months with normal weight; and 11.6 percentage points decline in moderate underweight children in the same age group, demonstrating effective programme outcomes (Figure 7.1).1 Under the Special Weight Taking Campaign conducted at AWCs, monthly progress reports show further improvements, with a

decline in the proportion of underweight children to 14 per cent in 2014-15.

Table 7.4 presents information collected from NFHS-3 on utilisation of ICDS services. Tamil Nadu has a higher proportion of children under the age six who has received any service from an AWC over the past one year, as opposed to the other southern States, although it is lower than that of Maharashtra and Gujarat.

Nearly one-third of the children under six years received food supplements from an AWC in Tamil Nadu. The State has the largest proportion of mothers who received counselling from an AWC after their child was weighed (75.7%). Tamil Nadu does better than the other States under comparison, considering the percentage of pregnant women and lactating mothers who received supplementary food from AWCs.

# Public Distribution System (PDS)

The PDS is an unconditional in-kind transfer. Tamil Nadu is one of the few States in India, besides Chhattisgarh, to have a nearly universal PDS, although the GoI introduced Targeted Public Distribution System (TPDS) from 1997. Universal PDS has played a crucial role in protecting the poor from food price inflation. Calculations based on the Tendulkar national poverty line, made by Dreze and Khera (2013), revealed that PDS had reduced the headcount ratio (HCR) of the poor by 44.4 per cent and the poverty gap index by 61.3 per cent in rural Tamil Nadu (Table 7.5). Poverty reduction was sharper on using the consumer price index for agricultural labourers (CPI-AL), which shows that the PDS had reduced HCR of the poor by 80.3 per cent and poverty gap index by 83.4 per cent in rural Tamil Nadu.

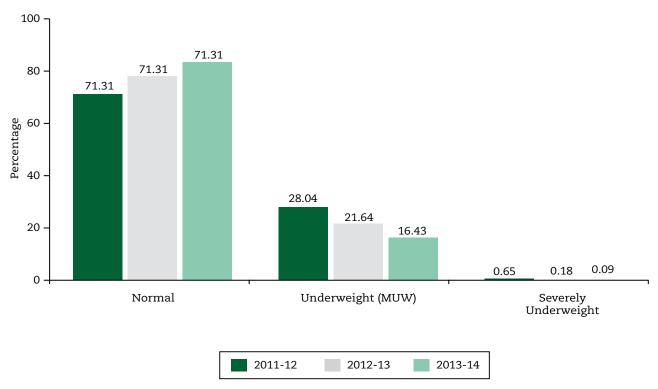
Tamil Nadu has the highest implicit per capita monthly subsidy on PDS at ₹107.3 in rural areas and ₹86.0 in urban areas among all States (Dreze and Khera, 2013). The GoTN provides 20 kg of rice free of cost per month per card throughout the State and has a special scheme for Nilgiris district, where the limit ranges from 16-24 kg. Rice entitlement for Antyodaya card holders stands at 35 kg per month, which is free of cost. There are 33,948 fair price shops in Tamil Nadu, which undertake the distribution of commodities at subsidised price. As on March 2014, there were 1,98,02,532 cards in circulation in Tamil Nadu.

Rice is 19.7 times cheaper in the PDS than from other sources in rural Tamil Nadu and 25.6 times cheaper than other sources in urban Tamil Nadu (National Sample Survey Organisation, 2013). Table 7.6, which

<sup>1.</sup> This data pertains only to children who utilise AWCs in Tamil Nadu and is not a population-based estimate.

Figure 7.1

Nutritional Status of Children Enrolled in Anganwadi Centre



Source: Government of Tamil Nadu, 2014; Social Welfare and Nutritious Meal Programme Department, Performance Budget 2014-15.

presents information on PDS consumption shows that almost 91 per cent of the households in rural areas and 61 per cent of the households in urban areas of Tamil Nadu received rice from the System in 2009-10. This is much higher than the all-India average and that of all the States under comparison, thereby attesting to the universal nature of PDS in Tamil Nadu. The table also shows a marked increase in consumption of rice and wheat in all the States under comparison, except for Gujarat, between 2004-05 and 2009-10. It is important to note that the year 2009-10 witnessed very high food inflation.

We can see that coverage of the universal PDS is much higher among lower MPCE (monthly per capita expenditure) decile groups than targeted PDS. The data (Table A 7.2) demonstrates the importance of PDS for all MPCE decile groups, though a lesser proportion of households in the top two deciles in rural Tamil Nadu and top 4 deciles in urban Tamil Nadu consume rice from the PDS. Nearly all the households in rural (99.3%) and urban (95.3%) Tamil Nadu, belonging to the bottom decile, consume rice obtained from PDS. Further, in rural Tamil Nadu, 67.1 per cent of the households belonging to the top MPCE decile consume rice from the PDS, as opposed to 39.2 per cent in rural

India. The State government has introduced subsidised food canteens in order to provide nutritious food to the urban poor (Box 7.2).

# **Social Security Schemes for Women**

# Livelihood Schemes

Since 1979, Tamil Nadu has a scheme that promotes income earning opportunities for women by supplying sewing machines free-of-cost to vulnerable groups, such as widows, deserted wives, destitute women, differently-abled men and women in the age group 20-40 years and Sri Lankan refugees. The objective of the scheme is to promote self-employment among poor women. The government also has a Special Programme for Women since 1978-79, which aims to improve the economic status of poor women by providing employment opportunities in training centres, like palm leaf training centre, tailoring training centre, mat training centre and cloth doll making training centre, where 498 women were trained at an expense of ₹213.8 lakh in 2013-14 (Government of Tamil Nadu, 2014). The government also has industrial cooperatives societies in which poor women above the age of 18 years can become members. There are 98 such societies including

Table 7.4

Utilisation of ICDS Services in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India During 12 Months Preceding the Survey, 2005-06

S. No.	State	Percentage of children age 0-71 months who received any services from AWC	Percentage of children under age six years who received food supplements from AWC	Percentage whose mothers received counselling from an AWC after child was weighed	Percentage of women who received supplementary food during pregnancy	Percentage of lactating mothers who received supplementary food
1	Tamil Nadu	42.5	32.2	75.7	50.4	42.5
2	Andhra Pradesh (United)	30.5	28.0	56.5	22.9	17.4
3	Karnataka	35.5	28.0	52.5	30.3	18.4
4	Kerala	30.8	24.7	56.1	15.8	10.5
5	Maharashtra	49.5	42.4	40.2	25.8	17.5
6	Gujarat	43.9	31.7	45.1	19.1	12.1
	All-India	32.9	26.3	48.9	20.5	16.5

Note: Supplementary food includes food cooked and served at the AWC on a daily basis or given in the form of take-home rations; AWC stands for Anganwadi Centre; Information relates to children under age six years in areas covered by an AWC.

Source: International Institute for Population Sciences (IIPS) and Macro International, 2007.

Table 7.5

Reduction of Rural Poverty Due to PDS in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala,
Maharashtra, Gujarat and All-India, 2009-10 (as %)

S. No.	States	Tendulkar nation	Tendulkar national poverty line		ndex for agricultural L) based poverty line
		Headcount ratio	Poverty gap index	Headcount ratio	Poverty gap index
1	Tamil Nadu	44.4	61.3	80.3	83.4
2	Andhra Pradesh (United)	32.8	40.6	56.1	57.2
3	Karnataka	22.2	33.1	34.6	45.5
4	Kerala	33.0	36.7	39.6	38.2
5	Maharashtra	18.9	30.0	35.5	30.1
6	Gujarat	11.8	15.3	18.7	18.7
	All-India	10.6	17.6	16.4	22.4

Source: Reproduced from Dreze and Khera (2013).

tailoring societies, chalk, crayon, stationery and coirmaking societies with a membership of 72,891 in 2013-2014. Tailoring societies stitch and supply uniforms for children studying in the government schools.

# **Social Security Schemes for Children**

# Educational Schemes for School Children

Government of Tamil Nadu provides in-kind and cash transfers to encourage completion of schooling among children who attend government/government-aided schools. This is an important measure to develop human capability, which enhances choices of children so that they can live a long and healthy life and enjoy a decent standard of living. In-kind transfers like free textbooks, notebooks, laptops, bicycles, noon meals and residential accommodation, as well as cash transfers, are provided to children who are enrolled in schools. All of these schemes have contributed to improvements made in the GER (gross enrolment ratio), particularly among girls and decline in overall dropout rate as shown in the Chapter on Education. As

per a survey commissioned by the Ministry of Human Resources Development (MHRD) in 2014, 0.66 per cent of children aged 6-13 years were out-of-school in Tamil Nadu (Social and Rural Research Institute and EdCIL, 2014). In addition, a slightly smaller proportion of girls (0.62%) than boys (0.7%) aged 6-13 years were out-of-school, which is different from the all-India pattern, indicating the role played by various social security schemes dedicated towards girl children in Tamil Nadu. It is interesting to note that Goa is the only state where no children were out-of-school. In Tamil Nadu, a lesser proportion of Muslim children aged 6-13 (0.54%)

than that of Hindus (0.65%) and Christians (1.24%) were out-of-school. However, a larger proportion of SC children aged 6-13 (0.85%) compared to the STs (0.73%), OBCs (0.41%) and others (0.41%) were out-of-school in Tamil Nadu. Social security schemes and the education system will have to focus attention on Children with Special Needs (CWSN), as 26.97 per cent of them aged 6-13 years were out-of-school in the State. Andhra Pradesh (united) does better than all the south Indian states with only 11.65 per cent of CWSN aged 6-13 years being out-of-school. Further, although Tamil Nadu has a relatively lower

Table 7.6

Percentage of Households Reporting Consumption from Public Distribution System During 30 Days in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2004-05 and 2009-10

State	Commodity		useholds reporting cons 14-05		9-10
		Rural	Urban	Rural	Urban
Tamil Nadu	Rice	78.9	47.7	91.0	67.0
	Wheat	8.9	10.7	57.3	50.8
	Sugar	64.8	64.1	86.4	77.7
	Kerosene	79.0	39.0	81.2	40.5
Andhra Pradesh (United)	Rice	62.2	31.1	83.9	42.7
	Wheat	0.6	0.7	1.7	2.8
	Sugar	35.8	15.0	57.0	31.8
	Kerosene	63.0	26.0	79.1	27.7
Karnataka	Rice	58.5	21.0	74.6	24.8
	Wheat	45.6	14.6	69.2	23.3
	Sugar	15.2	4.8	47.0	13.2
	Kerosene	74.0	31.0	84.5	30.5
Kerala	Rice	34.6	23.3	54.3	42.5
	Wheat	12.2	12.1	32.8	28.5
	Sugar	7.2	5.2	21.7	16.1
	Kerosene	73.0	57.0	79.3	59.0
Maharashtra	Rice	27.5	6.0	46.8	10.0
	Wheat	25.8	6.9	44.2	10.7
	Sugar	3.4	0.9	20.3	7.8
	Kerosene	56.0	23.0	79.6	19.8
Gujarat	Rice	31.5	7.2	33.8	8.3
	Wheat	28.7	6.8	34.5	10.5
	Sugar	25.3	6.7	28.3	6.2
	Kerosene	78.0	25.0	74.5	18.3
All India	Rice	24.4	13.1	39.2	20.6
	Wheat	11.0	5.8	27.6	17.6
	Sugar	15.9	11.5	27.8	18.7
	Kerosene	73.0	33.0	81.8	33.0

Note: Both the PDS survey rounds used a 30-day reference period to collect information on households reporting consumption from the PDS. Source: National Sample Survey Organisation, 2007; National Sample Survey Organisation, 2013.

### Box 7.2

# Amma Unavagam (Urban Cafeterias)

Tamil Nadu is one of the highly urbanised states according to the Census of India 2011, with nearly 48.4 per cent of the population residing in urban areas. The GoTN has launched an innovative programme financed by municipal corporations—Amma Unavagams (canteens)—in 2013 to address urban food insecurity. This initiative aims to provide subsidised and hygienic cooked food in the urban areas in municipal corporations to protect health and economic conditions of the poor and downtrodden. It was intended to benefit workers in the unorganised sector, labourers, migrant workers and the urban poor. The Chapter on Income, Poverty and Employment shows that a larger proportion of casual labourers, compared to other categories of workers, were poor. Amma Unavagam will offer a buffer against fluctuating food prices for such vulnerable groups. There are 298 Amma Unavagams, of which 207 are in Chennai Corporation, 11 in Madurai Corporation, and 10 each in Coimbatore, Tiruchirappalli, Salem, Tirunelveli, Tiruppur, Erode, Vellore and Thoothukudi Corporations. The canteens are managed by women belonging to self-help groups (SHGs). It has been reported that nearly 2.5 lakh people eat at these canteens every day in Chennai. This initiative has drawn the attention of other States, like Rajasthan, Andhra Pradesh and Gujarat, which are considering replication of the programme.

proportion of children out-of-school, 284,232 children were in the workforce; or in other words, child labour comprised 2.4 per cent of all children in the age group 5-14 years (Census of India, 2011), indicating the need to strengthen coverage of free educational services and continue emphasis on social security schemes in order to prevent parents/caregivers from making their children work. It is important to note that children without parents living with elderly caregivers/others from socio-economically disadvantaged backgrounds would be particularly vulnerable to be engaged in work, even though the government has care homes, albeit a limited number, and hostels for those without caregivers.

