



ROLE OF KAIVALYA SCHEME IN KOTTAYAM AND IDUKKI DISTRICTS OF KERALA WITH SPECIAL REFERENCE TO DIFFERENTLY ABLED SELF EMPLOYED

¹Dr. S Muthulakshmi, Assistant Professor in Commerce, V.H.N.Senthikumara Nadar College
(Autonomous), Virudhunagar

²Biji Jose, Assistant Professor in Commerce, Government College Kottayam

Abstract

Differently Abled Persons constitute around 3.4% of the population of Kerala. Isolated by the main stream, these people lack education, don't have regular employment and mostly below the poverty line. Living with disability limits a person in actively participating in economic and social activities. These barriers restrict them to compete equally with others in the society, especially in the case of employment. Right to Equality is a Fundamental Right under the Constitution of India. So, it is duty of the Government to enrich these Differently Abled Persons and bring them at par with rest of the society. Govt. through its various schemes tries to develop this socially excluded minority group. Persons with Disabilities Act was passed by the Parliament in December 2016, for the upliftment of Physically Disabled Persons. Majority of the disabled population in the state lives in poverty. Self-employment is the best solution to uplift them socially and economically. In this paper the researchers evaluate the performance of Kaivalya scheme, the self-employment scheme for differently abled by the Govt. of Kerala.

Key Words

Self-employment, Differently-abled, Kaivalya scheme, Entrepreneurship

1.1 INTRODUCTION

The first announcement to protect the rights of people with disabilities, and prevent their exploitation was issued by Kautilya during the Maurya dynasty between the 4th and 5th centuries. The ancient Greeks and Romans viewed the disabled population as a burden on society and were treated atrociously. They even killed disabled babies. They believed that the disability is due to the wrath of God, so these individuals should be

treated as less than humans. Thus, people with disabilities are placed in a separate category who are intentionally neglected in all aspects of society, both educationally and economically.

India has witnessed high rates of economic growth over the past two decades and there has been a significant increase in per capita income. But, unfortunately, many sections of the Indian population still remained in an economically disadvantaged condition. People with disabilities make up a small part of the Indian population, but their relative numbers are growing. These people lag behind in education and employment, leading to poverty. Despite the special laws for disabled people, they are still deprived of many things. Due to their physical disability they have to face many obstacles. They have to suffer not only physically but also mentally. Their poverty keeps them away from formal educational institutions. In most cases they have to lead a helpless life and depend on the family for everything, leading to a meaningless and painful life. Inclusive growth is essential for the equitable distribution of wealth and prosperity among all sections of the population. The challenge, therefore, is not only to achieve a higher rate of economic growth, but also to focus on economic inclusion so that all sectors of society can grab the opportunities. Promoting entrepreneurship among people with disabilities is one way to achieve faster and better economic integration.

Disability is some sort of deficiency that restricts the movement of persons in their daily life. The main problem faced by people with disabilities is social exclusion; they are marginalised and stigmatised in almost every corner of the globe. Disability is not the criterion for evaluating a person's abilities. By creating economic opportunities, they will also be an important part of the work or a contributor to the increase of the GDP, otherwise a huge human capital will be wasted.

The World Health Organization defines disability as "Disabilities is an umbrella term, covering impairments, activity limitations, and participation restrictions. An impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Disability is thus not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person's body and features of the society in which he or she lives."¹. The Persons with Disabilities Act 1995 defines PWD as "persons suffering from not less than 40% of any disability as certified by a medical authority"².

Rights of Persons with Disabilities Bill, 2016 passed by Indian Parliament defines Rights of Persons with Disabilities Act 2016 defined PWD as "a person with long term physical, mental, intellectual, or sensory impairment which in interaction with the barriers hinders his full and effective participation in society equally

¹ *Disabilities / WHO / Regional Office for Africa*. (n.d.). Retrieved April 28, 2022, from <https://www.afro.who.int/health-topics/disabilities>

