

**A STUDY ON
THE NAVAJEEVAN SCHEME**

**Prepared for
KERALA INSTITUTE OF LABOUR AND EMPLOYMENT
(KILE)**

By

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FOREWORD

This study has been made possible with financial support from Kerala Institute of Labour and Employment (KILE) which wanted me to undertake an enquiry into the Navajeevan Project to be launched by the Employment Directorate of the Government of Kerala. For the study, we interviewed 500 stakeholders of the project and held Koottayma with another 179 stakeholders in five groups. We also interviewed the officials of the Employment Department in the 10 Districts where the study was conducted. Further, we discussed relevant points with the concerned officials in the Head Quarters.

We are thankful to KILE for financing the study. We express our thankfulness to our respondents who fully cooperated with us in our study. We express our gratefulness to the officials who extended all cooperation to us at the different stages of the study. Thanks, are also due to our research team including the data analyst, all of whom did a wonderful job in helping the completion of the study for submission to KILE on time.

Dr. P. K. B. Nayar

THE NAVAJEEVAN SCHEME

Executive Summary

This study has been undertaken to examine the feasibility of establishing the Nava Jeevan Project in the different districts of Kerala. This feasibility has been examined and measures are offered to make the project user-friendly. We have done this by discussing the matter with the stakeholders and significant others.

We have used two methods to collect the data required for the study. They are interview method and the Koottayma method. The interview method was to meet the stakeholders individually and the Koottayma method was to meet them collectively.

Interview method

For interview, we selected 500 respondents having the required qualifications, 100 from each of the five districts and collected the required data from them through a carefully prepared and pre-tested Interview Schedule. The districts were Thiruvananthapuram, Kottayam, Thrissur, Palakkad and Kannur. The Interview schedule contained 4 parts – general information, health enquiry, experience with the Employment Exchange office and opinion on the Navajeevan scheme, we collected the data from the 500 persons who are in the age group 50 to 65 years and who hold live registration with the Employment Exchange.

To begin with, we had problem in meeting our sample respondents. They are scattered though the length and breadth of the districts. Trying to meet them in their houses was a formidable task because they were distributed far and wide and their addresses kept in the Employment Offices were in most cases decades old. On advice from the authorities we decided to contact them through postal letters and requested them to come to the District Employment Office to meet us. Even here we had problem as the addresses were old and obsolete. But we assumed that the postal authorities would redirect the letters where necessary. We sent out 1340 letters to get the 500 respondents. The large drop out seems to be due to the wrong addresses, and/or unwillingness or inability of the recipient of the letters to come for the meeting.

General: In our sample of 500 persons, 213 were men and 287 were women. They belonged to the following age groups – 50 to 55 = 279, 56 to 60 = 165, and 61-65 = 56.

The educational level of our sample of respondents showed that the vast majority (74) had only SSLC. The next large group was those with Plus Two (14.8). As regards employment, our study showed that 59.8% of the respondents are employed at present which meant that

40.2% were without any job. 37% reported that they are unemployed at present and had no income. 41.4 percent had income below Rs.5000 per month and only 19% had income between Rs.5000 and 10,000. The families of 74.2% respondents had only a monthly income of up to Rs. 10,000. They were predominantly from the lowest income group. Housing type showed that 56.4% were living in houses with concrete roofing.

Health status: Since health status of respondents is very important for our study from the point of view of physical capacity to do own business on the one side and likelihood of being unhealthy due to age on the other, we examined this problem in some detail. When asked about their perceived health status 51.1% stated that they have good and very good health and another 19% stated that they have average health. Women were less in number on very good health and more on poor health. The 50-55 age group had more respondents on very good health, 56-60 group had more respondents on good health and 61-65 group had more numbers on average health. 37.6% had chronic diseases. Women had more chronic diseases (41%) than men (31.9). As age increases, incidence of chronic diseases also increases (33.0, 42.4 and 46.4 percent respectively for the three age groups of 50-55, 56-60 and 61-65). Diabetes and BP accounted for the largest number of cases, 36.7% and 22.9% respectively; other diseases were having less number. 91.5% respondents took regular medicines but 8.5% did not take any medicine. Reasons for not taking medicines varied, the major reason being decision on regulation of food to control diabetes and BP. This goes well with the distribution of diseases where diabetes and BP together accounted for 59.6% of the chronic diseases reported. As regards the person who met the cost of medicines, it was found that the respondent met the expenditure in 33.4% cases while spouse met the cost in 20.8% cases. In another 20.8% cases, the expenditure was incurred by own children. On the whole, it will be found that the health status of the respondents is satisfactory.

Experience with EE: Most of the respondents (69.85) had registered with the Employment exchange (EE) before the age of 20. In fact, only 7.4% of the respondents registered after they reached 30 years. As regards renewal of registration, 61% said that they had renewed their registration more than 30 times. In the beginning, registration had to be renewed every six months. Then the period was raised to one year and then two years and currently it stands at 3 years. Registration can be done till one attains 50 years. After that age, the applicant is not considered for any job vacancy and so renewal of registration has no meaning. Even so, the applicants used to renew their registration in the hope that government may change its policy. 90.6% of the respondents stated that they renewed their registration even after reaching 50 years. On the part of the EE, they entertained such applications.

67% of the respondents had received the unemployment allowance given by the government to those under 35 years. The others could not avail it due to technical reasons.

Only 54 (10.8%) out of the 500 respondents in our sample got employment through the EE and of these only 45 persons got this employment for six months. Even among them the number of persons who got job more than once was only 10. Lack of seniority and failure at interview were mentioned as the major reasons for not getting employment. Asked whether the respondents accepted the explanations given by the authorities, 60.2% of them said they were not satisfied with the explanations given by the authorities. However, on this issue, 19.8% of the respondents did not answer.

Attitude on Navajeevan Scheme: As the objective of the study was to find out the attitude and aspirations of the respondents regarding the Navajeevan scheme, we asked them a number of questions on the scheme. But before asking the questions, we explained to our respondents in detail about the Navajeevan scheme and clarified the doubts coming from them.

The first question was whether the respondents were interested in the programme, 95% of the respondents answered yes. It is to be specially recorded that a number of them vehemently supported it and stated that government should have taken this up earlier. The 25 respondents (5%) who were not favorably disposed towards this issue did so not because of their hostility to it but due to personal reasons, like not being able to take it up due to age and health, family not supportive and fear of inability to repay the loan due to whatever reason and the debt falling on the children. Of those who supported the scheme majority were women. As regards age, the younger age group (50-55) was more enthusiastic (96.4% of them), than the older age groups (56-60 = 94.0; 61-65 = 91.1%)

The respondents offered a variety of schemes which they would like to take up under the programme. The most frequently offered items were tailoring and cloth shops, 20.6% of the respondents opted this; goat, cow and poultry farming, 21.3% and small grocery shops 13.4%. Improving the current activity was offered by 11.6%. The survey enquired into the reasons for selecting the particular work by the respondents. The most common reason reported by respondents (52.6%) was that they were experienced in the selected work/selected work is their current job. Another common reason was that the respondents could do this job better /they know this job well (15.85). Can be conveniently done at home was another common reason chosen by 10.1 percent and selected work is profitable or that it is helpful for better income earning, and demand for this work is great in this area are the other major reasons reported by the respondents under survey. Asked whether they can do the work themselves or required assistance, 80% said they can do the work by themselves. Men were more among those who thought they could do the work by themselves. 86.6% of men and 75.7% of women thought so. As regards the problems expected by the respondents, the following responses were received. Marketing (27.3%), climatic problems (27.35), and repayment problem (9.15). (By climatic problem, the respondents meant seasonal variations in climate).

76.2% stated that they had previous experience in doing this or similar work, 9.7% said they need training in the jobs identified by them.

We then asked about the gain that the respondents expected out of the project. The answers agreed with the objectives of the government: The answers were a steady source of income, avoidance of dependence on kin for money, engagement in some meaningful work, improving status and self-esteem, keeping oneself engaged, avoidance of monotony in not having to do any work. Our final question to the respondents was what more can the EE do for them.

Most of them said that since the EE has not done much for them, they do not expect anything. However, they said that if the EE could give them some job, even part time, this will be a boon to them (Many of the respondents continue to believe that the EE's function is to give jobs to the applicants).

Koottayma

As in the case of personal interviews we had difficulty in getting respondents for Koottayma also. Following the method adopted in the interview case, we sent out letters to 1000 persons, 200 for each of the 5 districts, in the target group requesting them to meet us on a specified date for discussion on the Navajeevan project. The districts identified for Koottayma were different from the earlier districts. They were Kollam, Alappuzha, Ernakulam, Malappuram and Kozhikode. Though we invited 1,000 eligible persons for the koottayma, 200 from each district, we got back only a disappointingly small number of them, 179. Of these, 85 were men and 94 were women. 75 respondents belonged to the age group 50-55, 68 respondents belonged to the 56-60 age group and 36 respondents belonged to the 61-65 age group. 65% of the respondents were working and 30% were not working. 27% had no income and 44% had income below Rs.5000 per month. 94% were keeping good health. 12% of the respondents got temporary jobs arranged through the Employment Exchange.

All the 179 respondents supported the Navajeevan programme and wanted the government to implement it soon. The respondents offered only a few projects to be taken up under the Navajeevan scheme. These were small grocery shops and stationery shops poultry farming, sheep rearing and cow rearing, electrical work, tailoring, upholstery work, beauty parlor, soap making, coir making, food processing and distribution, tailoring, Photostat, DTP and autorickshaw driving. It seems that all the schemes had a practical slant as they were discussed and clarified at the meeting. The participants also said that they opt for the scheme for the following reasons. The scheme will give them some money to meet their expenditure. Freedom from boredom in remaining idle and not doing anything, self-respect, better integration with the family and better status in society were other benefits identified for the scheme.

Recommendations

1. We strongly recommend that the Navajeevan project should be established in all the Districts of Kerala.

These are for the following reasons. There has been near universal approval of the programme by the stakeholders. In fact, many of them expressed their approval rather vehemently. Our recommendation rests mainly on the following grounds. 1). It will provide the beneficiary an independent source of income in the afternoon/evening of their life and to a great extent free him/her from dependence on kin. On their part, the kin also will be happy for two reasons. The parent will be engaged in some useful work and to that extent he/she will not be a physical liability. The parent will not be a financial burden. 2). It will make the beneficiary a more interactive member of the family and will add to family integration since his/her new assignment requires extensive mutual assistance and cooperation. 3). It will bring the person to the mainstream life by giving him/her a meaningful role in society which, in turn, will add to his/her self-esteem and status in society. 4). It will keep the person engaged in some meaningful activity and thereby avoid monotony of having to do nothing. 5) For many persons in this age group there is no scope for any meaningful role and many have become prematurely old because of this – nothing to do, nothing to lean upon and nothing to look forward to in life. This situation could be avoided if the person is engaged in some activity.

These are strong reasons for providing a productive role for persons of this age group, many of whom are still looking forward to a job from/through the Employment Exchange. The recipient will consider this as a humble reward for waiting so long for a job from the Employment Exchange.

As regards the *modus operandi* of the scheme, we have the following suggestions:

2. To the extent possible, the amount earmarked for the scheme should be raised from the proposed Rs. 50,000/- to Rs. one lakh for the following reasons.

The amount was first fixed for Saranya scheme in 2010 when the costs were very much less than at present. Now prices of everything have skyrocketed and though many of our respondents said that the amount will be sufficient for the schemes devised by them, there are many, especially from the younger age groups, who would like to go for schemes that will be quite meaningful, and productive but will cost more than the ceiling. It is needless to say that the schemes devised by the younger age group will be more durable and solid than the short-term projects of the older age group. Government cannot shun its responsibility and avoid them on the ground of financial limit.

A DTP machine, a Photostat machine, even opening a small stationery shop will cost more than Rs. 50,000. In the case of schemes preferred by women, like cow farming, cloth shop-cum-tailoring unit also, the amount of Rs. 50,000 is inadequate. If the unit is to be located in the house, as will be the case with many, at least part of the house has to be reconditioned with possible extension/addition to accommodate the new venture. The young kin of the beneficiary will not be as accommodative and cooperative as required when "inroads" are made on the existing layout of the household. No one usually takes into account the cost of providing infra structure for any project. In most cases, the old person will have to start from scratch.

We have noted that older persons go for safe and not so costly enterprises for two reasons, one is that they have short term perspective (their age does not permit them to have long term perspective) and the other is the fear of remitting back the loan. They do not want to pass on the burden to the kin in case of any eventuality. So, they go for short term projects within the allotted budget. On the other hand, the younger ones go for more adventurous schemes which would cost more. They are more enterprising and have a longer-term perspective and hence they go for such schemes. This will certainly cost more.

Hence, what government can do is not to limit the amount to fifty thousand but to raise it to at least Rs.80 thousand, with provision to go up to one lakh but charging a nominal interest on the balance of the amount of Rs. 80,000/ as in the case of Saranya. There is no sanctity in clinging to Rs. 50,000/ for every self-employment project.

3. The takeoff period for starting remittance of installments should be 6 months instead of 3 months.

Three months is too short for starting repayment. In most cases, starting the scheme and putting it in order will itself take more than three months. Certainly, an income cannot be generated in three months' time from a new project in most cases. If the takeoff period is shorter, the beneficiary will have to pay the first few installments from the loan amount itself.

4. For determining the income, the family income should not be considered at all. Income limit of the applicant alone should be taken into account in considering applications for Navajeevan

The old person in the family is a marginal person and he/she does not benefit proportionately from the high income of a family. So, family income limit should be done away with. This is for two reasons. 1) The vast majority of those who have registered with the Employment Exchange and are renewing their registration are all in the lower income group. 2). The old in the family is considered as a marginal person and does not get any proportionate benefit of

the high income in the family. Studies have shown that many old persons are subjected to abuse by family members, sometimes on financial ground.

5. Training of beneficiaries should be part of the scheme.

All beneficiaries without exception will have to be given training. This could range from one week to a month or more depending on the nature of the scheme. Training in technical skills will take a longer time. Every project operator has to be told about the nature, purpose and operation of the scheme on hand so that he/she will act responsibly both in the operation of the scheme and in the repayment of the loan.

6. There should be provision for writing off the balance amount in case of premature death or loss due to natural causes.

Many respondents raised this matter at the koottayma and they do not want to put the burden of repayment on the shoulders of their spouse/sons/daughters if any eventuality happens to the beneficiary. In fact, many potential beneficiaries refrain from availing the scheme for fear that if something bad happens to him/her, the whole liability of repayment will fall on the successor(s). They want to avoid this situation. Also, calamities, both manmade and nature made, can cause harm to the enterprise. Chickens can die en mass, goats could be stolen, even the cow can die a premature death. Burglars can cause harm to a business concern. In all such cases, there should be provision for writing off the bad debt. A part of the loss can be covered by insurance but insurance is not available for many items falling under the Navajeevan scheme.