Tamil Nadu government provides free textbooks and four sets of free uniform to all students from classes 1 to 12 and free notebooks to all those studying in classes 1 to 10. The free laptop scheme was introduced in 2011-12, and the free notebook and educational kits scheme in 2012-13. The educational kit comprised school bag, geometry box, crayons/colour pencils and an atlas. The government has introduced a special cash incentive scheme from 2011-2012 to reduce the dropouts at secondary level and to encourage the children to continue their secondary education. An amount of ₹1,500 for students studying in 10th and 11<sup>th</sup> standards and ₹2,000 for those in 12<sup>th</sup> standard in government/government-aided schools is deposited in the Tamil Nadu Power Finance Corporation, which is later handed over to the students on completion of their higher secondary education. In the case of those studying in the government/governmentaided schools (classes 1-12), whose income earning parent has passed away or has become permanently incapacitated in an accident, the government provides

financial assistance of ₹50,000 deposited in the name of the student in a public sector undertaking so that children do not drop out of school. As Sarva Shiksha Abhiyan (SSA) promotes inclusive education, the State government has allocated ₹2.37 crore for 1,49214 CWSN in 2013-14 (Government of Tamil Nadu, 2014).

In order to enhance enrolment of SC/ST girls and to reduce dropouts, the government has been providing cash transfer since 1994-95. This scheme aims to incentivise the completion of primary schooling among SC/ST girls and is currently implemented in all districts. The monthly cash incentive for SC/ST girls studying in classes 3-5 works out to ₹50 per child for 10 months in a year and the same for classes 6-8 is ₹100. The scheme has benefitted 4,83473 girl students from classes 3-8 in 2013-14 (Government of Tamil Nadu, 2014).

The government has an important initiative to reduce dropouts among SC, ST, BC, MBC (most backward classes) and Minority school children hostel facilities. In 2013-14, there were 2,604 hostels for school children (comprising AdiDravida Welfare Hostels, Tribal Hostels, Government Tribal Residential Schools, hostels for Backward Classes, Most Backward Classes, Denotified Communities and Minority school children) with 1,81,750 students utilising the facilities (Table 7.7). The government subsidises expenditure on food and toiletries at the hostels and provides library facilities, incinerators, water purifiers, colour television and bedding for resident students. Although provision of accommodation for children belonging to SC, ST, BC, MBC, Denotified Communities (DNCs) and Minorities have enabled a large number of poor children to complete schooling, there is concern about the safety of these children, particularly girls, who

reside in the hostels and the maintenance of hostels. In order to address these concerns, the government has ensured that all hostels for women and children in the state are regulated under the Tamil Nadu Hostels and Homes for Women and Children (Regulations) Act 2014.

Table 7.7

Number of Residential Hostels for SC, ST, BC, MBC, DNC and Minority School Children in Tamil Nadu, 2013

Sl. No.	Classification of hostels	Number of hostels	Number of students
1	Adi Dravidar Welfare Hostels	1143	82130
2	Tribal hostels	42	2782
3	Government Tribal Residential Schools	301	31594
4	Hostels for Backward Classes	611	34325
5	Hostels for Most Backward Classes	360	19485
6	Hostels for Denotified Communities	136	10534
7	Hostels for Minorities	11	900
	Total	2604	181750

Source: Government of Tamil Nadu, 2014, Department of Adi Dravidar and Tribal Welfare, Performance budget 2014-15; Government of Tamil Nadu, 2014, Department of Backward Classes, Most Backward Classes, Denotified Communities and Minority Welfare, Performance budget 2014-15.

The government could allocate additional resources to maintain the existing hostels.

# Schemes for Children in Need of Care and Protection and Children in Conflict with Law

The Department of Social Defence administers schemes to protect the interest of children in need of care and those in conflict with law under the Juvenile Justice Act. The Rajya Sabha has passed a new Juvenile Justice (Care and Protection of Children) Bill in 2015. Tamil Nadu was the first State in India to notify the Tamil Nadu Juvenile Justice (Care and Protection) Rules, 2001. Presently these schemes are governed under the Juvenile Justice (Care and Protection of Children) Act 2015. There are 11 government children homes with 84 children and 24 children homes run by Non Government Organisations (NGOs) with 1,391 children in Tamil Nadu (Government of Tamil Nadu 2014). In 2013-14, the government spent ₹1,505.41 lakh on the government children homes and ₹515.63 lakh on children homes run by NGOs. The government also runs 27 government orphanages and 9 service homes, which cater to 4,036 children. In addition, there are

167 children homes run by NGOs, which benefit 8,521 children and the government expenditure on these homes amount to₹1,924.75 lakh (data provided by State Planning Commission. Children admitted to these homes are provided with education and vocational training. These homes serve as a safe shelter and have the potential to play an important role in preventing child labour.

The Department of Social Defence has observation homes, special homes for boys and girls and government aftercare organisations for children in conflict with law. In 2013-14, the government has spent ₹13.02 lakh on observation homes, ₹134.54 lakh on special homes and ₹129.34 lakh on government aftercare homes. Observation homes admit children in conflict with law who are facing enquiry before Juvenile Justice Boards. In Tamil Nadu, there are six government observation homes with 127 children and two NGOrun observation homes with 45 children. Children who are found guilty by the Juvenile Justice Board are admitted to the special homes for rehabilitation. There are two special homes in Tamil Nadu with 27 children (Government of Tamil Nadu, 2014). The homes are supposed to provide education, vocational training and counselling as part of rehabilitating the children. After the children admitted in children homes and special homes complete their 18 years, they are discharged and admitted in aftercare organisations and provided with vocational training. There are three government aftercare organisations with 57 children in Tamil Nadu.

# **Labour Welfare Boards**

The labour welfare board schemes primarily provide protection for workers in the case of employment related injury, unemployment, disability, maternity and death of breadwinner of the family.

# Labour Welfare Board for Organised Sector Workers

In 1975, Tamil Nadu constituted the Tamil Nadu Labour Welfare Board under the Tamil Nadu Labour Welfare Fund Act, 1972, for organised sector workers. The schemes are contributory with employers and employees working in factories, plantations, motor transport undertakings, shop and catering establishment. Employers contribute ₹14 per worker per year, employees contribute ₹7 per year and the government contributes ₹7. During the period 1 April 2013 to 31 March 2014, 18,942 persons benefitted from various schemes under the board and ₹10,448,185 was spent (Government of Tamil Nadu, 2014). Table 7.8 presents information on various welfare schemes under this board.

Table 7.8

Schemes of Tamil Nadu Labour Welfare Board

S. No.	Type of scheme	Nature of assistance
1	Labour welfare centres	Tailoring section, pre-school and reading room.
2	Scholarships for various courses	Postgraduate course ₹6000 Graduates course ₹4000 Diploma course ₹2500 Higher secondary course ₹2000 ITI course ₹2000
3	Educational incentive	For first 10 rank holders in each educational district 10th standard - ₹2000 12 <sup>th</sup> standard - ₹3000
4	Book allowance	Postgraduate course ₹3000 Graduate course ₹2000 Diploma course ₹1500 Higher secondary course ₹1000 (For private school students only)
5	Assistance for basic computer training	₹1000 for five employees/dependants in each district.
6	Marriage assistance	₹5000 for female and ₹3000 for male workers and their wards.
7	Spectacles assistance	Upto ₹500 for workers
8	Typewriting/Shorthand assistance	Typewriting higher ₹600 Typewriting lower ₹1000 Shorthand inter/high speed ₹750 Shorthand lower/higher ₹1500
9	Death assistance and funeral expenses	Death assistance of ₹25,000 and funeral expenses of ₹2000 to the legal heir of the worker.
10	Accident death assistance and funeral expenses	Accident death assistance of ₹100000 and funeral expenses of ₹2000 to the legal heir of the worker.
11	Hearing aid, artificial limbs and three Wheelers	Upto ₹1000 for Hearing aid, government prescribed price for artificial limbs and free supply of three wheelers.
12	TB Wards in various sanatoria	Tambaram Sanatorium (Chennai), Tiruppur, Asaripallam (Kanniyakumari), Austinpatti (Madurai) and Kizhpennathur (Tiruvannamalai)
13	Holiday homes for workers	Mamallapuram, Courtallam and Valparai.
14	JeevaIllam	A rest house for trade union representatives.
15	Magazine for workers	Monthly magazine,UzhaippavarUlagam, which consists of court judgments, labour acts, question and answers, as well as consumer price index.

Source: Government of Tamil Nadu, 2014c, Labour and Employment Department, Policy Note 2014-15.

# Welfare Boards for Unorganised Sector Workers

As the reports produced by the National Commission for Enterprises in the Unorganised Sector (NCEUS) have pointed out, close to 90 per cent of India's workforce are employed in the informal sector with no security of employment or income. Even segments of workers in the formal sector, the NCEUS points out, are increasingly being employed as contract or as casual workers in recent years. The experience of Tamil Nadu is not very different as the chapter on Income, Poverty and Employment points out.

Over time, there has been a visible casualisation of employment in the State (NSS 55<sup>th</sup> and 68<sup>th</sup> Rounds). While 36.9 per cent of the total workforce in the State was casually employed in 2000-01, the share has increased to 42.8 per cent in 2011-12. While this increase has partly been the result of a decline in the number of self-employed, from 34.5 per cent to 31.7 per cent during this time period, additions made to the casual labour force has also been due to reductions in the share of the regularly employed—from 28.6 to 25.5 per cent. Importantly, as per the NCEUS report, in

Table 7.9

Conditions of Work Among Employees (Principal Status and Subsidiary Status) in AGEGC and Non-Agriculture Sectors for Different Statuses in Employment in Tamil Nadu, 2011-12 (as %)

S. No.	Conditions of employment	Category of Employees		Rural			Urban	
	стрюутет	-	Male	Female	Person	Male	Female	Person
1	Employees without a written job contract	Regular wage/salaried employees	73.8	78.7	75.1	82.9	82.9	82.9
		Casual labour	97.9	91.3	94. 6	99.3	99.8	99.4
		All workers	86.9	88. 5	87. 5	88.1	86.7	87.8
2	Employees not eligible for paid leave	Regular wage/salaried employees	50. 6	54.0	51. 5	48.7	46.3	48.1
		Casual labour	99.2	98.4	98.8	99.8	100	99.8
		All workers	76.9	88.4	81.7	64.9	58.4	63. 5
3	Employees not eligible for any social security benefit	Regular wage/salaried employees	63.2	59. 6	62.3	54.2	59.7	55. 6
		Casual labour	96.8	95.9	96.3	97. 6	97.3	97. 5
		All workers	81.4	87.7	84.1	68.0	68.2	68.0

Note: Social security benefits considered in the survey were PF/ pension, gratuity, healthcare and maternity benefit. Source: National Sample Survey Organisation, 2014, Informal Sector and Conditions of Employment in India, 2011-12.

India, condition of the self-employed are rarely better than that of casual labour and are more often distressinduced due to inability to enter the labour market as wage labour. Information from the NSSO show poor conditions of employment among employees in the AGEGC (agriculture-related activities excluding crop production) and non-agriculture sectors workers in India, with 84.6 per cent in rural areas and 72.5 per cent in urban areas not having a written job contract; 80.5 per cent in rural areas and 60.7 per cent in urban areas not eligible for paid leave; and 80 per cent in rural areas and 63.5 per cent in urban areas not eligible for any social security benefit like provident fund (PF)/ pension, gratuity, healthcare and maternity benefit (National Sample Survey Organisation, 2014). The situation was worse among employees in the AGEGC and non-agriculture sectors in Tamil Nadu, with 87.5 per cent in rural areas and 87.8 per cent in urban areas without a written job contract; 81.7 per cent in rural areas and 63. 5 per cent in urban areas not eligible for paid leave; and 84.1 per cent in rural areas and 68.0 per cent in urban areas not eligible for any social security benefit (Table 7.9).

It is in this context that ensuring a degree of social security for different segments of the workforce becomes important. Tamil Nadu has 17 welfare boards for unorganised sector workers, which cover various occupations such as manual workers, construction workers, tailors, artists, handloom workers, power loom workers, handicraft workers, potters, palm tree workers, etc. (Table 7.10). In the period between 1 April 2013 and 31 March 2014, 3,71,303 unorganised workers have benefitted from various welfare schemes under the board, which has spent ₹9,3055,7703.

Tamil Nadu and Kerala were among the earliest states to start a welfare fund for construction workers. This is particularly important given that a major rise in employment over the last decade or so has happened in the construction sector. Subsequent to the passing of Tamil Nadu Manual Workers (Regulation of Employment and Conditions of Work) Act, 1982, the State government constituted the Tamil Nadu Construction Workers Welfare Board in 1994 in order to maintain and administer the Manual Workers General Welfare Fund of the Board and to provide welfare measures for 38 categories of workers in the construction sector. The funds are built up solely through contribution by the employers. Employers are supposed to pay 0.3 per cent of the total estimated cost of the proposed construction work. Workers who are registered with the board are eligible for the following benefits.

