



**GOA INSTITUTE OF PUBLIC ADMINISTRATION  
AND RURAL DEVELOPMENT (GIPARD)**

**Ela, Old - Goa, Goa**

A Study on  
**“PERFORMANCE OF IAY  
IN GOA (2013-2016)”**



By:

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Submitted to:

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## **PREFACE**

This research project, when it began aimed at studying the INDIRA AWAAS YOJANA (IAY) which was made an independent scheme from 1<sup>st</sup> January, 1996 under the Ministry of Rural Development to provide rural housing to the poor homeless in India. It may be noted that with the changes in the political administration in India in recent years, the scheme has been restructured and renamed as ‘PRADHAN MANTRI GRAMIN AWAAS YOJANA (PMGAY) in November, 2015 and later came to be called as PRADHAN MANTRI AWAASYOJANA-GRAMIN (PMAY-G) w.e.f. 1<sup>st</sup> April, 2016 which intends to provide housing for homeless in India. I have retained the title “A Study on performance of IAY in Goa (2013-16)”, because this study addresses the issues concerning the status of Indira Awaas Yojana from the year 2013 to 2016.

## **ACKNOWLEDGEMENT**

I gratefully acknowledge the National Institute of Rural Development and Panchayat Raj (NIRD& PR), Hyderabad for giving me an opportunity for carrying out this research study.

I am grateful to the Director General, Director and Assistant Director (GIPARD) for their support and encouragement.

I sincerely thank all the officials, elected representatives and the respondents/ beneficiaries, from the selected blocks for their cooperation in furnishing the information and collection of data required for the study and the TAs of DRDA for accompanying me during the field visits.

I express my gratitude towards my colleagues at GIPARD for their advice, field investigators as well as all those who assisted me in the completion of my study. Lastly, I express my gratitude to my family members for their patience and encouragement and to all who have been directly or indirectly associated with this study.

**Ms. Arlette Mascarenhas**

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## LIST OF ABBREVIATION

❖	<b>AHP</b>	- Affordable Housing in Partnership
❖	<b>APO</b>	- Assistant Project Officer
❖	<b>BDO</b>	- Block Development Officer
❖	<b>BIS</b>	- Bureau of Indian Standards
❖	<b>BMPTC</b>	Building Materials & technology Promotion Council
❖	<b>BPL</b>	- Below Poverty Line
❖	<b>CDM</b>	- Community Development Movement
❖	<b>DRDA</b>	- District Rural Development Agency
❖	<b>DUs</b>	- Dwelling Units
❖	<b>DWCRA</b>	- Development of Women and Child in Rural Areas
❖	<b>EORE</b>	- Extension Officer of Rural Engineer
❖	<b>FGD</b>	- Focused Group Discussion
❖	<b>GIPARD</b>	- Goa Institute of Public Administration and Rural Development
❖	<b>GOI</b>	- Government of India
❖	<b>GRS</b>	- Gram Rozgar Sahayak
❖	<b>GS</b>	- Gram Sevak
❖	<b>HSCAS</b>	- House Sites-cum-Construction Assistance Scheme
❖	<b>HUDCO</b>	- Housing and Development Corporation
❖	<b>IAP</b>	- Integrated Action Plan
❖	<b>IAY</b>	- Indira Awaas Yojana
❖	<b>IIT</b>	Indian Institute of Technology
❖	<b>JRY</b>	- Jawahar Rozgar Yojana
❖	<b>MGNREGA</b>	- Mahatma Gandhi National Rural Employment Guarantee Act
❖	<b>MLA</b>	- Member of Legislative Assembly
❖	<b>MoRD</b>	- Ministry of Rural Development
❖	<b>NGO</b>	- Non- Governmental Organization
❖	<b>NIRD</b>	- National Institute of Rural Development
❖	<b>NOC</b>	- No Objection Certificate
❖	<b>NREP</b>	- National Rural Employment Programme
❖	<b>NSS</b>	- National Sample Survey

❖	<b>PD</b>	- Project Director
❖	<b>PMAY</b>	- Pradhan Mantri Awas Yojana
❖	<b>PMAY-G</b>	- Pradhan Mantri Awas Yojana- Gramin
❖	<b>PMGAY</b>	- Pradhan Mantri Gramin Awas Yojana
❖	<b>PRI</b>	- Panchayat Raj Institutions
❖	<b>RAY</b>	- Rajiv Awas Yojana
❖	<b>RDA</b>	- Rural Development Agency
❖	<b>RLEGP</b>	- Rural Landless Employment Guarantee Programme
❖	<b>SC</b>	- Scheduled Caste
❖	<b>SGSY</b>	- Swarnajayanti Gram Swarozgar Yojana
❖	<b>SHG</b>	- Self Help Group
❖	<b>ST</b>	- Scheduled Tribe
❖	<b>TA</b>	- Technical Assistant
❖	<b>UT</b>	- Union Territories
❖	<b>VHP</b>	- Village Housing Programme
❖	<b>VP</b>	- Village Panchayat

Annexure I

**‘A Study on performance of IAY in Goa’**

**Interview Schedule for Beneficiaries**

**\*(Tick Mark  $\surd$  where required)**

1. Block :

2. Village Panchayat:

3. Name of the Beneficiary:

4. Age:

5. Sex : Male  female

6. Religion

Hindu	Muslim	Christian	Other
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7. Caste :

SC	ST	OBC	General
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8. Education Level:

Illiterate	1 <sup>st</sup> -4 <sup>th</sup> Std	5 <sup>th</sup> to 9 <sup>th</sup> Std	10 <sup>th</sup> to 12 <sup>th</sup> Std
Under Graduation	Graduation		

9. Marital Status:

Single	Married	Divorce	Widow	Separated
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10. Family Type : Nuclear  Joint

11. Family Size : 

Less than 4 Members	5-10 Members	Over 10 Members
---------------------	--------------	-----------------

12. Main Occupation of Family :

Service	Agriculture	Farmer	Business
Daily wages	Govt. Job	Other	

13. If any other family member receives any other government scheme: Yes  No

14. Residential Status

15. Awareness about IAY and other Government Schemes- Source of Information

Alone	Son/Daughter	Others.
with Spouse	Relatives	

Village Panchayat	RDA staff	Newspaper	TV
Anganwadi Worker	Relatives /Friends	Radio	Others -Specify

16. What was your housing condition **before** availing the IAY scheme?

Rented	Shared	Ancestral House	Free occupied place
--------	--------	-----------------	---------------------

17. From where have you collected the form for IAY Application?

Village Panchayat	RDA staff	MLAs Office
Anganwadi Worker	BDO Office	Any Others -Specify

18. Who helped you to fill the application to submit?

Panch member	RDA staff	Self
Anganwadi Worker	Relatives /Friends	Others -Specify

19. What documents did you submit for verification?

Birth certificate	Adhaar card	School leaving Certificate
Election card	Not given	Any other-specify

20. Did you observe any Discrimination during availing this scheme?

Gender bias	Economical bias	Personal bias
No Discrimination	Any other-specify	

21. How Many visit/s to the Government offices the applicant did to get the IAY scheme sanctioned?

Less than 4	4-8	8-12	More than 12
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22. After how many months of submitting the form, you did u get the approval for IAY?

Within one Month	Three Months to six Months
One month to three Months	Six Months to 1 Year

23. What were the criteria for your eligibility under this scheme besides being from BPL Family?

SC/ST	Disabled	Not Aware
-------	----------	-----------

Minority	Destitute	None
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24. Was there any occasion where benefit was delayed to you? Yes  No

If Yes, then by how long?

One to 2 Months	2 Months to 4 Months
4 Month to 6 Months	More than 6 Months

25. What was the reason for delay in payment?

Shortage of Fund	Indifferent attitude of bank officials	Not Aware
Required documents not provided in time	Lack of support from implementing agency	Any other-specify

26. What was the total amount received by DRDA for the construction of the House?

27. What was the total amount you had to spend for the construction of the House?

28. Whether passbook is given to the beneficiaries by the bank? Yes  No

29. Are the staffs of Bank cooperative while dealing with your transaction? Yes  No

30. What are the problems you faced with the bank officials?

31. Has the DRDA Officials helped in-

Sr no	Assistance	Yes	No
a.	Provided orientation on the IAY Scheme		
b.	Provided training in Knowledge/ Skill required in house construction		
c.	Made available resources /raw materials in the block		
d.	Helped in planning and management		
e.	Any Other		

32. In what way this IAY scheme has supported you in social economic condition

Sr no	Perceived benefits of IAY	To more extent	To some extent	Not at all
a.	Dream of my own home come true			
b.	Made me feel Secure/protected			

c.	Made me feel Self sufficient			
d.	Economic Stability			
e.	Boosted confidence			
f.	Expectations from society increased			
g.	Got to meet Govt. Officials			
h.	Got to learn new skills ( Const.)			
i.	Got to know more people around			
j.	Got Awareness of other Govt. Schemes			
k.	Increased no. of Friends /Visitors			

33. How was your income status, standard of living when compared to after availing IAY scheme?

Better	Worse	Same as before
--------	-------	----------------

34. What is the reason for this?

35. Is there a change in the **social** condition/ status of the beneficiary after shifting to the house under IAY scheme? In what way?

Better	Worse	Same as before
--------	-------	----------------

36. Are you aware of the other schemes and policies of the Government? Yes  No   
If yes, name a few.

37. Have you noticed any difference in your lifestyle now compared to before being an IAY beneficiary?  
How?

38. Share some of your good and bad experiences on being a beneficiary of this scheme.

39. Do you think this scheme is serving the purpose it's supposed to? How?

40. Suggestions for improvement of the Scheme.

**Observe and write:**

Furniture & Other equipments acquired in the house-

- Electrical Equipments in the house-  
Electric fan/ Refrigerator/ Telephone/ Mobile phone / TV/ Sewing machine/ 2Wheeler/ 4 wheeler/  
any other -Specify
- Mode of Water supply- Tap/ Well/ Bore Well/ Fetched from nearby water body.
- Latrine Facility- Own/ Shared/ Public/ Open Defecation.
- Livestock- Buffalo/ Cow/ Goat/ Pig/ Hen-Cock

Questionnaire No:.....

Date of Interview: .....

Name of Interviewer:.....

Name of Interviewee:.....

**‘A Study on performance of IAY in Goa’**

**Focus Group Discussion with Beneficiaries**

**District**

**Block**

**Village Panchayat:**

**1. Identification of Participants-**

Name of the Participant

Age

Sex

Category (SC/ST/OBC/ Gen)

**1. Review of Performance of IAY scheme**

- a) Awareness about IAY Schemes- Source of Information (from whom and how).
- b) Procedure to acquire the plot for construction
- c) From where was the Raw material taken/bought/collected
- d) Received any training on house construction?
- e) Time taken to construct the house ,once applied for the scheme-

**2. Role of the Beneficiary and local bodies in the effective planning and implementation of the Scheme.**

- a) How was your name listed in the BPL list in your area/village
- b) On what basis was your name selected for availing the scheme, besides being BPL?
- c) Where and how did you apply for the Appln form for IAY?
- d) Any training attended? On what topic was it and where was it held?
- e) Any meetings were called by the local bodies/ DRDA for explaining about the implementation of the scheme?
- f) Any challenges faced by the beneficiaries in acquiring the IAY house?
- g) Are you aware of any misuse of the scheme taking place ?

**3. To Assess/evaluate the socio-economic status of IAY Beneficiaries on availing this scheme.**

- a. **Impact on the family**
- b. **Societal impact**
- c. **Economic Stability**



11) What is the Procedure for implementation of the IAY scheme?

12) What is the criterion for Selection of beneficiary?

13) What is the role of Panchayat in the implementation of the IAY Scheme?

14) In Whose name is the IAY house allotted?

a. A) Husband                      B) Wife                      C) Jointly

15) Are there any Complains from beneficiaries regarding delay? Yes      No

If Yes, How do you handle it?

16) So far how many families have benefited from IAY in your block?

17) What is the time limit to get the benefits/ installments under this scheme?

18) What are the documents required to apply for this scheme?

19) Have all the citizens who applied, received the benefits of the scheme? Yes      No

If not, Give reason/s.

20) How many pending cases are there in your block? Reasons-

21) Is all the data of IAY beneficiaries in the block, updated on MIS?

22) Are you satisfied with the functioning/ implementation of the scheme? Yes No  
If not, Give reason/s.

23) In your opinion, how does the scheme assist in Improvement the living conditions of the poor.

24) What are the problems faced in implementing this scheme?

25) What are the corrective steps taken by the concerned authorities to help you overcome them?

26) Have you attended any training programme on implementation of IAY? Yes No

If yes, did the training help you to understand the implementation procedure under IAY?

27) Give Suggestions for improvement of the scheme.

**PHOTOGRAPHS**



FGD at Guirim Village Panchayat Hall, Bardez



FGD at Colvale Village Panchayat Hall, Bardez



FGD at Virnoda Village Panchayat Hall, Pernem



An IAY beneficiary at her residence along with the DRDA Official



IAY Beneficiary at her IAY House at Balli, Quepem



IAY Beneficiary in her upgraded house



IAY house in Salcete Block



IAY Beneficiary in her upgraded house

Research Team visiting an IAY Household at Pernem







# CHAPTER-I

## INTRODUCTION

*“It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart”.*

- *Matthew Desmond (American Sociologist)  
Professor at University of Princeton*

### 1.1 Importance of Housing

Food, clothing and shelter (housing) are the primary requirements of human life. The availability of these necessities in sufficient quantity and quality increases the physical efficiency and productivity of people. Housing is an important component of human resource development.<sup>1</sup>

Housing is a fundamental human need. It is a basic requirement for human survival as well as for a decent life. Housing is not just for individual families alone. It is for the community. Basically, houses provide shelter from the elements of nature, privacy and protection from the hustle and bustle of the external world. As a dwelling place, it provides security and enables access to different facilities based on its location. Going beyond mere shelter, dwelling and house, ultimately everyone desires a home ‘which gives a sense of ownership and identity, affords psychological satisfaction and promotes self-esteem and confidence’. A home contributes significantly to well-being and is essential for social and economic development. It supports livelihoods and promotes social integration. It is a form of cultural expression and symbolizes social position.

A house is both a consumer good as well as a capital good. It is an economic good which enhances the standard of living. It is a critical entitlement in a welfare state to be provided to citizens who cannot afford it on their own. Investment in public housing stimulates local economic development besides expanding welfare.

Public housing essentially aims to provide the basic requirements of functional space for a family that is, a core house 'or a starter house'. While it provides essential dwelling space in a limited area, it is complete in all respects, including a toilet. Such a house lends itself to expansion and development as the family grows or improves its economic status. Design and adequacy of a core house would vary from culture to culture. It is more than just a roof over one's head. It implies sufficiency of space, ease of accessibility, availability of minimum needs, provision of physical comfort and a pleasant, micro-climate within and around, existence of a good environment and guarantee of safety and stability. It has to be organically linked to social, livelihood and ecological surroundings. It has to enable linkages to stimulate progress so as to free the next generation from the travails of the present one, mainly through options for education and vocation.<sup>2</sup>

India a substantial proportion of the households either do not own house or have inadequate housing. As the population of the country is increasing rapidly, the number of houseless families is increasing at an alarming rate.

India is the second largest country in the world as far as the population is concerned. For such a huge country, to study the availability of housing condition of the people is always a daunting task.

Development of the rural poor is the crux of the development strategy and in order to achieve the same, the government has introduced several welfare programmes and schemes. One important scheme launched by the Ministry of Rural Development, Government of India in this regard is the Indira Awaas Yojana (IAY).

The rural housing schemes such as the Rajiv Awaas Yojana (RAY), a state level scheme of the Directorate of Panchayats in Goa (for non BPL families) and the IAY, (for the BPL families) aim at providing this basic need of shelter.

## **1.2 Different Housing Schemes in India**

Since housing is one of the most important subjects for any country, governments in the developing countries are struggling to meet the housing demand and provide habitable shelters to the poor and the homeless. For a country like India where population and inflation have faded common man's dream of owning a home, few government-sponsored housing schemes are a big respite.

**a. Indira Awas Yojana Scheme (IAY)**

The Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. The scheme Indira Awaas Yojana (IAY) was renamed as Pradhan Mantri Gramin Awaas Yojana (PMGAY) on 20<sup>th</sup> November, 2016, to provide housing for the rural poor in India.

IAY launched by Rajiv Gandhi, the then Prime Minister of India aims at providing houses to the poor in rural area and is funded on a 75:25 cost sharing basis between the Government of India and state governments. According to GOI guidelines (2004), the major target groups for houses under IAY are below poverty line households living in rural areas belonging to scheduled caste/ scheduled tribes, freed bonded labourers and non- SC/ST BPL rural households, and widows. The objective is primarily to help construction/upgradation of dwellings of members of the target groups by providing them financial assistance.

**b. Rajiv Awas Yojana**

Launched in 2009, the Rajiv Awas Yojana (RAY) envisages a slum-free India and encourages state and union territories (UT) to bring all illegal constructions within a formal system. To increase the affordable housing stock under the scheme, the Centre has approved the Affordable Housing in Partnership (AHP) scheme to be part of the RAY. The scheme also provides support of Rs 75,000 per economically-weaker sections (EWS), Dwelling Units (DUs) of the size of 21 to 40 sqm. So far, Rs 1,398 crore has been spent while 37,000 houses are being developed under the scheme.