For this reason, the members of the family of the beneficiary should not be burdened with the responsibility for payment of the loan amount in case the beneficiary fails to pay the amount for genuine reasons. The remaining dues should be written off.

7. Insurance /risk coverage

Insurance coverage is a must for ALL enterprises as this is the only way to cover risks and overcome exceptional situations. In the case of older persons, this is the only way to resolve tension and solve many of their problems relating to business. The premium payment if any should be the responsibility of the sponsor, i.e., the government.

8. Special attention to be paid to Navajeevan clients

As in the case of Kaivalya, special attention by the officials should be paid in the handling of the scheme – avoiding unnecessary visit by the petitioner to offices, procedural delays and providing a helping hand in implementation. Officials should approach the petitioner not

with a negative mind but with a positive, constructive and helping attitude. They should, if necessary, help the petitioner in formulating his/her scheme and all the way through. This is all the more necessary in view of the age of the applicant and possibly his/her indifferent health or disability.

9. Special training to officials

Officials of the Employment Department in the District Employment Offices and in the Head Quarters should be given special training regarding the scheme and in human relations and allied subjects. They should be enlightened on matters regarding client-friendly/user-friendly attitudes and behavior. Rules should be interpreted humanely and to the advantage of the clients. This is especially important as we are dealing with a special category of persons who have spent the best years of their lives looking forward to some job with the Employment Department and who had not been lucky in it. Navajeevan is the last hope for them to get some employment, even when it is self-employment. They should not be further tested for their patience and perseverance but should be accorded all assistance by being quite helpful, accommodative and cooperative.

CHAPTER I

INTRODUCTION

Objective of the study

The objective of the study is to examine the feasibility of establishing the Nava Jeevan Project in the different districts of Kerala. In the study we have examined this feasibility and the measures to make the project as user-friendly and client-oriented as possible. We have done this by discussing the matter with the stakeholders and significant others.

Navajeevan is the government's newest self-employment scheme and is intended for persons in the age group 50 – 65 who have registered with the Employment Exchange of the state but have not been able to get any placement so far. Government wants to help this group with a self-employment scheme that will give them some income and keep them engaged. However, government wants the scheme to be maximally useful to the clients and wants to find out how this could be achieved. The study is to help the Government in this effort.

Employment situation in Kerala.

Since Navajeevan is a self-employment scheme to provide employment to a special category of persons, it will be desirable to enquire into the employment situation in the state to locate the new scheme in the overall employment map of the state. Kerala has a heavy unemployment problem. In fact Kerala is a state in India where unemployment is most severe. The unemployment rate in Kerala is 7.4% against all India average of 2.3%. Table 1 shows the magnitude of the problem in terms of number of persons who have registered with the Employment Exchanges in the State.

Table 1. Live Register of the unemployed for 2007 to 2017

Year Ending March	Total Registration
2007	3793183
2008	3899396
2009	3953313
2010	4219151
2011	4090887
2012	4244452
2013	4344102
2014	3697892
2015	3636270
2016	3737694
2017	3460478

Source: Administration Report, Dept. of Employment

It will be of interest to find out the efforts of the Employment Exchanges in helping the unemployed job seekers to get jobs. Table 2 shows this information

Table 2. Performance of EE during 2008 – 2014

Year Ending March	Notification by Employers	Submission to Employers	Placement	Total Registration
2008	30881	291935	13427	3953813
2009	24975	266935	17820	4219151
2010	19219	214808	15345	4190887
2011	21071	212031	11838	4444452
2012	22011	246384	12150	4344102
2013	21841	188276	11663	3709278
2014	14500	176048	8928	3697892
2015	14455	164020	9267	3596646
2016	13508	172743	11051	3737694

Source: Administration Report, Dept. of Employment

It will be seen that the actual number of persons who got employment through the EEs during the past nine years is a trickle in the vast ocean of the unemployed. The number of persons getting employment through the EEs is quite small in comparison with the total number persons in the Unemployment Register of the EE. The type of employment secured through the EEs is mainly temporary as most permanent recruitments are made through statutorily established service commissions. Even for posts that are required to be referred to the EEs through Compulsory Notification of Vacancies Act, the tendency for employers is to circumvent the EE on some excuse or loopholes in the CNV Act.

There are 14 District Employment Exchanges, 3 Professional and Executive Employment Exchanges, 6 Special Employment Exchanges for the Handicapped, 61 Town Employment Exchanges, 7 University Employment Information and Guidance Bureaus, 6 Employment Information and Assistance in ST concentration areas, 2 Coaching cum Guidance Centers for SC/ST and 3 Regional Deputy Directors of Employment in Kerala (Total offices 103). 84 of them register the unemployed applicants. The District Employment Exchanges also register applicants but because of their other work, the number of such registration is small.

Self-Employment Schemes of the Employment Department

Currently there are 4 self-employment schemes under the Employment (Labour and Skills) Department, namely KESRU, Job Club, Saranya and Kaivalya. Their details are as follows.

1. Kerala State Employment Scheme for the Registered Unemployed 1999 (KESRU 99).

Those who have registered in any of the Employment Exchanges of Kerala and whose family income does not exceed Rs. 100,000 a year are eligible to apply. Age limit is between 21 and 50 years. Applicants should not be students. Graduate women, those with professional technical qualifications, those receiving unemployment assistance, those who hold certificates from ITI/ITC are eligible. The maximum loan amount given under the Scheme is Rs. 100,000/- of which 20% is subsidy. The fund is operated through a banking institution and will be subject to its rules regarding interest and repayment. Those who receive assistance under the scheme are not eligible for continued unemployment assistance or for consideration for temporary vacancies administered by the EE.

2. Multi-Purpose Service Centers/Job Clubs

This is another scheme offered to the registered unemployed who are between 21 and 40 years old and whose family income is Rs. 100,000/ or less a month. Graduate women, those who hold professional technical qualifications, those who receive unemployment assistance, those who hold ITI/ITC/Polytechnic diploma are given preference.

The maximum amount given under the scheme is Rs.10 lakh of which 25% will be subsidy. 10% of the loan amount should be contributed by the members. The fund is operated through an approved bank and the members are liable to the bank's rules regarding the fund management. Members are individually and jointly responsible for repayment of the installments.

Beneficiaries under the scheme will be given necessary training through institutes set up for the purpose. The beneficiaries are not eligible for unemployment assistance or for consideration for temporary vacancies.

3. Saranya

Unemployed widows, separated women, women deserted by husbands and whose husbands are missing, unmarried women above 30 years, unmarried mothers from ST communities, disabled women and bedridden married women are eligible under this scheme. They should have live registration in the EE and should not be students. Age limit is between 18 and 55, family income should not exceed Rs. 2 lakh. Maximum amount eligible for a person is Rs. 50,000/. In exceptional cases, it could go up to Rs. 100,000/ but

3% interest will be charged on the excess amount. 50% of the minimum amount will be given as subsidy.

The beneficiary will not be eligible for unemployment assistance but could be considered for jobs under the EE scheme of employment. The fund is operated directly by the Department and going to a Bank for getting the loan amount is avoided.

4. Kaivalya

This is the newest self-employment scheme of the government and is exclusively meant for the disabled.

The objective is to provide equality and equal opportunity to a section of the population who are otherwise handicapped. The emphasis is in ensuring an income to the disabled for leading a respectable life. Those who have registered with the Employment Exchange for the Disabled can apply through that agency. Their cases are specially looked after by the staff of this agency. The scheme is operated directly by the department and the beneficiary does not have to knock at any door to get the activity started and also to continue with the activity. The scheme was started only last year and one cannot make any judgment on the scheme at this stage.

5. Navajeevan (under consideration)

This is a scheme under consideration of the Government. The target group for this scheme is those who have registered with the EE and are in the 50-65 age category who have not got any employment under the EE programme. An amount of Rs.50,000/ will be given with 50% as subsidy and the other 50% as interest free loan to be paid in installment over the next 5 years. The objective is to provide the target group some means of starting an enterprise which will give them reasonable income and will enable them to lead a dignified life. This will be certainly a boon to the persons who can avail the scheme and do a good job with it. The number of persons who will fall in this category is over one lakh. Table 4 gives the details.

Table 3. Persons 50-65 years registered with the EEs

District	Number
Thiruvananthapuram	17597
Kollam	9899
Pathanamthitta	3072
Alapuzha	7519
Kottayam	7130
Idukki	2165
Ernakulam	9315
Thrissur	7467
Palakkad	8520
Malappuram	5949
Kozhikode	12985
Wayanadu	1678
Kannur	5892
Kasaragod	2094
Total	101,282

Source:Data supplied by the Dept. of Employment

Thiruvananthapuram and Kozhikode have the largest number of persons in this category while Wayanad and Kasaragod have the smallest number.

Other schemes of the Department

a) Vocational Guidance (VG) Programme

This Unit gives proper guidance to job seekers and students and conducts classes in schools, colleges, ITIs/ITCs, polytechnique and similar institutes. It gives career talks to students in the high schools and colleges, holds career exhibitions and seminars, takes coaching classes

and conducts many other career development programmes. It works in close collaboration with University Employment Bureaus and other counseling centres.

b) Employment Marketing Information (EMI)

This unit operates in all the District Employment Exchanges and its main function is to collect, on a regular and continuous basis, information regarding periodic changes in the level of employment, occupation, educational, industrial and sectoral composition of employment and shortage or surpluses in manpower, etc.

c) Employability Centers

These centres provide centrally located avenues to conduct walk-in-interviews, support in assessing the candidates through aptitude test and a variety of other tests. Since today's job market is dominated by the private sector, the scheme aims at making the youth employable in the private sector by giving them appropriate training. The specific objectives of the Centre are:

- To upgrade the District Employment Exchanges to enable them to handle the challenges of a changing world, especially in training and placement of job seekers.
- To provide employability solutions to all job seekers, to assess and certify the skills of the job seekers and make them more industry relevant.
- To build capacity for conducting services like assessment of the candidates
- To provide counseling and placement services, and
- To provide value added services to job seekers and create job seekers-industry friendly environment in the employment exchange.

d) Unemployment Assistance

This scheme was started by the Government in 1982 to provide some relief to the unemployed youth of the state. Originally the amount was only Rs. 40 but it was periodically revised and the amount now stands at Rs.120 per month. Those who are between the ages 18 and 35 and passed SSLC examination are eligible for unemployment assistance if they have no job or income fetching Rs.100 or above per month. However, they should have been registered with the EE in Kerala for three years. To be eligible, they should continue to be on the unemployment register for the whole term of assistance. A person can register in the EE at the age of 14 but there is a waiting period of three years before one becomes eligible for the allowance. There is no upper age limit for registration but the benefit will cease once a beneficiary attains the age of 35. It may be pointed out that though the

Government's intention is good, the benefit that the unemployed gets is quite trivial as Rs.120 today will not fetch much. It will not be sufficient even to meet the expenses in sending an application for a job vacancy. But something is better than nothing. However, from the government's side the amount spend on this item is sizeable as Table 4 shows.

Table 4. Persons receiving unemployment assistance

Year ending	Number of beneficiaries	Amount Rs.
2007	344695	501020767
2008	318894	488403046
2009	338735	489118970
2010	332561	482106260
2011	303691	482106260
2012	303691	342216360
2013	297880	331024061
2014*	230307	157350900
2015	NA	350436215
2016	NA	309795930
2017	NA	289535430

*Figures for 2014 reflect only part payment

Source: Employment Department

CHAPTER 2

METHODOLOGY OF THE STUDY

This study uses two main methods of data collection – the closed interview method and the open Koottayma method. For Interview, previously prepared and pre-tested Interview Schedules were used. The respondents were interviewed individually and in private. In the koottayma the target persons were summoned to a particular place and open discussions were held. The study also used a check list to collect data from the officials and other relevant persons.

The field study was conducted in 5 out of the 14 districts of Kerala, namely Thiruvananthapuram, Kottayam, Thrissur, Palakkad and Kannur. From each district, samples of 100 respondents in the age group 50-65, who had registered with the Employment Exchanges of the concerned districts were interviewed. Total 500. We first collected the lists of these persons from the District Employment Offices and randomly chose 100 persons from them keeping the need to stratify them on the basis of sex and age. We prepared the Interview Schedule and pre tested on 10 eligible persons in Thiruvananthapuram District.

Our Field Investigators then started going to the houses of these respondents with the Interview Schedules. To our dismay, we found that from the first 5 visits in each district, our Field Investigators could hardly get two persons. The others had left their addresses and the present occupants of the houses could not give their current whereabouts to our Investigators in a precise and useable form. Some of them had even moved to other districts. It seems that the respondents did not update the EE offices of their change of addresses and it is possible that they continued using their original addresses given at the time of registration more than 30 years ago. After reaching the age 50, since the EE does not take care of them they did not bother to update their address. We discussed the matter with the State Employment Directorate and they suggested that we summon the respondents to the EE office for meeting them instead of going out in search of them. This paid dividend. Even so, we had to send around two and half times more letters to get the required number of 100. The following are the names of districts and number of letters sent:

Thiruvananthapuram 285, Kottayam 260, Thrissur 220, Palakkad 290, Kannur 308. We understand that the large-scale dropouts were due to (1) the addresses were incorrect, (2) the addresses were not interested in the scheme, (3) Addressees were prevented from coming because of some last minute inconvenience or because they were not keeping good health. (4) Some would have purposefully avoided coming to the interview. These

views have been supported by those who attended the interview and who knew some of the absentees.

Table 1. Details of letters sent and actual turn up

District	Number Invited	No. appearing for Interview
Thiruvananthapuram	285	100
Kottayam	260	100
Thrissur	220	100
Palakkad	290	100
Kannur	308	100
Total	1363	500

Our Investigators first explained the Navajeevan Scheme to the respondents and answered their doubts before starting on the interview. On an average, an interview lasted for 90 minutes. The Investigator had to patiently hear from the respondents many things that were not relevant for the study. Some of the respondents were old and they liked talking. This also cost much time. Incidentally, some of the respondents were not happy over not getting a job even after long waits and they expressed their anguish during the discussion. We explained to them the limitation of the Employment Exchanges in satisfying everybody.