² *NIEPMD, DEPwDs, MSJ&E, Govt. of India*. (n.d.). Retrieved April 28, 2022, from <https://niepmd.tn.nic.in/>

with others”³. Under this Bill, 21 types of disabilities have been mentioned; they are Blindness, Low vision, Leprosy cured persons, Hearing impairments, Locomotor disability, Dwarfism, Intellectual disability, Mental illness, Autism spectrum disorder, Cerebral palsy, Muscular dystrophy, Chronic Neurological conditions, Specific learning disabilities, Multiple Sclerosis, Speech and language disability, Thalassemia, Haemophilia, Sickle cell disease, Multiple Disabilities including deaf blindness, Acid Attack victim and Parkinson's disease. Apart from the above-mentioned list the Central Govt. has the power to add more types of disabilities to this list.⁴

1.2 REVIEW OF LITERATURE

Shanimon S. and Suhail S (2017), conducted a study titled “Entrepreneurship Development- A study based on Entrepreneurial traits of Differently Abled Persons in India”. The purpose of the study is to find out the concepts and explore the entrepreneurial traits and qualities of differently abled persons. The objective of the study is to suggest a specific model of entrepreneurship development based on entrepreneurial traits and residual potential of differently abled entrepreneurs. The study is related to a Multiple Regression Analysis of Entrepreneurial Development. Thus, it is concluded that factors of residual potential and entrepreneurial traits have positively contributed to entrepreneurship development and ultimately lead to the overall development of differently abled entrepreneurs⁵.

E. Saranyadevi and Dr.S. Rajamohan (2020), conducted a descriptive study titled “Differently Abled Entrepreneurs in India-Evolving Issues and Challenges”. The study aimed to identify the inbuilt entrepreneurial traits of differently abled persons and also to suggest remedial measures for the issues and challenges that restrict/limit the entrepreneurial development of these persons. The objective of the study is to have an insight into the measures taken by the Government to overcome the barriers of differently abled persons. The study concluded that differently abled persons have inbuilt entrepreneurial talents like self-confidence, adaptability, risk taking as they were real risk takers in life. The study suggested that the government should take necessary steps to customise policies and programmes to encourage entrepreneurship among differently abled persons.

³ *The Rights of Persons with Disabilities Act, 2016*/Legislative Department | Ministry of Law and Justice | GoI. (n.d.). Retrieved April 28, 2022, from <https://legislative.gov.in/actsofparliamentfromtheyear/rights-persons-disabilities-act-2016>

⁴ *Acts | Department of Empowerment of Persons with Disabilities | MSJE | Government of India.* (n.d.). Retrieved April 28, 2022, from <https://disabilityaffairs.gov.in/content/page/acts.php>

⁵ ShanimonS, & SuniIS. (2017). Differently Abled Entrepreneurs-A Philosophical Change in the Socio-Economic Development of Socially Disadvantaged. *International Journal of Scientific and Research Publications*, 7(8), 638. www.ijsrp.org

Through entrepreneurship, differently abled persons would be able to contribute towards the general economic development of our nation⁶.

Ahmer Uddin Muhammed & Syed Ashan Jamil, (2015) critically examined entrepreneurial barriers which are comparatively higher for the disabled than other entrepreneurs. Multinomial Logit Regression was used for analysing the responses of disabled entrepreneurs and found that they face more problems in the areas of finance, training, self confidence and support from the Government. The study suggested that assistive technology and tailor-made programmes for differently abled persons should be developed to solve the problems faced by them⁷.

1.3 OVERVIEW OF KAIVALYA SCHEME BY THE GOVERNMENT OF KERALA

According to Disability Census 2015, around 7,94,834 persons in Kerala ie, 2.84% of the total population is suffering from one more type of disability, of which only 23.59% is employed⁸. In 2018, Kerala had the second highest share of males with multiple disabilities at 3.4 percent in India⁹. In the financial year 2016-17 the Honourable Governor of Kerala, in his policy address of the state, announced that a project called 'Kaivalya' would be launched to provide financial assistance and training to empower people with disabilities. Based on this a comprehensive employment rehabilitation plan has been prepared and submitted to the government by the employment director for those persons who have registered their name in the employment exchange.