**c. Pradhan Mantri Awas Yojana (PMAY)**

The Pradhan Mantri Awas Yojana was launched by Prime Minister, Narendra Modi in 2015. Also known as the “Housing for All” scheme, the mission is to provide shelters to the homeless by 2022. Under the scheme, the Centre would be providing assistance to states and UT to provide homes to every citizen within seven years. The Central government has also announced home loan interest subsidy to those who are buying their first home in urban areas. Under the scheme, the government will provide interest subsidy of three to four per cent for a home loan amount of up to Rs 9 lakh and Rs 12 lakh.

**d. Pradhan Mantri Gramin Awaas Yojana (PMGAY)**

Earlier known as Indira Awas Yojana, the scheme focuses on providing pucca houses with basic amenities to homeless families. The objective is to build one crore homes of 25 square

meters by 2022. The government shares the cost of construction with the state in the ratio of 60:40 in plain areas and 90:10 for northeastern and hilly areas. The cost for the unit assistance of Rs 1.2 lakh is also provided to the beneficiary. People who will be benefitted are Households without shelter, Destitute/living on alms, Manual scavengers, and Tribal groups or legally released bonded laborer.

#### **e. Atal Asra Yojana**

The scheme was launched in the year 2012. The objective of the scheme is to provide supplementary financial assistance for construction and repair of houses to Dhangars i.e. ST people. The scheme is an addition to the amount sanctioned under Rajiv Awas Yojana so that the cost of borrowing is reduced. Under this scheme construction of houses are genuinely for poor and for those who need an immediate shelter for a dignified living. The financial assistance provided for construction of new houses is up to Rs. 2.50 lakh and for repairing is up to Rs. 1 lakh.<sup>3</sup>

### **Chapter References**

1. <http://www.economicdiscussion.net/articles/housing-meaning-role-and-magnitude-of-housing-problem-in-india/2311>
2. *Indira Awaas Yojana (IAY): Guidelines* Government of India (Ministry of Rural Development, India) pg. 2 & 3.
3. <https://www.makaan.com/iq/news-views/3-govt-housing-projects-you-should-know-about>

# **CHAPTER-II**

## **RESEARCH METHODOLOGY**

Introduction: this chapter provides the blue print of the study. It deals with the research methodology followed to complete this study. It includes aim and objectives, data sources, Sample Design, Tools of Analysis, Limitations of the study and Study Area.

### **2.1 Aim of the study:**

To study the Socio-economic benefits of IAY beneficiaries in Goa from the year 2013-14 to 2015-16.

To achieve the aim, the following objectives are adopted:-

1. To review the performance of IAY in Goa over the past three years.
2. To assess the socio economic status of IAY beneficiaries on availing this scheme.
3. To study the role of local bodies in the effective planning and implementation of the scheme.

### **2.2 Data Source**

The study was based on the primary and secondary data. The primary data was collected through Interview Schedules set for the beneficiaries and Questionnaires set for officials of District Rural Development Agency (DRDA) - North and South Goa who are handling this scheme and the BDO and local Panchayat elected members and another set of questions for the Focus Group Discussions. Detailed discussions were held with the officers/ officials at various levels to gather information on implementation of the scheme. Secondary data was collected through Journals, articles and official records, internet, etc.

### **2.3 Sample Design**

For assessing the impact of Indira Awaas Yojana, the performance during the year 2013-14 to 2015-16 was covered under the Sample Study. Random Sampling method was used to select the beneficiaries for the study. The Questionnaires for officials and Interview Schedules for beneficiaries (refer Annexure I and III) were prepared keeping in view the objectives of the proposed study. The Schedules and questionnaires covered a host of areas

starting with the socio-economic characteristics of the beneficiaries, level of awareness about the scheme, problems encountered, utilization of funds, impact of scheme etc.

A total number of 400 people were interviewed i.e. total of 95 beneficiaries and 5 Field Functionaries- (i.e. BDO, APO, TA, V.P. Secretary and one Sarpanch or Panch member) from each selected blocks were interviewed.

Focus Group Discussions were held in all the four selected blocks comprises of thirty beneficiaries from each block and case studies were conducted. Besides, four Success Stories of IAY beneficiaries are included in the study.

## **2.4 Tools of Analysis**

Data is analyzed through different statistical techniques. Excel, graphs and charts were used for analyzing the data wherever required. Arc GIS application was used to derive the location map of study area. Data in the form of tables and figures is depicted in frequency and in percentages respectively.

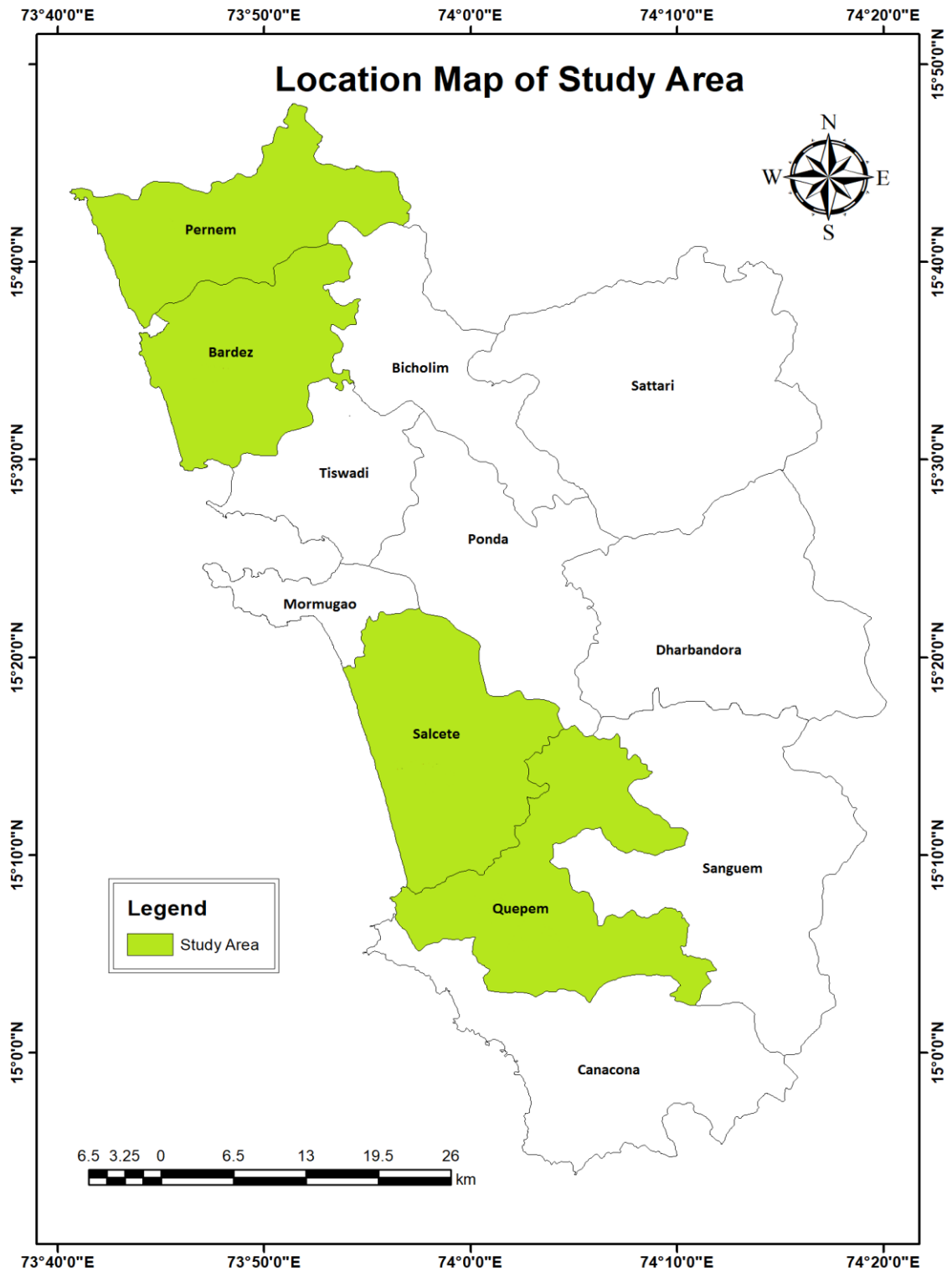
## **2.5 Limitations of the study**

Every possible effort is made to study the performance of IAY and its impact on the beneficiaries, but subject to the limitation of time. During the time, the study proposal got accepted and the actual research study began, the IAY scheme was going through the process of transition from IAY to being renamed as PMGAY/PMAY-G and the guidelines were being re-structured. Therefore the data on the performance of IAY in Goa, the economic aspects of the scheme are omitted for want of data from government officials (DRDA).

## **2.6 Study Area**

The study was conducted covering four blocks/ *talukas* in both the districts of Goa i.e. two blocks from North Goa and two blocks from South Goa were selected having a sizeable number of BPL population and IAY households. From North Goa, Pernem and Bardez blocks were selected while from South Goa; Quepem and Salcete blocks were selected. The area covered in the study is shown in Fig. No. 2.6.1.

**Fig. No. 2.6.1 Location map of Study Area**



**Source: Primary Survey, 2018**

## CHAPTER-III

### INDIRA AWAAS YOJANA (IAY) SCHEME

#### 3.1 Historical background (IAY)

Given that India has been historically a populous and poor country, the need of proper housing for the refugees and villagers has been a focus of Government's welfare schemes since the time of India's independence.<sup>1</sup> Public housing programme in the country started with the rehabilitation of refugees immediately after independence.<sup>2</sup> As a result, various welfare schemes like House Sites cum Construction Assistance Scheme have been ongoing since the 1950s.<sup>1</sup> Till 1960; nearly 5 lakh families were provided houses in different parts of northern India.<sup>2</sup>

In 1957, as a part of the Community Development Movement (CDM) a Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives of up to Rs.5, 000/- per unit. Only 67,000 houses could be constructed in this scheme till end of the 5th Five Year Plan (1974-1979). Another scheme introduced in the 4th Plan called House Sites-cum-Construction Assistance Scheme (HSCAS) was also transferred to the State Sector from 1974-75.<sup>2</sup> However, it was only in the 1983 that a focused fund for creation of housing for scheduled castes (SCs), scheduled tribes (STs) and freed bonded labour was set up under Rural Landless Employment Guarantee Programme (RLEGP). This gave birth to IAY in the fiscal year 1985-86.<sup>1</sup>

Indira Awaas Yojana (IAY) is the biggest and most comprehensive rural housing programme ever taken up in the country. It has its origin in the wage employment programmes of National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which was started in 1983, as construction of house was permitted under these programmes. However, there were no common norms.

It was in June, 1985 that Indira Awaas Yojana was launched as a sub- scheme of RLEGP by earmarking a part of the fund for construction of houses for SCs/STs and freed bonded labourers. When Jawahar Rozgar Yojana (JRY) was launched in April, 1985, 6% of the funds was allocated for housing for the SCs/STs and freed bonded laborers. In 1993-94, the

coverage was extended to Non-SC/ST families by increasing the earmarked fund for housing under JRY to 10% and allowing the use of the additional 4% for this category of beneficiaries.<sup>2</sup>

Indira Awaas Yojana (IAY) was subsumed in Jawahar Rozgar Yojana (JRY) in 1989 and has been operating as an independent scheme since 1996. From 1995–96 the scheme has been further extended to widows or next-of-kin of defence personnel killed in action, ex-servicemen and retired members of the paramilitary forces who wish to live in rural areas as long as they meet basic eligibility criteria.<sup>1</sup>

Indira Awaas Yojana was made an independent scheme with effect from 1st January, 1996. It is now a flagship programme of the Ministry of Rural Development as part of the larger strategy of rural poverty eradication, in order to reduce the rigors of poverty and to provide the dignity of an address to the poor households to enable them to access different rural development programmes.<sup>2</sup>

Indira Awaas Yojana" (IAY) was launched by Rajiv Gandhi, the then Prime Minister of India in 1985 and is now restructured and renamed as "Pradhan Mantri Gramin Awaas Yojana" by present P.M. Narendra Modi (PMGAY) in 2015.<sup>1</sup>

### **3.2 Guideline of IAY scheme**

Indira Awaas Yojana is essentially a public housing scheme for the houseless poor families and those living in dilapidated and kutcha houses with a component for providing house sites to the landless poor as well. The scheme is designed to enable Below Poverty Line (BPL) households identified by the community through Gram Sabha following criteria suggested for such identification from time to time, to build their houses or get house sites with financial and technical assistance from the Government.

**3.2.1 Components of the scheme:** - IAY has the following three components:

#### **a) Assistance for construction of a new house**

The unit cost of an IAY house in plain areas is 70,000 and in hill states and difficult areas is 75,000 (including IAP districts). Difficult areas are those where due to reasons like low availability of materials, poor connectivity's and adverse geographic, climatic and geological conditions, the cost of construction goes up significantly. The identification of difficult area within a State shall be done by the State Government based on the

methodology developed by it and approved by the Empowered Committee for the programme. Village Panchayats may be treated as the unit.

A new house would mean a house constructed with a minimum built up area of at least 20 square meters excluding the toilet. IAY house has to be pucca 'in the sense that it should be able to withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years. It should have roof of permanent material and its walls should be capable of withstanding local climatic conditions and need to be plastered only when the outer surface of the walls is erodible. Any building technology which helps achieve durability of 30 years can be adopted by the State Government including mud and bamboo houses constructed with appropriate specifications. Materials and technologies approved by reputed organizations like HUDCO, BMPTC, IITs, engineering colleges and eminent NGOs in the field of building construction could be used. Technologies and materials which have BIS specifications may also be included. Reuse/recycling of used construction material is permitted. Green Technologies need to be especially encouraged. If any new technology is to be adopted, prior approval may be taken of the Empowered Committee or any agency approved by the Empowered Committee. The beneficiary should have the final informed choice of materials and technology.

Every house should include a toilet, soak pit and compost pit. Smokeless *Chulhas* should also be included, which however can be dispensed with wherever households have an LPG /biogas connection. Roof water harvesting system as appropriate locally should also be set up. Every household should be actively encouraged to construct a bathroom. If States provide additional assistance, minimum built up area can be enhanced. Maximum area can be fixed by States to prevent people from falling into debt.

Normally, individual buildings alone may be taken up under the scheme. Wherever the beneficiaries specifically so prefer, duplex housing can be permitted. In congested localities where the cost of land is very high, the beneficiaries may be allowed to construct multi-storey building with each floor being given to one family. In such cases, it shall not exceed three floors including the ground floor and there should be a multi-party agreement with the State Government specifying the construction and maintenance responsibilities.

**b) Up gradation of Kutcha or dilapidated houses:**

This would involve up gradation of roof/walls, repair/replacement of parts and the like. Upgradation may reuse/recycle materials. Through use of additional material/replacement of material, changes in design enabling durability, and/or better workmanship, the house should, with reasonable maintenance, be capable of lasting at least 30 years.

A Kutcha house is one in which walls and/or roof is made of material, such as un-burnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc which are not durable due to inappropriate application of techniques and are not able to withstand normal wear and tear.

A dilapidated house means a pucca house rendered unserviceable through wear and tear or damaged by any other cause. Up gradation means improvement of such a kutcha/dilapidated house to a standard similar to a new house.

### **c) Provision of house sites**

The landless poor are particularly vulnerable as they bear the double disadvantage of being unsheltered and with no land to build a house on.

State Governments may notify the entitlements for house sites in their respective States. If justified, this could vary within the State. Different extents of land may be prescribed for different localities based on the availability of land and its cost. Ideally 10 cents of land should be provided.

For the house sites component, the District Collector should identify public lands available in the habitations and allot them to the eligible landless. In case public land is not available the required land may be purchased by following the procedure prescribed by the State government. If this is not possible, land acquisition may be undertaken as the last resort.

While selecting land, it should be ensured that it is fit for construction of houses especially in terms of connectivity, availability of drinking water, access to public institutions, etc. The State should ensure that site is chosen with the involvement of the people for whom it is meant and is fully acceptable to them.

If money provided under the scheme is not sufficient, additional funds may be provided by the State Government. If the beneficiary is willing to purchase the land she may be

reimbursed the eligible amount after due verification. States should issue detailed guidelines for this component.