- (1) Crèches.
- (2) Personal accident relief.
- (3) Pension scheme.

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- (4) Assistance for the funeral expenses.
- (5) Assistance for education of the son or daughter of registered workers.
- (6) Assistance for marriage of self and the son/ daughter of a worker.
- (7) Assistance for the delivery of a child or for the miscarriage during pregnancy or for the termination of pregnancy.
- (8) Assistance for natural death.
- (9) Spectacles.

Table 7.10
Welfare Boards for Unorganised Sector Workers in Tamil Nadu

	_		
S. No.	Name of Welfare Board	Year of Incep- tion	Number of Beneficiaries in 2013-14
1	Tamil Nadu Construction Workers Welfare Board	1994	114101
2	Tamil Nadu Manual Workers Welfare Board	1999	41272
3	Tamil Nadu Unorganised Drivers Welfare Board	2006	11853
4	Tamil Nadu Tailoring Workers Welfare Board	2006	70077
5	Tamil Nadu Hair Dressers Welfare Board	2006	2219
6	Tamil Nadu Washermen Welfare Board	2006	3129
7	Tamil Nadu Palm Tree Workers Welfare Board	2006	2461
8	Tamil Nadu Handicraft Workers Welfare Board	2008	10560
9	Tamil Nadu Handloom and Handloom Silk Weaving Workers Welfare Board	2006	27238
10	Tamil Nadu Folk Artists'	2006	1110
11	Tamil Nadu Artists Welfare Board	2006	331
12	Tamil Nadu Goldsmiths Welfare Board	2006	3373
13	Tamil Nadu Pottery Workers Welfare Board	2006	1948
14	Tamil Nadu Domestic Workers Welfare Board	2007	9367
15	Tamil Nadu Powerloom Weaving Workers Welfare Board.	2009	16623
16	Tamil Nadu Street Vending and Shops and Establishments Workers Welfare Board	2010	55641
17	Tamil Nadu Cooking Food Workers Welfare Board	2011	-

Source: Government of Tamil Nadu, 2014, Labour and Employment Department, Performance Budget, 2014-15 and data provided by Tamil Nadu State Planning Commission.

Registration with the board renders the workers eligible for a pension of ₹1,000 per month, once they have attained 60 years or earlier in case they are unable to work due to illness or injury. As on 30 September 2013, 23,22,743 workers have been registered with the board (data provided by the State Planning Commission). However, of the total, only 7.41.416 workers have claimed benefits under this scheme, out of which 13,176 workers have availed the pension scheme. Given that the fund has a balance of nearly ₹500 crore after current disbursals, there is a clear need to put in more efforts to enrol workers in the welfare board and also to disseminate information among the members on benefits of being a registered member. The enactment and implementation of the welfare board was driven to a considerable extent by strong public action by workers' organizations since the late 1970s and early 1980s. While this public action led to greater awareness among the workers during that period, recent labour in the state's construction sector is increasingly drawn from inter-state migrants who are less aware of these schemes. This once again reiterates the case for active State and civil society action to create better awareness about the welfare board among new entrants into the construction sector's labour market.

In addition to the welfare board for labour in the construction sector, the State has constituted 16 other such boards for workers engaged in different segments of the unorganised sector. Funds for these boards are mobilised through cess, taxes and government grants. The government constituted the Tamil Nadu Manual Workers Welfare Board on 17 September 1999 and formulated the Tamil Nadu Manual Workers Social Security and Welfare Scheme in 2001. Later on, the scheme was substituted by the Tamil Nadu Manual Workers Social Security and Welfare Scheme, 2006. In the year 2012-13, 1,62,842 workers have registered in Tamil Nadu Manual Workers Welfare Board and other 14 boards. Another 11,525 workers have registered under the Unorganised Drivers Welfare Board. The welfare schemes are similar to the ones offered by the construction workers welfare board. The data provided by the social welfare department reveals that between 1 April 2013 and 31 December 2013, 1,86,749 workers had become beneficiaries of the welfare schemes provisioned by various welfare boards (apart from the construction sector). However, the welfare benefits per person works out to a State average of ₹2,142 for this period, which is not substantial. In fact, only 1,346 members have availed of the pension scheme so far. Clearly, in terms of the numbers registered and the quantum of benefits availed per registered member, there is a need for structured expansion. Given the growing casualisation of employment, efforts should be made to considerably increase the registration count. Resource mobilisation should also be stepped up to ensure adequate resources available for a comprehensive social security net for those in temporary or casual work.

Despite the decline in shares of self-employment, the State continues to be home to a large number of self-employed artisanal workers, such as those involved in weaving, handicrafts and fishing. In addition to schemes for manual workers in general, there are separate schemes for handloom and fish workers. The following table provides a list of the various schemes and the number of beneficiaries under each scheme in the year 2013-14 for handloom weavers (Table 7.11). In the year 2013-14, the State government had a financial commitment of ₹300.16 crore directed at the set of schemes listed below.

Table 7.11
Welfare Schemes for Cooperative Handloom Weavers in Tamil Nadu

S. No.	Name of Welfare Schemes	Amount	Number of Beneficiaries
1	Cooperative Handloom Weavers' Family Pension Scheme	₹1000 per month	1299
2	Cooperative Handloom Weavers' Old Age Pension Scheme	₹1000 per month	17238
3	Cooperative Handloom Weavers' Savings and Security Scheme	Not applicable	71741
4	Health Insurance Scheme for Handloom Weavers	Upto ₹15000 per month	270046
5	Mahatma Gandhi Bunkar BimaYojana (Life and Accident Insurance)	Upto ₹150000	234608
6	Free Electricity to Handloom Weavers	Upto 100 units bimonthly	140005
7	Free Electricity to Handloom Weavers	Upto 500 units bimonthly	103653

Note: Scheme (4) is supported considerably by the central government. Scheme (5) is supported by the central government and Life Insurance Corporation of India

 $Source: \ {\tt Data}\ provided\ by\ the\ {\tt Director}\ of\ {\tt Handlooms}\ and\ {\tt Textiles},\ {\tt Tamil}\ {\tt Nadu}.$ 

Fish-workers too are provided with a number of welfare schemes. In addition to a separate set of economic support and schemes for those involved in inland fisheries, the State has 11 social security schemes, besides a range of subsidies for mechanisation and fuel. It includes fishermen and fisherwomen savings and relief schemes, assistance to fish-workers' families during fishing ban and fishing lean periods, and personal and group accident insurance schemes. During the ban period, the government provides ₹2,000 per family; whereas ₹4,000 is given to each family in order to offset loss of income during the lean seasons.

# **Welfare Schemes for Vulnerable Social Groups**

Census of India 2011 shows that there were 1,44,38,445 SCs and 7,94,697 STs in Tamil Nadu. Inequalities among social groups on various indicators persistwhile 80.1 per cent of the general population was literate, only 73 per cent of SCs and 54.3 per cent of STs were literate. The chapter on employment had shown that while the proportion of SCs/STs below the poverty line had decreased during the period 1993-94 to 2011-12, from 65.8 per cent to 24 per cent in rural Tamil Nadu, a much larger proportion of SCs/STs were poor when compared to the general population and OBCs. Tamil Nadu government has initiated welfare boards similar to that of the Tamil Nadu Labour Welfare Board for social security provision to the most vulnerable among SCs/STs and Muslims. The welfare boards for vulnerable social groups are Tamil Nadu Scavengers Welfare Board, Tamil Nadu Puthirai Vannar Welfare Board under the Adi Dravidar and Tribal Welfare Department and Denotified Communities Welfare Board, Tamil Nadu Narikoravar Welfare Board and Ulemas and Other Personnel Welfare Board under the Backward Classes, Most Backward Classes and Minorities Welfare Department (Table 7.12).

# Scheduled Castes and Scheduled Tribes

# Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO)

Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO), which was established in 1974 under the Companies Act, 1956, with the aim of achieving socio-economic improvement of Adi Dravidar (SC) population was initially conceived as a construction company to build houses for SCs. However, by 1980-81, its scope was extended to betterment of SC/ST population through need-based formulation and implementation of economic activities. The economic development programmes implemented through TAHDCO are micro-enterprise development for poor families, vocational job-oriented skill training programmes and individual entrepreneur schemes supported by appropriate training and subsidy programmes. The following are schemes implemented for SCs through TAHDCO:

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- Land Purchase Scheme exclusively for women
- Land Development Scheme
- Entrepreneur Development Programme (EDP)
- Special Scheme under EDP: Assistance for Petrol/Diesel/Gas retail outlets
- Self Employment Programme for Youth (SEPY)
- Self Employment Programme for setting up of Clinic—(SEPY Special)
- Economic Assistance to Self-Help Groups.
- Revolving Fund to Self-Help Groups.
- Collectors' Discretionary Fund.
- Managing Director's Discretionary Fund
- Financial Assistance to Civil Service Aspirants (UPSC)
- Financial Assistance to State Civil Service Aspirants (Tamil Nadu Public Health Service [TNPSC] Group-I)
- Financial Assistance to Law Graduates to set up their profession
- Financial Assistance to Chartered Accountant/ Cost Accountant to set up their profession.

During 2012-13, ₹13.45 crore had been allocated by the government to impart Skill Development Training programme to 13,130 youth belonging to the Adi Dravidar and SC/ST who had converted to Christianity (Government of Tamil Nadu, 2013). To improve the chances of absorption of SCs and STs into the labour market, TAHDCO offers the following skill development training programmes:

- AC mechanic.
- Apparel manufacturing training.
- Beautician.
- CAD/CAM.
- CAT/XAT.
- Diesel mechanic.
- Electrician.
- Fitter.
- Food production, food and beverages.
- Footwear and leather product manufacturing.
- JCB, Fork Lift Operation.
- Motor mechanic.
- Plastic product manufacturing.
- Tally.
- Tailoring.

**Table 7.12** Welfare Boards for Vulnerable Social Groups in Tamil Nadu

S. No.	Name of Welfare Board	Year of Inception
1	Tamil Nadu Scavengers Welfare Board	2007
2	Tamil Nadu Puthirai Vannar Welfare Board	2010
3	Tamil Nadu Narikoravar Welfare Board	2008
4	Tamil Nadu Ulemas Welfare Board	2009
5	Tamil Nadu Denotified Communities Welfare Board	2007
6	Tamil Nadu Fisheries Welfare Board	2009
7	Tamil Nadu Tribal Welfare Board	2007
8	Tamil Nadu Traders' Welfare Board	1989
9	Tamil Nadu Grama Koil Poosarigal Welfare Board	2007
10	Tamil Nadu Folk and Artists' Welfare Board	2007
11	Tamil Nadu Agricultural Workers' Welfare Board	2006
12	Tamil Nadu Cable TV Operators' Welfare Board	2008
13	Tamil Nadu Film Artists' Welfare Board	2009
14	Tamil Nadu Transgenders' Welfare Board	2008
15	Tamil Nadu Khadi Spinners and Weavers Welfare Board	2010
16	Tamil Nadu Welfare Board for Differently- abled Persons	2007
17	Tamil Nadu Coconut Farmers' Welfare Board	2010

Source: Data provided by Tamil Nadu State Planning Commission

# **Provision of House Sites for Adi Dravidars**

The Department of Adi Dravidar and Tribal Welfare provides free house-site pattas to the poor houseless SC and ST families, whose annual income is less than ₹40,000 in rural areas and ₹60,000 in urban areas. The extent of each house-site is one cent in corporations, one and a half cent in Municipalities and three cents in rural areas. During 2013-14, a sum of ₹252.51 lakh was spent and ₹512.93 lakh had been provided for 2014-15 (Government of Tamil Nadu, 2014).

Backward Classes, Most Backward Classes, Denotified Communities and Minorities

# Distribution of Sewing Machines for Backward Classes, Most **Backward Classes and Denotified Communities**

In order to promote livelihood opportunities among BCs, MBCs and DNCs, the government implemented a sewing machine distribution scheme from the year 2001-02. The eligibility criteria for the scheme was that

beneficiaries should belong to BCs, MBCs and DNCs in the age group 20-45 years, should have knowledge in tailoring and whose annual income limit is within ₹40,000 in rural areas and ₹60,000 in urban areas. In 2013-14, 2,418 sewing machines were distributed among the beneficiaries at a cost of ₹82.6 lakh. The government has allocated ₹82.8 lakh under this scheme for the year 2014-15. Distribution of sewing machines were focused on eight districts that were ranked low on the HDI (human development index), namely, Perambalur, Sivagangai, Tiruvannamalai, Villupuram, Dharmapuri, Dindigul, Krishnagiri and Cuddalore.