1.3.1 Legal Framework of the Scheme

Kaivalya is a comprehensive employment rehabilitation scheme for persons with disabilities registered with the employment exchanges in Kerala. This scheme will be applicable to the state of Kerala as a whole. Physically disabled persons who have been registered in the employment exchange and produce the certificate as prescribed under the PWD act will be eligible under this scheme.

The scheme will consist of the following four components:

- I. Vocational and career guidance
- II. Capacity building programme
- III. Training to prepare for competitive examinations and events.
- IV. Self-employment loan scheme.

⁶ Devi Elango S., S Rajamohan, *Differently Abled Entrepreneurs in India-Evolving issues and Challenges Differently abled Entrepreneurs View project Differently abled entrepreneurial practices View project*. Retrieved October 14, 2021, from <https://www.researchgate.net/publication/341481695>

⁷ Uddin Mohammed, A., & Ahsan Jamil, S. (2015). Entrepreneurial Barriers Faced by Disabled in India. *Asian Social Science*, 11(24). <https://doi.org/10.5539/ass.v11n24p72>

⁸ https://ceobihar.nic.in/PDF/Disabled_persons_in_India_2016.pdf accessed on 29/04/2022

⁹ India: Kerala disabled persons by type and gender | Statista. (n.d.). Retrieved April 29, 2022, from <https://www.statista.com/statistics/1079848/india-disabled-persons-by-type-and-gender-kerala/>

The main purpose of the schemes is to enable differently abled persons to find lucrative employment through one or more components schemes and enable them to be economically independent.

1.3.1.1 Vocational and Career Guidance

Through this component, career guidance classes, motivation, information regarding career opportunities and information regarding services and benefits for physically challenged are imparted to a homogeneous group of candidates selected from the registrants of Employment Exchanges. The above services will also be given in co-operation with services of Special Schools, Non-Governmental Organisations and other institutions for physically challenged candidates. Data bank will be prepared on the basis of disability qualification, aptitude, interest and capacity of persons with disabilities who are registered with the employment exchange for the successful implementation of the scheme. The scheme also provides the services of the professionals working in this area in order to provide necessary guidance and motivation to the parents of differently abled persons.

1.3.1.2 Capacity Building

Based on the data bank prepared, necessary training is being given to the interested candidates to enable them to reach their goal. This programme intends to empower the candidates to face the challenges in the path of competition for a suitable career and to reach their goal. This also includes training in soft skills to make them employable. Training is also provided to develop entrepreneurship among the candidates for self-employment. Candidates will be trained in specialised educational institutes such as RSETI, Employability centre, VRC according to their area of interest.

1.3.1.3 Training for Competitive Examinations

This programme includes training for Competitive Examinations for job opportunities notified by Government, quasi government and public undertakings. This is conceived as a continuing training programme from the start, ie, from the stage of applying for the vacancies up to the placement stage. They are given a helping hand for applying for examinations, then training for competition and finally for placement. This training is usually given for a minimum period of 60 days and refresher courses are also offered before two or three days of the competitive examinations. Stipend and free meals will be provided during the training period.

1.3.1.4 Self Employment Ventures

(1) Eligibility

- i) The candidates should be registrants of the Employment Exchange.
- ii) Age – Between 21 and 55

- iii) The family's annual income should not exceed two lakhs.
- iv) Candidates must be able to read and write.
- v) Applicants should not be students.
- vi) In cases where the candidates cannot take care of themselves, their father / mother / son / daughter / husband / wife can avail the self-employed loans.
- vii) Candidates who avail Self Employment loans are excluded from the Unemployment Assistance Scheme.
- viii) These beneficiaries are also eligible for nomination for regular vacancies through Employment Exchanges.
- ix) Candidates can avail Self Employment loans for joint ventures also.
- x) Each individual receives a maximum of Rs.50 000 / - (only fifty thousand rupees). There is also a provision to sanction the amount up to one lakh, subject to the project's viability.
- xi) 50% of the loan amount is given as a subsidy.

No interest is paid on the sanctioned amount.