The States may prepare projects for providing houses to all such landless people who have been given land sites and give special priority to them under IAY. Once the details of such landless people to be given housing sites are available, Ministry of Rural Development would earmark a stream of IAY funds exclusively for the benefit of this group based on a formula and this amount would be non-divertible.<sup>2</sup>

### **3.3 IAY in Goa (2013 to 2016)**

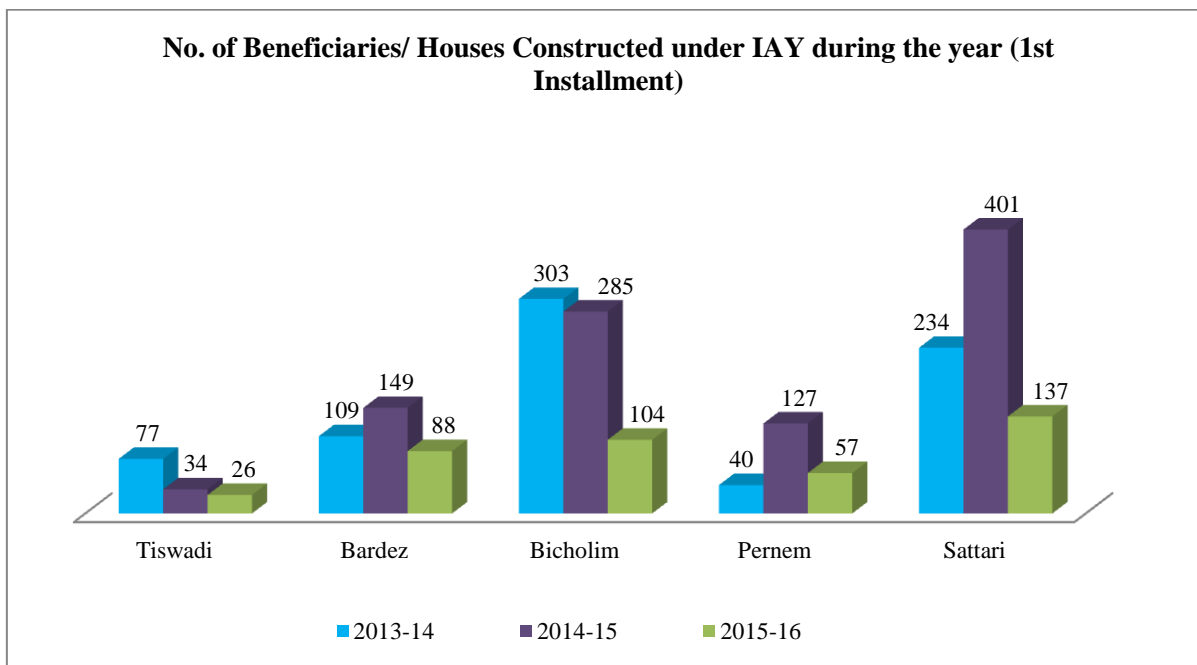
In the State of Goa the task of rural development is entrusted to two District Rural Development Agencies (DRDA) – DRDA, North Goa situated at Panaji in Tiswadi taluka and DRDA, South Goa situated at Margao in Salcete taluka with an objective to take the administration to the door steps of the people. North Goa is having jurisdiction over 5 development blocks of North Goa District namely, Tiswadi, Bardez, Pernem, Bicholim and Sattari and District Rural Development Agency, South Goa is having jurisdiction over 7 development blocks namely, Sanguem, Quepem, Canacona, Dharbandora, Ponda Salcete & Mormugao. These Agencies are implementing the programmes with an assistance of the Block Development Officers at the block level.

The main functions of the Agency are to suggest various measures to the Government of Goa and the Government of India to uplift the living conditions in rural areas of the State especially that of the rural poor, backward and weaker sections and to execute the various schemes of Government, for the economic upliftment of the rural poor, backward and weaker sections in rural areas including the IAY scheme.

The state government implements the programme largely according to the guidelines issued by the central government with only minor deviations to suit local conditions.

### 3.4. IAY Beneficiaries in Goa (2013 to 2016)

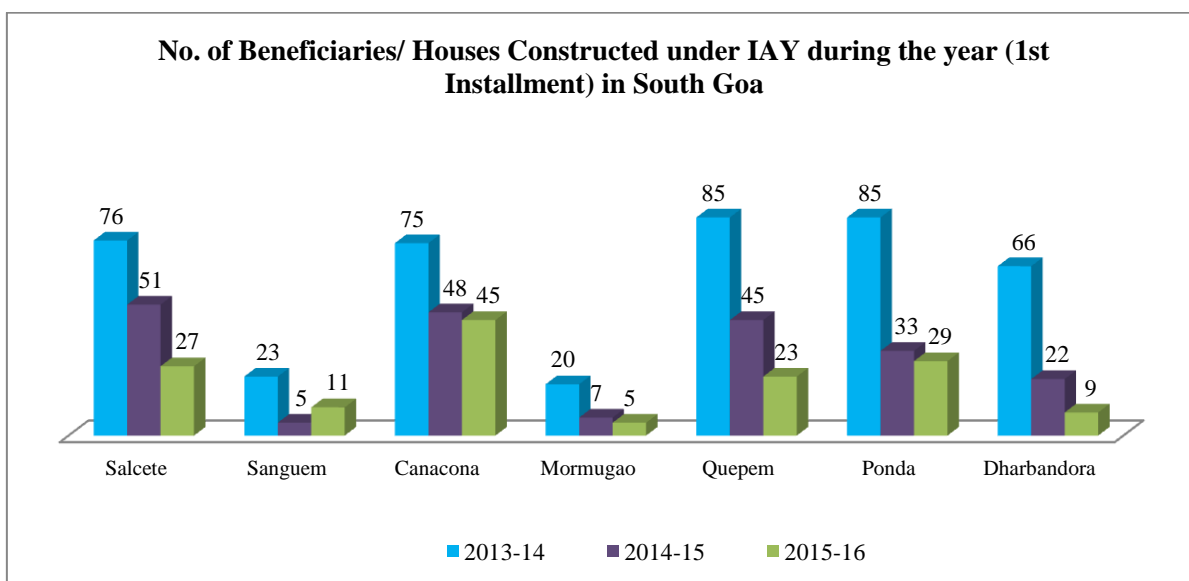
Fig.No.3.4.1 No. of IAY Beneficiaries (2013-16) in North Goa



Source: DRDA-North Goa 2017

Fig No. 3.4.1 Indicates the number of beneficiaries who constructed their houses under IAY during the year from 2013 to 2016 in North Goa. Houses were constructed only through first installment. In the year 2013 to 2014; 77 houses in Tiswadi, 109 houses in Bardez, 303 houses in Bicholim, 40 houses in Pernem and 234 houses in Sattari were constructed under IAY in North Goa. In the year 2014 to 2015: 34 houses in Tiswadi, 149 houses in Bardez, 285 houses in Bicholim, 127 houses in Pernem and 401 houses in Sattari were constructed under IAY in North Goa. In the year 2015 to 2016; 26 houses in Tiswadi, 88 houses in Bardez, 104 houses in Bicholim, 57 houses in Pernem and 137 houses in Sattari were constructed under IAY in North Goa. Sattari block had highest number of beneficiaries while Tiswadi had lowest number of IAY beneficiaries in the North Goa District.

**Fig.No.3.4.2 No. of IAY Beneficiaries (2013-16) in South Goa**



**Source: DRDA-South Goa 2017**

Fig No.3.4.2 Indicates the number of beneficiaries who constructed their houses under IAY during the year from 2013 to 2016 in South Goa. In the year 2013 to 2014; 76 houses in Salcete, 23 houses in Sanguem, 75 houses in Canacona, 20 houses in Mormugao, 85 houses in Quepem, 85 houses in Ponda and 66 houses in Dharbandora were constructed under IAY in South Goa. In the year 2014 to 2015; 51 houses in Salcete, 5 houses in Sanguem, 48 houses in Canacona, 7 houses in Mormugao, 45 houses in Quepem, 33 houses in Ponda and 22 houses in Dharbandora were constructed under IAY in South Goa. In the year 2015 to 2016; 27 houses in Salcete, 11 houses in Sanguem, 45 houses in Canacona, 5 houses in Mormugao, 23 houses in Quepem, 29 houses in Ponda and 9 houses in Dharbandora were constructed under IAY in South Goa. Canacona block had highest number of beneficiaries while Mormugao had lowest number of IAY beneficiaries in the South Goa District.

## Chapter References

1. <http://property.magicbricks.com/housing-schemes-in-india.html>
2. *Indira Awaas Yojana (IAY): Guidelines* Government of India (Ministry of Rural Development, India) pg. 1-7.

## **CHAPTER- IV**

### **DATA ANALYSIS AND INTERPRETATION**

This chapter analyzes the primary data collected from the beneficiaries through interview schedule and Focus Group Discussions and the data taken from DRDA officials (APOs and TAs), Panchayat officials- BDOs, V.P. Secretaries and local Elected Representatives from the selected blocks in the state of Goa. Through Interview Schedules (Refer Annexure-I). It examines the socio economic status of the beneficiaries, process of availing benefits of IAY scheme, perceived benefits and perception of the beneficiaries towards the scheme.

The blocks having highest number of IAY Beneficiaries were selected i.e. Pernem and Bardez from North Goa district and Quepem and Salcete from South Goa district. The total sample size was 380 beneficiaries from the four selected blocks which make it to 95 beneficiaries from each block. In addition to these, 16 Government officials including an APO and a TA (DRDA Officials), a BDO and a V.P secretary (Panchayat Functionaries) and one local Panchayat Elected member (Sarpanch or Panch members whoever was available) from each selected block respectively. Focus Group Discussions with 30 beneficiaries from each selected blocks was also held in order to gather additional information and compile a few success stories.

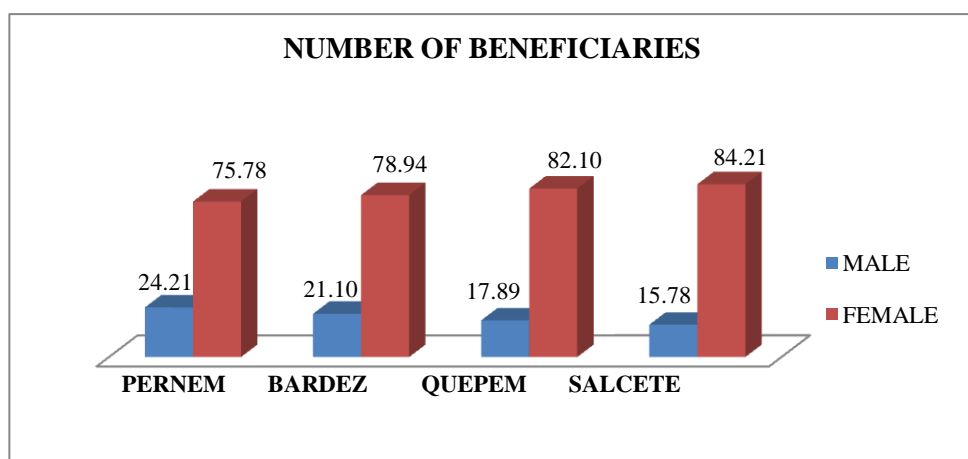
## 4.1 Data analysis of the beneficiaries

**Table No. 4.1.1 Gender of the Beneficiaries**

Gender	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Male	23	20	17	15
Female	72	75	78	80
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig. No. 4.1.1 Gender of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

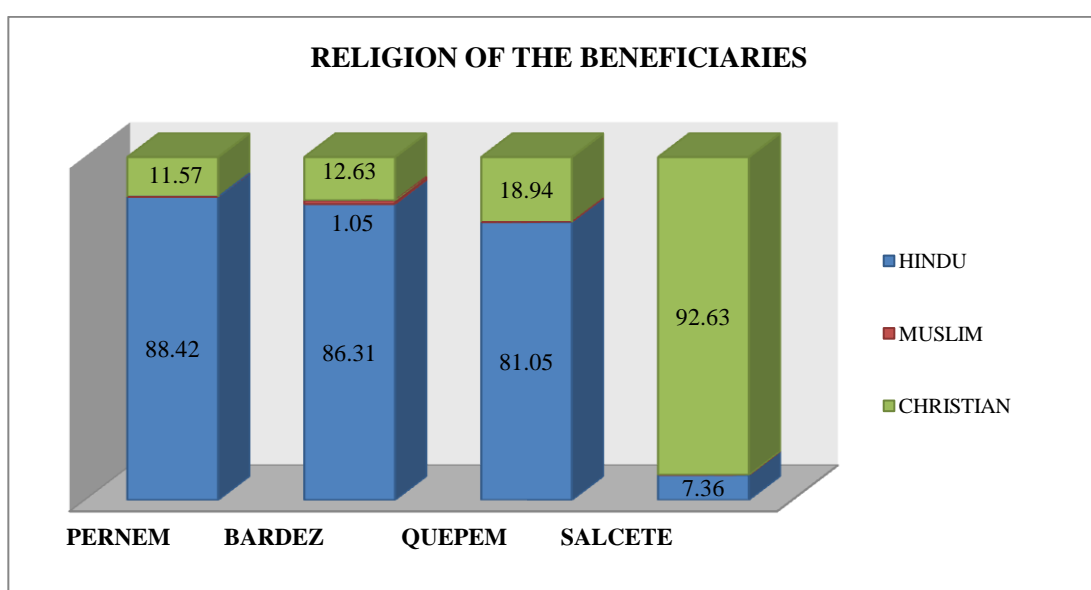
Fig No.4.1.1 Shows that out of 95 sampled beneficiaries from each block, there were 23 (24.21 percent) males and 72 (75.78 percent) females from Pernem Block. There were 20 (21.10%) males and 75 (78.94 percent) females from Bardez Block. There were 17 (17.89 percent) males and 78 (82.10 percent) females from Quepem Block. From Salcete Block there were 15 (15.78 percent) males and 80 (84.21 percent) females from. The highest numbers of sampled male beneficiaries were recorded in Pernem Block of North Goa and the highest numbers of sampled female beneficiaries were recorded in Salcete Block of South Goa. Though the scheme was started to benefit only women it was noted that males also took up the scheme.

**Table No. 4.1.2 Religion of the Beneficiaries**

Religion	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Hindu	84	82	77	7
Muslim	Nil	1	Nil	Nil
Christian	11	12	18	88
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.2 Religion of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

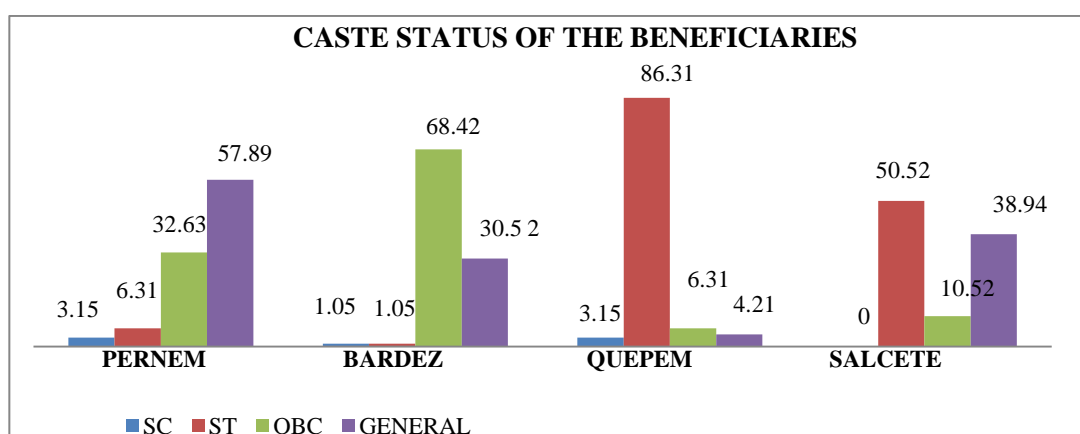
Fig No. 4.1.2 Depicts details of the religion of beneficiaries. It was observed that majority of the IAY scheme was availed by persons belonging to Hindu religion i.e. 88.4 percent in Pernem, 86.34 percent in Bardez and 81.05 percent in Quepem, followed by Christian with 11.57 percent in Pernem, 12.63 percent from Bardez, 18.94 percent from Quepem and 92.63 percent from Salcete. Over all mostly the scheme is taken up by the Hindus in all the blocks excluding Salcete block. Only one Muslim beneficiary from Bardez block has taken up the scheme so it can be said that either low proportion of Muslims have taken up the benefit of the scheme in Goa or they don't come under the eligibility guidelines to obtain the scheme.

**Table No. 4.1.3 Caste status of the Beneficiaries**

Caste	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
SC	3	1	3	Nil
ST	6	1	82	48
OBC	31	65	6	10
General	55	29	4	37
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.3 Caste Status of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig No. 4.1.3 Shows that out of 95 sampled beneficiaries from each block, there were 3 (4.15 percent) belonging to schedule castes, 6 (6.31 percent) belonging to schedule tribes, 31 (32.63 percent) belonging to OBC and 55 (57.89 percent) beneficiaries from general category from Pernem Block. From Bardez Block, there was 1 (1.05 percent) beneficiary belonging to schedule caste and 1 (1.05 percent) belonging to schedule tribe, 65 (68.42 percent) belonging to OBC and 29 (30.52 percent) beneficiaries from general category.