The Kootayma also used the letter method of bringing the respondents together. The Kootayma were conducted in districts different from the earlier ones used for interview of respondents. These new districts were Kollam, Alappuzha, Ernakulam, Malappuram and Kozhikode. Here also the respondents were summoned to the EE office together through letters. As in the case of interviews, we had to send more letters than the required number of respondents. In fact, we sent 200 letters each in every district but the turn up was quite disheartening. Kollam 27, Alappuzha 34, Ernakulam 38, Malappuram 40 and Kozhikode 40, total 179. As in the case of the Interview study, the reasons seem to be the same. Many did not receive the letters because the addresses were incorrect, some were prevented due to age and possible disability and some others were prevented by casual reasons. Some would have purposefully avoided meeting us. In the kootayma, the Director of the study and the Research Assistant participated along with the District Employment Officer and the Employment Officer (Self Employment). We first explained to the respondents about the Navajeevan scheme and then asked them for their views. In that process, we clarified the doubts of the respondents. The respondents honestly and plainly opened up their minds. The major point raised was about the inadequacy of the amount (Rs. 50,000) for starting a

new venture. For example, if a person wanted to buy a cow, a normal quantity milk yielding cow would cost Rs. 50,000/. Then where will one go for supplementary expenses. The same point was mentioned in the case of a DTP or Photostat machine. Each koottayma lasted around two to two-and-half hours. Many of the respondents who had not taken any stand on the scheme in the beginning happily said they not only support the scheme but would tell their friends approvingly about it. In the Koottayma, we sent round a brief questionnaire for making a record of those who were present. In that questionnaire, we had asked for their views on the Navajeevan scheme. All of them wrote that supported the scheme.

We also interviewed the District Employment Officer and the Employment Officer (Self Employment) in each District. At the Headquarters, we also interviewed the Employment Joint Director and the Divisional Employment Officer. The study reflects the view points of all the different categories of respondents. The data from interviews was analysed on the computer using SPSS software. Data on the Koottayma were analysed manually.

The Report is divided into the following parts. First is an Executive Summary of the Project where we summarize our findings and give our recommendations. Chapter 1 is an introduction to the self-employment programmes of which Navajeevan is the latest, the 2nd chapter is Methodology, how the study was conducted. The 3rd chapter gives descriptive analysis of the interview and Koottayma data and the 4th and final chapter gives the conclusions of the study and the recommendations based on them.

CHAPTER 3

FINDINGS FROM THE FIELD STUDY

In this chapter, we describe the findings from our study from interview and Koottayma. We first give an analysis of the interview data. As mentioned earlier we interviewed a total of 500 respondents aged 50-65 years, 100 respondents from each district (Thiruvananthapuram, Kottayam, Thrissur, Palakkad and Kannur) and having registered with the Employment Exchange, mostly in their late teens and continuing their registration till the age of 50. As stated earlier, registration in the employment exchanges stops at the age of 50. In Chapter 1, we have stated that the total number of those registered with the different Employment Exchanges and now in their 50-65 ages was 101,282. We interviewed 500 of them.

A. INTERVIEW DATA

I. Socio-Economic Profile

1. Gender and Age distribution of respondents

Table 1 gives the distribution of the data by sex and age. Out of the 500 respondents, 213 (42.6%) were males and 287 (57.4%) were females. The higher percentage of the females in the distribution reflects their higher share in the population.

As regards age, majority of the respondents belong to the age group 50-55 years, followed by 56-60 and 61-65 years. Of the 500 respondents 279 (55.8%) were from 50-55 age group, 165 (33.0%) from 56-60 age group and 56 (11.2%) from 61-65 age group.

Out of the 279 respondents in the age group 50-55 years of age, 125 (44.8%) were males and 154 (55.2%) were females. Considering the age group 56-60 years, 58 (35.2%) were males and 107 (64.8%) were females. Females are more than males in all age groups except the age group 61-65. Here, out of the 56 respondents, 30 (53.6%) were males and 26 (46.4%) were females.

Table 1. Age and sex distribution

Age	Gender		Total
	Male	Female	
50-55	125(44.8%) [58.7%]	154(55.2%) [53.7%]	279(100%) [55.8%]
56-60	58(35.2%) [27.2%]	107(64.8%) [37.3%]	165(100%) [33.0%]
61-65	30(53.6%) [14.1%]	26(46.4%) [9.1%]	56(100%) [11.2%]
Total	213(42.6%) [100%]	287(57.4%) [100%]	500(100%) [100%]

2. Education of the respondents

Table.2 gives the educational qualification of the respondents. The survey data revealed that majority of the respondents had S.S.L.C qualification. Out of the 500 respondents, 372 (74.4%) reported that their level of education was S.S.L.C. About 15% of respondents (74 persons) have higher secondary level of education and 8.8% (44 persons) have college level education. The data also shows that a few respondents have below S.S.L.C level of education (i.e. 10 respondents constituting 2%)

Table 2. Educational qualification

Educational qualification	Frequency	Percentage
Below S.S.L.C	10	2.0%
S.S.L.C	372	74.4%
Higher Secondary	74	14.8%
College	44	8.8%
Total	500	100.0%

3. Present job of the respondents

Looking into the present job of the respondents, Table.3 shows that out of the 500 respondents, 201 were presently not working, which accounts for 40.2 %, and rest

were currently working in different fields. The Table also shows that 75 (15%) of the respondents were doing Coolie job and the remaining 224 (44.8%) were doing other jobs and some were self-employed.

Table3. Present Job of respondents

Present job	Frequency	Percentage
No job	201	40.2%
Coolie	75	15.0%
Other jobs	224	44.8%
Total	500	100.0%

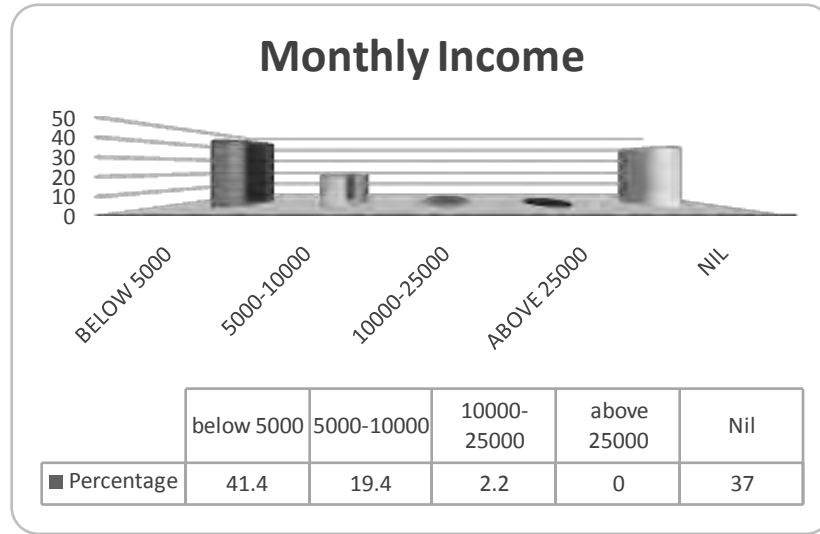
4. Monthly income of the respondents

Table 4 depicts the respondents' monthly income. The table shows that 37% of the respondents have no income and 41.4% have below Rs.5000/ as their monthly income. The table also shows that 19.4% of them have reported that their monthly income is between Rs.5000 and 10000. Very few respondents (2.2%) have Rs. 10,000 to 25000 as income. There was nobody in our sample who had income above Rs.25,000 per month. However, out of the 40.2% persons who are non-working (Table 3), the persons reported as having no income are only 37%. Around 3% of those reported as not working stated that they are having some income, retirement pension and income from land, remittances from children, etc.

Table 4. Monthly income of respondents

Monthly Income Rs.	Frequency	Percentage
Below 5000	207	41.4
5000-10000	97	19.4
10000-25000	11	2.2
Above 25000	0	0
No income	185	37
Total	500	100

Figure 1. Monthly income of respondents



5. Family size and Monthly income of family

We shall now examine the monthly income of the families of the respondents. Table 5 shows this. Size of family and families’ monthly income are not much related except in the case of the lowest income of Rs.10, 000 per month. In this case, small families have lower income than large families. Among the 19 persons who are staying alone, around 90% have monthly income of Rs10, 000 or below. However, among the entire 500persons, 74.2% have only below Rs.10, 000 per month as income.

Table5. Monthly income of family by family size

Monthly income of family	Family size				Total
	Alone	2-3 members	4-6 members	7+ members	
Below 10000	17(89.5%)	141(78.3%)	207((72.1%)	6(42.9%)	371(74.2%)
10000-25000	2(10.5%)	36(20.0%)	75(26.1%)	5(35.7%)	118(23.6%)
25000-40000	0(0%)	3(1.7%)	5(1.8%)	3(21.4%)	11(2.2%)
Above 40000	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)
Total	19(100%)	180(100)	287(100%)	14(100%)	500(100)

6. Ownership of House

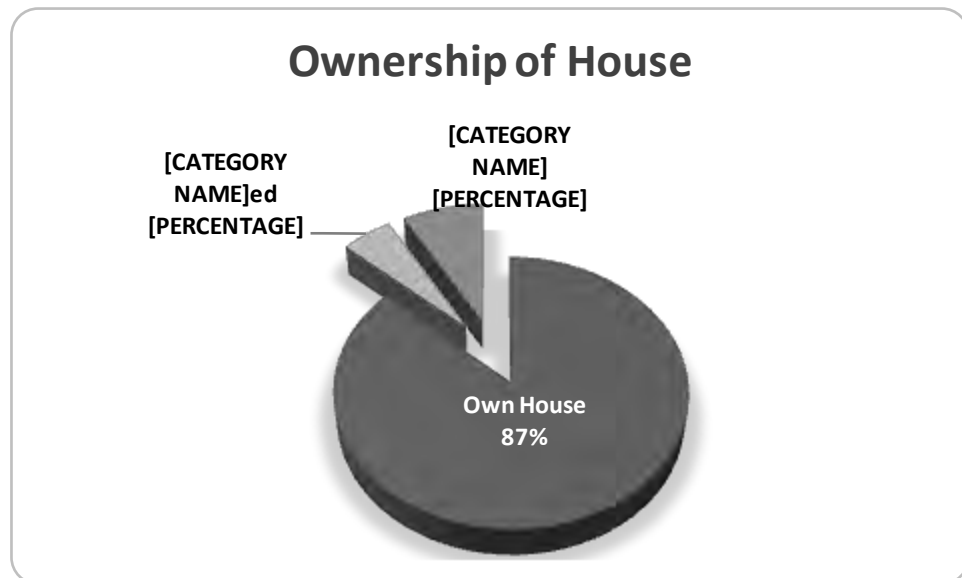
Regarding ownership of house among the respondents who participated in the survey, Table 6 explains the situation. 86.6 percent of respondents reported that they live in their own houses, 5.2 percent reported that they are living in rented houses while 8.2 percent said that they live in others' houses, such as their parents' or other relatives' house.

Table 6. Ownership of the house

Ownership status	Frequency	Percentage
Own house	433	86.6
Rented	26	5.2
Others	41	8.2
Total	500	100

The same details illustrated in Figure 2

Figure 2. Ownership of House



7. Type of House

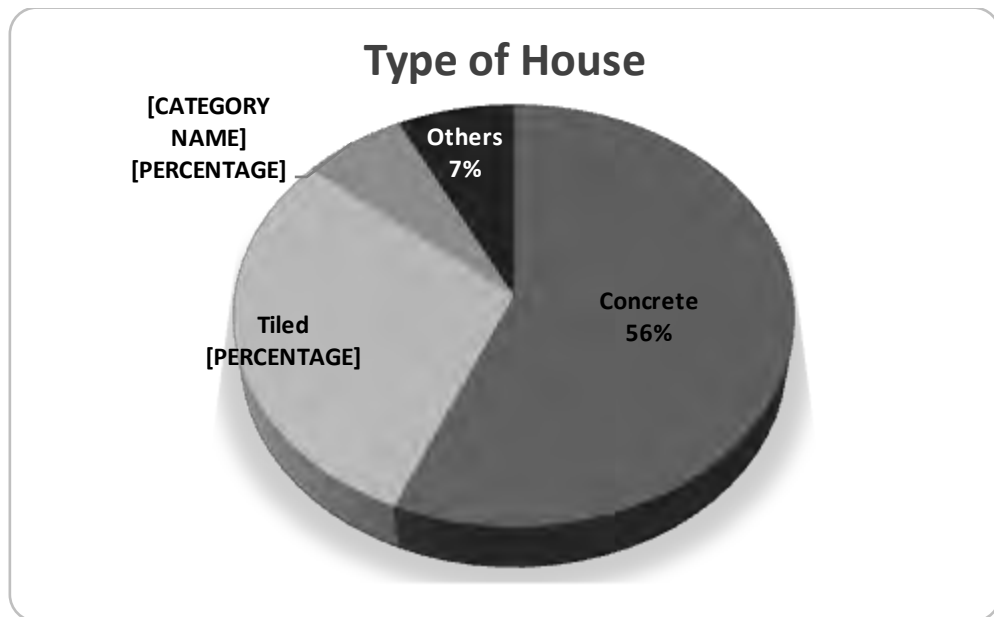
Looking into the condition of the respondents' houses, Table 7 shows that 56.4 percent of the respondents reported that they are living in houses with concrete roof and 29.6 percent reported that their houses were with tiled roofs. Very few (6.6) reported the condition of their house as mixed and 7.4% reported other conditions, like tin sheet and asbestos, etc.

Table7. Housing type

House Condition	Frequency	Percentage
Concrete	282	56.4
Tiled	148	29.6
Mixed	33	6.6
Others	37	7.4
Total	500	100

The same data is given in Figure 3.

Figure 3. Type of house



II. Health Status of respondents

8. Self-rated health status

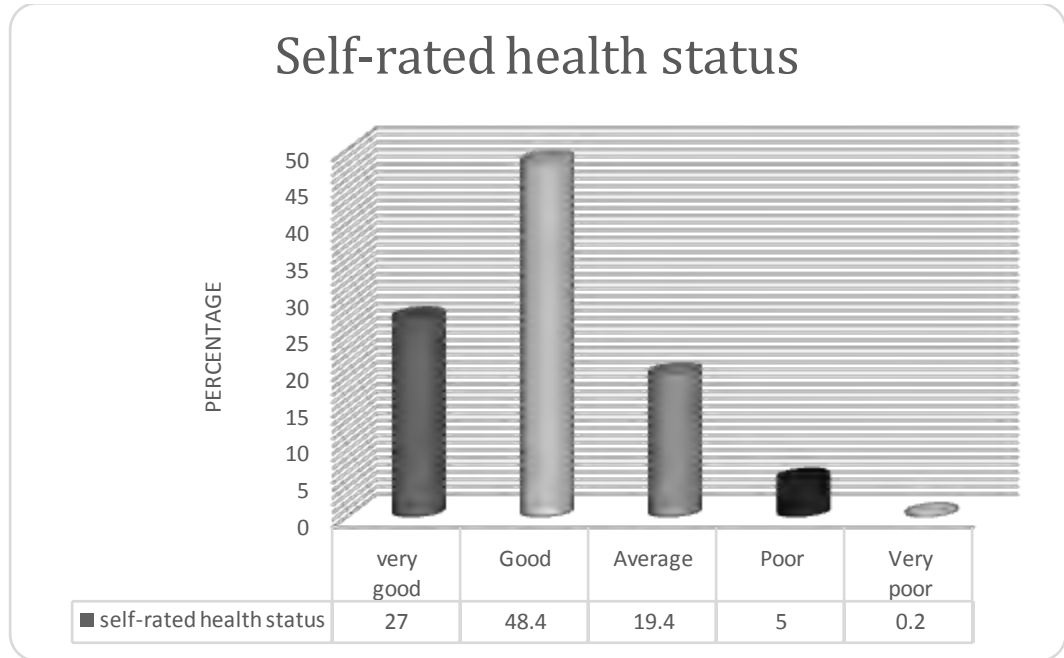
Section II gives the health status of our respondents. We have examined the health status of the respondents in some detail for two reasons. Being in their fifties and early sixties, there is likelihood of their health status moving from robust to weaker positions. Second, we wanted to know if they have adequate health to take up self-employment jobs. Table 8 gives this information. We asked the respondents to rate the condition of their health by themselves (self-rated health). 27 percent of respondents reported that they have very good health status. 48.4 percent perceived that they are enjoying good health status while 19.4 percent of respondents perceive that they were living in average health. Only few of them reported that they live in poor health (5%) and very poor health (0.2%).