1.3.2 Structure of district level committee for Kaivalya Scheme

The district level committee consists of a chairman, who will be the district collector, the convener of the committee will be sub regional employment officer, members of the committee are district employment officer, district social welfare officer, employment officer (PL), employment officer (SE) and government approved special school representatives (maximum2). The committee scrutinises the application received through the employment exchange and approves the same based on the suitability and feasibility/ viability of the project. The loan amount is sanctioned based on the viability of the project.

After approval of the project the department has to verify that the beneficiaries have successfully completed the EDP programme conducted under this scheme. If not, proper arrangements should be made to enable them to complete the training programme. The loan amount will be transferred to the bank account of the beneficiary, repayment should be started within 3 months from the date of loan disbursement. Officials from the department have to visit the business unit of the beneficiaries and also make sure that the loan amount has been utilised only for the purpose for which it has been sanctioned.

Applications for the self-employment scheme of the scheme can be submitted to the employment exchange specifically for differently abled which will function at District headquarters. The officials in the department will provide necessary training and infrastructure facilities for the preparation of the application form and also the submission of the project proposal. There will be assistance from the staff of the department for the proper implementation of the project.

The various projects that can be started under the schemes are stationery shop, Grocery stores, Textile shops, Spare parts shop, Hardware store, Fancy shop, Umbrella making, Candle making,

Notebook Manufacturing, Rubber shoe manufacturing, School bag making, Water bottle making, Soap making, Paper cover making, File board book binding, Handicraft manufacturing, Paper plate making, Jewellery making, Papad making, Lottery business, Screen printing, Digital printing, Marriage bureau, Repairing home appliances and electronic equipment, Fabric painting, Computer hardware services, Mobile phone services, Flower making, Tailoring, DTP and photostat, Welding workshop, Motor winding, e-filing and internet café, Counselling, Tuition centre, Dessert making, Animal husbandry, Organic vegetable cultivation, Beekeeping or office for Chartered accountant & lawyer or clinic for doctors. In addition to it loan can be sanctioned for any suitable ventures that can be implemented locally and approved by the concerned authority.

1.4 OBJECTIVES OF THE STUDY

- To have an understanding about the self-employment scheme of Kaivalya.
- To study the role of Kaivalya scheme in Kottayam and Idukki districts of Kerala.

1.5 RESEARCH METHODOLOGY

The study focuses on secondary data which have been collected from Employment Exchange for Differently Abled, Kottayam which includes the beneficiaries from Kottayam and Idukki districts and also from various websites and reports of the Ministry of Labour and Employment Kerala and from Social Security Mission, Kerala.

1.6 STATEMENT OF THE PROBLEM

India's population which is equivalent to 17.7% of the world population is the second largest. Approximately 2.68 crores of Indians that is 2.21 % of the Indian population is suffering from one or more types of disability. Article 14 of the constitution of India provides for equality of all person irrespective of their caste, creed, sex or disability. In order to make this large disabled population into the mainstream of society and also to make them self-reliant, the Government of India passed several acts and rules. In view of the upliftment of the disabled population, the Government of India has passed Persons with Disabilities Act 1995 on 12th December 1995 and the Act came into force on February 7 1996. The main objective of the Act was to provide equal opportunities, protection of rights and full participation of persons with disabilities in each and every sector of the economy. Later in the year 2016 Government of India passed the Rights of Persons with Disabilities Act, which replaced the PWD act 1995. The main objective of the act is to protect the persons with disabilities and also to take the efforts to mainstream them towards various sectors of the economy so that the large volume of human capital will not be wasted.

Disabled population in Kerala constituted around 2.28 % (761043) of the total population¹⁰. Disability is not the criteria for evaluating a person's ability. WHO, UNESCO, ILO (2004) states “There is a strong correlation between disability and poverty and poverty leads to increased disability and disability in turn leads

¹⁰ http://www.nhfdc.nic.in/upload/nhfdc/Persons_Disabilities_31mar21.pdf assessed on 29/04/2022

to increased poverty”¹¹. The government insists on a 3% reservation¹² in employment for disabled population; it is functioning only in the government sector. In the private sector they are reluctant to appoint the disabled population due to lack of facilities. In order to uplift the physically disabled population and also to make them economically self-reliant, Govt. of Kerala implemented `Kaivalya` Scheme under National Employment Services (Kerala) which will enable them to undertake business or allied activities for which the government is granting subsidised loans to them. In this context it is proposed to conduct a study about the awareness, amount allotted and also the number of beneficiaries under Kaivalya scheme in Central Kerala.