# Skill development training scheme for Backward Classes, Most Backward Classes and Denotified Communities

The government has skill development training programmes, which are imparted through State/Central government training institutions so as to help BCs, MBCs and DNCs to acquire specific skills, to enhance employability and to take up self-employment which will contribute to their socio-economic improvement. The entire course fee is borne by the government. The eligibility criteria states that the candidate's parents' annual income should not exceed ₹1 lakh. Since 2012-13, the trainees have been sanctioned with a sum of ₹400 per month as stipend. The year 2012-13 onwards, skill development training programmes conducted by various departments of the State were implemented through the Tamil Nadu Skill Development Mission (TNSDM). By 2013-14, 36 types of training programmes have been conducted and 2,711 youths were trained at a total cost of ₹382.15 lakh (Government of Tamil Nadu, 2014).

# Distribution of house site *pattas* for Backward Classes, Most Backward Classes and Denotified Communities

To provide access to land for construction of houses, the government distributes house-site pattas free of cost to the houseless persons belonging to BCs, MBCs and DNCs, whose annual income do not exceed ₹40,000 in rural areas and ₹60,000 in urban areas. Under this scheme, 2,20,296 house-site pattas have been distributed among the BCs, MBCs and DCs so far. In 2013-14, ₹262.47 lakh was spent on 1,407 beneficiaries. A sum of ₹200.01 lakh for Backward Classes Welfare Department and ₹100 lakh for Most Backward Classes and Denotified Communities Welfare Department, adding up to ₹300.01 lakh, have been provided under this scheme for the year 2014-15 (Government of Tamil Nadu, 2014).

# Tamil Nadu Minorities Economic Development Corporation (TAMCO): Skill Development Training to Minority Youth

Tamil Nadu Minorities Economic Development Corporation (TAMCO) implements various welfare schemes to promote socio-economic development of religious minorities viz., Muslims, Christians, Buddhist, Sikhs, Parsis and Jains, whose annual income is within ₹40,000 in rural areas and ₹55,000 in urban areas. To improve employability of minority community, skill development training is provided free of cost in apparel manufacturing technology, leather goods designing and production technology, manufacturing technology, digital still photography, video camera, beautician skills, advanced automobile technology, air conditioning and refrigeration, certificate in foot wear manufacturing, food production, craftsmanship, light and heavy motor vehicle driving and various computer hardware/software. Training has been provided to 41,316 minorities at a cost of ₹12.0 crore between 2007-2008 and 2011-12 (Government of Tamil Nadu, 2013). It has been planned to implement these programmes through TNSDM.

# Tamil Nadu Transgender Welfare Board

Data from the Census of India, 2011, reveal that there were 22,364 transgender persons in Tamil Nadu (Table 7.13). Andhra Pradesh (united) and Maharashtra have a larger number of third gender persons. Literacy rate among this particular group in Tamil Nadu (57.8%) was lower than that in Kerala (84.6%), Maharashtra (67.6%), Gujarat (62.8%) and Karnataka (58.8%). Then again, work participation rate among third gender persons in Tamil Nadu (43.7%) was higher than the all-India average (34%) and other states under comparison.

Tamil Nadu is the first state in the country to establish a welfare board for transgender individuals in 2008-2009, recognising the need to rehabilitate and integrate them in mainstream society, as they have been marginalised from access to social, cultural and economic opportunities since they do not conform to gender norms. As a result of these exclusions, transgender individuals face difficulty in accessing housing, healthcare, education and work participation. The Transgender Welfare Board (TGWB) comes under the Social Welfare and Nutritious Meal Programme department, and all transgender individuals who are natives of Tamil Nadu and possess an identity card issued by the TGWB are eligible to become members of the board. The State government conducted a survey across all districts in the State to identify transgender individuals. District-level screening

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committees constituting the district collector, deputy director of medical and rural health services, district social welfare officer, clinical psychologist/psychiatrist and a representative of the transgender community certify transgender individuals. These individual sare registered as members with TGWB and issued an identity card. The following types of assistance are provided by the TGWB:

- Identity card.
- Ration card.
- Voter identity card.
- House patta.
- Free housing.
- Medical facilities.
- Educational loan.
- Skill training.
- Assistance for self-improvement.
- Short stay homes.
- 25 per cent subsidy for Transgender SHGs for economic activities.

The Steering Committee had identified 3,471 transgender individuals in Tamil Nadu. In 2011-2012, 1,502 transgender individuals were given ration cards, 963 were given house pattas, 108 were given sewing machines, 589 were given health insurance cards and 442 were given 25 per cent subsidy from Transgender SHGs for economic activities. In 2012-13, the government spent ₹35 lakh on TGWB.

Since 2012-13, Tamil Nadu government has started a monthly pension scheme of ₹1,000 for destitute transgender individuals in order to assist those aged 40 years and above and are unable to earn a proper livelihood. Transgender individuals aged 40 years and above who possess a TGWB identity card and is unable to work are eligible for the monthly pension. In 2013-2014, 743 transgender individuals received the pension and the government spent ₹89.16 lakh on the scheme (Government of Tamil Nadu, 2014).

# Tamil Nadu Welfare Board for Differently-abled Persons

According to Census of India, 2011, there were 1,17,9963 persons with disability (PWD hereafter) in Tamil Nadu, comprising 1.6 per cent of the total population (Table

7.14). The proportion of PWD in Tamil Nadu was lower than the national average. The work participation rate among PWD in Tamil Nadu (31.4%) was higher than the all-India average (28.2%). Literacy among PWD (64.1%) in Tamil Nadu was lower than that of the general population.

Figure 7.2 shows that among PWD, movement (24%) and hearing (19%) disability comprised a relatively large share. The NSSO's (2003) survey of disabled persons in India demonstrate the extreme vulnerability of PWD, as only 45.3 per cent were literate and 23.8 per cent were in the workforce.

Table 7.15 shows that 37.2 per cent of PWD were working before the onset of disability and among them, 55.3 per cent lost their job due to the same. Loss of job due to disability was highest among those with mental illness and blindness.

In order to address multiple deprivations of PWD, Tamil Nadu government instituted the Tamil Nadu Welfare Board for Differently-abled Persons under the Department for the Welfare of Differently-Abled Persons. This department has 67 schemes for the welfare of PWDs, which are grouped under the following thematic areas:

- Issue of identity card (1 scheme).
- Early intervention (3 schemes).
- Special education (14 schemes).
- Training and employment (13 schemes).
- Reservation (4 schemes).
- Assistive devices (12 schemes).
- Maintenance allowance (4 schemes).
- Other schemes (9 schemes).
- Social security schemes (7 schemes).

The board administers social security schemes similar to that of labour welfare boards, comprising cash transfers and in-kind transfers like personal accident relief, financial assistance to meet funeral expenses, financial assistance on natural death of PWD, scholarship to son and daughter of PWD, marriage assistance, maternity assistance and assistance for the purchase of spectacles. The achievements of major welfare schemes under the Department for the Welfare of Differently-abled Persons are highlighted in

Table 7.13

Socio-demographic Characteristics of Third Gender Population in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2011 (as %)

S. No.	State	PoR	Absolute number	Literacy rate (7+ years)	WPR
1	Tamil Nadu	R	10909	45.3	51.2
		U	11455	69.9	36.6
		T	22364	57.8	43.7
2	Andhra Pradesh (United)	R	24838	43.1	46.9
		U	18931	67.2	30.1
		T	43769	53.3	39.7
3	Karnataka	R	11536	48.4	43.7
		U	8730	72.7	34.7
		T	20266	58.8	39.8
4	Kerala	R	2013	83.2	24.2
		U	1889	86.1	21.0
		T	3902	84.6	22.7
5	Maharashtra	R	21036	61.2	45.0
		U	19855	74.4	30.4
		T	40891	67.6	37.9
6	Gujarat	R	5318	51.0	39.3
		U	6226	72.6	33.2
		T	11544	62.8	36.0
	All-India	R	323120	48.8	35.7
		U	164683	69.9	30.7
		T	487803	56.1	34.0

Note: WPR stands for Worker Population Ratio.

Source: Census of India, 2011.

Table 7.16. In 2013-14, 92,680 persons with intellectual disabilities, 14,163 severely affected persons, 1,743 persons with muscular dystrophy and 4,970 persons affected with leprosy received maintenance allowance of ₹1,000 per month (Government of Tamil Nadu, 2014).

# Night Shelters for Homeless Population

The Census of India has published information on the homeless (referred to as houseless by the Census) population in India. Persons who are not living in 'census houses' are considered to be homeless by the Census. Census houses refers to a structure with roof, hence the enumerators are instructed by Census officials to take note of the possible places where the houseless population is likely to live, such as on the roadside, pavements, drainage pipes, under staircases, or in the open, places of religious worship, platforms and the like. Homeless population are

extremely vulnerable, as they are denied one of the basic human rights-shelter. A survey commissioned by the Planning Commission had shown that 73.8 per cent of homeless population in Chennai attributed their homelessness to poverty (Mander, 2008). In 2001, there were 86,472 homeless persons in Tamil Nadu, which declined to 50,929 in 2011. While the number of homeless population can be an underestimate in both time points, the temporal decline in the figures can be due to decline in poverty and effective implementation of social security schemes in Tamil Nadu. Table 7.17 points out that there are 17,73,040 homeless persons in India, with a larger concentration in the urban areas. The proportion of SCs among houseless population was relatively higher in Tamil Nadu and Karnataka, and that of STs was higher in Gujarat, Maharashtra and Andhra Pradesh. Men outnumber women among the homeless population in all the states under comparison. Literacy rate among the houseless population was highest in Kerala (58.4%), Maharashtra (50.2%) and Tamil Nadu (50.1%).

As a response to the issue of homelessness, Tamil Nadu has started 37 night shelters in urban areas across the State. There are 28 night shelters in Chennai, 2 in Tiruchirappalli, 1 each in Tiruppur, Vellore, Erode, Salem, Tirunelveli and Coimbatore. There are night shelters for women and children, men, families, PWD, persons with mental health issues, elderly and transgender individuals. Apart from accommodation and food, the night shelters also provide free legal aid, assistance in accessing government social security schemes and identity cards, admission to anganwadis and schools, admission to hospitals and referral to livelihood schemes of the government.

# **Social Security Pension**

Tamil Nadu has experienced a rapid demographic transition and a concomitant increase in the proportion of elderly (age 60 years and above) population. In 2011, elderly constituted 10.4 per cent of the population in Tamil Nadu, which was higher than the all-India average of 8.6 per cent but lower than that of Kerala's 12.6 per cent (Table 7.18). The index of ageing, which is a ratio of the elderly to child population, is higher than the national average in south Indian States, particularly in Kerala and Tamil Nadu. The age dependency ratio was much higher than the national average in Kerala. In all the States under consideration, elderly women outnumbered elderly men, indicating that problems of ageing are dominantly faced by elderly women. The worker population ratio (WPR) among the elderly in Tamil Nadu was higher than the all-India average and that of the other states under comparison. In the

Table 7.14

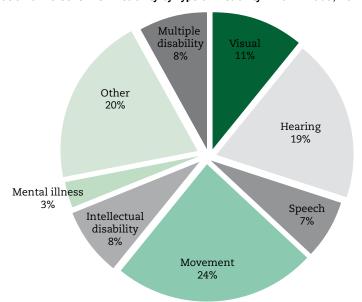
Socio-demographic Characteristics of Persons with Disability (PWD) in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2011 (as %)

S. No.	State	PoR	Absolute number	Proportion	Sex ratio (number of females per 1000 males)	Literacy rate (7+ years)	WPR
1	Tamil Nadu	R	621745	1.7	993	56.5	31.7
		U	558218	1.6	1000	72.4	31.1
		T	1179963	1.6	996	64.1	31.4
2	Andhra Pradesh (United)	R	1512961	2.7	996	42.5	33.2
		U	753646	2.7	987	69.2	29.1
		T	2266607	2.7	993	51.2	31.8
3	Karnataka	R	792694	2.1	979	55.4	31.5
		U	531511	2.2	963	76.9	32.8
		T	1324205	2.2	973	63.9	32.0
4	Kerala	R	414875	2.4	1078	71.8	19.0
		U	346968	2.2	1091	75.1	18.5
		T	761843	2.3	1084	73.3	18.8
5	Maharashtra	R	1666135	2.7	952	66.9	39.9
		U	1297257	2.6	903	80.8	34.3
		T	2963392	2.6	929	73.0	37.4
6	Gujarat	R	570479	1.6	949	59.3	29.5
		U	521823	2.0	880	77.0	29.6
		T	1092302	1.8	919	67.7	29.6
	All-India	R	18636358	2.2	949	53.0	28.0
		U	8178636	2.2	929	72.6	28.7
		T	26814994	2.2	943	59.0	28.2

Note: WPR stands for Worker Population Ratio.PoR stand for Place of Residence, R stands for Rural, U for Urban and T for Total Source: Census of India, 2011.

Figure 7.2

Distribution of Persons with Disability by Type of Disability in Tamil Nadu, 2011 (as %)



Source: Census of India, 2011.