There were 3 (4.15 percent) belonging to schedule castes, 82 (86.31 percent) schedule tribes, 6 (6.31 percent) other backward classes and 4 (4.21 percent) beneficiaries from general category from Quepem Block. Among the 95 sampled beneficiaries, there were no schedule castes beneficiaries in Salcete Block. There were 48 (50.52 percent) belonging to schedule tribes, 10 (10.52 percent) from other backward classes and 37 (38.94 percent)

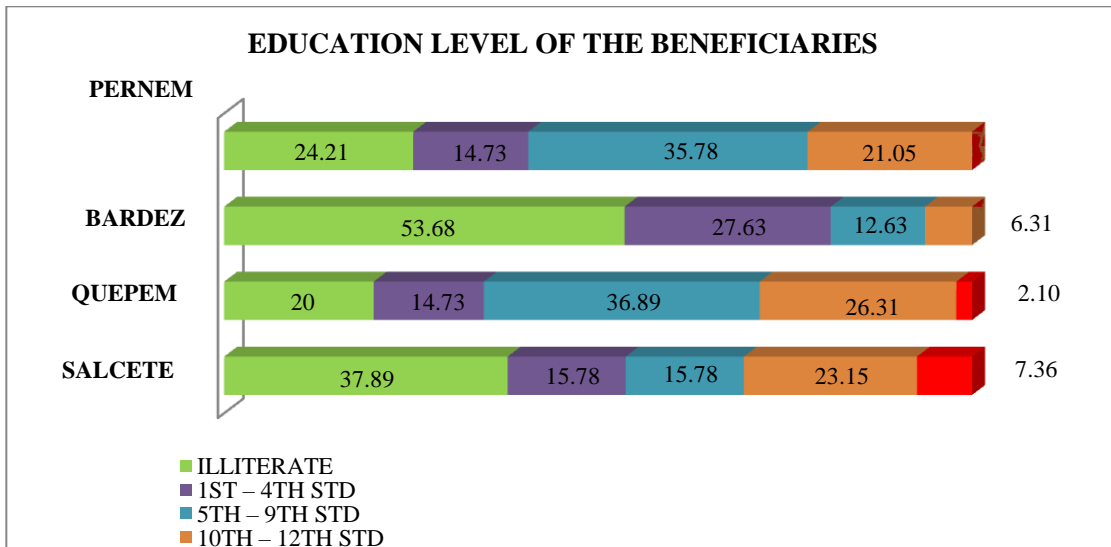
beneficiaries from general category. The highest numbers of schedule tribe beneficiaries were recorded in Quepem Block of South Goa. The highest numbers of other backward class beneficiaries were recorded in Bardez Block of North Goa. Pernem Block recorded the highest numbers of general category beneficiaries.

**Table No. 4.1.4 Educational Level of the Beneficiaries**

Education Level	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Illiterate	36	19	51	23
1 <sup>st</sup> – 4 <sup>th</sup> Std	15	14	26	14
5 <sup>th</sup> – 9 <sup>th</sup> Std	15	35	12	34
10 <sup>th</sup> – 12 <sup>th</sup> Std	22	25	6	20
Under Graduation	0	0	Nil	1
Graduation	7	2	Nil	Nil
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.4 Educational Level of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig No. 4.1.4 Shows the details about education level of the beneficiaries. It is observed that most of the beneficiaries are illiterates of which Quepem has high number of illiterates i.e. 53.68 percent. Followed by those who have done their primary schooling in Marathi medium of which Quepem again ranks the highest with 27.63 percent. The beneficiaries

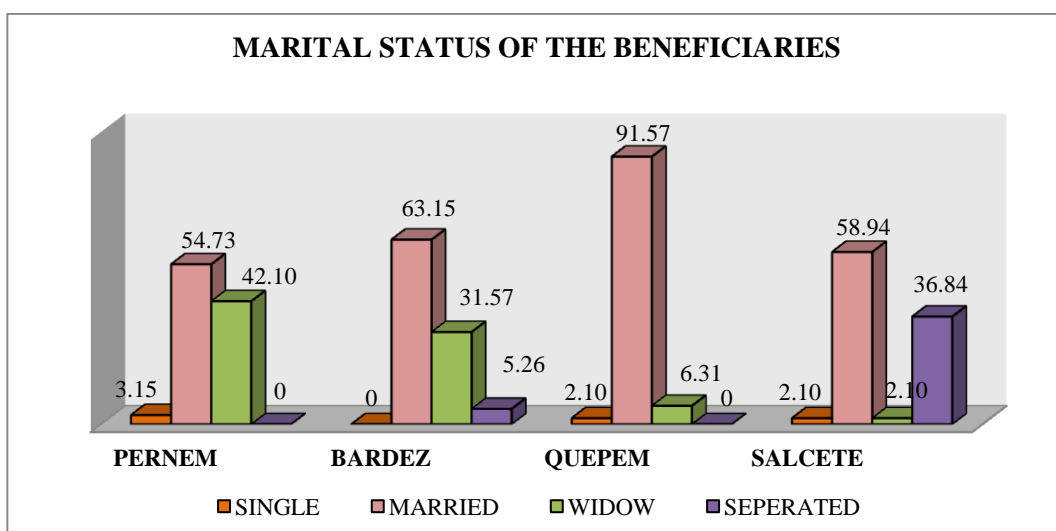
who have done education till 9<sup>th</sup> Standard account for 15.78 percent from Pernem, 36.89 percent from Bardez, 12.63 percent from Quepem and 35.78 percent from Salcete. Quepem has least number of beneficiaries who have completed their high school i.e. 6.31 percent. The remaining beneficiaries have completed their graduation which accounts 7.36 percent from Pernem and 2.10 percent from Bardez. The reason for such a low educational level is that these women are aged and belong to an age category of above 50. The beneficiaries that have completed their Higher Secondary or Graduation studies were mostly the younger generation so that's why their education level was high compared to the elderly beneficiaries.

**Table No. 4.1.5 Marital Status of the Beneficiaries**

Marital Status	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Single	3	Nil	2	2
Married	52	60	87	56
Widow	40	30	6	2
Separated	Nil	5	Nil	35
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.5 Marital Status of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

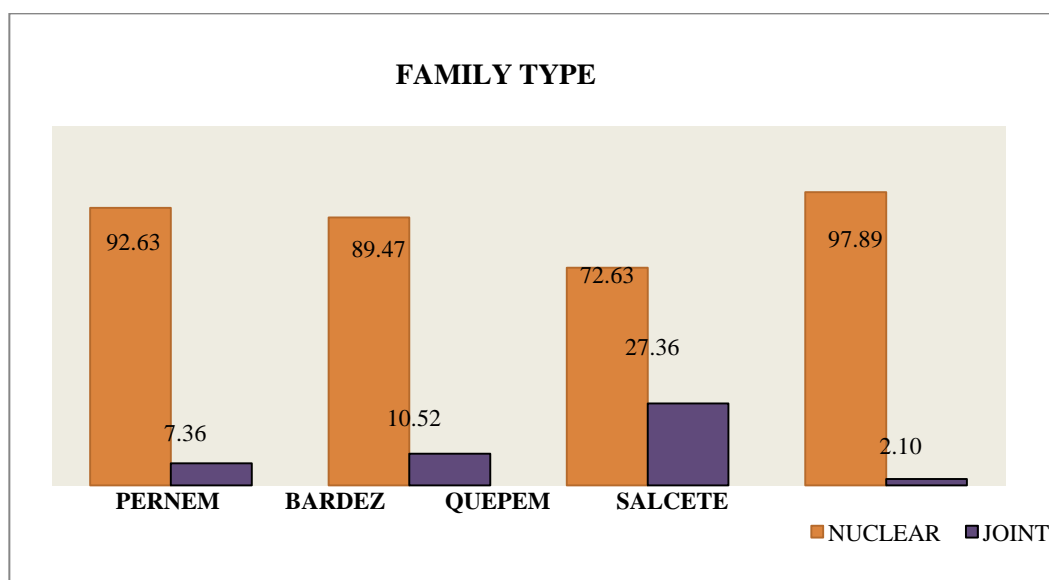
Fig No. 4.1.5 Indicates the marital status of the beneficiaries. Single beneficiaries were 4.15 percent from Pernem, 2.10 percent from Quepem and 2.10 percent from Salcete. Married beneficiaries were high in proportion in all the four blocks of which Pernem accounted 54.73 percent, 64.15 percent from Bardez, 91.57 percent from Quepem and 58.94 percent from Salcete. Most of the widow beneficiaries were observed from Pernem (42.10 percent) and Bardez (31.57 percent) while the ones who have separated from their husbands were observed mostly in Bardez (5.26 percent) and Salcete (36.84 percent). None of the beneficiaries were divorced. The scheme has helped the single, widow and separated beneficiaries to a quite extent. It was a financial help for these beneficiaries as they didn't had any financial aid to build a house of their own or repair the existing one.

**Table No. 4.1.6 Family Type**

Family Type	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Nuclear	88	85	69	93
Joint	7	10	26	2
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.6 Family Type(%)**



**Source: Primary Survey, 2018**

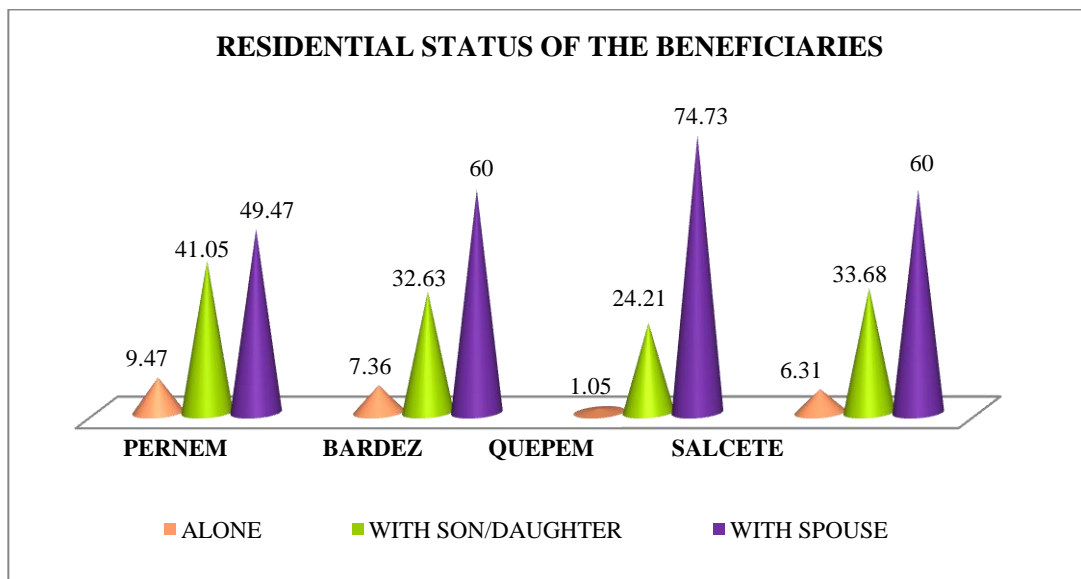
Fig No 4.1.6 Depicts the family type of the beneficiaries. Most of the beneficiaries lived in nuclear families which account 92.63 percent from Pernem, 89.47 percent from Bardez, 72.63 percent from Quepem and 97.89 percent from Salcete. Compared to Pernem, Bardez and Salcete; Quepem (27.63 percent) has beneficiaries which mostly lived in joint families.

**Table No. 4.1.7 Residential Status of Beneficiaries**

Living Presently	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Alone	9	7	1	6
Son/Daughter	39	31	23	32
With Spouse	47	57	71	57
Relatives	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.7 Residential Status of Beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig. No. 4.1.7 Gives the details of with whom the beneficiaries are living. Most of the beneficiaries live with their spouse and children and the highest is observed in Quepem with 74.73 percent and least in Pernem with 49.47 percent. Followed by those beneficiaries who live with their son and daughter, highest is seen in Pernem with 41.05 percent and least in

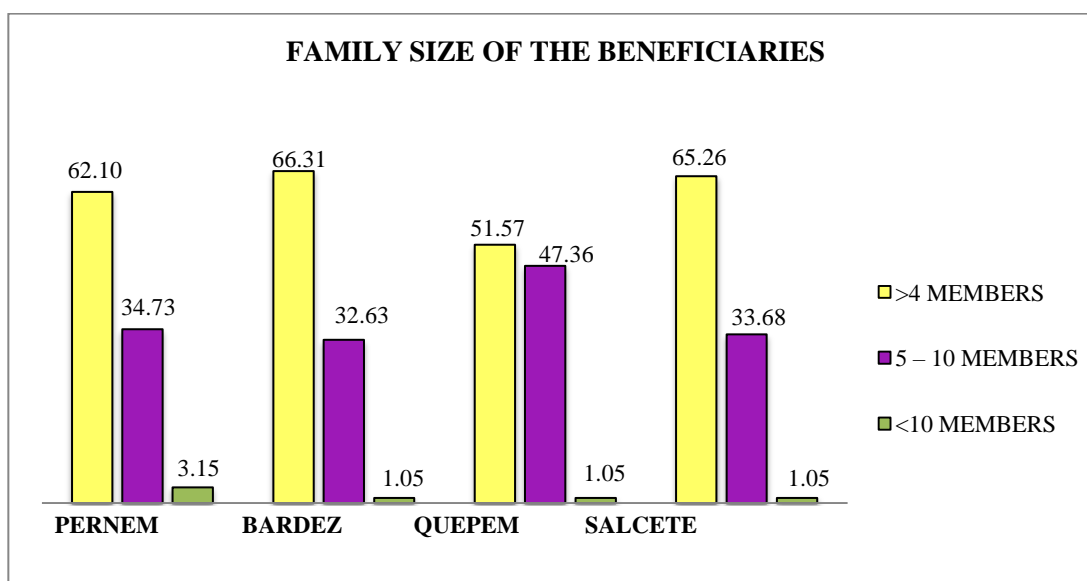
Quepem with 24.21 percent. These ones are the widow or separated from their husband beneficiaries. The ones who live alone are either unmarried or widows who didn't had any children. They account 9.47 percent in Pernem, 7.36 percent in Bardez, 1.05 percent in Quepem and 6.31 percent in Salcete.

**Table No. 4.1.8 Family Size of the Beneficiaries**

Family Size	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
>4 Members	59	63	49	62
5 – 10 Members	33	31	45	32
<10 Members	3	1	1	1
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.8 Family Size of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig No. 4.1.8 Indicates family size of the beneficiaries. Family size is categorized into four groups i.e. less than four members, 5-10 members and more than 10 members. Mostly the beneficiaries have family size less than four members of which Pernem had 62.10 percent beneficiaries, 66.31 percent from Bardez, 51.57 percent from Quepem and 65.26 percent from Salcete. Followed by the beneficiaries who have a family size of 5 to 10 members contributes the highest in Quepem (47.36 percent). Few beneficiaries i.e. lowest was

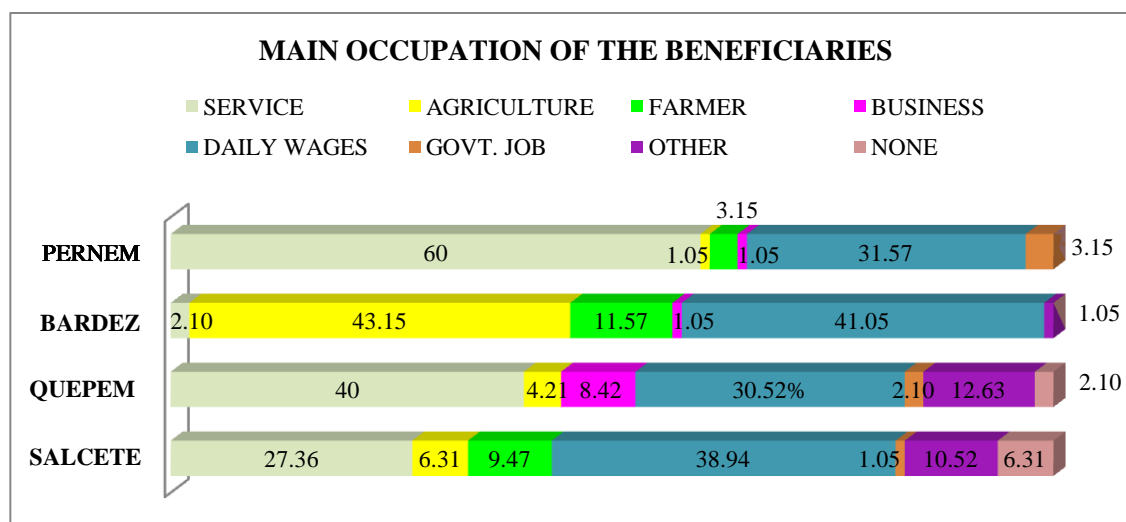
observed in the family size of more than 10 members which shows 4.15 percent in Pernem and Bardez, Quepem, Salcete account 1.05 percent respectively.