1.7 ROLE OF KAIVALYA SCHEME IN IDUKKI AND KOTTAYAM DISTRICT

The Government of Kerala has always been at the forefront in implementing programs, schemes and policies for persons with disabilities. One of their initiatives was the '**Kaivalya**' project, which aims to provide funds to people with disabilities to start their own businesses, to make them self-reliant.

1.7.1 District wise classification of Beneficiaries

As per disability census 2014-15, the total number of disabled populations in Kottayam district is 48,750 and in Idukki it is 23,974¹³. Therefore, there is a need to study the district wise classification of the beneficiaries in Kottayam and Idukki districts. The below table shows the district wise classification of beneficiaries in Kottayam and Idukki districts.

Table 1
District-wise Classification of Beneficiaries

Year	Kottayam		Idukki		Total
	No. of Beneficiaries	Percentage	No. of Beneficiaries	Percentage	
2016-2017	26	68%	12	32%	38
2017-2018	34	87%	5	13%	39
2018-2019	25	66%	13	34%	38
2019-2020	34	57%	26	43%	60
2020-2021	507	56%	403	44%	910

¹¹ CBR A Strategy for Rehabilitation, Equalization of Opportunities, Poverty Reduction and Social Inclusion of People with Disabilities Joint Position Paper 2004. (2004).

¹² https://www.keralapsc.gov.in/sites/default/files/inline-files/GOs/ph_go.pdf assessed on 26/04/2022

¹³ https://socialsecuritymission.gov.in/program_info.php KSSM. (n.d.). Retrieved April 29, 2022

TOTAL	626	58%	459	42%	1085
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Source: Secondary data

From the above table it is clear that the percentage of beneficiaries in Kottayam district is higher as compared to Idukki district from 2016 to 2021. From the period 2016 to 2021, 58 percentage of the beneficiaries are from Kottayam District and Idukki constitutes only 42 percentage. It is also found that the lowest percentage (13 percentage) of beneficiaries is recorded in Idukki district in the year 2017-18.

1.7.2 Gender Wise Classification of Beneficiaries

Out of the total disabled population in Kottayam district 48% (23316 out of 487500) and 46% in Idukki district (10916 out of 23974) are females. So, there is not much gender difference in the proportion of disabled population in the districts. Therefore, in this context the researcher tries to find out whether there is any gender wise difference in the number of beneficiaries who were availing this scheme in Kottayam and Idukki districts. The below table shows the gender wise classification of beneficiaries in Kottayam and Idukki districts.

Table 2
Gender-wise Classification of Beneficiaries

Year	Male		Female		Total
	No. of Beneficiaries	Percentage	No. of Beneficiaries	Percentage	
2016-17	23	61%	15	39%	38
2017-18	25	64%	14	36%	39
2018-19	30	79%	8	21%	38
2019-2020	46	77%	14	23%	60
2020-2021	581	64%	329	36%	910
TOTAL	705	65%	380	35%	1085

Source: Secondary Data

From the table it is clear that the total percentage of male beneficiaries for the period from 2016 to 2021 is 65 percentage whereas it is only 35 percentage in the case of female beneficiaries. Lowest percentage of female beneficiary was recorded in the year 2018-19 with only 21 percentage. During the year 2020-2021, there is slight increase in the percentage of female beneficiaries as compared to 2019-2020.

1.7.3 District-wise disbursement of fund

The proposed study is concentrating on the beneficiaries in Kottayam and Idukki district, which have the higher number of beneficiaries in the state. Hence there is need to know how much fund has been allotted to the beneficiaries in each district. District wise disbursement of fund is given below:

Table 3

District-wise disbursement of Fund

Year	Kottayam (₹ in Lakhs)		Idukki (₹ in Lakhs)		Total (₹ in Lakhs)
	Amount Disbursed	Percentage	Amount Disbursed	Percentage	
2016-17	13	68%	6	32%	19
2017-18	17	87%	2.5	13%	19.5
2018-19	12.5	66%	6.5	34%	19
2019-2020	17	57%	13	43%	30
2020-2021	252.25	56%	201.5	44%	453.75
TOTAL (₹ in Lakhs)	311.75	58%	229.5	42%	541.25

Source: Secondary Data

From the above table it is clear that 58 percentage of the total fund under the scheme is being disbursed among the beneficiaries in Kottayam district whereas its only 42 pe in Idukki district. The fund percentage was very low in Idukki district (13 percentage) during the year 2017-18.