**Table 7.15** Proportion of Persons with Disability Working Before Onset of Disability and Change in Work Status Due to Disability, All India, 2002 (as %)

S No	Type of disability	Working before onset of disability		Change in work statı	ıs due to disabili	ty
		of albability	Loss of work	Change of work	No change	Not recorded
1	Intellectual disability	3.9	61.7	9.7	28.4	0.2
2	Mental illness	50.5	76.9	7.6	15.5	0
3	Blindness	54.0	77.6	7.1	15.3	0
4	Low vision	60.3	60.1	12.6	27.3	0
5	Hearing disability	50.9	23.9	8.4	67.5	0.1
6	Speech	9.2	23.7	8.3	68.0	0
7	Locomotor	35.7	56.5	17.1	26.4	0.0
	Any disability	37.2	55.3	13.2	31.4	0

Note: Intellectual disability refers to the diagnostic categories F70-F79, classified as mental retardation under the International Classification of Diseases 10 (ICD 10) of the World Health Organisation.

Source: National Sample Survey Organisation, 2003, Disabled persons in India.

absence of occupational pensions for a vast majority of the elderly, a significant proportion of them continue to work. The earlier discussion on the poor conditions of labour had shown that majority of the workers did not have any social security benefits. Hence, the elderly have to continue working until their health does not permit. Information from the NSSO (1998) show that among the elderly who had stopped working, the proportion without any retirement benefits was higher in rural areas (68.2%) than the urban areas (32.8%) in Tamil Nadu. Table 7.19 shows that the proportion of elderly persons has increased from 5.6 per cent in 1961 to 10.4 per cent in 2011 in Tamil Nadu. The age dependency ratio has also increased between 1961 and 2011. The index of ageing has increased sharply from 14.9 per cent to 44.2 per cent between 1991 and 2011. In Tamil Nadu, women constitute a larger share of the elderly. Since 2001, the gender composition of elderly has changed with a predominance of elderly women. The degree of urbanisation of the elderly has also escalated from 22.7 in 1961 to 46.4 per cent in 2011

A significant proportion of the elderly who are economically independent do support dependant family members. NSSO's (1998) report on elderly population highlights low incidence of ownership of property and financial assets among elderly women when compared to elderly men in Tamil Nadu. Further, 68.8 per cent of elderly women were completely dependent on others for day-to-day economic sustenance, whereas it is 31.8 per cent for elderly men

(Table 7.20). Furthermore, a higher proportion of elderly women than men lived alone. While most elderly men lived with their spouse, most elderly women lived with their adult children. Nearly 30 per cent of elderly individuals reported suffering from some illness. The data on suicides in 2013 indicate that 15.5 per cent (179 out of 11,449) of all elderly persons who committed suicide in India were from Tamil Nadu and 14.8 per cent (198 out of 11,449) were from Kerala (National Crime Records Bureau, 2014), suggesting the high level of socio-economic stress associated with ageing.

In the earlier sections on welfare boards, we had discussed some of the deprivations faced by PWD, SC/ ST and transgender individuals. Table 7.21 presents information on the proportion of elderly population, PWD, SC, ST and number of transgender individuals across districts of Tamil Nadu. Erode had the highest proportion of elderly (12.9%), followed by Namakkal (12.4%), Karur (12.4%), Kanniyakumari (12.2%) and Ariyalur (11.6%).

The table also indicates that a larger proportion of SCs are found in Thiruvarur (34.1%), followed by Nilgiris (32.1%), Nagapattinam (31.5%), Perambalur (31%) and Villupuram (29.4%); and a larger proportion of STs are seen in Nilgiris (4.5%), followed by Dharmapuri (4.2%), Tiruvannamalai (3.7%), Salem (3.4%) and Namakkal (3.3%). Ramanathapuram (2.1%), Nilgiris (2%), Ariyalur (2%), Chennai (1.9%) and Tiruchirappalli (1.9%) have a relatively greater proportion of PWD. The State

Table 7.16

Number of Beneficiaries and Expenditure on Select Social Security Schemes of Government of Tamil Nadu for PWD, 2013-14

S. No.	Social security schemes		Number of beneficiaries	Expenditure (₹ in lakh)
1	Maintenance allowance	Severely affected	14163	1699
		Intellectual disabilities	92680	11121
		Muscular dystrophy	1743	204.12
		Leprosy	4970	596.4
2	Assistive devices	Tricycles	356	19.04
		Wheelchairs	412	20.18
		Braille watches	533	3.99
		Solar rechargeable batteries	1394	4.01
		Goggles and folding sticks	859	0.81
		Callipers	170	5.98
		Crutches	895	2.46
		Reflecting folding sticks	185	0.39
3	Employment	Motorised sewing machines	1879	71.97
		Self-employment scheme	785	78.34
		Unemployment allowance	25247	968.39
4	Special education	Cash incentive to prevent dropout	1279	19.77

Source: Data provided by Tamil Nadu State Planning Commission.

government transgender identification process claims that the number of transgender individuals was highest in Chennai (638), Coimbatore (332), Madurai (237), Salem (189) and Villupuram (149).

A survey known as the Public Evaluation of Entitlements Programme conducted in 2013 across 10 States of India, namely Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand, Maharashtra, Madhya Pradesh, Odisha, Rajasthan, Tamil Nadu and Uttar Pradesh, highlighted the critical role that social assistance pensions play in the lives of elderly people (Chopra and Pudussery, 2014). The survey found that food, healthcare and subsistence needs accounted for abulk of spending done from the pensions for 80 per cent of the elderly.

Tamil Nadu had introduced several social security pension schemes much before the GoI started the same. The State has a long history of providing noncontributory social security pension to vulnerable groups like elderly, widows, deserted wives, unmarried destitute women, differently-abled persons, and agricultural labourers. These schemes cater to the below poverty line (BPL) population. Further, the government also organises grievance redressal/public hearings, where the public can report difficulties faced

in accessing social security pension. The GoTN had introduced an Old Age Pension in 1962. This scheme is currently administered under the GoI scheme known as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) since 2010. The State government also started Destitute Widow's Pension (DWP) in 1975, Destitute Agricultural Labourers Pension scheme (DALP) in 1981, Destitute Differently-abled Pension scheme (DDAP) in 1974, Destitute or Deserted Wives Pension Scheme (DDWP) in 1986 and Unmarried Women's Pension (UWP) in 2008. The DALP, which was started in 1981, is administered as Chief Minister's Uzhavar Padhukappu Thittam since 2013-14. The State government was the first to introduce a social security pension for transgender individuals in 2012-13. Sri Lankan Tamil refugees are eligible for State government social security pension schemes like Old Age Pension to Sri Lankan Tamils, Widows Pension to Sri Lankan Tamils, and Differently-abled Pension to Sri Lankan Tamils and Deserted Wives Pension to Sri Lankan Tamils. The State also provides maintenance allowance without an income ceiling through the Department for Welfare of Differently-abled Persons to those with intellectual disabilities, severely affected persons, ones with muscular dystrophy and leprosycured persons (discussed under Welfare Boards). The

Chapter 7

Socio-demographic Characteristics of Homeless Population in Tamil Nadu, Andhra Pradesh, Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2011, (as %)

**Table 7.17** 

WPR	49.1	44.7	45.9	53.9	42.3	47.9	60.7	53.3	57.3	44.3	46.6	45.8	58.6	58.0	58.3	55.1	58.8	57.3	50.9	52.8	51.9
Literacy rate (7+ years)	43.9	52.3	50.1	37.5	55.0	46.8	41.8	50.4	45.8	62.6	56.2	58.4	45.8	53.9	50.2	32.4	36.5	34.9	37.2	40.8	39.2
Sex ratio (number of females per 1000 males)	873	789	811	978	867	919	852	723	790	589	200	529	876	490	650	882	620	719	878	558	694
Proportion of children under six years	14.3	10.8	11.7	15.8	12.9	14.3	17.1	14.0	15.6	9.4	6.4	7.4	18.5	10.6	14.3	20.1	15.3	17.3	18.9	12.0	15.3
Proportion of ST	11.4	3.3	5.5	20.1	7.8	13.7	9.3	6.2	7.9	6.1	6.0	2.7	30.9	9.5	19.6	31.8	25.9	28.3	17.4	8.4	12.6
Proportion of SC	19.4	31.2	28.0	16.5	10.4	13.3	36.4	25.6	31.4	9.0	5.6	8.9	9.3	7.0	8.1	2.5	3.6	3.1	21.2	13.8	17.3
Proportion of houseless population	0.04	0.11	0.07	0.12	0.27	0.17	0.11	0.15	0.13	0.02	0.05	0.04	0.16	0.22	0.19	0.17	0.33	0.24	0.10	0.25	0.15
Absolute number of houseless population	13812	37117	50929	69354	75857	145211	41262	35473	76735	4092	7761	11853	99535	111373	210908	59484	84822	144306	834692	938348	1773040
	ద	D	H	1) R	D	H	ద	D	Ŀ	ద	D	Т	ద	D	H	Ж	D	Т	ద	D	Ŀ
State	Tamil Nadu			Andhra Pradesh (United)			Karnataka			Kerala			Maharashtra			Gujarat			All-India		
S. No.	П			2			cc			4			2			9					

Note: WPR stands for worker population ratio. Census refers to homeless population as 'houseless population'.

Source: Census of India, 2011.

Socio-demographic Characteristics of Elderly Population (60 years and above) in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2011, (as %)

S. No.	State		Proportion of elderly	Absolute number of elderly	Index of ageing (ratio of 60+ to 0-14 years)	Aged dependency ratio (ratio of 60+ to 15-59 years)	Sex ratio (number of females per 1000 males)	Proportion of literate elderly	WPR of elderly
1	Tamil Nadu	~	10.8	4029097	44.4	16.7	1041	36.4	53.7
		D	10.0	3480661	43.9	14.8	1063	65.4	32.1
		H	10.4	7509758	44.2	15.8	1051	49.8	43.7
2	Andhra Pradesh (United)	~	10.8	6108091	41.4	17.4	1126	23.8	47.1
		Þ	7.7	2170150	30.8	11.6	1100	55.6	30.7
		⊢	9.8	8278241	38.0	15.4	1119	32.1	42.8
c	Karnataka	ద	10.4	3897069	38.4	16.7	1127	33.0	46.7
		Þ	8.0	1893963	32.2	12.0	1070	65.4	28.6
		H	9.5	5791032	36.1	14.8	1108	43.6	40.8
4	Kerala	ద	12.6	2197552	53.2	19.8	1219	76.5	27.6
		D	12.5	1995841	54.0	19.5	1234	82.2	20.9
		H	12.6	4193393	53.5	19.6	1226	79.2	24.4
2	Maharashtra	~	11.3	6969540	40.2	18.8	1152	42.4	52.1
		Þ	8.1	4137395	32.9	12.2	1054	71.9	24.8
		L	6.6	11106935	37.1	15.7	1114	53.4	41.9
9	Gujarat	~	8.3	2884326	26.7	13.8	1173	37.2	42.3
		Þ	7.4	1902233	28.6	11.1	1071	69.5	25.2
		H	7.9	4786559	27.4	12.6	1132	50.0	35.5
	All-India	~	8.8	73293822	26.8	15.1	1036	34.2	47.1
		n	8.1	30555218	30.9	12.4	1027	0.99	28.5
		H	8.6	103849040	27.9	14.2	1033	43.5	41.6

Note: WPR stands for worker population ratio. PoR stands for Place of Residence, R stands for Rural, U for Urban and T for Total Source: Census of India, 2011.

Table 7.19

Demographic Characteristics of Elderly Population (60 years and above) in Tamil Nadu, 1961-2011 (as %)

Demographic characteristics of th	ne elderly	1961	1971	1981	1991	2001	2011
1 Proportion		5.6	5.7	6.4	7.5	8.8	10.4
2 Decadal growth rate	-	25.4	31.3	34.1	32.3	36.4	
3 Age	Proportion of youngold (60-69 years)	3.9	4.0	4.3	4.8	5.5	6.4
	Proportion of oldold (70 years and above)	1.8	1.8	2.1	2.6	3.3	4.0
4 Dependency ratio	Age dependency ratio	9.9	10.2	11.0	12.1	13.9	15.8
	66.2	66.9	59.8	50.2	42.0	35.8	
5 Index of ageing	14.9	15.2	18.3	24.2	33.0	44.2	
6 Gender composition	Male	50.2	50.9	51.4	52.0	49.7	48.8
	Female	49.8	49.1	48.6	48.0	50.3	51.2
	Person	100.0	100.0	100.0	100.0	100.0	100.0
7 Rural urban composition	Rural	77.3	72.9	70.2	68.7	58.5	53.6
	Urban	22.7	27.1	29.8	31.3	41.5	46.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
8 Proportion of literate elderly	Male	40.4	NA	47.9	49.9	60.6	65.8
	Female	5.7	NA	10.9	16.1	25.9	34.6
9 WPR among elderly	Male	73.4	70.2	61.8	57.1	60.3	60.2
	Female	24.8	13.3	19.4	21.3	26.1	28.0

Note: WPR stands for worker population ratio.