**Table No. 4.1.9 Main Occupation of the Beneficiaries**

Main Occupation	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Service	26	38	2	57
Agriculture	6	4	41	1
Farmer	9	Nil	11	3
Business	Nil	8	1	1
Daily Wages	37	29	39	30
Govt. Job	1	2	Nil	3
Other	10	12	1	Nil
None	6	2	Nil	Nil
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.9 Main Occupation of the Beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig No. 4.1.9 Indicates the family occupation of the beneficiaries. Most of the beneficiaries' main family occupation is daily wages with a percentage of 38.94 percent in Pernem, 30.52 percent in Bardez, 41.05 percent in Quepem and 31.57 percent in Salcete. Compared to other blocks Quepem has the least number of beneficiaries i.e. 2.10 percent in Service sector

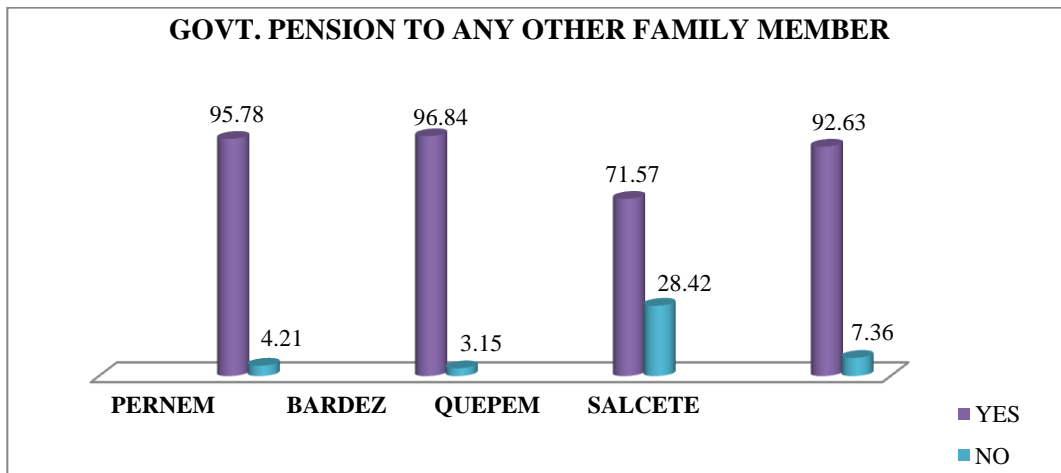
and a high number of beneficiaries in Agriculture sector i.e. 44.15 percent. Salcete block has more number of beneficiaries under service sector i.e. 60 percent. The other occupation has high percentage of Business sector beneficiaries in Bardez with 8.42 percent, Govt. job beneficiaries in Salcete with 4.15 percent. Only Pernem (6.31 percent) and Bardez (2.10 percent) had no job.

**Table No. 4.1.10 Government Pension to any other Family Member**

Govt. Pension To Any Other Family Member	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Yes	91	92	68	88
No	4	3	27	7
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.10 Government Pension to any other Family Member (%)**



**Source: Primary Survey, 2018**

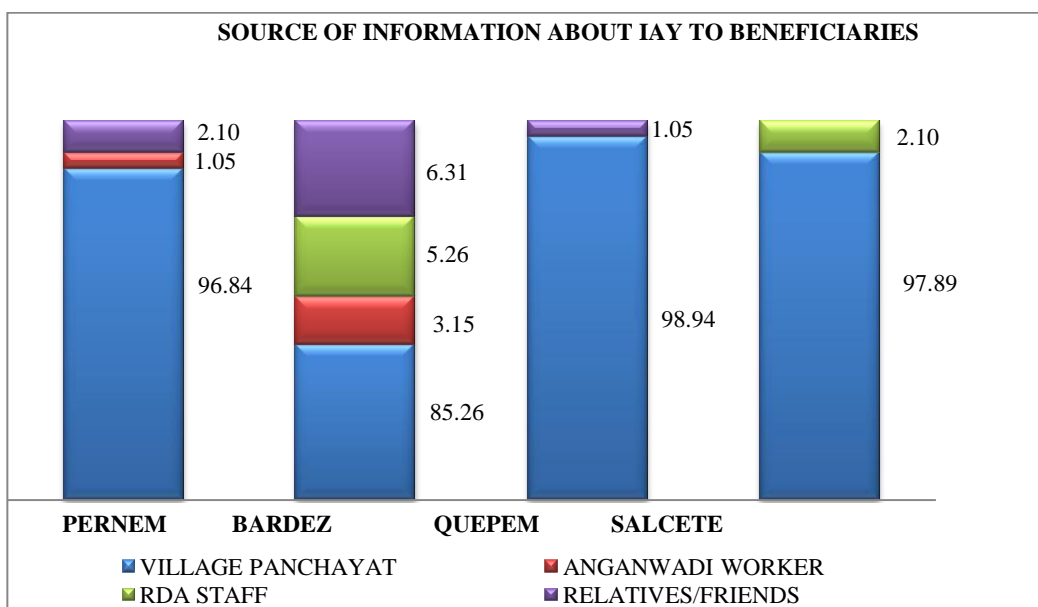
Fig.No.4.1.10 Indicates Government Pension availed by any other family member. Almost all the family members of the beneficiaries except for few have took full benefit of GrihaAadhar and Dayanand Social security scheme. From Pernem 95.78 percent, Bardez 96.84 percent, Quepem 71.57 percent and 92.63 percent from Salcete have took full credit of the above mentioned schemes. For some beneficiaries this is the only medium of income. The remaining few members of the beneficiaries who account 4.21 percent from Pernem, 4.15 percent from Bardez, 28.42 percent from Quepem and 7.36 percent from Salcete have not applied for these schemes.

**Table No. 4.1.11 Source of Information about IAY to beneficiaries**

Source Of Information	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Village Panchayat	92	81	94	93
Anganwadi Worker	1	3	Nil	Nil
RDA Staff	Nil	5	Nil	2
Relatives/Friends	2	6	1	Nil
Newspaper	Nil	Nil	Nil	Nil
Radio/TV	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.11 Source of Information about IAY to beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig. No. 4.1.11 Gives the details about the source of information. Village Panchayat played an active role to create awareness about the IAY scheme in all the four blocks. Highest percentage was observed in Quepem with 98.94 percent followed by 97.89 percent in Salcete, 96.89 percent in Pernem and Bardez with 85.26 percent. GramhSambhas have played a Vitol role towards it. Apart from it was mostly the panch member of each respective ward who took up the initiative to create awareness for the same and to provide the benefit of the scheme to the rightful citizen.

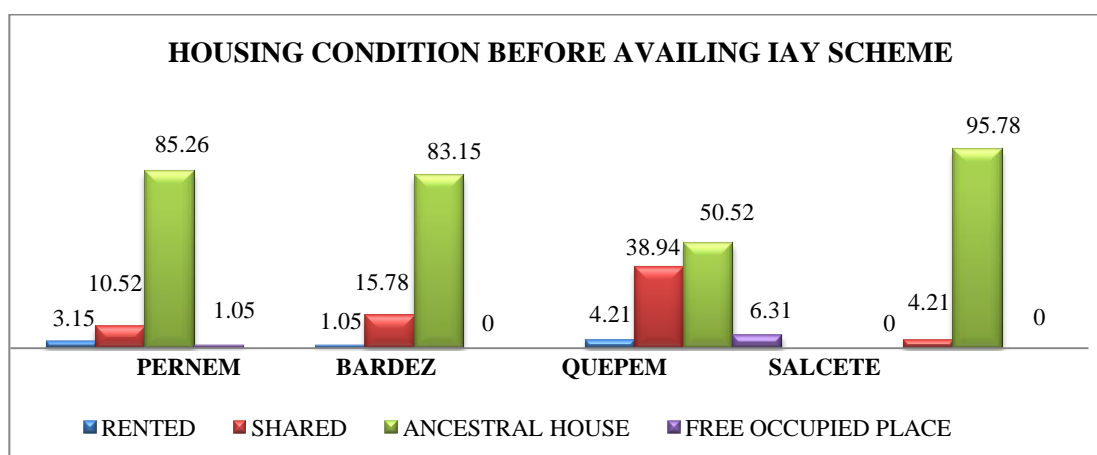
RDA staff, Anganwadi worker, friends and relatives were the other people who tried to spread the awareness about the schemes to the beneficiaries. Newspaper, TV, radio and no other mediums were used to propagate about the scheme and their contribution was nil.

**Table No. 4.1.12 Housing Condition before availing IAY Scheme**

Housing Condition Before Availing IAY Scheme	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Rented	3	1	4	Nil
Shared	10	15	37	4
Ancestral House	81	79	48	91
Free Occupied Place	1	Nil	6	Nil
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.12 Housing Condition before availing IAY Scheme (%)**



**Source: Primary Survey, 2018**

Fig No. 4.1.12 Indicates housing condition of the beneficiaries before availing the IAY scheme. Beneficiaries mostly lived in ancestral houses before availing the IAY scheme which accounts 85.26 percent from Pernem, 84.15 percent from Bardez, 50.52 percent from Quepem and 95.78 percent from Salcete. These houses were built of mud and mostly needed repairing of the furniture and roof tiles, followed by high number of beneficiaries who lived in Shared houses i.e. 38.94 percent from Quepem, 15.78 percent from Bardez, 4.21 percent from Salcete and 4.15 percent from Pernem. Once they got the IAY scheme

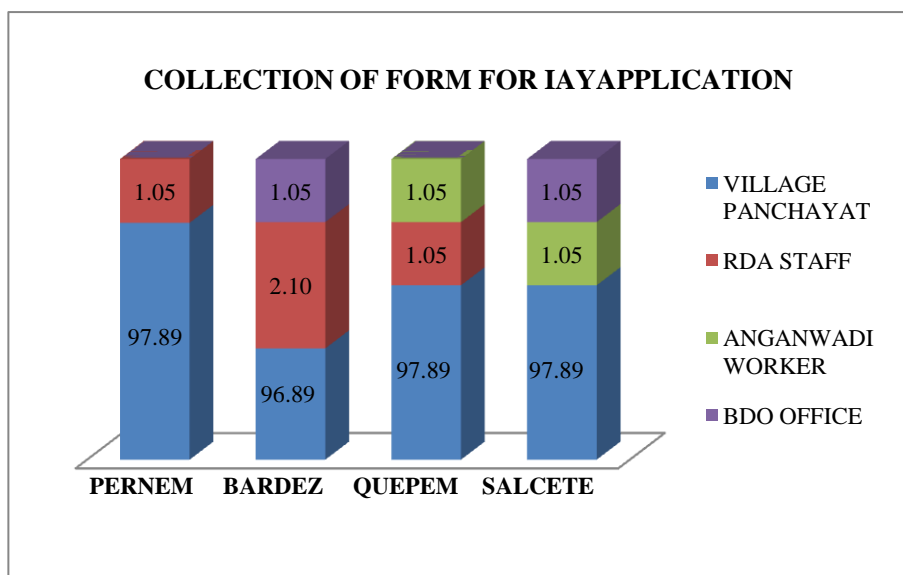
they shifted to new house. Only in Quepem and Pernem a few beneficiaries lived in free occupied place.

**Table No. 4.1.13: Collection of form for IAY application**

Collection Of Form For IAY Application	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Village Panchayat	93	92	93	93
RDA Staff	2	2	1	Nil
Anganwadi Worker	Nil	Nil	1	1
BDO Office	Nil	1	Nil	1
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.13: Collection of form for IAY application (%)**



**Source: Primary Survey, 2018**

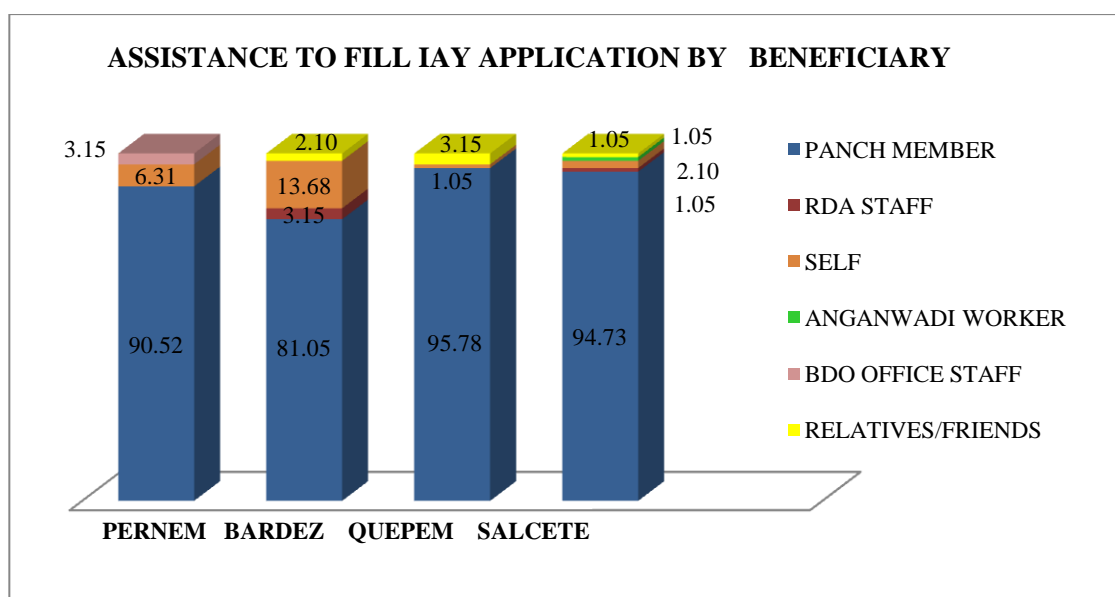
Fig.No.4.1.13 Highlights about the source of collection of IAY forms. In this, the Village Panchayat shows the highest percentage in all the four blocks accounting Bardez 96.89 percent and from Pernem, Quepem and Salcete 97.89 percent respectively. Followed by collection of form through RDA staff of which 2.10 percent in Bardez and 1.05 percent from Pernem and Quepem respectively. Only few collected the form from Anganwadi worker and BDO office.

**Table No. 4.1.14: Assistance to fill IAY Application by beneficiary**

Took Help To Fill IAY Application	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Panch Member	86	77	91	90
RDA Staff	Nil	3	Nil	1
Self	6	13	1	2
Anganwadi Worker	Nil	Nil	Nil	1
BDO Office Staff	3	Nil	Nil	Nil
Relatives/Friends	Nil	2	3	1
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.14: Assistance to fill IAY Application by beneficiary (%)**



**Source: Primary Survey, 2018**

Fig. No. 4.1.14 Indicates the assistance received by the beneficiaries to fill the IAY application. Mostly the panch members helped the beneficiaries to fill the IAY form. The percentage from all the blocks accounts to 90.52 percent from Pernem, 81.05 percent from Bardez, 95.78 percent from Quepem and 94.73 percent from Salcete. Panch members took the initiative to fill the forms since most of the beneficiaries are illiterate and to carry out smooth documentation. RDA staff, Anganwadi workers, BDO office staff were the rest of the govt. officials who helped the beneficiaries to fill their forms but their contribution is

hardly negligible. There were few beneficiaries who filled the forms on their own which accounts 6.31 percent from Pernem, 13.68 percent from Bardez, 1.05 percent from Quepem and 2.10 percent from Salcete.

**Table No. 4.1.15: Discrimination while availing IAY scheme**

Discrimination While Availing IAY Scheme	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Gender Bias	Nil	Nil	Nil	Nil
Economical Bias	Nil	Nil	2	Nil
Personal Bias	Nil	Nil	Nil	Nil
No Discrimination	95	95	93	95
Total	95	95	95	95

**Source: Primary Survey, 2018**

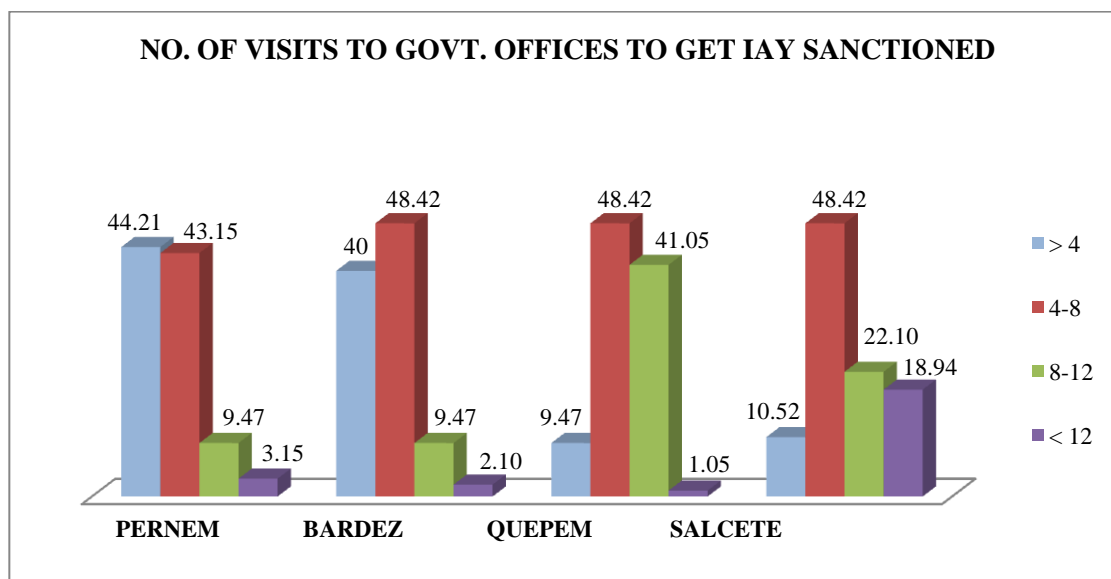
Table No. 4.1.15 Indicates different types of discrimination faced by the beneficiaries to avail the IAY scheme. It shows that Pernem, Bardez and Salcete did not face any discrimination while availing the scheme where as 2.10 percent of the beneficiaries from Quepem felt that they faced economical bias. The reasons for the same are lack of support from Village Panchayats and the Implementing Agency.

