

DAIRY DEVELOPMENT DEPARTMENT

ANNUAL PLAN : 2021-22



SCHEME UNDER

**SUPPORT OF DAIRY FARMERS WELFARE
FUND BOARD FOR INSURANCE COVERAGE
(2404-00-102-76)**

**TOTAL PLAN OUTLAY : Rs. 25.00 LAKH
(Rupees Twenty Five Lakh)**

SUPPORT TO DAIRY FARMERS WELFARE FUND BOARD FOR KSHEERA SURAKSHA SCHEME: 2021-22

01. INTRODUCTION

In Kerala Dairying is one of the major economic activity providing assured income to many rural families and also the primary income source for many families under BPL. This sector proved to be having high potentiality in alleviating poverty and unemployment to rural population. A large majority of livestock owning households comprise of small and marginal farmers and even landless. But the dairy sector which makes significant contribution to the state economy is now facing serious constraints due to inadequate supply of fodder and high cost of concentrates. Government have given thrust to develop this sector by implementing various schemes like Milk Shed Development programme, cattle feed distribution programmes, fodder development programmes, free insemination programmes, free veterinary aids etc. The Kerala Dairy Farmers Welfare Fund is one such initiative which is established to ensure the social security of Dairy farmers in the State, by providing Pension during old age and by implementing various welfare schemes for dairy farmer and their family. The Kerala Dairy Farmers Welfare Fund Act came into existence on 13th of April 2007 with retrospective effect from 24th of August 2005.

In a short span of 16 years nearly 3.53 lakhs dairy farmers from various primary dairy co-operative societies across state enrolled as members with this Board.

KDFWF Board is implementing various welfare schemes for members. Dairy farmers who have poured a minimum of 500 litres of milk in a Primary Dairy Co-operative society in a financial year is eligible to become member. Member who have attained 60 yrs of age and poured 500 litres of milk in a financial year for a minimum

of 5 years after obtaining membership is eligible for pension . Nominees of the deceased member will get Family Pension. Besides these assistance, KDFWF initiated several other schemes, like Marriage assistance, Education assistance, Cremation assistance, Best Farmer Award etc.

In addition to the above mentioned schemes, Kerala Dairy Farmers Welfare Fund had launched a Comprehensive Insurance Scheme Ksheerakshema, in association with the United India Insurance Company Ltd during the year 2008-09. But from 2009-10 onwards more or less the same scheme is implemented as Ksheerasureksha by KDFWF directly. The scheme is implemented by full Government contribution. Based on the necessity and the positive feedback from members it is felt to extend the benefit of this scheme in 2021-22 also. Accordingly this scheme is prepared.

02. OBJECTIVE OF THE SCHEME

To protect the life and health of the enrolled members of Kerala Dairy Farmers Welfare Fund Board.

03. SCHEME PROPER

During financial year 2021-22 a sum of **Rs 25 lakhs** has been benchmarked by the Government under the head of account 2404-00-102-76 for implementing Ksheera suraksha scheme.

KDFWF Board has resolved to implement Ksheera Suraksha Scheme for the enrolled members as a health and social security scheme for 2021-22 also. Board envisages to give assistance for the treatment of various severe and contagious diseases, death due to accident, severe injuries, treatment for snake bite and dog bite etc. The total number of members to be covered is expected to be 3.36 lakhs.

A separate bank account will be maintained by KDFWF for this purpose. The assistance under the scheme is proposed to be as given below.

| Sl.No | Category | Amount of Assistance (Rs) | No. of farmers for assistance | Total financials Assistance (Rs) | Remarks |
|-------------------------------------|--|----------------------------------|--------------------------------------|---|--|
| 1 | Death due to accident | 50000 | 15 | 750000 | |
| 2 | Permanent total disability due to stroke and accident | 10000 | 11 | 110000 | |
| 3 | Medical Expenses for the treatment of Critical illness like Cancer, Cardiac diseases, Nephritic diseases, Expenses for all surgeries, Treatments classified as major and required confinement in a hospital. | 15000 | 106 | 1590000 | Maximum of Rs. 15000 or the actual expenses incurred, whichever is less. |
| 4 | Medical expense for the treatment of 1) Contagious diseases notified as such by the Public health authorities. 2) Snake bite and for anti rabies inoculation in the case of Dog bite. 3) Serious injuries that do not require surgery sustained during the care of Dairy Animal | 2000 | 25 | 50000 | Maximum of Rs. 2000 or the actual expenses incurred, whichever is less. |
| Total | | | | 25,00,000 | |
| Rupees Twenty Five Lakh Only | | | | | |

Savings in any sub component shall be utilised for meeting the expenditure pertaining to any other sub component listed above

The unspent balance under each head may be re-appropriated and disbursed to other heads for which more applications are received. The applications seeking assistance under this scheme should reach positively to the office of Kerala Dairy Farmers welfare fund within a stipulated period defined by Board Assistance amount is

sanctioned on the basis of the seniority of reception of application at KDFWF.

Assistance for this scheme will be sanctioned on submission of application form, necessary documents, original bills certified by the concerned doctor, Medical report, FIR, Post mortem report, verification and recommendation report of Dairy Extension Officers , District level Nodal officers etc on priority basis. Proforma of applications will be uploaded to kdfwf website after receiving approval from the Government.

04. TARGET POPULATION

During the scheme period 3.53 lakhs members of KDFWF are expected to be covered.

FINANCIAL REQUIREMENT FOR THE IMPLEMENTATION OF Ksheera suraksha SCHEME FOR 2021-22

| NAME OF SCHEME | NO OF MEMBERS (in lakhs) | TOTAL FINANCIAL OUTLAY (in Lakhs) | GOVERNMENT CONTRIBUTION (in lakhs) | CONTRIBUTION FROM KERALA DAIRY FARMERS WELFARE FUND (in Lakhs) |
|-------------------------|-----------------------------|--------------------------------------|---------------------------------------|---|
| Ksheera Suraksha | 3.36 | 25 | 25 | Nil |

05. AGENCIES INVOLVED FOR THE IMPLEMENTATION OF THE SCHEME

Scheme is proposed to be implemented by the help of following agencies.

1. Dairy Development Department
2. Kerala Dairy Farmers Welfare Fund Board
3. Primary Dairy Co-operatives
4. Regional Unions
5. Dairy Farmers registered to KDFWF.

06. MODE OF IMPLEMENTATION

The Scheme will be implemented by KDFWF Board with the help of Dairy Development Department officials and society personnel. Publicity of the scheme and distribution of application forms will be done by kdfwf.

Application received from the districts after verifications and proper recommendations will be once again verified at KDFWF office and assistance will be sanctioned and disbursed from the Board.

07. MONITORING OF THE SCHEME

Implementation of the scheme will be frequently monitored by KDFWF Board.

08. CALENDAR OF ACTIVITIES

| Implementation stages | Time Limit |
|---|--|
| Propaganda for the programme | Before 15.05.2021 |
| Advertising | Before 30.05.2021 |
| Inviting applications | From 01.04.2021 onwards |
| Scrutiny of applications and disbursement of assistance | From 01.04.2021 onwards (continuous process) |
| Completion of scheme component | Before 31.03.2022 or till plan fund is completely utilized |

09. CONCLUSION

The implementation of this scheme will bring great benefit to the dairy farmer community, as the expenses for the medical treatment are increasing very high day by day. The scheme implemented by Kerala Dairy Farmers Welfare Fund will attract more people to adopt dairying as primary occupation resulting in an increase of milk production of the State, ultimately helping the State to attain food security.


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