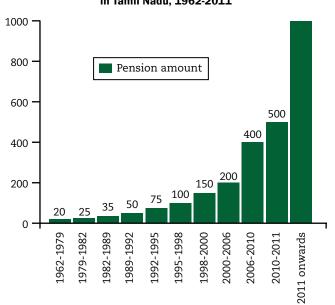
Source: Census of India various years.

pension amounts disbursed are the same at ₹1,000 per month. When the OAP was first introduced in 1962, the pension amount was ₹20 and by 2011 it was ₹1,000 (Figure 7.3). In the initial years, OAP had stringent eligibility criteria with only destitute elderly above the age of 65 years without male children being eligible, and there were ceilings on the number of beneficiaries. In fact, Tamil Nadu Human Development Report (TNHDR) 2003 had recommended revision of the two eligibility criteria for OAP, namely that the pensioner should have no family support and no means of subsistence. The government has removed these eligibility criteria reflecting a high degree of policy sensitivity.

Since 1991-92, the government has been providing grants to NGOs to run old age homes and from 2011-12 integrated complexes of special homes for senior citizens and destitute children. In 2013-14 the government spent ₹31.91 lakhs on 28 old age homes with 611 elderly residents and ₹499.30 lakh on 64 integrated complexes with 1821 beneficiaries (Government of Tamil Nadu, 2014).

Figure 7.3

Change in Social Security Pension Amount in Tamil Nadu, 1962-2011



Source: GoTN (2014). Performance Budget 2014-15. Social Welfare and Nutritious Meal Programme Department.

Table 7.20 Socio-economic Characteristics and Morbidity of the Elderly in Tamil Nadu, 2004 (as %)

Social characteristics			Rural			Urban	
		Male	Female	Person	Male	Female	Persor
Level of economic dependence	Not dependent on others	48.7	19.3	33.9	54.3	19.3	35.7
•	Partially dependent	15.9	16.5	16.2	13.9	11.9	12.8
	Fully dependent	35.5	64.2	49.9	31.8	68.8	51.4
Number of dependants	0	7.2	46.0	18.3	13.7	54.7	25.4
among elderly who are economically independent	1	42.0	28.5	38.2	37.4	12.7	30.3
	2	24.5	21.2	23.6	26.9	26.1	26.7
	3	12.5	2.1	9.5	10.8	4.6	9.1
	4	5.4	0	3.8	4.6	0.6	3.4
	5	4.6	1.9	3.8	3.8	1.4	3.1
	6-8	3.5	0.3	2.6	2.4	0	1.7
	9 and above	0.4	0	0.3	0.4	0	0.3
Category of persons supporting elderly	Spouse	9.9	10.9	10.5	5.1	15.2	11.8
	Own children	86.7	78.8	81.9	85.6	73.8	77.7
	Grandchildren	1.2	3.0	2.3	2.5	3.1	2.9
	Others	2.2	7.2	5.3	6.8	7.9	7.5
Living arrangement	As inmate of old age home	0	0	0	0.8	0	0.4
	Alone	5.2	19.4	12.3	2.7	12.0	7.7
	With spouse only	30.2	11.0	205	22.1	9.9	15.7
	With spouse and other members	51.6	20.4	35.9	58.7	19.9	38.1
	With children	10.4	39.1	24.8	12.1	48.0	31.2
	With relations	2.7	8.9	5.8	3.3	9.7	6.7
	With other non relations	0	1.1	6	0.3	0.3	0.3
Proportion of elderly reporting ailment (15-day recall)		28.7	29.6	29.2	30.3	34.6	32.6

Source: National Sample Survey Organisation, 2006, Morbidity, healthcare and the condition of the aged, 2004.

However, due to targeted nature of these pensions, documentation requirements are found to be quite high, leaving scope for corruption. Moreover, there is evidence from the India Human Development Survey conducted in 2004-05, which reveals that targeting does not result in more benefits for the poor and that universal programmes, like MDM, have higher utilisation among the poor, SC and ST households (Desai *et al.*, 2010). For instance, 55 per cent of the children belonging to the bottom quintile were covered by MDM, whereas only 15 per cent of elderly and widows from the same quintile were covered by the old age/widow pension. Besides,

the government does not identify beneficiaries (except in the case of transgender individuals); rather the poor and disabled are expected to apply for benefits and submit documentation to support their claims. Available estimates of the coverage of elderly and widows by government social security pensions such as old age pension, widow pension, disability pension, etc from the 2011–12 round of the India Human Development Survey (IHDS) shows an increase in the proportion of elderly households in India receiving pensions from17 per cent in 2004–05 to 42 per cent in 2011–12 (Barik et al., 2015).

Table 7.21

District-wise Proportion of Elderly, Persons with Disability (PWD), Scheduled Castes (SCs), Scheduled Tribes (STs) and Number of Transgender Individuals, 2011 (as %)

S. No.	District	Proportion of elderly (%)	Proportion of PWD (%)	Proportion of Scheduled Castes (%)	Proportion of Scheduled Tribes (%)	Number of transgender individuals identified
1	Ariyalur	11.6	2.0	23.3	1.4	24
2	Chennai	9.8	1.9	16.8	0.2	638
3	Coimbatore	11.3	1.7	15.5	0.8	332
4	Cuddalore	9.3	1.6	29.3	0.6	131
5	Dharmapuri	9.3	1.5	16.3	4.2	87
6	Dindigul	10.9	1.7	20.9	0.4	148
7	Erode	12.9	1.3	16.4	1.0	141
8	Kancheepuram	9.1	1.5	23.7	1.0	85
9	Kanniyakumari	12.2	1.6	4.0	0.4	41
10	Karur	12.4	1.4	20.8	0.1	44
11	Krishnagiri	8.6	1.5	14.2	1.2	26
12	Madurai	10.0	1.3	13.5	0.4	237
13	Nagapattinam	10.5	1.5	31.5	0.2	36
14	Namakkal	12.5	1.8	20.0	3.3	123
15	Nilgiris	9.7	2.0	32.1	4.5	1
16	Perambalur	11.0	1.6	31.0	0.5	19
17	Pudukkottai	10.2	1.7	17.6	0.1	14
18	Ramanathapuram	9.8	2.1	18.4	0.1	51
19	Salem	10.9	1.5	16.7	3.4	189
20	Sivagangai	11.3	1.5	17.0	0.1	32
21	Thanjavur	10.8	1.8	18.9	0.1	40
22	Theni	10.7	1.5	20.7	0.1	125
23	Thiruvallur	8.4	1.7	22.0	1.3	105
24	Tiruvannamalai	10.5	1.5	22.9	3.7	86
25	Thiruvarur	10.5	1.7	34.1	0.2	14
26	Tirunelveli	11.3	1.8	18.5	0.3	62
27	Tiruppur	10.7	1.7	16.0	0.2	45
28	Tiruchirappalli	11.1	1.9	17.1	0.7	127
29	Thoothukudi	11.4	1.7	19.9	0.3	62
30	Vellore	9.6	1.5	21.9	1.9	143
31	Villupuram	9.6	1.5	29.4	2.2	149
32	Virudhunagar	10.3	1.4	20.6	0.1	114
	Tamil Nadu	10.4	1.6	20.0	1.1	3471

Note: The data on transgender individuals are for the period 2008-09.

Source: Census of India 2011; Transgender Survey of Government of Tamil Nadu, 2008-09.

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Table 7.22 shows that 35.6 lakh people in Tamil Nadu have benefitted from social security pensions. Of the total social security beneficiaries, the largest number is that of elderly and widowed pensioners. Coverage under the pension schemes could not be calculated due to lack of updated data on BPL population. All these schemes are targeted towards BPL population.

# **Employment Security**

# Mahatma Gandhi Rural Employment Guarantee Scheme

The Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) is a landmark social protection scheme, which was notified as an Act in 2005 to ensure social protection for the most vulnerable people living in rural areas, particularly women, SCs and STs by providing employment opportunities while creating durable assets, facilitating improved water security, soil conservation and higher land productivity, along with decentralised planning (Ministry of Rural Development, 2012). MGNREGS, a combination of an unconditional in-kind transfer (employment) and conditional cash transfer of wage, is conferred as a legal right to any adult member of a rural household who is willing to undertake unskilled manual work. Due to nature of the work, only those who are willing to do manual work self-select into the scheme, regardless of it being universal. The State-wise wage rate, as notified by the GoI, is paid to beneficiaries. Table 7.23 shows that Tamil Nadu had the largest number of households participating in MGNREGS, as well as the highest number of person-days generated among the States under comparison. Tamil Nadu had provided employment to 62.6 lakh households in 2013-2014.

Nearly 84 per cent of MGNREGS workers were women and 29.6 per cent were SCs, indicating that the scheme has reached vulnerable sections of the population. The table also shows that Tamil Nadu and Andhra Pradesh had the highest proportion of rural households with a MGNREGS job card. Further, 75 per cent of persons aged 18 years and above who had registered for MGNREGS job card were able to get work in Tamil Nadu, which is considerably higher than the all-India average and of all other States under comparison, thereby indicating higher efficiency in governing the scheme. However, Tamil Nadu and Gujarat had the lowest daily wage rate among all the states under comparison.

Tamil Nadu is the first State in India to initiate a pilot for inclusion of PWD in MGNREGS. PWD were paid full days' wages for four hours of work (Box 7.3). In 2013-14, 79,645 PWD worked in MGNREGS and generated 4,037,

694 person-days. The largest number of households participating in MGNREGS is in Villupuram, Cuddalore, Tiruvannamalai and Vellore (Table 7.24).

### **Health Insurance**

According to estimates presented in the National Health Accounts 2004-05, India has one of the highest out-of-pocket expenditures on health, where private health expenditure constitutes 79.9 per cent of the total amount (Ministry of Health and Family Welfare, 2009). Public expenditure on health comprises a meagre 0.84 per cent of GDP (gross domestic product), while private health expenditure accounts to 3.32 per cent. A State-wise analysis reveals that the situation was no different in Tamil Nadu, with public health expenditure comprising 0.71 per cent of GSDP (gross state domestic product). The GoI has introduced a health insurance called the Rashtriya Swasthya Bima Yojana (RSBY) in 2008 to protect poor households from catastrophic out-of-pocket expenditure. Findings from a study on out-of-pocket expenditure on health, comparing RSBY intervention districts with non-intervention districts, showed that there was an increase in expenditure in the former (Selvaraj and Karan, 2012).

Information from the NSSO (2006) shows that 71 per cent of outpatient treatment in rural areas and 78 per cent in urban areas of Tamil Nadu took place in private hospitals. However, in the case of hospitalisation, 40.8 per cent in rural and 37.2 per cent in urban areas availed treatment from government hospitals, thus demonstrating the important role of public provisioning of healthcare. Medical expenditure per person on outpatient treatment in rural Tamil Nadu was nil in government hospitals and much lower than private hospitals in urban areas (Figure 7.4).

The difference was comparatively sharper in the case of hospitalisation in both rural and urban Tamil Nadu, with the expenditure being considerably higher in the private health sector (Figure 7.5).

The GoTN launched a public non-contributory health insurance scheme called Chief Minister New Insurance Scheme in 2009, targeted at members of 26 welfare boards in Tamil Nadu as well as those with an annual income of less than ₹72,000. Nearly 1.33 crore families were enrolled in the scheme. In 2011, a new noncontributory public health insurance scheme, called Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS), was launched with the objective of improving access to poor families to quality medical care, where surgical and medical treatment were provided with cashless reimbursement. Families

Table 7.22

Number of Beneficiaries of Social Security Pension Schemes in Tamil Nadu as on 31-03-2014

District		Number	of beneficiari	es under so	cial pension	schemes (as	on 31-03	-2014)	
	IGNOAPS	IGNDPS	IGNWPS	DDAP	DWP	DDWP	UWP	CMUPT	Total
Ariyalur	33524	667	5378	4791	8889	687	181	11874	65993
Chennai	97076	2551	67686	8953	61620	9376	1285	0	24854
Coimbatore	57084	1381	14409	8522	1464	2634	754	1034	8728
Cuddalore	59399	4619	27637	6166	1448	10347	396	14701	12471
Dharmapuri	26490	1263	12185	2773	4510	2918	428	24222	7478
Dindigul	35090	422	10746	4688	322	10214	1062	21716	8426
Erode	57331	4274	19283	7016	6774	2594	305	7110	10468
Kancheepuram	61344	3029	31577	10129	14829	5344	626	4674	13155
Kanniyakumari	32386	1978	9589	7227	10399	2949	1857	4065	70450
Karur	20349	496	4154	2597	4776	1992	247	1084	3569
Krishnagiri	37666	1795	12589	10496	13387	5972	485	52280	13467
Madurai	45958	2318	46069	7063	9889	15353	1573	24687	15291
Nagapattinam	35078	2006	15978	4340	17448	1742	541	27142	10427
Namakkal	40242	231	12984	16062	13178	5155	262	26989	11510
Nilgiris	8697	309	4628	962	799	1225	1842	5060	2352
Perambalur	21543	549	9846	3458	8332	1137	228	16457	6155
Pudukottai	33359	1106	3839	4558	4275	1227	451	7467	56282
Ramanathapuram	28118	1287	14190	3007	2855	7541	353	36409	93760
Salem	56803	3883	61808	3573	13082	18046	528	60855	218578
Sivagangai	26824	866	6639	9989	10126	1549	312	22870	7917
Thanjavur	20902	2913	20821	2771	1135	6660	474	11478	6715
Theni	14037	553	17936	5845	4091	11882	496	42780	97620
Tiruvallur	92287	1517	27859	8465	29689	4160	642	1862	16648
Tiruvannamalai	42829	539	16826	9109	54482	12533	520	46046	18288
Tiruvarur	22136	1238	11354	2075	7316	1370	234	4461	5018
Tirunelveli	52560	2493	14268	5645	3195	14111	975	27716	12096
Tiruppur	34856	825	5556	3792	4234	6471	455	743	5693
Tiruchirapalli	35580	1272	34913	6101	16272	2164	1370	21379	11905
Thoothukudi	25628	1426	10253	2184	7248	2159	311	1275	5048
Vellore	191420	9745	53256	19478	20801	35179	2063	1855	33379
Villupuram	52346	5472	25549	12859	31036	2528	351	57994	18813
Virudhunagar	37502	2868	14889	1858	1702	1786	524	1515	6264
TOTAL	1436444	65891	644694	206552	389603	209005	22131	589800	356412

Note: IGNOAPS stands for Indira Gandhi National Old Age Pension Scheme; IGNDPS stands for Indira Gandhi National Disability Pension Scheme; IGNWPS stands for Indira Gandhi National Widow Pension Scheme; DDAP stands for Destitute Differently-abled Pension scheme; DWP stands for Destitute Widow's Pension; DDWP stands for Destitute or Deserted Wives Pension Scheme; UWP stands for Unmarried Women's Pension; CMUPT stands for Chief Minister's UzhavarPadhukappuThittam.