**Table No. 4.1.16: Number of Visits to Government Offices to get IAY Sanctioned**

No. Of Visits To Govt. Offices To Get IAY Sanctioned	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
> 4	42	38	9	10
4 - 8	41	46	46	46
8 - 12	9	9	39	21
< 12	3	2	1	18
Total	95	95	95	95

Source: Primary Survey, 2018

Fig No. 4.1.16: Number of Visits to Government Offices to get IAY Sanctioned (%)



Source: Primary Survey, 2018

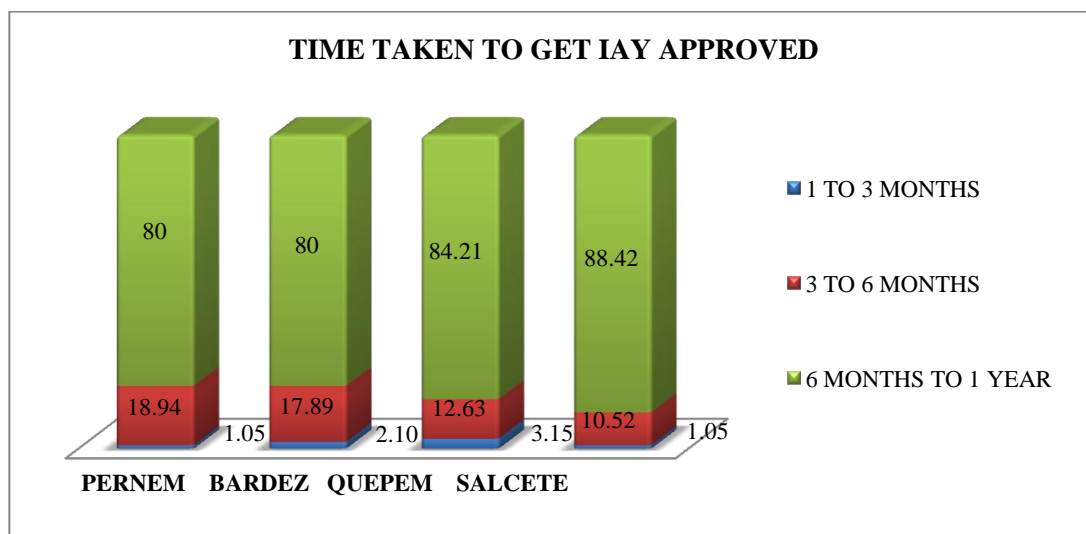
Fig No. 4.1.16 Indicates the number of times the beneficiaries had to visit the government offices to get IAY scheme sanctioned. Pernem (44.21 percent) and (Bardez 40 percent) beneficiaries mostly visited less than four times to get IAY sanctioned due to active panch members who carried out the work from creating awareness to filling up of forms of the IAY scheme and in getting the necessary documentation ready. While most of the beneficiaries had to visit four to eight times to get their scheme sanctioned of which Pernem accounts 44.15 percent, Bardez - Quepem – Salcete 48.42 percent respectively. Lack of proper documentation is one of the reasons for more than twelve visits which were observed high in Salcete block i.e. 18.94 percent.

Table No. 4.1.17: Time taken to get IAY Scheme approved

Approval For IAY	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Within A Month	Nil	Nil	Nil	Nil
1 To 3 Months	1	2	3	1
3 To 6 Months	18	17	12	10
6 Months To 1 Year	76	76	80	84
Total	95	95	95	95

Source: Primary Survey, 2018

Fig No. 4.1.17: Time taken to get IAY Scheme approved (%)



Source: Primary Survey, 2018

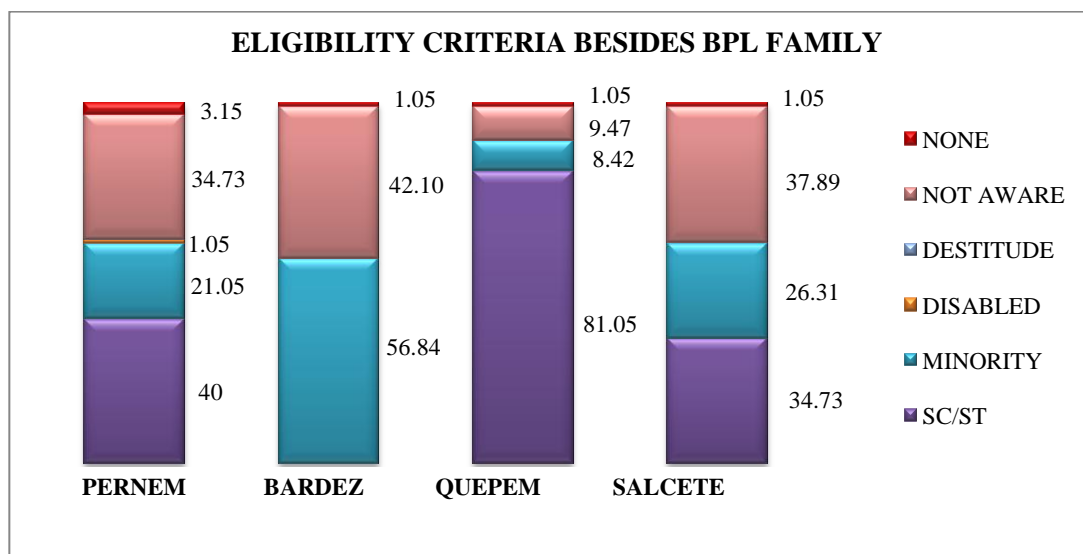
Fig No. 4.1.17 Indicates time taken for the beneficiaries to get IAY Scheme approved. None of the beneficiaries got approval within a month. Mostly it took more than six months to one year for the approval. 1.05 percent from Pernem, 2.10 percent from Bardez, 4.15 percent from Quepem and 1.05 percent from Salcete got approval for IAY within one to three months. 18.94 percent from Pernem, 17.89 percent from Bardez, 12.63 percent from Quepem and 10.52 percent from Salcete got approval for the scheme within three to six months. 80 percent from Pernem, 80 percent from Bardez, 84.21 percent from Quepem and 88.42 percent from Salcete got the approval within six months to one year.

Table No. 4.1.18: Eligibility Criteria besides BPL Family

Criteria For Eligibility Besides BPL Family	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Sc/St	38	Nil	77	33
Minority	20	54	8	25
Disabled	1	Nil	Nil	Nil
Destitute	Nil	Nil	Nil	Nil
Not Aware	33	40	9	36
None	3	1	1	1
Total	95	95	95	95

Source: Primary Survey, 201

Fig No. 4.1.18: Eligibility Criteria besides BPL Family (%)



Source: Primary Survey, 2018

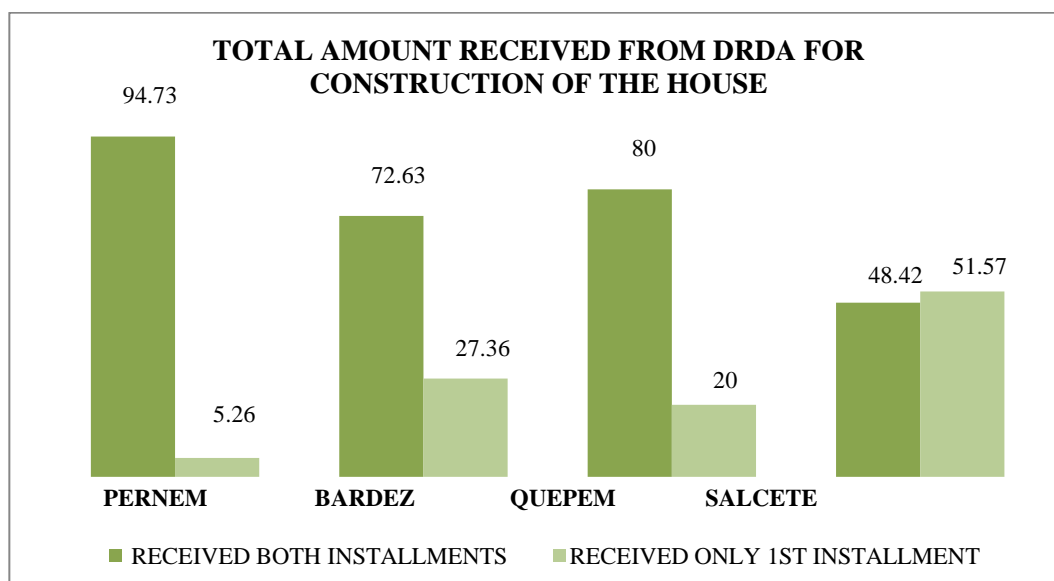
Fig. No. 4.1.18 Depicts the criteria for eligibility of the beneficiaries besides being listed as BPL family to obtain the scheme. In Pernem mostly the beneficiaries obtained the scheme on basis of SC/ST category (40 percent), minority category (34.73 percent) and disabled category (1.05 percent). In Bardez 56.84 percent of the beneficiaries obtained the scheme on SC/ST category. In Quepem 81.05 percent got the scheme through SC/ST category and 8.42 percent based on minority category. In Salcete 34.73 percent got the scheme through SC/ST category and 26.31 percent through minority category. While the remaining beneficiaries either were not aware or did not specify through which other category they got the benefit of the scheme, besides being from BPL Family.

Table No. 4.1.19 Total Amount Received from DRDA for Construction of the House

Total Amount Received From DRDA For Construction Of The House	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Received Both Installments	90	69	76	46
Received Only 1 <sup>st</sup> Installment	5	26	19	49
Total	95	95	95	95

Source: Primary Survey, 2018

**Fig No. 4.1.19 Total Amount Received from DRDA for Construction of the House (%)**



**Source: Primary Survey, 2018**

Fig No. 4.1.19 States the total amount received from DRDA for construction of the house. 94.73percent from Pernem, 72.63 percent from Bardez, 80 percent from Quepem and 48.42percent from Salcete received both the installments. Whereas beneficiaries like 5.26percent from Pernem, 27.63 percent from Bardez, 20 percent from Quepem and 51.57 percent from Salcete received only 1<sup>st</sup> installment.

The reasons that the beneficiaries received only 1<sup>st</sup> installment were that after release of 1<sup>st</sup> installment beneficiaries were unable to complete their work which led to delay in release of 2<sup>nd</sup> installment. Other reasons were shortage of fund and closure of scheme as mentioned by the respective officials.

**Table No. 4.1.20: Additional expenditure by the beneficiaries**

Total Own Expenditure	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
> 1 Lakh	49	48	43	23
< 1lakh	35	41	49	65
Managed With IAY Funds	11	6	3	7
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.20 Additional expenditure by the beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig.No.4.1.20 Indicates the total additional own expenditure incurred by the beneficiaries while building or renovating the house. From Pernem (51.57percent), Bardez (50.52percent) and from Quepem 45.26percent spent less than one lakh of their own amount. While only 24.21percent from Salcete spent for the same. Whereas 68.42 percent from Salcete incurred more than one lakh expenditure followed by 45.26percent from Quepem, 44.15percent from Bardez and 36.84percent from Pernem. The rest of the beneficiaries managed with IAY funds.

Beneficiaries were unable to manage the expenditure that was incurred to build or renovate the house. Mostly the beneficiaries incurred more than one lakh of their own expenditure to build or renovate the house. The total amount sanctioned under IAY was not enough to carry out the necessary work required by the beneficiary. This was one of the reasons for delay in second installment as EOREs report could not be released. Beneficiaries even complained that the cost of all the goods, transportation cost and even laborers' wages had increased due to which the amount was not enough to carry out the required work.

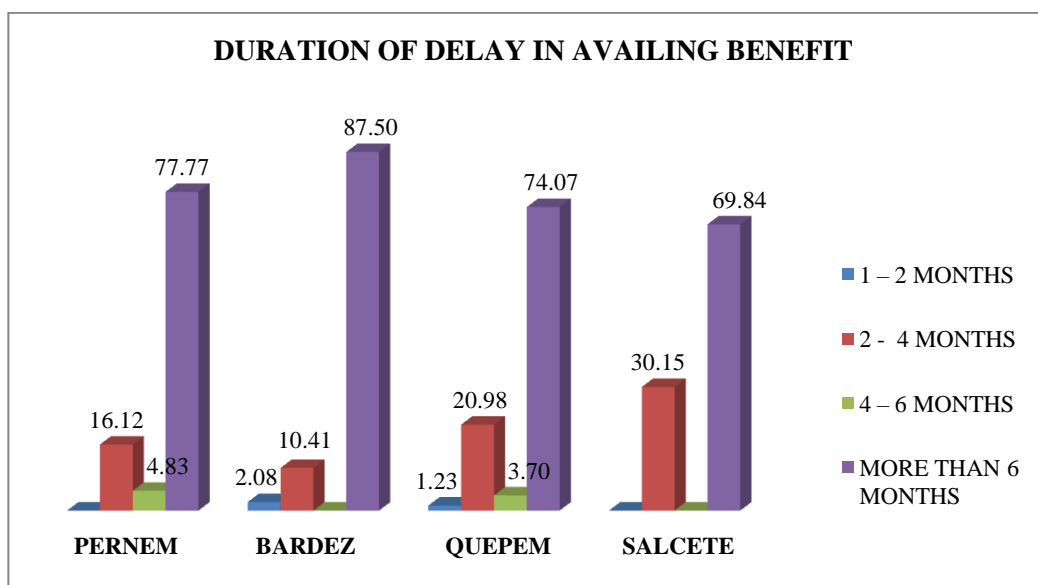
**Table No. 4.1.21 Duration of Delay in availing IAY benefit**

Duration Of Delay In Availing Benefit	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
1 – 2 Months	Nil	1	1	Nil
2 - 4 Months	10	5	17	19

4 – 6 Months	3	Nil	3	Nil
More Than 6 Months	49	42	60	44
Total	62	48	81	63

Source: Primary Survey, 2018

Figure No.4.1.21 Duration of delay in payment (%)



Source: Primary Survey, 2018

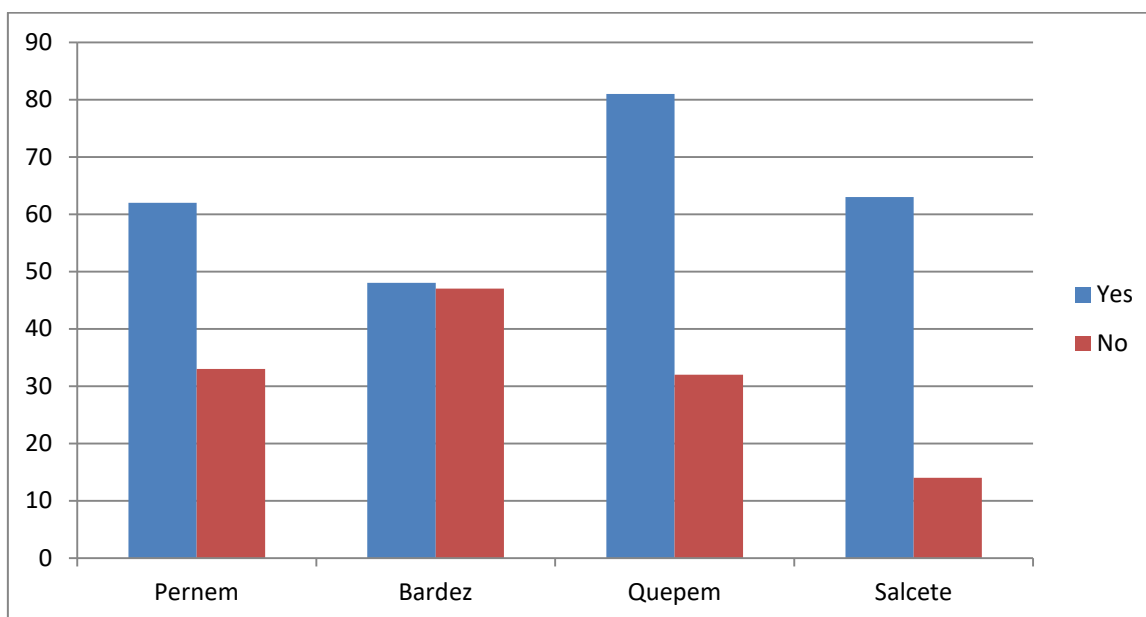
Fig.No.4.1.21 Depicts the duration of delay in availing the benefit of IAY scheme. 2.08percent of the beneficiaries from Bardez and 3.70 percent from Quepem were delayed in benefit for one to two months. From Pernem 16.12 percent, 10.41 percent from Bardez, 20.98 percent from Quepem and 30.15 percent from Salcete were delayed in benefit for two to four months. While only 4.83 percent from Pernem and 3.70 percent from Quepem were delayed in benefit for four to six months. Most of the beneficiaries were delayed in payment for more than six months which is 77.77 percent from Pernem, 87.5 percent from Bardez, 74.07 percent from Quepem and 69.84 percent from Salcete.