Table 8. Self-rated health Status

Self-rated health	Frequency	Percentage
Very good	135	27
Good	242	48.4
Average	97	19.4
Poor	25	5
Very poor	1	0.2
Total	500	100

The same data is given in Figure 4.

Figure 4. Self-rated Health status

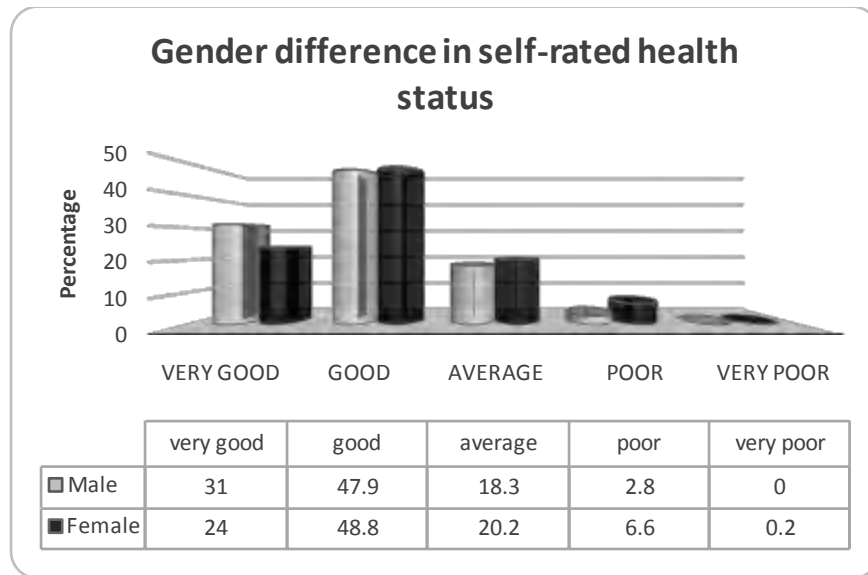


9. Gender difference in perceived health status

Gender-wise perception of own health status is shown in Figure 5 (Please look at the table below the figure). From the Table, it is seen that there is no significant gender difference in perceived good health and average health statuses among the respondents. However, significant difference is seen between the sexes in perceiving very good and poor health statuses with women having a disadvantageous position on both items – low on very good health and high on poor health.

This data is given in Figure 5

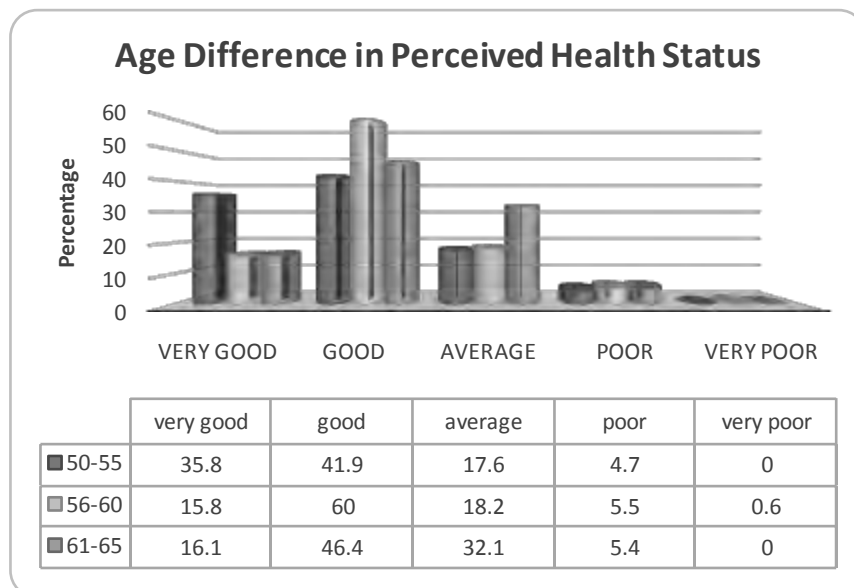
Figure 5. Gender difference in self-rated health status



10. Age difference in perceived health status

Perception of different health statuses according to age is illustrated in Figure 6. Please see the table below the figure. The Table indicates not much difference between the age groups 50-55 and 55-60 if we take the very good and good categories together (77.7 and 75.8 respectively). However, in the case of the 60+ category if we take the good health and average health categories together, we will find that they together amount to 78.5% which is not bad for undertaking self-employment programmes.

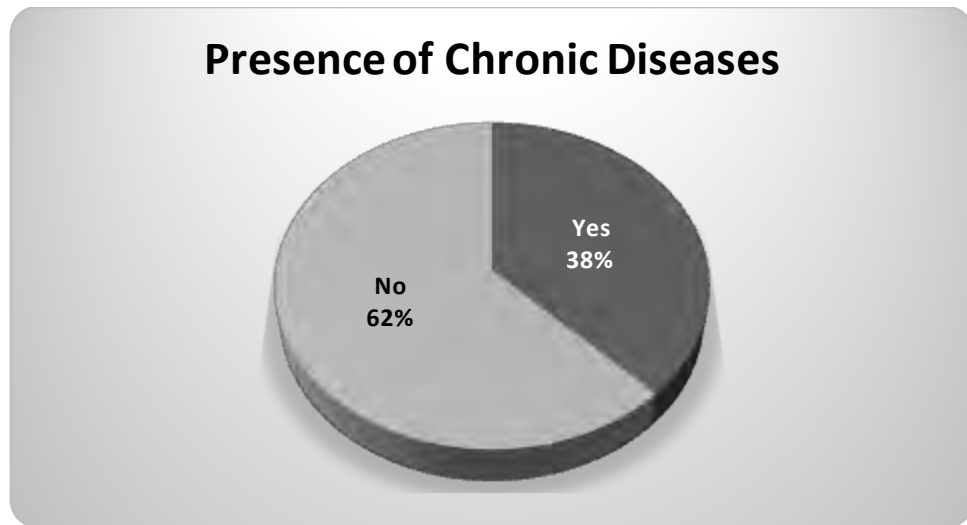
Figure 6. Age difference in perceived health status



11. Presence of major chronic diseases

Perceived health status is only one indicator of health. It gives the psychological factor in health more than the physical factor. In order to understand the complete health status of the surveyed respondents we asked a few more questions to them. We asked them about the prevalence of any major chronic disease among them. The results are shown in Figure 7. The Figure shows that 38 percent of respondent under survey reported they have one or more of the major chronic diseases and 62 percent of them reported that they have not diagnosed for any chronic diseases till date.

Figure 7. Presence of major chronic diseases



12. Gender difference in major chronic diseases

Table 9 reveals that women have more chronic diseases compared to men. Out of the respondents who stated that they have some chronic disease, 41.8 percent women and 31.9 percent men had chronic diseases.

Table 9. Gender and presence of chronic diseases

Presence of diseases	Gender		Total
	Male	Female	
No	145(46.5%) [68.1%]	167(53.5%) [58.2%]	312(100%) [62.4%]
Yes	68(36.2%) [31.9%]	120(63.8%) [41.8%]	188(100%) [37.6%]
Total	213(42.6%) [100%]	287(57.4%) [100%]	500(100%) [100%]

13. Age difference in major chronic diseases

Significant age difference in having chronic diseases is visible from Table 10. As age increases prevalence of chronic diseases increases. Out of the 187 respondents in the age group 50-55, prevalence of having diseases is reported by 33.0 percent compared to the respondents belonging to other age groups, namely, 42.4% and 46.4% respectively for the age groups 56-60 and 61-65.

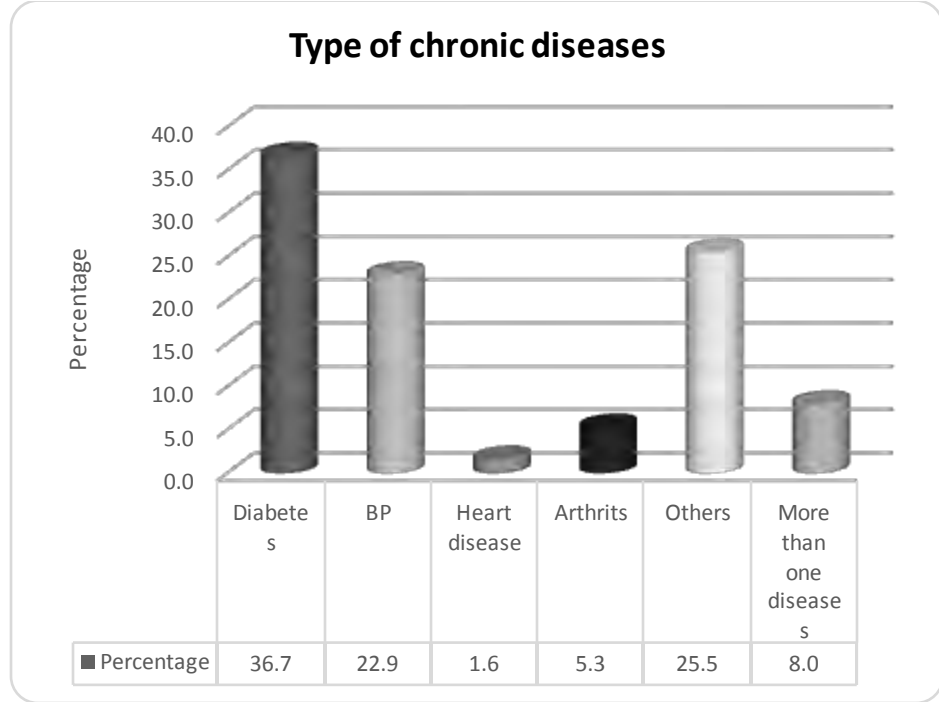
Table 10. Age difference in major chronic diseases

Presence of diseases	Age			Total
	50-55	56-60	60-65	
No	187(59.9%) [67.0%]	95(30.4%) [57.6%]	30(9.6%) [53.6%]	312(100%) [62.4%]
Yes	92(48.9%) [33.0%]	70(37.2%) [42.4%]	26(13.8%) [46.4%]	188(100%) [37.6%]
Total	279(55.8%) [100%]	165(33.0%) [100%]	56(11.2%) [100%]	500(100%) [100%]

14. Profile of Major Chronic Diseases

An overview of the major chronic diseases profile among the respondents under survey revealed that most commonly reported chronic disease among the respondents is diabetes. 36.7 percent of respondents reported that they have diabetes. Other reported chronic diseases are BP 22.9%, arthritis 5.3% and heart diseases 1.6 percent. 25.5% of the respondents had other chronic diseases. Those with more than one disease accounted for 8 percent. Figure 8 gives graphic representation of the data.

Figure 8. Types of chronic diseases



15. Treatment seeking behaviour

Table 11 indicates that among the 188 respondents reporting chronic diseases, 91.5 percent take medicines regularly for curing diseases while 8.5 percent did not take medicines regularly.

Table 11. Intake of medicines

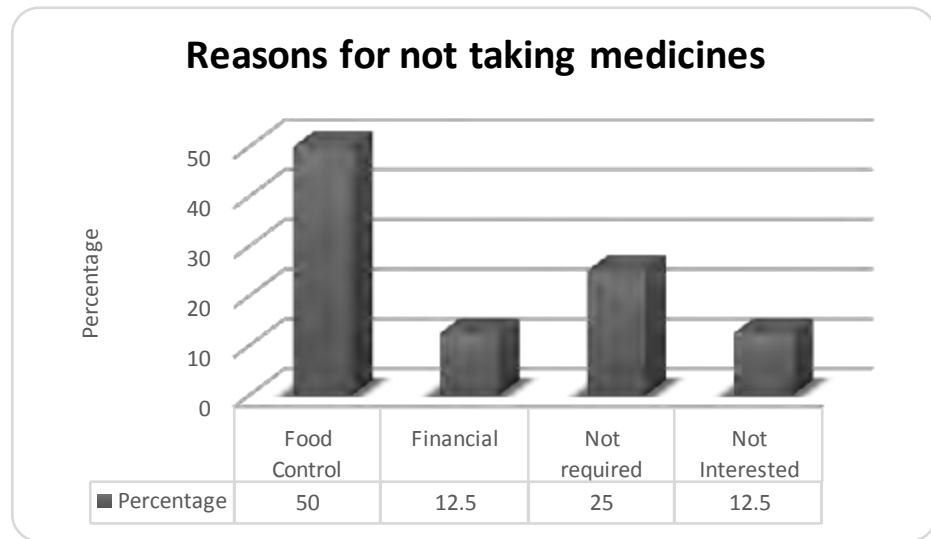
Intake of Medicines	Frequency	Percentage
Yes	172	91.5%
No	16	8.5%
Total	188	100%

16. Reasons for not taking medicines

Figure 9 describes that half of the respondents did not take medicines regularly because they regulate the intake of food (diet control) following the restrictions on food imposed on them by the doctors. For 12.5% respondents, money was the main

factor for not taking any medicine. They did not have adequate amount of money to buy medicines for their chronic diseases. It is common knowledge that chronic diseases are not curable and the medicines have to be taken regularly. This is what the 12.5% who lack money cannot do. 25% respondents felt that they have not reached a stage when they will have to use medicines. The remaining 12.5% respondents are ignoring the fact that they have chronic diseases which require treatment.

Figure 9. Reasons for not taking medicines



17. Hospitalized within last six months

Table 12 shows that only 4.8 percent of respondents under survey reported that they were hospitalized for more than 5 days during the previous six months period.

Table 12. Hospitalized during last six months

Hospitalized	Frequency	Percentage
Yes	24	4.8%
No	476	95.2%
Total	500	100%

18. Hospitalization by diseases

Dengue fever and diabetes were the common diseases for hospitalization among the respondents under survey. Heart diseases and accidents were the next general causes for hospitalization.