Source: Data provided by Tamil Nadu State Planning Commission

**Table 7.23** 

Total Households Worked, Total Person-days in MGNREGS, Proportion of Adults with MGNREG Job Card in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2013-14

S. No.	State	Total households worked	Total person- days	Proportion of households having MGNREG job card	Proportion of persons of age 18 years and above registered for MGNREG job card	Proportion of persons of age 18 years and above registered for MGNREG job card and got work	MNREG per day wage rate in 2014
1	Tamil Nadu	6267704	367722584	48.3	28.2	75.0	167.0
2	Andhra Pradesh (United)	5975167	296514322	49.5	41.6	58.6	169.0
3	Karnataka	1450457	71886018	20.2	12.4	43.4	191.0
4	Kerala	1523812	86593980	29.1	12.5	58.7	212.0
5	Maharashtra	1142662	51714111	16.7	12.5	24.0	168.0
6	Gujarat	578676	23029659	23.8	17.2	31.4	167.00
	All India	49976775	2294384530	38.4	23.7	50.5	NA

Note: NSSO data are for the period 2011-12.

Source: http://www.nrega.nic.in; National Sample Survey Organisation 2014, 68th Round, Employment and Unemployment Situation in India.

### Box 7.3

# **Inclusion of Persons with Disability in MGNREGS**

Tamil Nadu's unique initiative to include PWD, including individuals with mental illness, in MGNREGS began with a time and motion study conducted in four districts of Tamil Nadu, namely Kancheepuram, Madurai, Tirunelveli and Coimbatore, by four organisations in each of the four districts; they are Banyan Academy of Leadership in Mental Health and The Banyan, MS Chellamuthu Trust, Amar Seva Sangam and Sri Ramakrishna Mission respectively. Persons with different types of disabilities, like locomotor disability, hearing impairment, visual impairment, intellectual disability and mental illness, were included in the pilot. The objective of the time and motion study was to select most suitable and sustainable jobs for PWD, including those with mental illness, to understand challenges faced by beneficiaries working in MGNREGS and to make recommendations for long-term employment for these individuals. Testimonials gathered from persons with mental illness by Banyan Academy of Leadership in Mental Health and The Banyan during the study showed that regular attendance at MGNREGS job site made individual with mental illness feel independent, provided a space to interact with others and increased their purchasing power. Data collected by MS Chellamuthu Trust on persons with mental illness demonstrated improvements attained in terms of quality of life and reduction in family burden after participants completed their MGNREGS work (for more details on the pilot refer to Banyan Academy of Leadership in Mental Health, 2012, Mahatma Gandhi National Rural Employment Guarantee Scheme Consolidated Pilot Study: Feasibility Report).

where the household head's annual income was less than ₹72,000, were eligible for the scheme. Family members are entitled to coverage of ₹1 lakh per year. The scheme covers 1,016 procedures in cardiology and cardiothoracic surgery, oncology, orthopaedic surgery, ophthalmology, ENT, obstetrics and gynaecology, pulmonology, nephrology and genito-urinary surgery, neurology and neurosurgery haematology, infectious diseases, critical care, dermatology, rheumatology, endocrinology, vascular surgery, general surgery, plastic surgery, medical/surgical gastroenterology, transplantation, general paediatrics, PICU, NICU

and paediatric surgery. The number of beneficiaries covered as on 8 April 2014 was 6,51,185.

# **Conclusion and Future Directions**

A review of some of the social security schemes of the GoTN establishes the state's commitment to prevent hunger and improve nutrition and health, to promote education and to protect vulnerable groups like elderly, widows, deserted women, unmarried women, children, unorganised sector workers, sexual minorities (transgender individuals), SCs, STs, minorities and

Table 7.24

District-wise Number of Total Households Worked and Total Person-days in MGNREGS in Tamil Nadu, 2013-14

S No	District	Household employed	Person days generated
1	Ariyalur	172084	9288008
2	Chennai	-	-
3	Coimbatore	96813	5428682
4	Cuddalore	427562	23233733
5	Dharmapuri	161069	8147647
6	Dindigul	186676	11485636
7	Erode	89164	5409362
8	Kancheepuram	273697	18789565
9	Kanniyakumari	32658	2161980
10	Karur	97878	5818486
11	Krishnagiri	260533	15774205
12	Madurai	244944	15190890
13	Nagapattinam	223553	10568776
14	Namakkal	146739	8899625
15	Nilgiris	31853	1099352
16	Perambalur	106120	5740508
17	Pudukottai	202840	9292165
18	Ramanathapuram	195654	12751663
19	Salem	243088	15571856
20	Sivagangai	141545	7186234
21	Thanjavur	225525	12205535
22	Theni	85336	4415492
23	Tiruvallur	197772	13541627
24	Tiruvannamalai	447181	30334776
25	Tiruvarur	138332	5584658
26	Tirunelveli	188410	11709587
27	Tiruppur	110877	7300059
28	Tiruchirapalli	247234	18808112
29	Thoothukudi	137987	8944408
30	Vellore	329634	20277874
31	Villupuram	647251	34044864
32	Virudhunagar	177695	8717219
	Tamil Nadu	6267704	367722584

Note: Chennai is a completely urban district.

Source: http://www.nrega.nic.in

PWD and in the process, attempt to break the cycle of intergenerational transmission of poverty by building human capability. However, there are some areas that need to be revisited

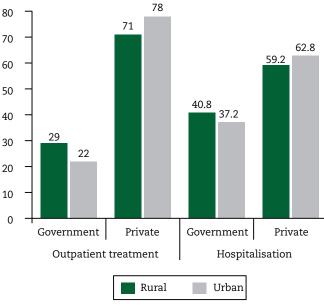
# Enhancing Scope of Social Security Pension

Tamil Nadu has been a trendsetter for the rest of the country in terms of social security pension schemes.

It could set an example for the country by revising the social security pension and index it to inflation. Tamil Nadu has already removed income ceilings for maintenance allowance for PWD. The state disability pensions insist on 60 per cent and above disability as eligibility criteria for those who are physically challenged, as well as hearing and speech impaired (Government of Tamil Nadu, 2014, Citizens' Charter of Social Welfare and Nutritious Noon Meal Department 2014-15). The eligibility criteria could be reduced to that of 40 per cent disability (the State has reduced it to 45% for those with intellectual disabilities under maintenance allowance scheme) and should include psychiatric disorders, given that GoI's PWD Act 1995 recognises blindness, low vision, leprosy cured, hearing impairment, locomotor disability, intellectual disabilities and mental illness (psychiatric disorders) as disabilities. The government could top up the pension for those with severe disability, as due to their high care needs, the carer loses access to paid employment. The government can include provisions for top ups in case of those with multiple deprivations like old age and widowhood, old age and agricultural labourer, old age and gender, old age and SC/ST, disability and old age and elderly above 70 and 80 years (referred to as old old and oldest old by demographers). For instance, a widow who gets DWP should get a top up at 70 years of age, as women face severe economic stress during old age. Local self-government institutions can be encouraged to identify all elderly, widowed, SC, ST and PWD in their community, while being respectful of people's privacy. This would increase the coverage of schemes. Currently, the elderly, PWD, widows, etc., have to approach the government and submit several documents in order to be eligible for the pension, which imposes difficulties on them. The insistence on several documents can end up encouraging corruption and hence, this should be reduced. The government can also consider expanding coverage under the social security schemes with well-defined exclusion criteria, as the BPL criteria does not cover all the poor [refer to Dreze and Khera (2010) for a discussion on alternatives to BPL census]. The Socio-Economic Caste Census could be a useful source of identifying persons who are in need of social assistance. In India, in the bottom MPCE class, 41 per cent in rural areas and 29 per cent in urban areas had a BPL card (National Sample Survey Organisation, 2007). Further, households belonging to the top three MPCE classes in rural areas (ranging from 11-18%), 43 per cent of agricultural labourer households and 32 per cent of other labour households had BPL cards. In urban areas, only 26 per cent of casual labour households had BPL cards. In Tamil Nadu, in the bottom MPCE class, only 8.5 per cent of households in

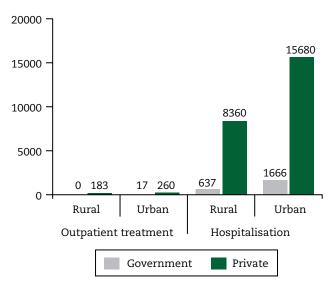
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Figure 7.4 **Source of Outpatient and Hospitalised Treatment** in Tamil Nadu, 2004 (as %)



Source: NSSO (2006)

Figure 7.5 **Average Medical Expenditure on Outpatient Treatment and** Hospitalisation Per Episode in Tamil Nadu, 2004 (₹)



Source: NSSO (2006)

rural areas and 29.6 per cent of households in urban areas had a BPL card. The BPL criteria can thus lead to errors of exclusion and inclusion. For those sections who meet the exclusion criteria, the government can consider a contributory pension scheme. It would be

worthwhile to undertake a cost-benefit analysis of administering a targeted scheme.

# Mainstream Vulnerable Social Groups in Education. Livelihood and Skill Development Programmes

An area that needs urgent attention is increased enrolment of CWSN in schools, as 26.97 per cent of them aged 6-13 years were out-of-school in Tamil Nadu. In addition, CWSN should be able to access ICDS programmes so that their nutritional needs are not neglected. Further, efforts to improve access to education among SCs, STs, homeless population and third gender students need to be strengthened. Given the low work participation among women when compared to men, women should be given priority in programmes under TNSDM and livelihood programmes. Further, TNSDM and livelihood programmes need to enable access to transgender individuals, homeless persons and PWD. The case for improved participation of PWD in these programmes is important given that more than half of them lost their jobs due to the onset of disability. The GoI is committed to ensure that PWDs have barrier free access to information, transportation, physical environment, communication technology and accessibility to ervices as well as emergency services under United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). It is imperative that GoTN implements barrier free access to PWDs in line with UNCRPD.

# Nutrition-Diet-Women's Status-Sanitation Link

Although nutrition and food security are flagship programmes of GoTN, which has brought about a decline in the percentage of underweight children since 1992, the problem still persists, albeit to a lesser degree. As all the anthropometric indicators hover around 30 per cent, the government can choose to focus on further enhancing dietary composition in PT MGR NMP and ICDS, mass nutrition education programmes, and promotion of exclusive breastfeeding of infants till six months, encouraging timely introduction of complementary feeding for infants above six months and reduction of open defecation. Improving dietary patterns for children below five years present a challenge, given that half of the children under the age of five years are out of the ambit of ICDS services as a result of declining poverty in Tamil Nadu and the concomitant dependence on private schools. Tamil Nadu is a State where nutrition interventions have been made within the state domain and not outsourced to NGOs. It is critical to maintain State involvement, as achievement of public health goals are best undertaken by the State in partnership

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with the community. Research has pointed to poor sanitation, especially the practice of open defecation, as being a determinant of stunting among Indian children (Coffey et al., 2013; Spears 2013). For the State to bring about substantial reduction in stunting among children, the government has to invest in improving sanitation (toilets and water supply) and creating awareness about harmful effects of open defecation. Census of India 2011 shows that 45.7 per cent of households in Tamil Nadu practiced open defecation, which was much higher in rural (73.2%) than the urban areas (16.2%). Besides, a relatively large proportion of households in Tamil Nadu did not have a proper source of drinking water and latrines in their houses. Ramalingaswami et al. (1996) have attributed the exceedingly high malnutrition rates in South Asia to inequality between men and women. Further, they argue that it is necessary to involve the community in the process of assessment of nutrition and to become active stakeholders in finding solutions. The State could consider using a Positive Deviance approach, which argues that there will be a few individuals or groups in a community whose strategies help in solving problems faced, despite having access to the same resources and facing the same challenges.