Table No. 4.1.22 Delay in Availing 2<sup>nd</sup> Installment of the Scheme

Delay In Benefit (2 <sup>nd</sup> Installment)	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Yes	62	48	81	63
No	33	47	14	32
Total	95	95	95	95

Source: Primary Survey, 2018

**Fig.No.4.1.22. Delay in Availing 2<sup>nd</sup> Installment of the Scheme (%)**



**Source: Primary Survey, 2018**

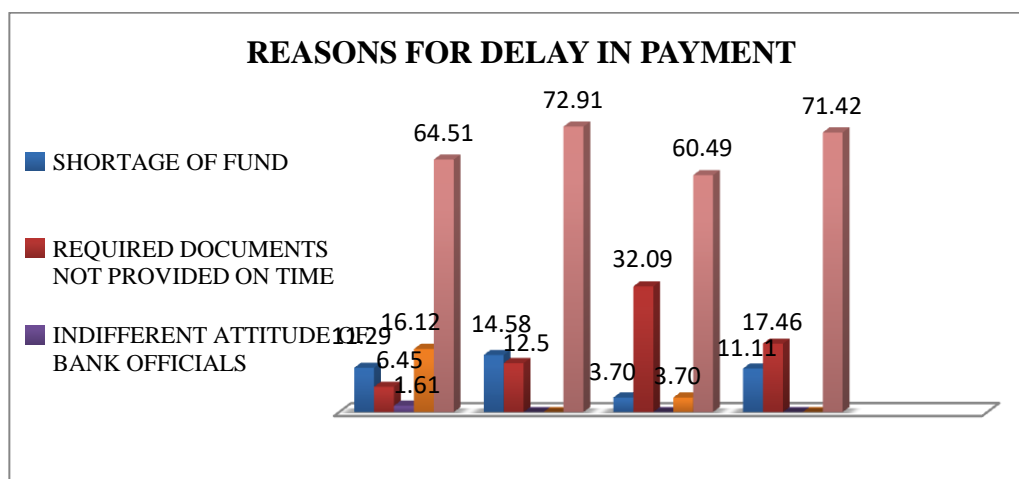
Fig.No.4.1.22 Depicts the number of beneficiaries that were delayed in benefit of the IAY scheme. A total of 95 beneficiaries were surveyed from each block of which from Pernem 62(65.26percent), from Bardez 48(50.52percent), Quepem 81 (85.26percent) and from Salcete 63 (66.31percent) were delayed in payment. Only 33(34.73percent) beneficiaries from Pernem, 47(49.47percent) from Bardez, 14(14.73percent) and from Salcete 32(33.68percent) beneficiaries got the IAY amount sanctioned on time.

**Table No. 4.1.23 Reasons for Delay in Payment**

Reasons For Delay In Payment	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Shortage Of Fund	7	7	3	7
Required Documents Not Provided On Time	4	6	26	11
Indifferent Attitude Of Bank Officials	1	Nil	Nil	Nil
Lack Of Support From Implementing Agency	10	Nil	3	Nil
Not Aware	40	35	49	45
Total	62	48	81	63

**Source: Primary Survey, 2018**

**Figure No. 4.1.23 Reasons for Delay in Payment (%)**



**Source: Primary Survey, 2018**

Fig. No. 4.1.23 Indicates the reasons for delay in payment. From Pernem 11.29 percent, 14.58percent from Bardez, 3.70 percent from Quepem and 11.11 percent were delayed in benefit due to shortage of fund. Whereas 6.45 percent from Pernem, 12.5percent from Bardez, 32.09 percent from Quepem and 17.46 percent from Salcete were delayed as required documents were not provided on time. Only 1.61 percent of the beneficiary was delayed in payment because of indifferent attitude of bank officials. While 16.12 percent beneficiaries from Pernem and 3.70 percent beneficiaries from Quepem were delayed due to lack of support from implementing agency. Majority of the beneficiaries were not aware why the payment was delayed.

#### **4.1.24. Perceived Benefits by beneficiaries**

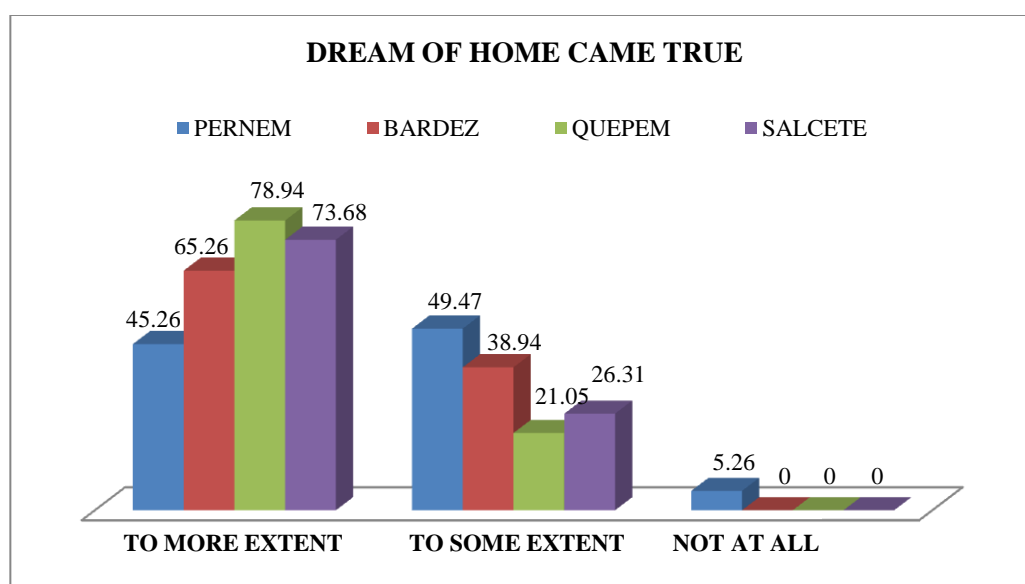
The following 11 tables and figures given below depict the Perceived Benefits by beneficiaries on availing the IAY Scheme:

**Table No. 4.1.24. a. Perceived Benefits by beneficiaries-Dream of Home Came True**

Blocks	Dream Of Home Came True		
	To More Extent	To Some Extent	Not At All
Pernem	43	47	5
Bardez	62	37	Nil
Quepem	75	20	Nil
Salcete	70	25	Nil

**Source: Primary Survey, 2018**

**Fig. No. 4.1.24.a. Perceived Benefits by beneficiaries-Dream of Home Came True (%)**



**Source: Primary Survey, 2018**

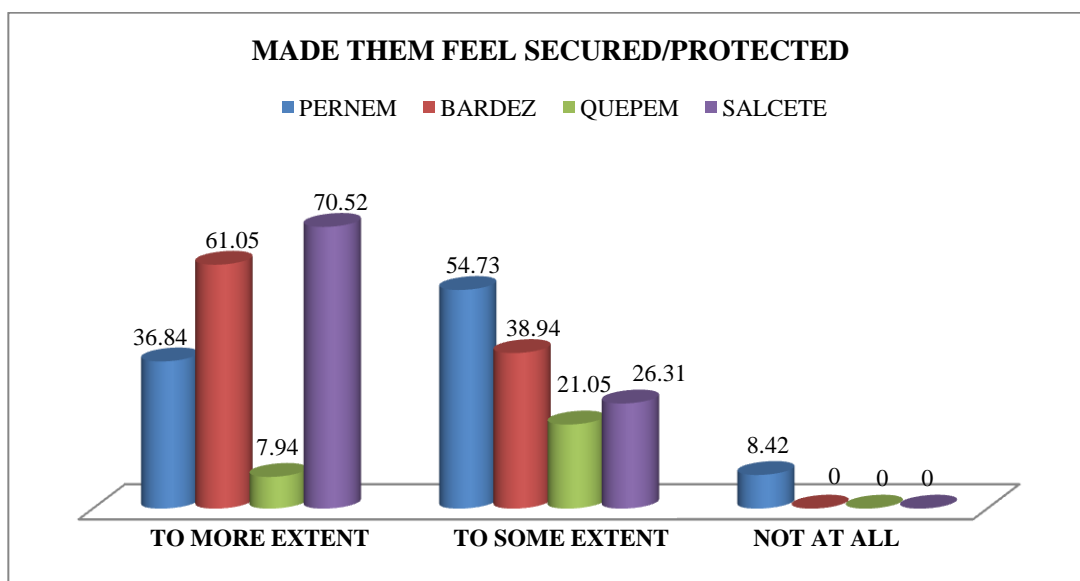
Fig. No. 4.1.24.a. Depicts the perceived benefit of the beneficiaries i.e. if their dream of home came true through IAY. Perceived benefit is characterized into- to more extent, to some extent and not at all. 45.26percent from Pernem, 65.26 percent from Bardez, 78.94 percent from Quepem and 73.68 percent from Salcete of the beneficiaries stated that their dream of home was fulfilled to more extent.49.47 percent from Pernem, 38.94 percent from Bardez, 21.05 percent from Quepem and 26.31 percent from Salcete stated their dream of home was fulfilled to some extent. Only 5.26 percent from Pernem stated their dream of home was not fulfilled at all.

**Table No. 4.1.24.b. Perceived Benefits- Feel Secured/Protected**

Blocks	Made Them Feel Secured/Protected		
	To More Extent	To Some Extent	Not At All
Pernem	35	52	8
Bardez	58	37	Nil
Quepem	45	20	Nil
Salcete	67	25	Nil

**Source: Primary Survey, 2018**

**Fig.No. 4.1.24.b. Perceived Benefits- Feel Secured/Protected (%)**



**Source: Primary Survey, 2018**

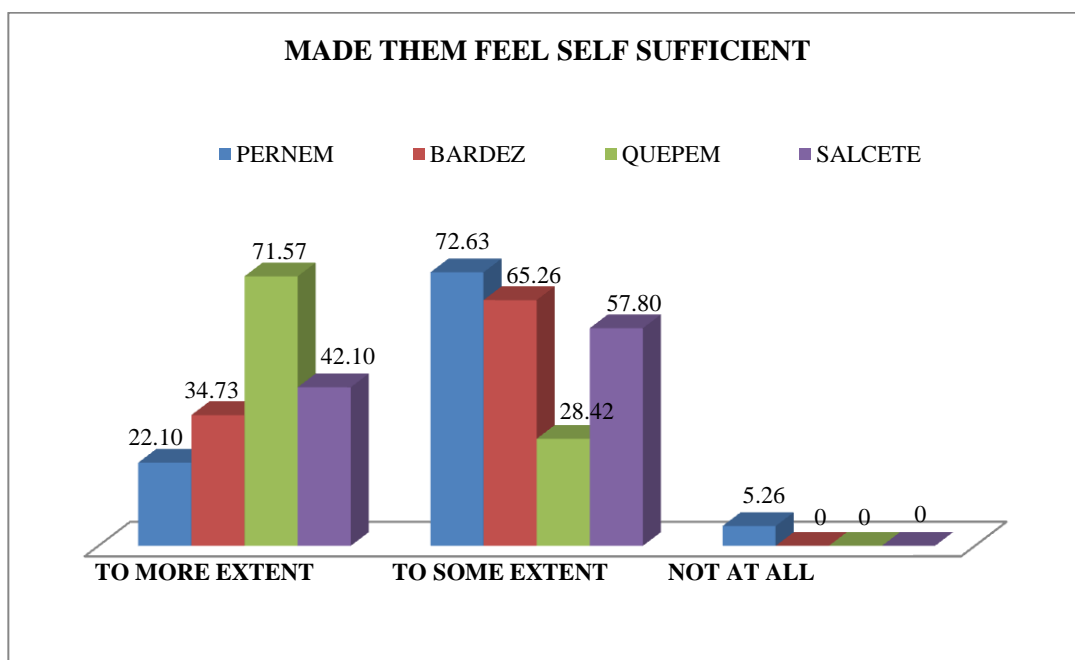
Fig No.4.1.24.b. Depicts the perceived benefits of the beneficiaries i.e. if the new home made them feel secured and protected. Perceived benefit is characterized into -to more extent, to some extent and not at all. 36.84 percent from Pernem, 61.05 percent from Bardez, 7.94 percent from Quepem and 70.52 percent from Salcete stated that they now feel secured and protected to more extent. 54.73 percent from Pernem, 38.94 percent from Bardez, 21.05 percent from Quepem and 26.31 percent from Salcete stated that they now feel secured and protected only to some extent. Only 8.42 percent from Pernem stated that they do not feel secured and protected at all.

**Table No. 4.1.24.c. Perceived Benefits-Felt Self Sufficient**

Blocks	Made Them Feel Self Sufficient		
	To More Extent	To Some Extent	Not At All
Pernem	21	69	5
Bardez	33	62	Nil
Quepem	68	27	Nil
Salcete	40	55	Nil

**Source: Primary Survey, 2018**

**Fig.No. 4.1.24.c. Perceived Benefits-Felt Self Sufficient (%)**



**Source: Primary Survey, 2018**

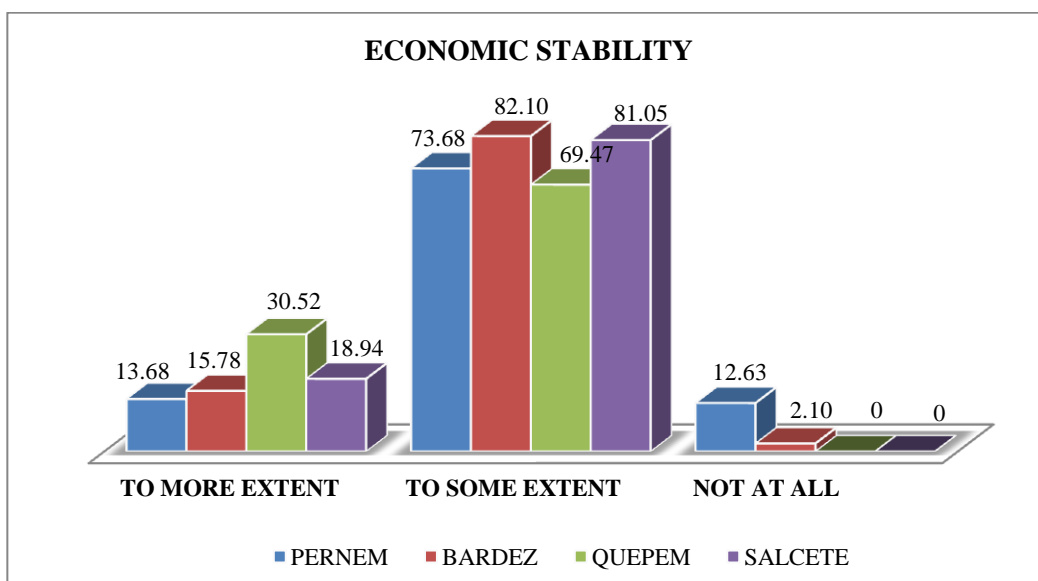
Fig No. 4.1.24.c. Depicts the perceived benefit of the beneficiaries i.e. if on availing the IAY house, they have felt self sufficient. Perceived benefit is characterized into- to more extent, to some extent and not at all. 22.10 percent from Pernem, 34.73 percent from Bardez, 71.57 percent from Quepem and 42.10 percent from Salcete stated that they self sufficient to more extent. 72.63 percent from Pernem, 65.26 percent from Bardez, 28.42 percent from Quepem and 57.80 percent from Salcete stated that through IAY they felt self sufficient to some extent. Only 5.26 percent from Pernem stated that the IAY were not feeling self sufficient.

**Table No. 4.1.24.d. Perceived Benefits- Economic Stability**

Blocks	Economic Stability		
	To More Extent	To Some Extent	Not At All
Pernem	13	70	12
Bardez	15	78	2
Quepem	29	66	Nil
Salcete	18	77	Nil

**Source: Primary Survey, 2018**

**Fig. No. 4.1.24.d. Perceived Benefits - Economic Stability(%)**



**Source: Primary Survey, 2018**

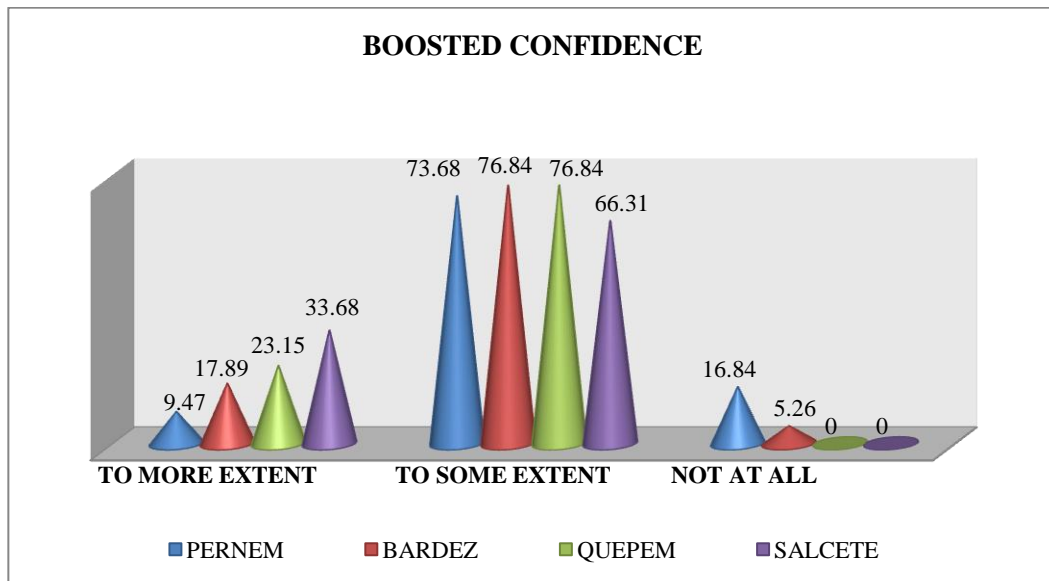
Fig. No. 4.1.24.d. Depicts the perceived benefit of the beneficiaries i.e. if they felt that upon availing IAY, they have become economically stable. Perceived benefit is characterized into- to more extent, to some extent and not at all. 13.68 percent from Pernem, 15.78 percent from Bardez, 30.52 percent from Quepem and 18.94 percent from Salcete stated that they got economic stability to more extent. 73.68 percent from Pernem, 82.10 percent from Bardez, 69.47 percent from Quepem and 81.05 percent from Salcete stated that they got economic stability to some extent. Only 12.63 percent from Pernem and 2.10 percent from Bardez stated that they did not feel any economic stability upon availing IAY.