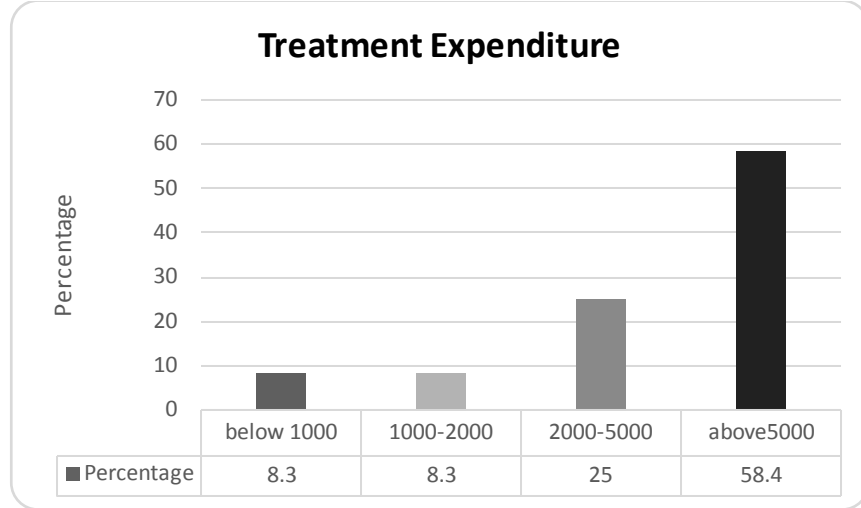
Table 13. Hospitalization by disease

Disease	Frequency	Percentage
Diabetes	7	29.1%
Dengue fever	5	20.8%
Heart Disease	4	16.7%
Accident	3	12.5%
Urinary problem	2	8.3%
Cancer	1	4.2%
Eye problem	1	4.2%
Vomiting	1	4.2%
Total	24	100%

19. Treatment Expenditure during the last six months

Figure 10 shows the treatment expenditure among the respondents under survey. 58.4% of the respondents reported that their treatment expenditure was above Rs.5000. The figure also shows that one-fourth of treatment-taking respondents reported that their treatment expenditure was only between Rs.2000 and Rs.5000.

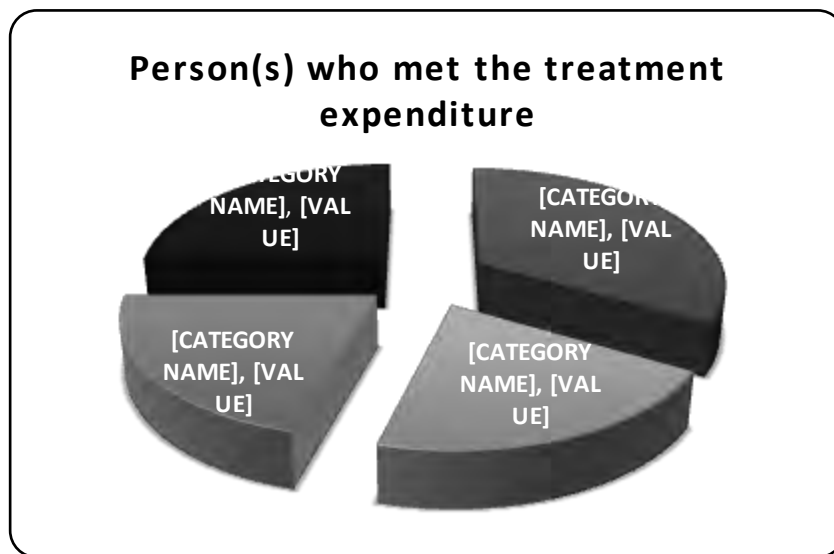
Figure 10. Treatment Expenditure



20. Person(s) who met the treatment expenditure

The persons who spent money for treatment of the respondents are shown in Figure 11. It will be seen from this figure that one-third of the respondents reported that they themselves spent money for their treatment. Spouse (20.8%), children (20.8%), and relatives (25%) were the others who met the treatment expenditure of the respondent.

Figure 11. Person(s) who met the treatment expenditure



21. Disability Status

The disability status of the respondents is given in Table 14. The table reveals that 23% of the respondents reported that they have a disability. The most reported disability is vision problem. Out of the total respondents who have any disability, 92 persons (i.e. 18.4% of the total of 500 respondents) and 80% among those (115) reporting disability have reported vision problem. Hearing, walking and other disabilities are less common among them.

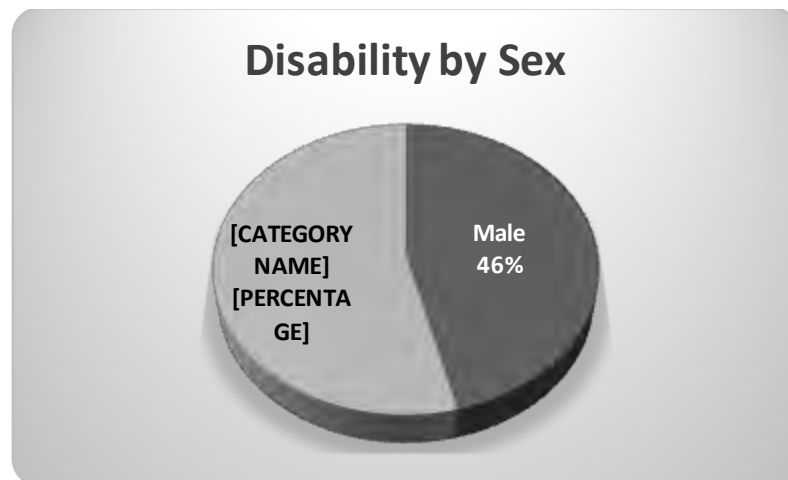
Table 14. Type of disability

Having physical disability		Total	Type of disability			Total	
No	Yes		Vision	Hearing	Walking	Others	
385	115	500	92	6	10	7	115
77.0%	23.0%	100%	80.0%	5.2%	8.7%	6.1%	100%

22. Disability by sex

Gender wise analysis of prevalence of disability is presented in figure 12. This figure shows that females are more among those with disability compared to males.

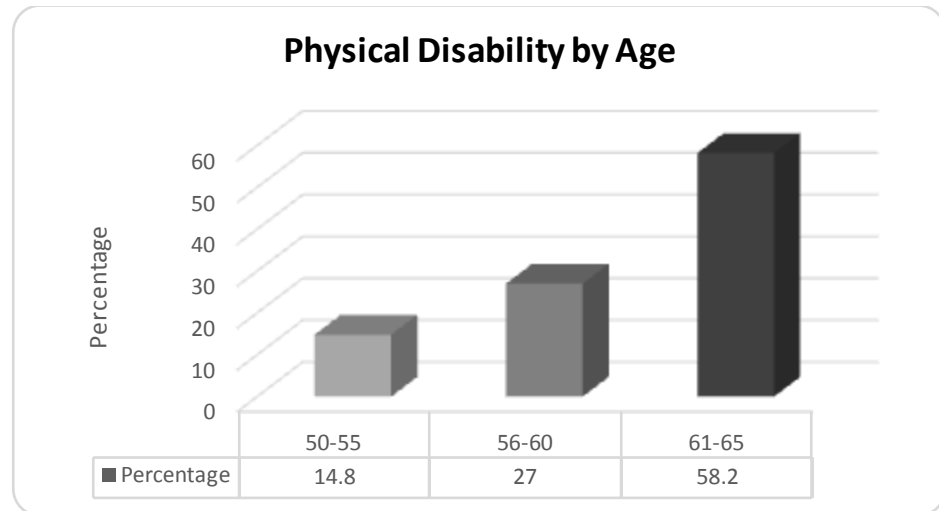
Figure 12. Disability by sex



23. Physical disability by age

Age-wise analysis of prevalence of disability revealed that significant differences are seen across the age groups for prevalence of disability. Prevalence of disability increases with increase in age. It starts with 14.8% for those in the age group 50-55, comes to 27% for the age group 56-60 and rises to 58.2% for the age group 60-65.

Figure 13. Disability by age



III. Details of Employment Exchange Registration

24. Age at registering with Employment Exchange

The survey asked the respondent's age at the time of registration in the Employment Exchange. Table 15 shows the result of our enquiry. The table shows that the respondents started registering at the Employment Exchanges from the age of 14 years which is the minimum age for registration. For convenience, the respondents were classified into four groups: 14 to 20 years, 20 to 30 years, 30 to 40 years and 40 to 50 years. Registration is not possible after age 50.

Table 15 gives details of age at which our respondents started their registration with the EE. The table reveals that the highest percent (69.8%) of respondents registered at the EE below 20 years of age, followed by 22.8% registering at ages 20-30 years, of age. Those who registered after 30 years are a small number, 2.6 and 3.8 for the age groups 30-40 and 40-50 respectively. One percent of the respondents do not remember the exact age at the time of their registration.

Table 15. Age at which registered

Age of Registration	Number of Respondents	Percentage
Below 20 years	349	69.8 %
20-30 years	114	22.8%
30-40 years	13	2.6%
40 -50 years	19	3.8%
Do not remember	5	1.0%
Total	500	100%

25. Number of Renewals of EE registration

Table.16 gives the number of renewals of EE registration among the respondents under survey. The respondents were regularly renewing their registration. In fact, all participants in the survey were very eager for renewing their registration and none of them failed to renew their registration on time. 67 percent respondents reported that they renewed their registration more than 30 times. It seems that this was an annual routine for them. Very few percent (6.6%) of respondents reported that they renewed their registration less than 10 times. They were the late registrants.

Table 16. Number of Renewals of EE registration

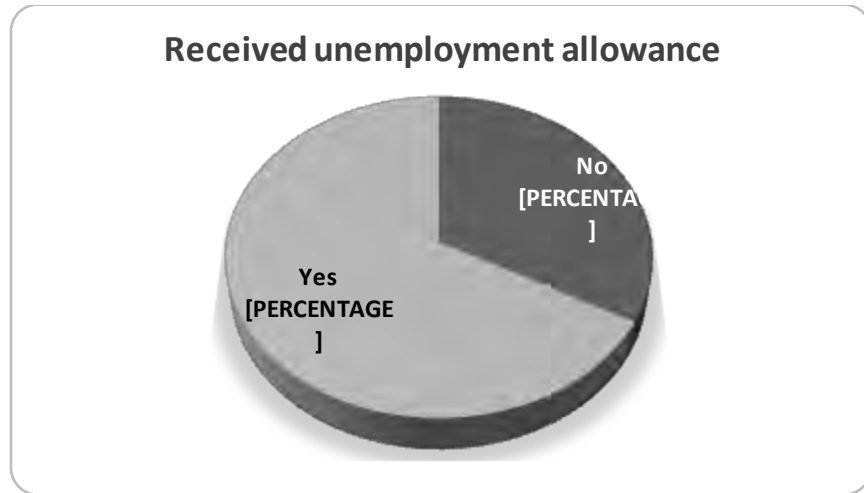
Number of Renewals	Number of Respondent	Percentage
Below 10 times	33	6.6%
10-20 times	61	12.2%
20-30 times	99	19.8%
More than 30 times	305	61.0%
Don't remember	2	0.4%
Total	500	100%

26. Unemployment allowance

Government of Kerala gives an unemployment allowance for the unemployed up to 35 years. There is an age test, a means tests and an education test for getting this allowance (Please see Chapter 1).

The percentage of respondents who receive unemployment allowance is given in Figure 14. The Figure clearly shows that while 67% of the registrants received unemployment allowance, 33 percent of respondent under survey did not receive it. This group did not receive the allowance because there was an income restriction for receipt and these respondents had income higher than the prescribed limit. There was also restriction regarding minimum education which was SSLC.

Figure 14. Received unemployment allowance



27. Current Validity of Registration

The survey enquired about the validity of the EE registration among the the respondents and the results are presented in Table 17. Our data revealed that 90.6 percent of respondents reported that they continued to visit the EE and renewed their registration even though after attaining age 50, one’s chance of getting employment through the EE is nil. But the respondents had fond hopes that something favourable would turn up for them.

Table 17. Continuance of renewal after age 50

Continuance	Frequency	Percentage
Yes	453	90.6%
No	47	9.4%
Total	500	100.0%

28. Respondents who got employment through EE

Table 18 gives the percentage of respondents who got employment through EE. The Table reveals that out of the total respondent’s 89.2 percent replied that they did not get any employment through EE and only 10.8%reported that they got any job through EE.

Gender-wise analysis of data revealed that males are more among those receiving job through EE compared to females. Of the total respondents who got any job through EE, 57.4% were males and 42.6% were females.

Table 18. Employment through EE by sex

Gender	Got Employment		Total
	Yes	No	
Male	31(57.4%)	182(40.8%)	213(100)
Female	23(42.6%)	264(59.2%)	287(100)
Total	54(10.8%)	446(89.2%)	500(100)

28. Duration of job among the respondents who got job through EE

Looking to the job's duration Table 19 describes that majority of the respondents (66.7%) reported that they were appointed for 6 months only and the next highest reported duration was 3 months (16.7%). One-year duration job is reported by 11 percent of respondents and 10 months job was reported by 3.7 percent of respondents. Very less percent of respondents reported that they got jobs for 3 years.

Table 19. Duration of job

Duration	Frequency	Percentage
3 Months	9	16.7%
6 Months	36	66.7%
10 Months	2	3.7%
1 year	6	11.0%
3 years	1	1.9%
Total	54	100%

29. Respondents who got job more than one time

Of the 54 respondents who got jobs, 10(18.5%) reported that they got job more than one time and the remaining 44 (81.5%) reported that they did not get job more than once

Table 20. Got job more than one time

Got job more than one time	Frequency	Percentage
Yes	10	18.5%
No	44	81.5%
Total	54	100%

30. Reasons for not getting permanent job through EE

For various reasons, the respondents did not get permanent job through EE. The present survey collected the various reasons given by the respondents. From the table, it will be seen that seniority problem (lack of priority) was the most common reason reported by the respondents. 31.8percent of respondents reported this reason. Failure at interview was another major reason (22. 8%).Lack of vacancies was yet another explanation (19.8%) that respondents got from the EE office.18.2 percent of respondents reported they did not get any replies to the queries made by them to the EE office regarding jobs. Lack of seniority, failure at interview and no vacancy were the reasons reported by the respondents for not getting any jobs through the EE.

Table21. Reasons for not getting permanent job from EE

Reasons	Frequency	Percentage
Seniority Problem	159	31.8%
Failure at interview	114	22.8%
Vacancy Nil	99	19.8%
No reply to enquiries	91	18.2%
Other reasons	37	7.4%
Total	500	100%

31. Satisfaction with the reply

Table 22 shows the reaction of the respondents regarding their experience with the Employment Exchange office. The Table shows that of the total respondents, 76.4 percent were not satisfied with their experience with the EE. However, the table also revealed that 20 percent of the respondents were satisfied with their experience with the EE. It seems that this 20% realized the limitation of the EE in securing jobs to the applicants.