# Custodial Care of Children

Custodial care of children needs to be re-examined by the State in the context of providing children with the means to reintegrate with society after their discharge. As there have been reports of children running away from such homes, the State must undertake an audit of and provide a child-friendly environment in these homes. There can be migrant children suspected to be in conflict with law, whose discharge is delayed due to language barriers; in this case, translation services can ensure quick repatriation. It is imperative to make sure that children get prompt legal assistance to facilitate speedy and fair disposal of their trials. Children who have been abandoned by their parents/orphaned and juveniles in conflict with law need regular support from mental health professionals and the government should appoint psychologists/social workers who have experience in working with them. This initiative is necessary to enable reintegration of the child into society and address problems of substance use among them. Vocational training provided to children has to be rendered child friendly and modernised in order to be relevant to the child's interest and ability.

# Public Health Insurance and Public Health System

While the State government's health insurance scheme has provided people with options for inpatient

treatment (medical and surgical) in government or private hospitals, caution must be exercised due to involvement of the private health sector, which can lead to unnecessary surgical interventions as has been shown with RSBY in Chhattisgarh. Health insurance can increase the cost of healthcare and does not address outpatient care in the existing scheme. The government should improve the quality of services in the public health sector, as people prefer private healthcare services mainly because of the perceived difference in quality and staff attitude.

# Inclusion of Inter-state Migrant Workers in Unorganised Worker Welfare Board Schemes and Increased Enrolment of Unorganised Sector Workers

In the context of increased presence of inter-state migrant labour in the construction and service sector in Tamil Nadu, the government should include these workers in the Unorganised Worker Welfare Board schemes. In addition, the enrolment of unorganised sector workers in the welfare board schemes should be increased. Data from NSSO (2014) showed that among the employees in the AGEGC and non-agriculture sectors, 84.1 per cent in rural areas and 68 per cent in urban areas were not eligible for any social security benefit in Tamil Nadu. In the context of growing casualisation of employment, efforts should be made to considerably increase the numbers registered and mobilisation of resources in order to ensure comprehensive social security net for those involved in temporary or casual work.

# Increase the Number of Shelters for Homeless Population and Rehabilitation Options

Currently, there are only 37 night shelters for the homeless in urban Tamil Nadu, whereas there were 50,929 homeless persons (Census of India 2011). Clearly, there is a need to increase the number of shelters, with priority to women, PWD, children and elderly homeless and to focus attention on livelihood options for the homeless in both rural and urban areas.

# Monitoring and Evaluation

Although Tamil Nadu has had a long history of social security well before the GoI had initiated such schemes, very few evaluations have been done to bring about improvement. The government should get the programmes evaluated by a third party. Besides that, the government should have a proper mechanism to collect data on coverage of social security schemes. As Tamil Nadu is considered to have one of the best MIS in MGNREGS and PDS, this information system could be replicated in other social security schemes.

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# Annexure Table A-7.1 Classification of Social Security Schemes of Tamil Nadu

Type of social security	Type of transfers	Name	Conditional/ unconditional	Universal/targeted	Target population	Year of inception	Centre/state scheme
Nutrition	In kind transfer	PT MGR Nutritious Meal Programme	Conditional (school attendance)	Universal	School children in age group	1982	Tamil Nadu state scheme which was replicated by centre
	In kind transfer	ICDS	Conditional (attendance at anganwadi)	Universal	Children in age group 0-6 years, adolescents, pregnant and lactating women and elderly persons who have registered with social insurance schemes	1975-76	Central government
	In kind transfer	PDS	Unconditional	Quasi universal	All with PDS card are given graded entitlement for BPL and others	1951	Gentral government
	In kind transfer	Amma canteen	Unconditional	Universal	All	2013	Tamil Nadu state scheme
Women	Cash transfers	Dr Muthulakshmi Reddy Maternity Benefit Scheme	Conditional	Targeted	Poor women	1987	Tamil Nadu state scheme
	In kind transfer	Sathyavanaimuthu Ammaiyar Ninaivu Free Supply of Sewing Machine Scheme	Unconditional	Targeted	Destitute widows, deserted wives, physically handicapped men and women in the age group 20-40 years and Sri Lankan refugees living in camps	1979-80	Tamil Nadu state scheme
Organised Sector Workers	Cash and in kind transfers	Tami Nadu Labour welfare Board	Unconditional (conditional only in the case of educational incentives)	Targeted	Employees working in factories, plantations, motor transport undertakings, shop and catering establishment	1975	Tamil Nadu state scheme
Unorganised Sector Workers	Cash and in kind transfers	Welfare Boards for Unorganised Sector Workers in Tamil Nadu	Unconditional (conditional only in the case of educational incentives)	Targeted	17 occupations like manual workers, construction workers, tailors, artists, handloom worker, powerloom worker, handicraft worker, potters, palm tree workers, cooking domestic workers, cooking food workers, street vending workers, tannery workers, drivers, washermen	1994	Tamil Nadu state scheme

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Type of social security	Type of transfers	Name	Conditional/ unconditional	Universal/targeted	Target population	Year of inception	Centre/state scheme
Vulnerable groups	Cash and in kind transfers	Transgender Welfare Board	Unconditional	Targeted	Transgenders	2008	Tamil Nadu state scheme
	Cash and in kind transfers	Tamil Nadu Welfare Board for Differently-abled	Unconditional (conditional only in the case of educational incentives)	Targeted	Differently-abled	2007	Tamil Nadu state scheme
Social security pension (non contributory)	Cash transfer and in kind transfer	Old age pension scheme (OAP)	Unconditional	Targeted	Age 65 years and above, BPL	1962	Tamil Nadu state scheme
	Cash transfer and in kind transfer	Destitute Widow's Pension (DWP)	Unconditional	Targeted	Age 40 years and above, widow, BPL	1975	Tamil Nadu state scheme
	Cash transfer and in kind transfer	Destitute Agricultural Labourers Pension scheme (DALP) renamed as Chief Minister's Uzhavar Padhukappu Thittam (CMUPT)	Unconditional	Targeted	Age 60 years and above, not able to work, no means of support from children	1981	Tamil Nadu state scheme
	Cash transfer and in kind transfer	Destitute Differently abled Pension scheme (DDAP)	Unconditional	Targeted	Age 18 years and above which can be relaxed, disability 60% and above, physically challenged, hearing and speech impaired, no means of subsistence, no support from son or grandson, should not possess property of value more than ₹5000	1974	Tamil Nadu state scheme
	Cash transfer and in kind transfer	Destitute or Deserted Wives Pension Scheme (DDWP)	Unconditional	Targeted	Age 30 years and above, legally divorced for not less than 5 years, no source of subsistence, should not possess property of value more than ₹5000	1986	Tamil Nadu state scheme
	Cash transfer and in kind transfer	Unmarried Women's Pension (UWP)	Unconditional	Targeted	Age 50 years and above, no means of livelihood or income	2008	Tamil Nadu state scheme
	Cash transfer and in kind transfer	IGNOAP	Unconditional	Targeted	Age 60 years and above, BPL	1995	Central scheme
	Cash transfer and in kind transfer	IGNWPS	Unconditional	Targeted	Age 40-79 years, widow, BPL	2010	Central scheme

Type of social security	Type of transfers	Name	Conditional/ unconditional	Universal/targeted	Target population	Year of inception	Centre/state scheme
	Cash transfer and in kind transfer	IGNDPS	Unconditional	Targeted	Age 18-79 years, BPL, 80% and above or multiple disabilities	2010	Central scheme
	Cash transfers	Pension Scheme for Destitute Transgenders	Unconditional	Targeted	Age 40 years and above, identity card of Transgender Welfare Board, unable to work, no assistance from family members	2012-13	Tamil Nadu state scheme
Health	In kind	Chief Minister Kalaignar Insurance Scheme	Unconditional	Targeted	Members of 26 Welfare Boards in Tamil Nadu as well as those with an annual income of less than ₹72000	2009	Tamil Nadu state scheme
	In kind	Chief Minister's Comprehensive Health Insurance Scheme	Unconditional	Targeted	Families in which the head of the household's annual income was less than ₹72000 were eligible for the scheme	2011	Tamil Nadu State Scheme
Employment	In kind and Cash transfers	MNREGS	Unconditional for employment and conditional for wage	Universal in rural areas	None	2005	Central government scheme

Note: There are 17 welfare boards under the unorganised sector welfare boards which have been started at various time periods. There are 17 welfare boards for vulnerable social groups out of which information is provided for two. Some of the social security schemes have been discussed in the chapters on health and gender. Source: Government of Tamil Nadu, various years, Citizen's Charter, policy note and performance budget

Annexure Table A-7.2

Percentage of Households Reporting Consumption of Rice from Public Distribution System across Monthly Per Capita Expenditure Class in Tamil Nadu, Andhra Pradesh (United), Karnataka, Kerala, Maharashtra, Gujarat and All-India, 2009-10

S No	State	PoR					MP	MPCE decile class	SSI				
		1	0-10%	10-20%	20-30%	30-40%	40-50%	%09-05	%02-09	%08-02	%06-08	90-100%	All
1	Tamil Nadu	R	99.3	98.8	96.3	98.9	7.76	93.3	90.0	91.7	87.1	67.1	91.0
		Þ	95.3	89.0	91.5	87.1	80.1	82.0	55.9	51.6	45.3	24.1	0.79
2	Andhra Pradesh (United)	Ж	88.0	96.3	98.5	90.5	7:68	93.6	83.3	88.8	77.2	50.2	83.9
		Þ	81.8	80.2	79.8	71.1	65.5	46.3	30.3	13.3	12.5	3.5	42.7
n	Karnataka	ద	92.3	7.77	92.5	91.5	72.8	86.1	77.9	74.5	58.8	38.3	74.6
		Þ	75.6	62.0	51.9	38.3	27.6	15.0	10.6	11.6	3.5	9.0	24.8
4	Kerala	M.	82.4	82.7	72.1	62.3	59.0	63.8	55.3	39.1	32.9	25.5	54.3
		D	88.2	80.5	69.4	55.6	43.7	49.5	32.2	24.9	19.2	14.3	42.5
2	Maharashtra	ద	73.5	72.9	56.1	47.4	47.6	47.8	46.7	40.0	32.6	24.5	46.8
		D	37.8	28.8	18.0	10.3	12.4	7.7	4.8	1.8	9.0	1.0	10.0
9	Gujarat	ద	41.9	46.7	36.5	51.5	50.7	29.4	29.9	30.3	26.4	11.1	33.8
		n	31.6	13.0	24.8	13.0	10.4	5.7	7.0	4.0	1.0	0	8.3
	All-India	R	56.2	44.0	43.2	40.7	40.6	40.2	39.4	35.9	35.3	26.5	39.2
		D	38.6	35.2	34.4	31.5	27.9	23.0	16.1	13.2	8.2	3.7	20.6

Note: PoR stands for Place of Residence; R is rural and U is urban

Source: National Sample Survey Organisation, 2013, Public Distribution System and other sources of household consumption 2009-10

Annexure Table A-7.3

Details of Social Security Schemes Under Labour Welfare Boards and Tamil Nadu Scavenger Welfare Board, Tamil Nadu Puthiraivannar Welfare Board and Tribal Welfare Board Assistance Schemes

Sl. No	Details of Assistance	Assistance amount (in ₹)	
1	Accident Insurance Scheme		
	a) Death on accident	100000	
	b) Handicapped	10000 to 100000	
	c) Loss of both legs/both hands/one hand and one leg/loss of sight in both eyes	Not applicable	
	d) Loss of one hand or leg or loss of sight in one eye	Not applicable	
	e) Total disablement	Not applicable	
2	Assistance to natural death	15000	
3	Assistance to funeral rites	2000	
4	Scholarship		
	a) to study 10th Std. (for Girls alone)	1000	
	b) Pass in X Std.	1000	
	c) to study XI Std. (for Girls alone)	1000	
	d) to study 12th Std. (for Girls alone)	1500	
	e) Pass in 12th Std.	1500	
	f) Regular Degree course Day Scholars	1500 per annum	
	g) Regular Degree course Hostellers	1750 per annum	
	h) Regular Post-Graduate Degree Day Scholars	2000 per annum	
	i) Regular Post-Graduate Degree course Hostellers	3000 per annum	
	j) Degree in Technical Education Day Scholars	2000 per annum	
	k) Degree in Technical Education Hostellers	4000 per annum	
	l) P. G Degree in Technical Education Day Scholars	4000 per annum	
	m) P. G Degree in Technical Education Hostellers	6000 per annum	
	n) ITI or Polytechnic Day Scholars	1000 per annum	
	o) ITI or Polytechnic Hostellers	1200 per annum	
5	Assistance to Marriage	2000 per annum	
6	Maternity Assistance		
	a) Maternity Assistance	6000 (₹1000 per month)	
	b) For Abortion	3000	
7	For Reimbursement to purchase of spectacles	up to 500	
8	Old Age Pension	1000 per month	

Source: Tamil Nadu State Planning Commission.