1.7.4 Gender wise Disbursement of Fund

In almost every society male population enjoys the benefits of any scheme as compared to the female population. So in the present study researcher try to know whether fund allocation is more to men as compared to women. The below table shows the gender wise disbursement of funds.

Table 4

Gender-wise Disbursement of Fund

Year	Male (₹ in Lakhs)		Female (₹ in Lakhs)		Total (₹ in Lakhs)
	Amount Disbursed	Percentage	Amount Disbursed	Percentage	
2016-17	11.5	61%	7.5	39%	19
2017-18	12.5	64%	7	36%	19.5
2018-19	15	79%	4	21%	19
2019-2020	23	77%	7	23%	30
2020-2021	289.75	64%	164	36%	453.75
TOTAL	351.75	65%	189.5	35%	541.25

Source: Secondary Data

From the above table it is found that regarding Gender wise Disbursement of funds, 65 percentage of the total fund is being availed by male, whereas its only 35 percentage in the case of females. During the year 2018-19 79 percentage of the fund is being availed by men beneficiaries.

1.7.5 Purpose of Loan

Generally, men are more risk takers as compared to women. Profitability depends upon the type of self-employment activity undertaken. In this context there is a need to study the gender wise self-employment activities undertaken by the beneficiaries under the scheme. Gender wise classification of self-employment activities undertaken by the beneficiaries are given below:

Table 5
Purpose of Loan

Type of Activity	Male		Female	
	Number	Percentage	Number	Percentage
Agriculture & Allied	273	38%	173	46%
Business	321	46%	198	52%
Lottery	55	8%	9	2%
Service	19	3%	0	0%
Others	37	5%	0	0%
TOTAL	705		380	

Source: Secondary Data

From the above table it is found that 46 percentage of the men and 52 percentage are engaged in business related activities. 46 percentage of women and 38 percentage of the men are engaged in agricultural and related activities. A small percentage of men (8 percentage) and 2 percentage of women are doing lottery business. A negligible percentage (8 percentage) of men is undertaken service and other related activities but not even a single percentage of women is engaged in it,

1.7.6 Community wise classification of respondents

The backward communities in India like SC/ST have lower access to education and employment. Though the Government is taking various initiatives for the upliftment of backward communities like SC/ST, a large number of the population are still living without proper education and employment. They lack knowledge about various schemes of the Government. Idukki is in the second position in Kerala having the highest rate of SC/ST population¹⁴. In this context there is a need to identify the number of SC/ST beneficiaries availed Kaivalya scheme

¹⁴ Idukki District Population Religion - Kerala, Idukki Literacy, Sex Ratio - Census India. (n.d.). Retrieved April 26, 2022, from <https://www.censusindia.co.in/district/idukki-district-kerala-596>

Table 6

Community wise classification of the respondents

Year	Kottayam							Idukki						
	SC		ST		Others		Total	SC		ST		Others		Total
	Number	Percentage	Number	Percentage	Number	Percentage		Number	Percentage	Number	Percentage	Number	Percentage	
2016-2017	1	4%	0	0	25	96%	26	9	75%	1	8%	2	17%	12
2017-2018	27	79%	3	9%	4	12%	34	2	40%	1	20%	2	40%	5
2018-2019	9	36%	0	0	16	64%	25	6	46%	0	0	7	54%	13
2019-2020	4	12%	0	0	30	88%	34	18	69%	2	8%	6	23%	26
2020-2021	4	0.8%	1	0.2%	502	99%	507	14	3%	1	1%	388	96%	403
Total	45	7%	4	1%	577	92%	626	49	11%	5	1%	405	88%	459

Source: Secondary Data

From the above table it is clear that the percentage beneficiaries from backward community is very low as compared to others. The percentage of overall beneficiaries from 2016 to 2021 in Kottayam district is 7 percentage and 1 percentage whereas it is 11percentage and 1 percentage in Idukki district. As compared to Kottayam district the percentage of beneficiaries from backward community from Idukki district is high. In the year 2020-2021 SC/ST constitutes only 1percentage of the total beneficiaries in Kottayam district.