Table 22. Satisfaction with Employment Exchange Office

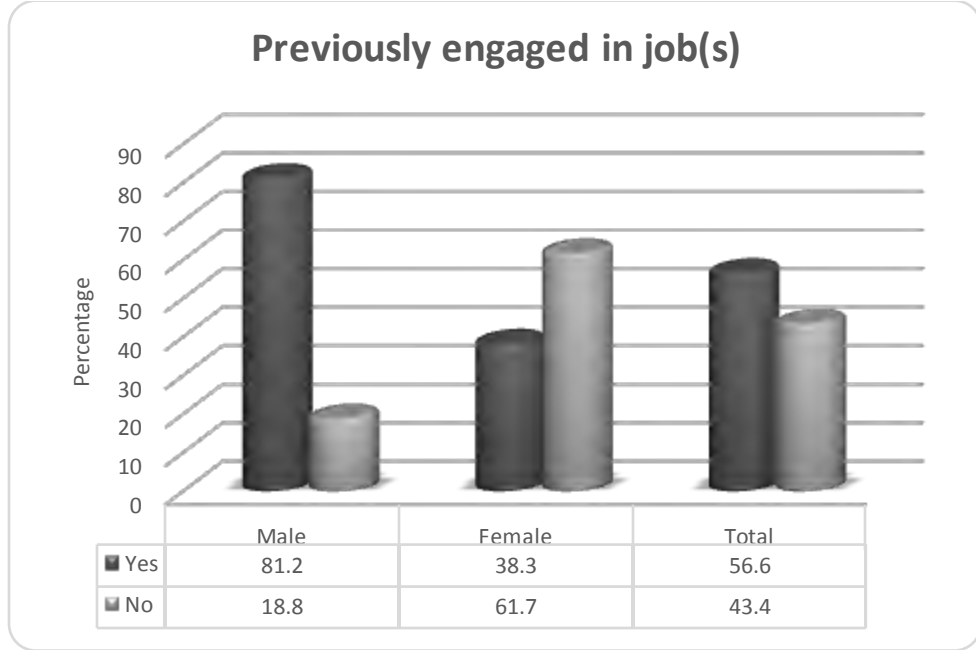
Satisfaction	Frequency	Percentage
Yes	100	20.0%
No	382	76.4%
No answer	18	3.6%
Total	500	100%

32. Respondents who were previously engaged in other job(s)

The present survey also enquired with the respondent about whether they were engaged in some job during the time of waiting for a job through EE. The results are given in Figure 15. It is clear from this Figure that of the total respondents, 56.6 percent were previously engaged in some job and 43.4 percent were not engaged in any job during this period. Gender wise analysis revealed that males were more in working on some job. 81.2% of males and 38.3% of females were previously engaged in jobs and 18.8% males and 61.7% of females were not engaged any jobs.

We have reservations on this reply of the respondents. While one can understand that some women could remain unemployed for several reasons, the magnitude of 61.7 percent of women unemployed for long years warrants explanation. They would not have remained totally unemployed for a very long period of time, especially when they were seekers of some employment. Also, in the case of men, they cannot sit ideal without jobs permanently. Probably the answers seem to be due to a misunderstanding of the word "job". Many women and all men would very well have been engaged in some gainful occupations that may not fit with the description of Job. (E.g. A number of women would have been employed as domestic help, which according to them, is not considered as job).

Figure 15. Previously engaged in job(s)



33. Respondents who received any training for job

From the survey data given in Table 23, it is seen that 37 percent of respondents got some training for job they were holding and 63 percent of respondent reported they did not receive any training for job. Their jobs did not require any training.

Table 23. Received training for job

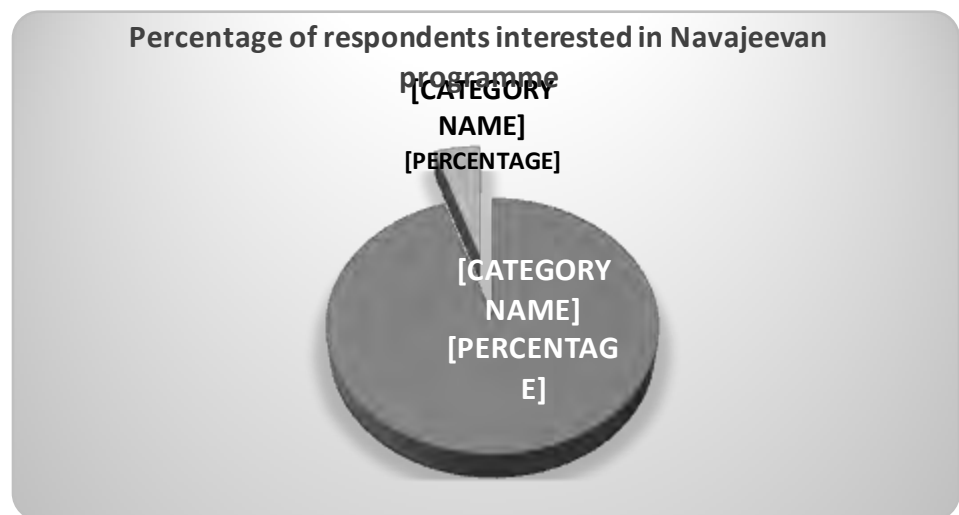
Received training	Frequency	Percentage
Yes	185	37.0%
No	315	63.0%
Total	500	100%

IV: Navajeevan Programme

34. Respondents interested in Navajeevan Programme

Figure 16 depicts the percentage of respondents who are interested in Navajeevan Programme among the respondents under survey. It is evidenced that 95 percent of respondents under survey are interested in Navajeevan programme. The remaining 5 percent reported they are not interested in the programme. It may be noted that the 5% opted out of the programmer personal and family reasons, not due to their hostility towards the programme. Age and health were problems for some, absence of approval from the home front was the reason for some others, especially women, and inability to take risk in old age was the reason for yet another small group. It may be noted that there were only 25 persons in this category among 500 persons.

Figure 16. Respondents interested in Navajeevan Project



35. Interest in Navajeevan programme by sex

Gender-wise analysis of interest in Navajeevan Programme revealed that males had a slight edge over females in their option – 95.3% against 94.8%.

Table 24. Interest in Navajeevan Programme by sex

Gender	Interest in Navajeevan Programme	
	Yes	No
Male	203(42.7%) 95.3%	10(40.0%) 4.7%
Female	272(57.3%) 94.8%	15(60.0%) 5.2%
Total	475(100%)	25(100%)

36. Interest in Navajeevan programme by age

Age-wise analysis of the data revealed that respondents interested in Navajeevan Programme are more from the age group 50-55 years.96.4 percent of respondents are interested in this programme from this age group. The percentage of respondents who are interested in Navajeevan programme decreases with the increase of age - 94.0% and 91.1% for the next two age groups respectively.

Table 25. Interest in navajeevan programme by age

Age	Interest in Navajeevan Programme	
	Yes	No
50-55	269(56.6%) 96.4%	10(40.0%) 3.4%
56-60	155(32.6%) 94.0%	10(40.0%) 6.0%
61-65	51(10.8%) 91.1%	5(20.0) 8.9%
Total	475(100%)	25(100%)

37. Respondents' choice of schemes

Respondents who are interested in Navajeevan programme selected schemes which they think are best suited to their taste, capacity and need. A list of the schemes offered by the respondents is given in Table 26. From the table, it will be seen that 20.1percent of respondents reported that they are interested to do tailor shop/sale

of textiles, followed by small grocery shop (13.1%). The next highest number of respondents (11.6%) reported programme that will improve their current job. Cow, Goat and Poultry farm are the commonly selected works among the respondents under survey. Similarly, stationary shop, candle, soap and umbrella making are also commonly selected works. Some would like to buy auto or (second hand) taxi for making a permanent and profitable job under this programme. Mobile shops, DTP and book binding center also found favor with some while cultivation in their own land or rented land was the favorite activity for some. Driving school, Rice mill and newspaper agency is reported by some; however, they are less common among them. A few of the respondents replied that they have not crystallized their ideas about the project to be undertaken and would like to have some time to think over the matter.

Table 26. Respondents' choice of programmes

SL.NO	ITEM	FREQUENCY	PERCENTAGE
1	Tailor shop /small textile shop	98	20.6
2	Small grocery shop	62	13.1
3	Improve current job	55	11.6
4	Cow farm	43	9.1
5	Poultry	38	8.0
6	Stationary Shop	33	6.9
7	Soap/Candles/Umbrellas	25	5.3
8	Auto/Taxi/spare parts	24	5.1
9	DTP/ Photostat/Book binding	22	4.6
10	Goat Farming	20	4.2
11	Agriculture	11	2.3
12	Lottery Shop	7	1.5
13	Paper bags/Packing /Home products	6	1.3
14	Workshop/spare parts /Car wash	6	1.3
15	Driving School	4	0.8
16	Rice Mills	4	0.8
17	Tuition Centre/online tuition	3	0.6
18	Newspaper Agency	3	0.6
19	Not decided	11	2.3
	TOTAL	475	100

38. Reported reasons for interest to do selected works

The survey enquired into the reasons for selecting the work among the respondents. The results are presented in Table 27. The most common reason reported by respondents was that they were experienced in the selected work/selected work is their current job. 52.6% of respondents reported that they selected the reported job for this reason. Another common reason was that the respondents can do this job better /they know this job well; 15.8 percent of respondents reported this reason. Can be conveniently done at home was another common reason chosen by 10.1 percent and selected work is profitable or that is helpful for better income earning and demand for this work is great in this area are the other major reasons reported by the respondents under survey

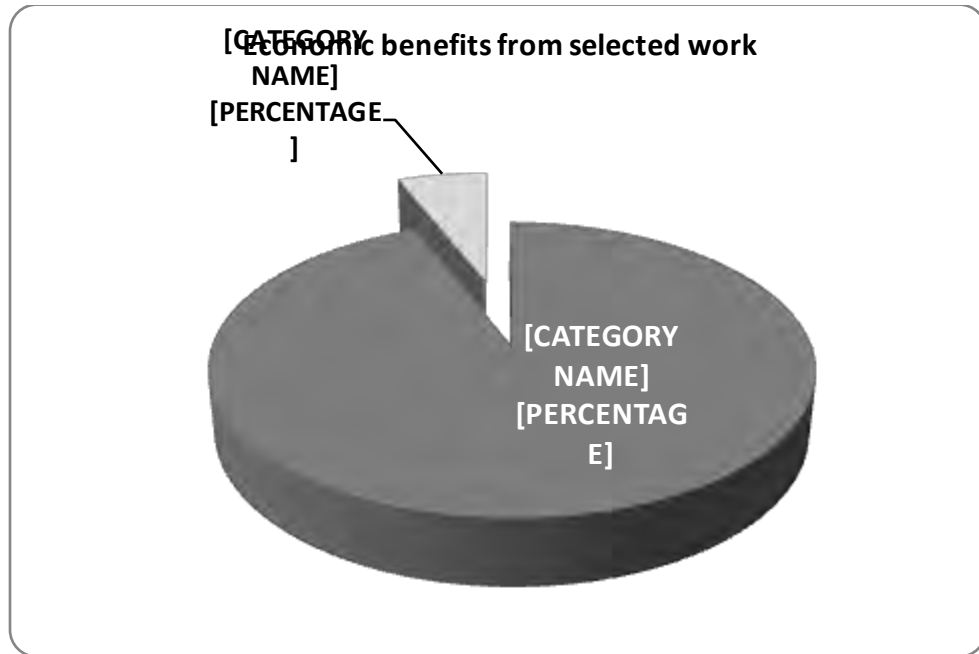
Table 27. Reported reasons

Reported Reasons	Frequency	Percentage
Experienced/Current job	250	52.6%
Can do this work better	75	15.8%
Can do this at home	48	10.1%
Profitable/better income yielding	46	9.7%]
Demand in this area	28	5.9%
Selected work is profitable	9	1.9%
Health problem/disabled	7	1.5%
Not much hard work	9	1.9%
Interested/Like to do this	8	1.7%
Total	475	100%

39. Economic benefits from selected work

Figure 17 depicts the percentage of respondents who reported that the selected programme is economically benefitting. It is clear that majority (94%) of those who are interested in Navajeevan programme think that their selected work is economically beneficial. Very few respondents reported that they did not think so. They opted for this programme because they thought that this will keep them meaningfully employed. Better to do something useful rather than keeping idle.

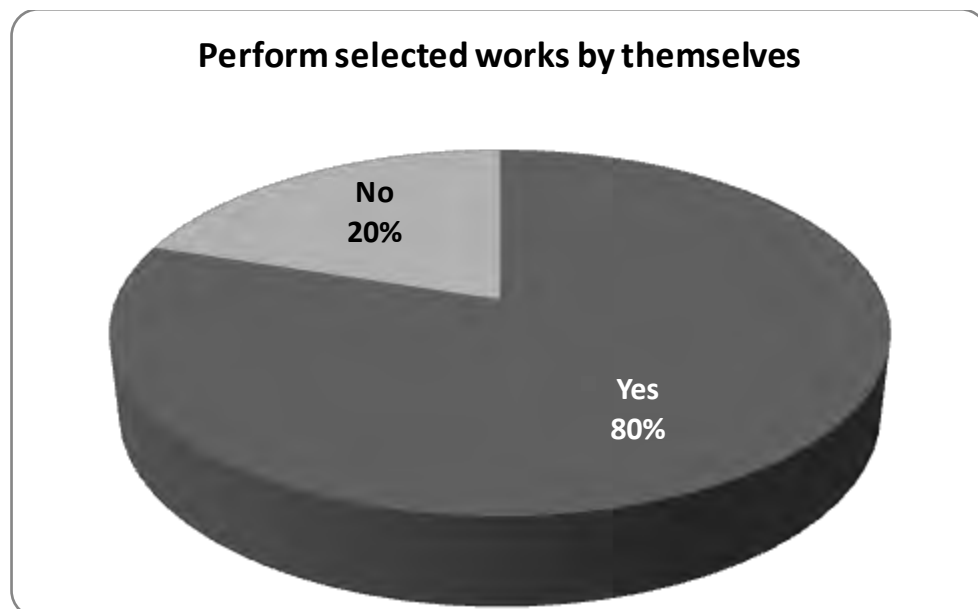
Figure 17. Economic benefits from selected work



40. Perform the selected work by themselves

Figure 18 shows that 80% of respondents are confident to do the selected work alone (by themselves) and the rest (20%) would like to seek assistance from others. Spouse, children and other family members are suggested persons for assisting them.

Figure 18. Can perform the selected work by themselves



41. Gender-wise analysis of doing the work alone

Gender-wise analysis of the data revealed that males are more in expressing confidence to do the work alone than females. Out of the total of 382 respondents who expressed their confidence to do the selected work alone, 86.6% were males and 75.7% were females.

Table 28. Gender difference of doing alone

Gender	Can do the work alone	
	Yes	No
Male	176(46.0%) 86.6%	27(29.0%) 13.4%
Female	206(54.0%) 75.7%	66(71.0%) 24.3%
Total	382(100%)	93(100%)

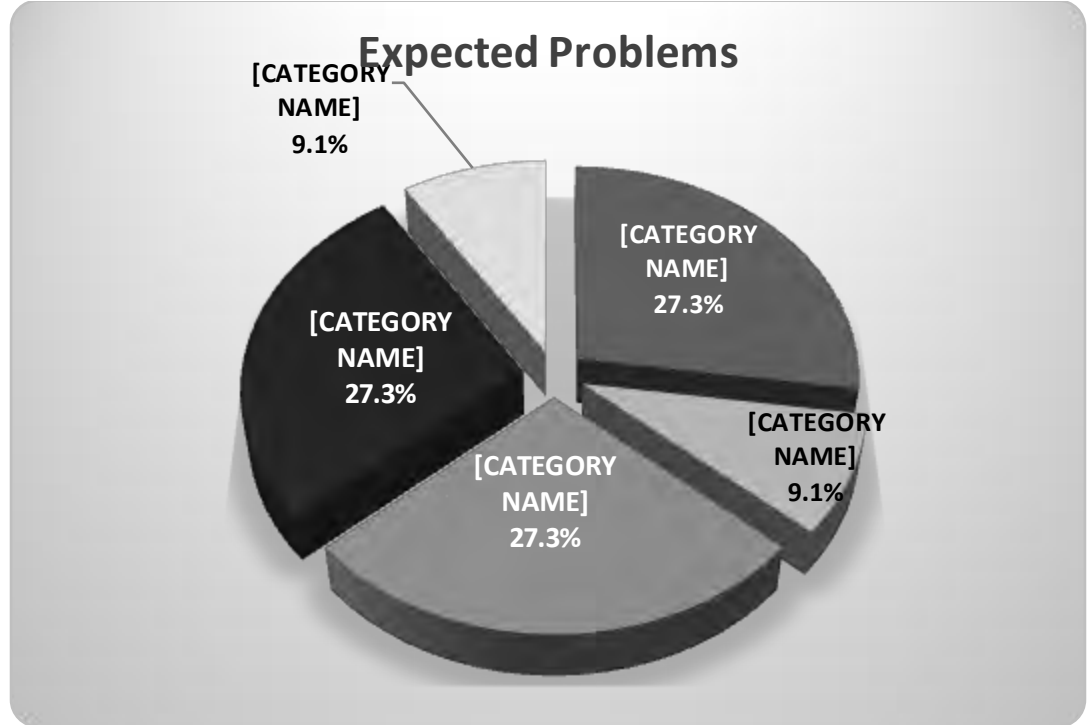
42. Respondents who expect any problem

The survey enquired if respondents expect any difficulty or problem in doing the selected work. Figure 18 depicted the results of the same in terms of percentage. The survey data reveals that 87.7% of the respondents reported that they do not expect any problem for doing selected work under the Navajeevan programme while very few respondents, only 12.3%, expect problems for doing the selected work.

43. Expected problems reported by respondents

Figure 18 reveals the expected problems reported by respondents under survey. Marketing problem, climatic problem and raw materials problem (27.3% each) are the most common problems reported by respondents. By climatic problem, the respondents meant the problem of the rainy season hindring the smooth running of many activities, e.g. chicken farming is, to some extent, related to climatic conditions. Irregular rain will affect the cultivation of many crops, especially plantain, which was suggested by some respondents who opted agriculture. Repayment problem and fear of cost exceeding the approved amount are the other reasons reported by some respondents. Provision of marketing and insurance facility are the solutions suggested by respondents for overcoming the problems.

Figure 18 :Expected problems reported by respondents



44. Previous Experience in selected work

Table 29 explains that out of the total respondents who are interested in Navajeevan programme, 362 (76.2%) reported that they have some previous experience in the selected or related work and the rest 113 (23.8%) said they have no previous experience in the selected work.

Among the respondents who have no previous experience in the selected , 11 (9.7%) reported that they need more training for doing the selected work and the remaining respondents, 102 (90.3%) reported that they do not need any training for doing the selected work.

Of the total respondents who want more training for doing the selected work, more than half reported that they need help from government for this. Free technical training and financial assistance for attending training programmes were suggested.

Table 29. Previous Experience in the Selected works

Previous experience		Total	Need more training		Total	Help from govt:		Total
Yes	No		Yes	No		Yes	No	
362	113	475	11	102	113	6	5	11
76.2%	23.8%	100%	9.7%	90.3%	100%	54.5%	45.5%	100%

45. Separate Place

Table 30 shows that 28.6 percent of respondents reported that they need separate place for starting the selected work and 71.4 percent reported that they do not need any special place for their selected work. This means that this latter group can start the identified scheme right away. Renting a place, use of kin's place and relative's place are solutions suggested by those requiring separate place for starting their business. Renting a space is the major plan with 60.3% of those requiring separate place. They number 82 in our sample. Renting has a problem in Kerala. One has to pay an advance amount of at least 3 months' rent to get a space on hire. This could be more than the amount available under Navajeevan program.

Table 30. Need separate place

Need separate place		Total	How to manage place			Total
Yes	No		Relatives' place	Renting	Kin's place	
136	339	475	9	82	45	136
28.6%	71.4%	100%	6.6%	60.3%	33.1%	100%

46. Expected Benefits from this Programme

The respondents were asked to mention the benefits that they expect from the project. They were asked to identify as many alternatives as they had in mind. We also suggested examples for them to formulate their ideas. It may be pointed out that all of them offered more than one benefit. Table 31 gives the benefits expected

by the respondents out of the project. It may be pointed out that these expected benefits tally with the objectives envisaged by the Government for the Navajeevan scheme.

Economic benefit, self-employment, improving status, independence in money matters, helping family in meeting expenses, income for meeting out-of-pocket expenses, spending time productively and joy of doing a job are the major benefits expected from this programme by the respondents. Table 31 gives the details. The respondents were asked to mention all the items that they have in mind. Hence the percentages add up to more than 100.

Table 31. Expected benefits

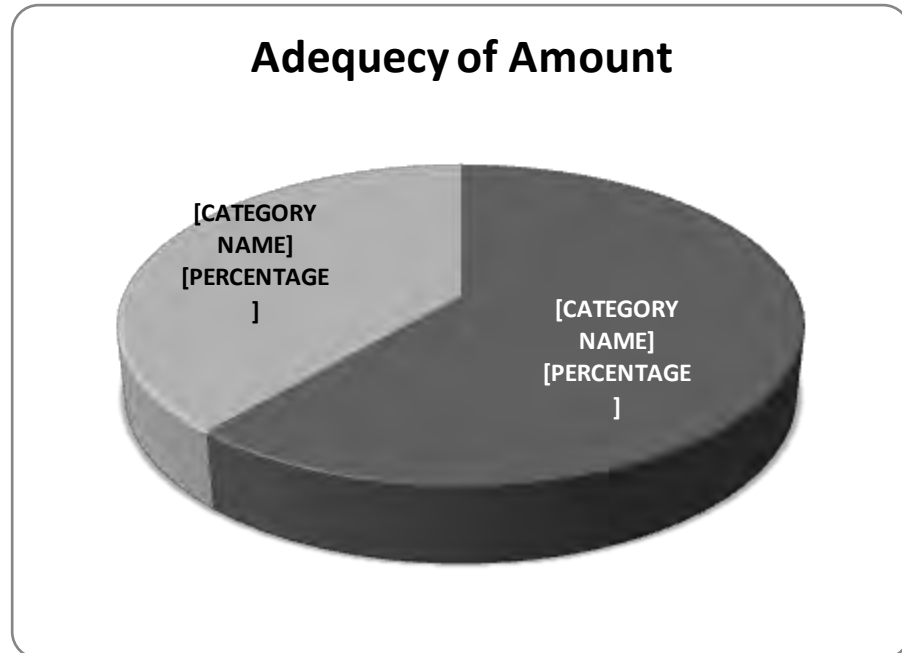
Expected benefits	Number	Percentage
Economic benefit	450	94.7
Self-employment	375	78.9
Improving status	265	55.8
Independence in money matters	106	22.3
Joy of doing a job independently	94	19.8
Help family in meeting expenses	88	18.5
Meeting out-of-pocket expenses	78	16.4
Spending time productively	68	14.3

47. Adequacy of amount

The survey enquired whether the amount of Rs.50, 000/, available for the scheme, is adequate for doing the selected work. The results are shown in figure 19. The figure shows that 61 percent of respondents under survey reported that the amount is adequate for doing the selected work. The rest of them (39%) reported that the

amount is not adequate for their selected work. They said they would need extra amount ranging from another Rs. 50,000 to Rs. 250,000.

Figure 19. Adequacy of the amount



We asked one final question to the respondents, namely, what the Employment Department can do to help them in the prevailing situation. Most respondents (87%) said that the EE cannot do anything better as it has not done anything for them so far. They said that the best thing that the EE could do is to help them to get an employment. However, some (7%) said that the Employment Department could help them to get the scheme under the Navajeevan project. The remaining respondents said they do not have an answer to this question.

We have a feeling that the respondents still entertain hope that they will get some placement through the EE in future. This is the only rationale for renewing their application periodically after reaching 50 years. They believe that this will enable them to qualify for consideration for vacancies.

B. FINDINGS FROM KOOTTAYMA

To supplement the information collected through individual interviews of respondents we organized Koottayma of persons belonging to the target group, i.e., the 50-65 age group registered with the Employment Exchanges of the State. We picked up our respondents from 5 districts different from the previous districts from

where the respondents were interviewed individually. The five districts are Kollam, Alappuzha, Ernakulam, Malappuram and Kozhikode.

We selected 200 respondents in each of these districts from the lists of eligible persons supplied by the District Employment Offices of the five selected districts. Due consideration was given for sex and age in selection. On our behalf, letters requesting the invitees to come to the District Employment Office for a discussion on the Nava Jeevan project were sent to the identified persons by the District Employment Officer. Different dates were fixed for different districts. However, the response to these letters had been quite poor and only 179 persons appeared for the koottayma from all the 5 districts. The tally is as follows: Kollam 27, Alappuzha 34, Ernakulam 38, Malappuram 40, and Kozhikode 40, total 179. Of these, 85 were men and 94 were women. Age-wise, the numbers were as follows: 50-55 = 75, 56-60 = 68 and 61-65 were 36.

92 percent of them were in good health and working, 94% had live registration in the Employment Exchanges. Only 14% had received any job through the EEs.

65% of the participants are employed, mostly in small jobs; a number of women were employed as domestic servants and they wanted to go for the Navajeevan project as this will make them socially respectable. 70% of the respondents are continuing on the jobs that they were having several years ago. Around 35% said that they were doing skilled jobs that required training (electrician, plumber)

Most of the respondents would like to continue on the job that they are doing presently and so selected vocations for the Navajeevan project that were identical to these jobs. The unemployed respondents who number 37 were more eager to join the Navajeevan scheme as this would give them employment in an area of their choice.

The respondents offered only a few projects to be taken up under the Navajeevan scheme. These were small grocery shops and stationery shops, poultry farming, sheep rearing and cow rearing, electrical work, tailoring, upholstery work, beauty parlors making, coir making, food processing and distribution, tailoring, Photostat, DTP, autorickshaw driving. Some opted for power laundry. However, the largest number of respondents from all the districts wanted to run small grocery shops and the next larger number wanted to run stationery shops. They said there was good chance for them, especially near schools where they could sell students' items. It seems that all the schemes had a practical slant as they were discussed and clarified at the meeting.

All the participants were unanimous in supporting the Navajeevan scheme. There are two aspects to this support. One is the essentially useful nature of the project, the other is that only those having favorable attitude had actually accepted or invitation and came for the meeting. This is unlike the personal interview described earlier where there was no opportunity for collective wisdom and collective discussion. One outstanding attraction of the Koottayma was that whenever an issue was presented by a member, the others would have some opinion on it, mostly supportive remarks. Sometimes, discussion also followed. One example is in the matter of opening a beauty parlor. Some members pointed out that this is not an easy matter. An appropriate location has to be found out and water and toilet facilities have to be ensured, besides electricity and possibly an air conditioner. The health department also will have to be taken into account. Finally, the lady who proposed the item had to say that she will reconsider the matter. Incidentally, she is an employee in a beauty parlor. As a result of discussion, several projects that were proposed were reviewed by the presenters. Even cow farming came up for criticism in one of the districts. The negative side of the proposition received more discussion than its positive side. What if the cow does not yield the promised milk, what if the cow dies, what if the cow dries up prematurely. These were tied up with the issue of repayment of the loan.

On the whole, the discussions were lively and constructive and there was no ill feeling among the targeted persons towards the critics. The major highlight in the discussion was when the question of amount under the project came up. Those who wanted more money argued their case with sufficient justification. In the case of cow farming, a cow yielding a certain quantity of milk that will enable the project to break even will itself cost around the same amount budgeted in the Navajeevan plan, then where will one go for ancillaries? Goats and chicken can be stolen or chicken would die en masse due to epidemic (chicken flu for example). Many such eventualities will have to be provided for.

One result of these discussions was that the number of persons who asked for more money than the approved amount of Rs. 50,000/ increased when such questions were posed at the meeting.

However, at the end of each koottayma, consensus emerged on (1) the usefulness of the scheme, and (2) need for more thought on the selection of the project. Also, without doubting the advantages of the scheme, the audience in three districts eulogized the scheme and described the gains that will accrue from it to the beneficiary. In two districts, there was question from the audience as to what will happen if the beneficiary dies before the maturity of the scheme? Will the burden of

repayment fall on the children? The debaters did not want to put the burden on the children. There was no satisfactory answer to this question from any corner.

In all the five districts, the participants enjoyed the session and did not fail to thank the organizers for giving them an opportunity to (1) come together, and (2) discuss a novel scheme which they found very useful to them.

C. DISCUSSION

The two methods of approach on the study of the Navajeevan scheme have supplemented each other in collecting the required data.

The individual interviews brought out the personal attitude and feelings of the respondents while the koottayma brought out the collective attitude (and wisdom) to the issue. Both have their own advantages. We were able, through these methods, to arrive at the following points. We found the background and characteristics of the respondents who are the prospective beneficiaries of the Navajeevan scheme, and, more importantly, their attitude and readiness to accept the scheme. We also received some information on how the participants consider the scheme and what are their reservations and requirements in implementing the scheme successfully. Finally, we found that the participants in the interviews and discussions have almost unanimously opted for the scheme and are enthusiastically looking forward to its introduction by the Government. On our part, we have a feeling that the participants have over-estimated the chance of their selection when government implements the scheme. Lacking any help so far from government on the employment side, they look forward to the day when they will have good news about their dream.

CHAPTER 4

CONCLUSIONS AND SUGGESTIONS

In this chapter, we give our conclusions and suggestions/recommendations on the study.