1.8 FINDINGS

- The percentage of beneficiaries in Kottayam district is 58 percentage whereas that in Idukki district is 42 percentage. Idukki is having the lowest percentage of beneficiaries (13 percentage) in the year 2017-18. A substantial increase in the number of beneficiaries in both the district during 2020-2021, immediately after the pandemic period.
- Female beneficiaries constitute only 35 percentage of the total, whereas it is 65 percentage for male beneficiaries. The percentage of female beneficiaries was the lowest(21 percentage) during 2018-19. Though the number of male beneficiaries was showing an increasing trend over the years, it's not there in the case of females. In the year 2020-2021, there was a higher rate increase in the number of both male and female beneficiaries.
- Regarding district wise disbursement of funds, majority of the total fund disbursed, that is 58 percentage in Kottayam district, whereas it is only 42 percentage in Idukki district. It's because the number of beneficiaries were higher in Kottayam district than that of Idukki district. It is also clear that all the beneficiaries in Kottayam district didn't get the maximum amount of loan ie, ₹ 50,000/-, it may be by the lack of viable project proposal. In Kottayam district the disbursed fund is only ₹ 311.75 lakhs. If all the beneficiaries availed the full amount of ₹ 50,000/-, it would come ₹313 lakhs ($626*50000=31300000$).

- 65 percentage of the fund is being received by male beneficiaries, whereas female received only 35 percentage.
- 46 percentage of male beneficiaries and 52 percentage of the female beneficiaries are engaged in business activities. 38 percentage of men and 46 percentage of female are engaged in agricultural and allied activities. 98 percentage of the Female beneficiaries are engaged in business and agricultural activities. 2 percentage of them are engaged in lottery business. Majority of men are engaged in business and agricultural activities, 16 percentage of male are engaged in lottery, service and other activities.
- The percentage beneficiaries from backward community are very low as compared to others. The percentage of overall SC/ST beneficiaries from 2016 to 2021 in Kottayam district is 7percentage and 1percentage whereas it is 11percentage and 1 percentage in Idukki district. As compared to Kottayam district the percentage of beneficiaries from backward communities in Idukki district is high. In the year 2020-2021 SC/ST constitutes only1 percentage of the total beneficiaries in Kottayam district.

1.9 SUGGESTIONS

- State level awareness programs should be conducted through various agencies such as NGO about the scheme in order to reduce the gap between the number of unemployed differently abled persons and self-employed differently abled.
- Training programs at district level or even panchayat level should be given in order to enable them to undertake viable self-employment activities.
- Loan provided under this scheme should be enhanced, as this amount is not enough to start a challenging self-employment activity.
- Single window system should be adopted for completing all the formalities related to the scheme.

1.10 CONCLUSION

“They call be disabled, I call myself as differently abled”¹⁵ is a famous wording by Muniba Mazari, the Iron Lady of Pakistan. Disabled population is being neglected in almost every sector of the economy, even in homes. In Kerala around 3.4% of the population is suffering from one more kind of disability¹⁶. Though the Government is providing reservation in education and employment for the disabled person, it's not adequate. Economic independence is important for the upliftment of this marginalised sector in the economy. Government should frame suitable policies to enable them to undertake viable entrepreneurial activities to make them self-reliant otherwise a large section of the economy is underutilised.

¹⁵ <https://www.youtube.com/watch?v=t7rhEnUWfFw> Retrieved April 29, 2022

¹⁶ *India: Kerala disabled persons by type and gender* / Statista. (n.d.). Retrieved April 29, 2022, from <https://www.statista.com/statistics/1079848/india-disabled-persons-by-type-and-gender-kerala/>