We carried out our study using two methods - field study and koottayma. One was to meet the respondents individually with a rather lengthy schedule which collected relevant data from the respondents. In the method 'Koottayma', we approached our respondents in groups and asked for their individual as well as collective opinion on the issue. Together we thought we will be able to get near-total picture of the situation of the respondent's vis-a-vis the problem on hand.

We first give the findings of our field study (Individual interview data).

General: In our sample of 500 respondents, 213 were men and 287 were women. They belonged to the following age groups – 50 to 55 = 279, 56 to 60 = 165, and 61-65 =56. Our sample has been quite representative both on gender and on age. The population of the 50 – 65 age had more women than men and their number decreased as age advanced.

As regards education, the vast majority (74.4%) of the respondents had only SSLC. The next large group was those with Plus Two (14.8).

We then examined the employment status of our respondents. It will not be reasonable to assume that since Navajeevan is a self-employment scheme for unemployed persons, all our respondents would be unemployed. Our study revealed that 59.8% of the respondents are employed at present – rather engaged in some occupation. (This information should not be accepted into. Many people were employed, for example domestic help, but the employee would not consider this as a "job"). As regards income, 37% reported that they were having no income. 41.4% persons had income below Rs.5000 per month. Only 19.4% had income above Rs.5000 but below Rs. 10,000.

19 respondents were living alone and 301 respondents had more than 4 members in the family besides the respondent. 86.6% were having their own houses.

The families of 74.2% respondents had only a monthly income of up to Rs. 10,000/- They were predominantly from the lowest income group. Housing type showed that 56.4% were living in houses with concrete roofing.

Health status: Since health status of respondents is very important for our study from the point of view of physical capacity to do own business on the one side and likelihood of being unhealthy due to age on the other, we examined this problem in some detail. When asked

about their perceived health status 51.1% stated that they have good and very good health and another 19% stated that they have average health. Women were less in number on very good health and more on poor health. The 50-55 age group had more respondents on very good health, 56-60 group had more respondents on good health and 61-65 group had more numbers on average health. 37.6% had chronic diseases. Women had more chronic diseases (41%) than men (31.9). As age increases, incidence of chronic diseases also increases (33.0, 42.4 and 46.4 percent respectively for the three age groups of 50-55, 56-60 and 61-65). Diabetes and BP accounted for the largest number of cases, 36.7% and 22.9% respectively; other diseases were having less number. 91.5% respondents took regular medicines but 8.5% did not take any medicine. Reasons for not taking medicines varied, the major reason being decision on regulation of food to control diabetes and BP. This goes well with the distribution of diseases where diabetes and BP together accounted for 59.6% of the chronic diseases reported. As regards the person who met the cost of medicines, it was found that the respondent met the expenditure in 33.4% cases while spouse met the cost in 20.8% cases. In another 20.8% cases, the expenditure was incurred by own children.

On the whole, it will be found that the health status of the respondents is satisfactory.

Experience with EE: Most of the respondents (69.85) had registered with the Employment exchange (EE) before the age of 20. Noting that one could register with the EE at the age of 14, we asked our respondents about their age of registration. 69.8% of the respondents said that they registered with the EE before the age of 20. In fact, only 7.4% of the respondents registered after they reached 30 years. As regards renewal of registration, 61% said that they had renewed their registration more than 30 times. In the beginning, registration had to be renewed every six months. Then the period was raised to one year and then two years and currently it stands at 3 years. Registration can be done till one attains 50 years. After that age, the applicant is not considered for any job vacancy and so renewal of registration has no meaning. Even so, the applicants used to renew their registration in the hope that government may change its policy. 90.6% of the respondents stated that they renewed their registration even after reaching 50 years. On the part of the EE, they entertained such applications. That is why the number of times of registration is very large.

67% of the respondents had received the unemployment allowance given by the government to those under 35 years. The others could not avail it due to technical reasons.

Only 54(10.8%) out of the 500 respondents in our sample got employment through the EE and of these only 45 persons got this employment for six months. Even among them the number of persons who got job more than once was only 10. Lack of seniority and failure at interview were mentioned as the major reasons for not getting employment. Asked whether the respondents accepted the explanations given by the authorities, 60.2% of them said they

were not satisfied with the explanations given by the authorities. However, on this issue, 19.8% of the respondents did not answer.

Attitude on Navajeevan Scheme: On Navajeevan scheme we asked a number of questions as the objective of the study was to find out how the respondents looked at the issue and what were their attitude and reaction to it.

On the question whether the respondents were interested in the programme, 95% of the respondents answered yes. It is to be specially recorded that a number of them vehemently supported it and stated that government should have taken this up earlier. The 25 respondents (5%) who were not favorably disposed towards this issue did so not because of their hostility to it but due to personal reasons, like not being able to take it up due to age and health, family not supportive (in the case of women) and fear of inability to repay the loan due to whatever reason and the debt falling on the children. Of those who supported the scheme majority were women (57%). As regards age, the younger age group (50-55) was more enthusiastic (96.4% of them), than the older age groups (56-60 = 94.0; 61-65 = 91.1%).

The respondents offered a variety of schemes which they would like to take up under the programme. The most frequently offered items were tailoring and cloth shops, 20.6% of the respondents opted this; goat, cow and poultry farming, 21.3% and small grocery shops 13.4%. Improving the current activity was offered by 11.6%. The survey enquired into the reasons for selecting the particular work by the respondents. The most common reason reported by respondents was that they were experienced in the selected work/selected work is their current job. 52.6% of respondents reported that they selected the reported job for this reason. Another common reason was that the respondents could do this job better /they know this job well; 15.8 percent of respondents reported this reason. Can be conveniently done at home was another common reason chosen by 10.1 percent and selected work is profitable or that it is helpful for better income earning, and demand for this work is great in this area are the other major reasons reported by the respondents under survey. Asked whether they can do the work themselves or required assistance, the answer was that 80% said they can do the work by themselves. Men were more among those who thought they could do the work by themselves. 86.6% of men and 75.7% of women thought so. As regards the problems expected by the respondents, the following responses were received. Marketing (27.3%), climatic problems (27.35), and repayment problem (9.15) were pointed out. (By climatic problem, the respondents meant seasonal variations in climate). 76.2% stated that they had previous experience in doing this or similar work, 9.7% said they need training in the jobs identified by the.

An issue that worried some of the respondents was the need for a separate place/accommodation for starting the enterprise. 28.6% said they need a separate place for

locating their business and 82 persons (60.3% of those who mentioned the need for a separate place) thought that they could hire the place on rent. This is a knotty issue as it is not only the rent but the advance that will be demanded by the landlord that will be an issue. The lowest advance amount will be three months' rent which could range from Rs. 50,000 to Rs. one lakh.

What was the gain that the respondents expected out of the project. The answers agreed with the objectives of the government: A steady source of income, avoidance of dependence on kin for money, engagement in some meaningful work, improving status and self-esteem, keeping oneself engaged, avoidance of monotony in not having to do any work.

We asked a final question to the respondents: what more can the EE do for them. Most of them said that since the EE has not done much for them, they do not expect anything. However, they said that if the EE could give them some job, even part time, this will be a boon to them. (Many of the respondents continue to believe that the EE's function is to give jobs to the applicants).

Koottayma

We shall now highlight the main findings on the Koottayma. The Koottayma was held in five districts, different from those selected for the individual interviews. These districts were Kollam, Alappuzha, Ernakulam, Malappuram and Kozhikode. Though we invited 1,000 eligible persons for the koottayma, 200 from each district, we got only a disappointingly small number of them, 179. Of these, 85 were men and 94 were women. 75 respondents belonged to the age group 50-55, 68 respondents belonged to the 56-60 age group and 36 respondents belonged to the 61-65 age group. 65% of the respondents were working and 30% were not working. 27% had no income and 44 had income below Rs.5000 per month. 94% were keeping good health. 12% of the respondents got temporary jobs arranged through the Employment Exchange.

All the 179 respondents supported the Navajeevan programme and wanted the government to implement it soon. The respondents offered only a few projects to be taken up under the Navajeevan scheme. These were small grocery shops and stationery shops poultry farming, sheep rearing and cow rearing, electrical work, tailoring, upholstery work, beauty parlor, soap making, coir making, food processing and distribution, tailoring, Photostat, DTP and autorickshaw driving. It seems that all the schemes had a practical slant as they were discussed and clarified at the meeting. The participants also said that they opt for the scheme for the following reasons. The scheme will give them some money to meet their expenditure. Freedom from boredom in remaining idle and not doing anything, self-respect, better integration with the family and better status in society were other benefits identified for the scheme.

Recommendations

1. We strongly recommend that the Navajeevan project should be established in all the Districts of Kerala.

These are for the following reasons. There has been near universal approval of the programme by the stakeholders. In fact, many of them expressed their approval rather vehemently. Our recommendation rests mainly on the following grounds. 1). It will provide the beneficiary an independent source of income in the afternoon/evening of their life and to a great extent free him/her from dependence on kin. On their part, the kin also will be happy for two reasons. The parent will be engaged in some useful work and to that extent he/she will not be a physical liability. The parent will not be a financial burden. 2). It will make the beneficiary a more interactive member of the family and will add to family integration since his/her new assignment requires extensive mutual assistance and cooperation. 3). It will bring the person to the mainstream life by giving him/her a meaningful role in society which, in turn, will add to his/her self esteem and status in society. 4). It will keep the person engaged in some meaningful activity and thereby avoid monotony of having to do nothing. 5) For many persons in this age group there is no scope for any meaningful role and many have become prematurely old because of this – nothing to do, nothing to lean upon and nothing to look forward to in life. This situation could be avoided if the person is engaged in some activity.

These are strong reasons for providing a productive role for persons of this age group, many of whom are still looking forward to a job from/through the Employment Exchange. The recipient will consider this as a humble reward for waiting so long for a job from the Employment Exchange.

As regards the *modus operandi* of the scheme, we have the following suggestions:

2. To the extent possible, the amount earmarked for the scheme should be raised from the proposed Rs. 50,000/- to Rs. one lakh for the following reasons.

The amount was first fixed for Saranya scheme in 2010 when the costs were very much less than at present. Now prices of everything have skyrocketed and though many of our respondents said that the amount will be sufficient for the schemes devised by them, there are many, especially from the younger age groups, who would like to go for schemes that will be quite meaningful, and productive but will cost more than the ceiling. It is needless to say that the schemes devised by the younger age group will be more durable and solid than the short-term projects of the older age group. Government cannot shun its responsibility and avoid them on the ground of financial limit.

A DTP machine, a Photostat machine, even opening a small stationery shop will cost more than Rs. 50,000. In the case of schemes preferred by women, like cow farming, cloth shop-cum-tailoring unit also, the amount of Rs. 50,000 is inadequate. If the unit is to be located in the house, as will be the case with many, at least part of the house has to be reconditioned with possible extension/addition to accommodate the new venture. The young kin of the beneficiary will not be as accommodative and cooperative as required when "inroads" are made on the existing layout of the household. No one usually takes into account the cost of providing infra structure for any project. In most cases, the old person will have to start from scratch.

We have noted that older persons go for safe and not so costly enterprises for two reasons, one is that they have short term perspective (their age does not permit them to have long term perspective) and the other is the fear of remitting back the loan. They do not want to pass on the burden to the kin in case of any eventuality. So, they go for short term projects within the allotted budget. On the other hand, the younger ones go for more adventurous schemes which would cost more. They are more enterprising and have a longer-term perspective and hence they go for such schemes. This will certainly cost more.

Hence, what government can do is not to limit the amount to fifty thousand but to raise it to at least Rs.80 thousand, with provision to go up to one lakh but charging a nominal interest on the balance of the amount of Rs. 80,000/ as in the case of Saranya. There is no sanctity in clinging to Rs. 50,000/ for every self-employment project.

3. The takeoff period for starting remittance of installments should be 6 months instead of 3 months.

Three months is too short for starting repayment. In most cases, starting the scheme and putting it in order will itself take more than three months. Certainly, an income cannot be generated in three months' time from a new project in most cases. If the takeoff period is shorter, the beneficiary will have to pay the first few installments from the loan amount itself.

4. For determining the income, the family income should not be considered at all. Income limit of the applicant alone should be taken into account in considering applications for Navajeevan.

5. The old person in the family is a marginal person and he/she does not benefit proportionately from the high income of a family.

So, family income limit should be done away with. This is for two reasons. 1) The vast majority of those who have registered with the Employment Exchange and are renewing

their registration are all in the lower income group. 2). The old in the family is considered as a marginal person and does not get any proportionate benefit of the high income in the family. Studies have shown that many old persons are subjected to abuse by family members, sometimes on financial ground.

6. Training of beneficiaries should be part of the scheme.

All beneficiaries without exception will have to be given training. This could range from one week to a month or more depending on the nature of the scheme. Training in technical skills will take a longer time. Every project operator has to be told about the nature, purpose and operation of the scheme on hand so that he/she will act responsibly both in the operation of the scheme and in the repayment of the loan.

7. There should be provision for writing off the balance amount in case of premature death or loss due to natural causes.

Many respondents raised this matter at the kootayma and they do not want to put the burden of repayment on the shoulders of their spouse/sons/daughters if any eventuality happens to the beneficiary. In fact, many potential beneficiaries refrain from availing the scheme for fear that if something bad happens to him/her, the whole liability of repayment will fall on the successor(s). They want to avoid this situation. Also, calamities, both manmade and nature made, can cause harm to the enterprise. Chicken can die en mass, goats could be stolen, even the cow can die a premature death. Burglars can cause harm to a business concern. In all such cases, there should be provision for writing off the bad debt. A part of the loss can be covered by insurance but insurance is not available for many items falling under the Navajeevan scheme.

8. Insurance /risk coverage

Insurance coverage is a must for ALL enterprises as this is the only way to cover risks and overcome exceptional situations. In the case of older persons, this is the only way to resolve tension and solve many of their problems relating to business. The premium payment if any should be the responsibility of the sponsor, i.e., the government.

9. Special attention to be paid to Navajeevan clients

As in the case of Kaivalya, special attention by the officials should be paid in the handling of the scheme – avoiding unnecessary visit by the petitioner to offices, procedural delays and providing a helping hand in implementation. Officials should approach the petitioner not with a negative mind but with a positive, constructive and helping attitude. They should, if necessary, help the petitioner in formulating his/her scheme and all the way through. This is all the more necessary in view of the age of the applicant and possibly his/her indifferent health or disability.

10. Special training to officials

Officials in the Employment Department in the District Employment Offices and in the Head Quarters should be given special training regarding the scheme and in human relations and allied subjects. They should be enlightened on matters regarding client-friendly/user friendly attitudes and behavior. Rules should be interpreted humanely and to the advantage of the clients. This is especially important as we are dealing with a special category of persons who have spent the best years of their lives looking forward to some job with the Employment Department and who had not been lucky in it. Navajeevan is the last hope for them to get some employment, even when it is self-employment. They should not be further tested for their patience and perseverance but should be accorded all assistance by being quite helpful, accommodative and cooperative.