**Table No.4.1.24.e. Perceived Benefits-Boosted Confidence**

Blocks	Boosted Confidence		
	To More Extent	To Some Extent	Not At All
Pernem	9	70	16
Bardez	17	73	5
Quepem	22	73	Nil
Salcete	32	63	Nil

**Source: Primary Survey, 2018**

**Fig.No.4.1.24.e. Perceived Benefits - Boosted Confidence (%)**



**Source: Primary Survey, 2018**

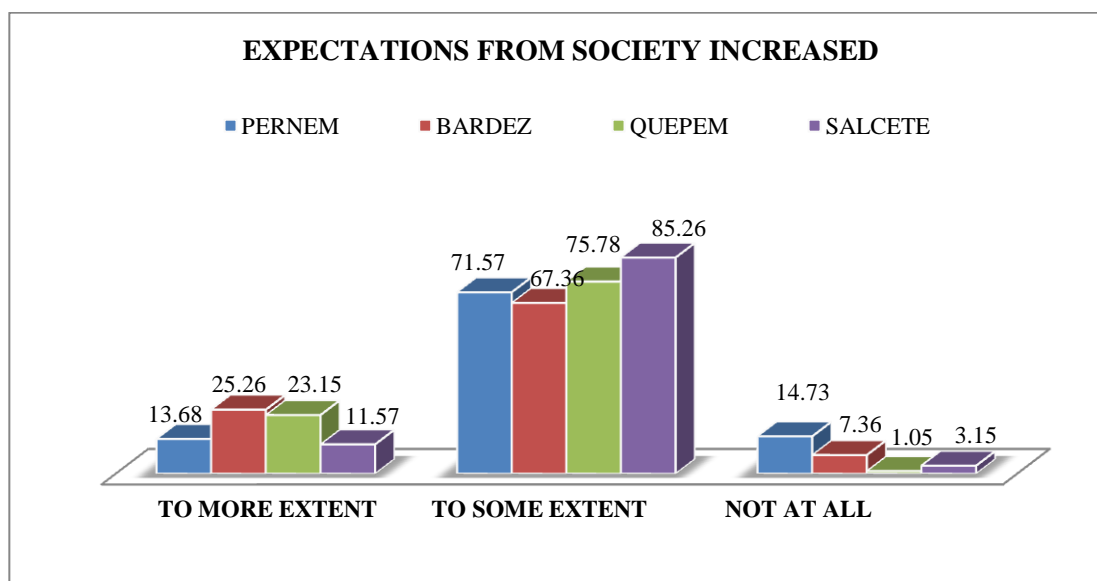
Fig No. 4.1.24.e. Depicts the perceived benefit of the beneficiaries i.e. if owning the IAY House boosted their confidence. Perceived benefit is characterized into -to more extent, to some extent and not at all. 9.47 percent from Pernem, 17.89 percent from Bardez, 24.15 percent from Quepem and 33.68 percent from Salcete stated that it boosted their confidence to more extent. 73.68 percent from Pernem, 76.84 percent from Bardez, 76.84 percent from Quepem and 66.31 percent from Salcete stated that it boosted their confidence to some extent. Only 16.84 percent from Pernem and 5.26 percent from Bardez stated that they it did not boosted their confidence.

**Table No.4.1.24.f. Perceived Benefits - Expectations from Society Increased**

Blocks	Expectations From Society Increased		
	To More Extent	To Some Extent	Not At All
Pernem	13	68	14
Bardez	24	64	7
Quepem	22	72	1
Salcete	11	81	3

**Source: Primary Survey, 2018**

**Fig.No.4.1.24.f. Perceived Benefits - Expectations from Society Increased (%)**



**Source: Primary Survey, 2018**

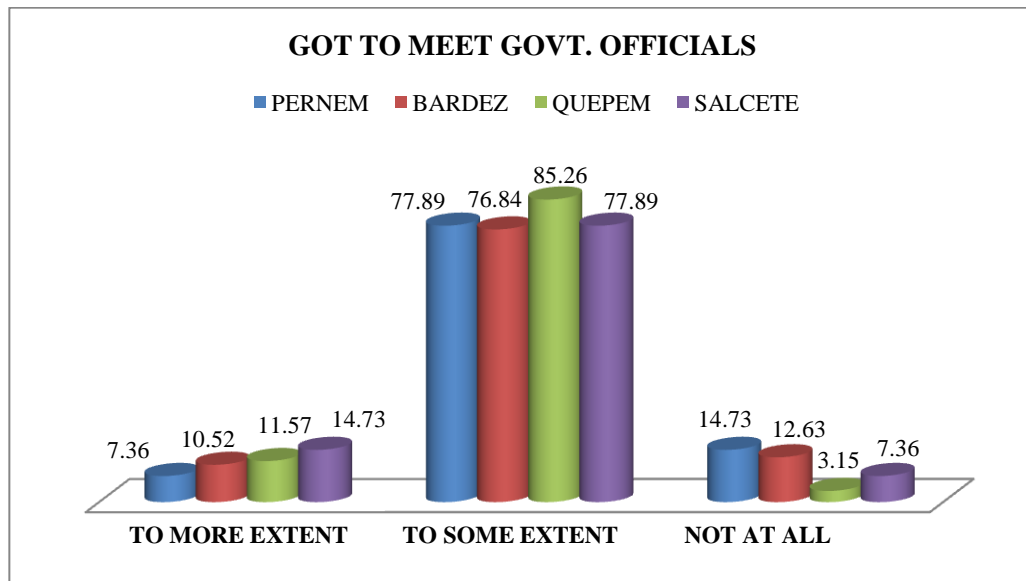
Fig No. 4.1.24.f. Depicts the perceived benefit of the beneficiaries i.e. on availing the IAY house , expectations from the society has increased. Perceived benefit is characterized into- to more extent, to some extent and not at all. 13.68 percent from Pernem, 25.26 percent from Bardez, 24.15 percent from Quepem and 11.57 percent from Salcete stated that expectations from society increased to more extent. 71.57 percent from Pernem, 67.36 percent from Bardez, 75.78 percent from Quepem and 85.26 percent from Salcete stated that expectations from the society increased to some extent. Only 14.73 percent from Pernem, 7.36 percent from Bardez, 1.05 percent from Quepem and 4.15 percent from Salcete stated that expectations from society are the same as before.

**Table No.4.1.24.g. Perceived Benefits - Got To Meet Government. Officials**

Blocks	Got To Meet Govt. Officials		
	To More Extent	To Some Extent	Not At All
Pernem	7	74	14
Bardez	10	73	12
Quepem	11	81	3
Salcete	14	74	7

**Source: Primary Survey, 2018**

**Fig.No.4.1.24.g.Perceived Benefits- Got To Meet Government. Officials (%)**



**Source: Primary Survey, 2018**

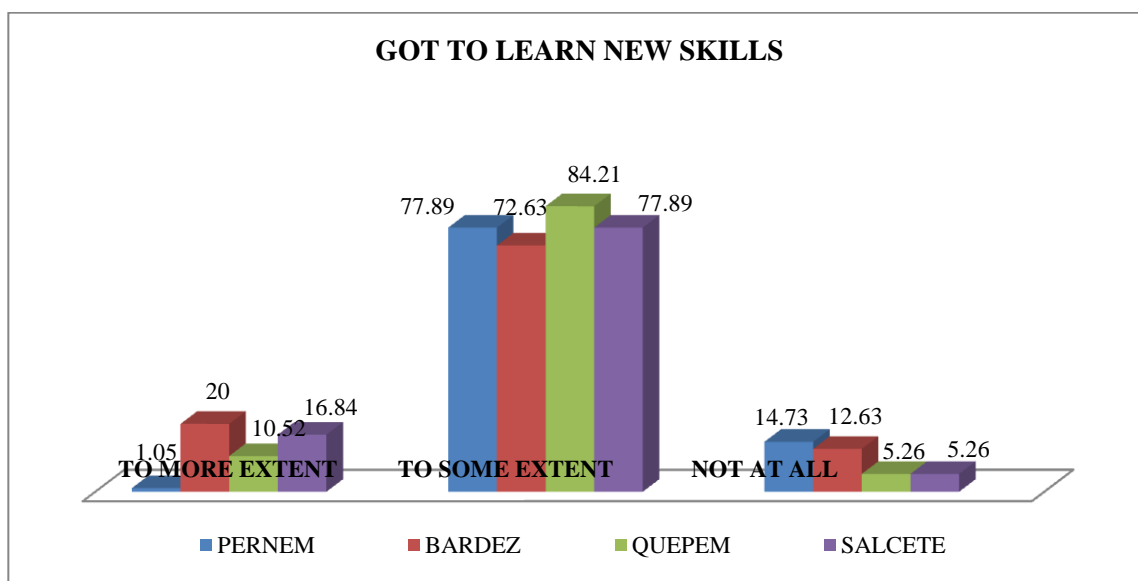
Fig No. 4.1.24.g. Depicts the perceived benefit of the beneficiaries i.e. if got to meet/know government officials. Perceived benefit is characterized into- to more extent, to some extent and not at all. 7.36 percent from Pernem, 10.52 percent from Bardez, 11.57 percent from Quepem and 14.73 percent from Salcete stated that they got to meet government officials to more extent. 77.89 percent from Pernem, 76.84 percent from Bardez, 85.26 percent from Quepem and 77.89 percent from Salcete stated that they got to meet government officials to some extent. Only 14.73percent from Pernem, 12.63percent from Bardez, 4.15percent from Quepem and 7.36 percent from Salcete stated that they did not have to meet any govt. Officials –these were the respondents who were the family members of the IAY house owners.

**Table No.4.1.24.h. Perceived Benefits - Got to Learn New Skills**

Blocks	Got To Learn New Skills		
	To More Extent	To Some Extent	Not At All
Pernem	1	78	14
Bardez	19	69	12
Quepem	10	80	5
Salcete	16	74	5

**Source: Primary Survey, 2018**

**Fig.No.4.124.h. Perceived Benefits - Got To Learn New Skills (%)**



**Source: Primary Survey, 2018**

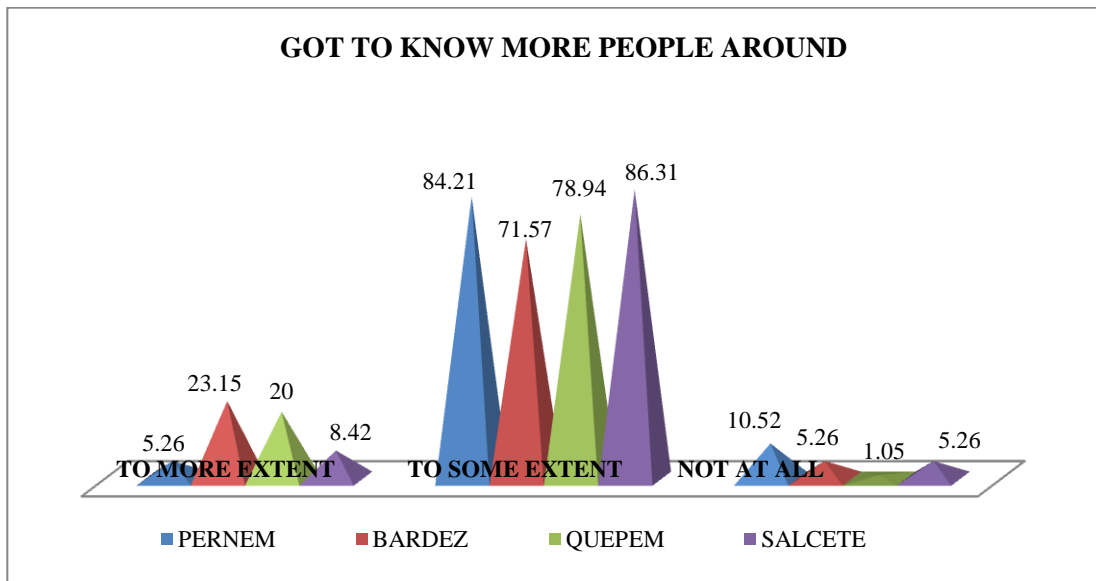
Fig No. 4.1.24.h. Depicts the perceived benefit of the beneficiaries i.e. if got to learn new skills (eg. Masonary ). Perceived benefit is characterized into- to more extent, to some extent and not at all. 1.05 percent from Pernem, 20 percent from Bardez, 10.52 percent from Quepem and 16.84 percent from Salcete stated that they got to learn new skills to more extent. 77.89 percent from Pernem, 72.63 percent from Bardez, 84.21 percent from Quepem and 77.89 percent from Salcete stated that they got to learn new skills to some extent. Only 14.73 percent from Pernem, 12.63 percent from Bardez, 5.26 percent from Quepem and 5.26 percent from Salcete stated that they did not got to learn any new skills.

**Table No.4.1.24.i. Perceived Benefits - Got to Know More People Around**

Blocks	Got To Know More People Around		
	To More Extent	To Some Extent	Not At All
Pernem	5	80	10
Bardez	22	68	5
Quepem	19	75	1
Salcete	8	82	5

**Source: Primary Survey, 2018**

**Fig.No.4.1.24.i. Perceived Benefits - Got To Know More People Around (%)**



**Source: Primary Survey, 2018**

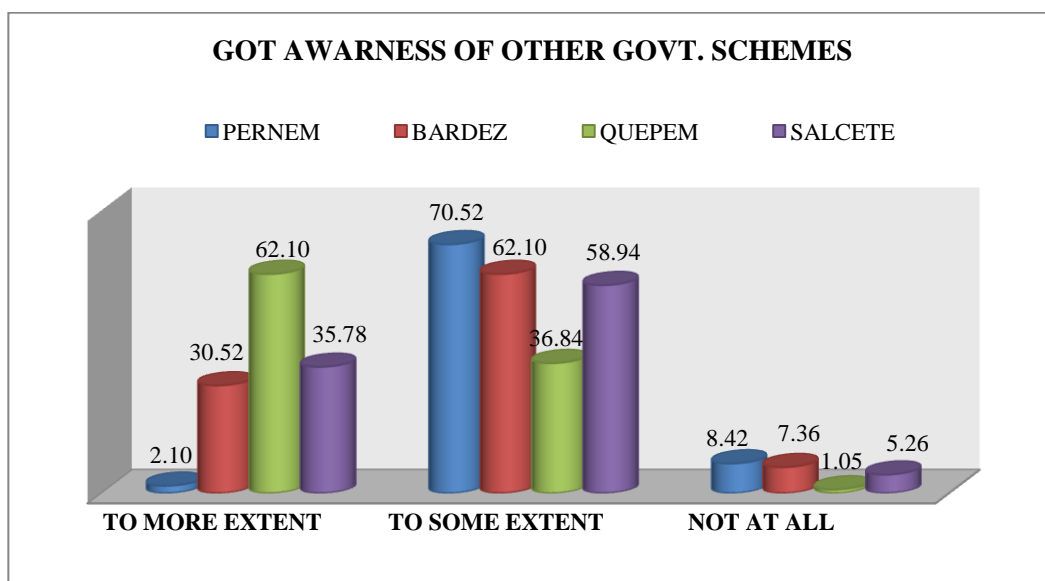
Fig No.4.1.24.i. Depicts the perceived benefit of the beneficiaries i.e. if they got to know more people around/ have new friends on owning a house of their own. Perceived benefit is characterized into- to more extent, to some extent and not at all. 5.26 percent from Pernem, 24.15 percent from Bardez, 20 percent from Quepem and 8.42 percent from Salcete stated that they got to meet/know more people around to more extent. 84.21 percent from Pernem, 71.57 percent from Bardez, 78.94 percent from Quepem and 86.31 percent from Salcete stated that they got to meet/know more people around to some extent. Only 10.52 percent from Pernem, 5.26 percent from Bardez, 1.05 percent from Quepem and 5.26 percent from Salcete stated that there was not much change.

**Table No.4.1.24.j. Perceived Benefits - Got Awareness of Other Government Schemes**

Blocks	Got Awareness Of Other Govt. Schemes		
	To More Extent	To Some Extent	Not At All
Pernem	2	67	8
Bardez	29	59	7
Quepem	59	35	1
Salcete	34	56	5

**Source: Primary Survey, 2018**

**Fig.No.4.1.24.j. Perceived Benefits - Got Awareness of Other Government Schemes (%)**



**Source: Primary Survey, 2018**

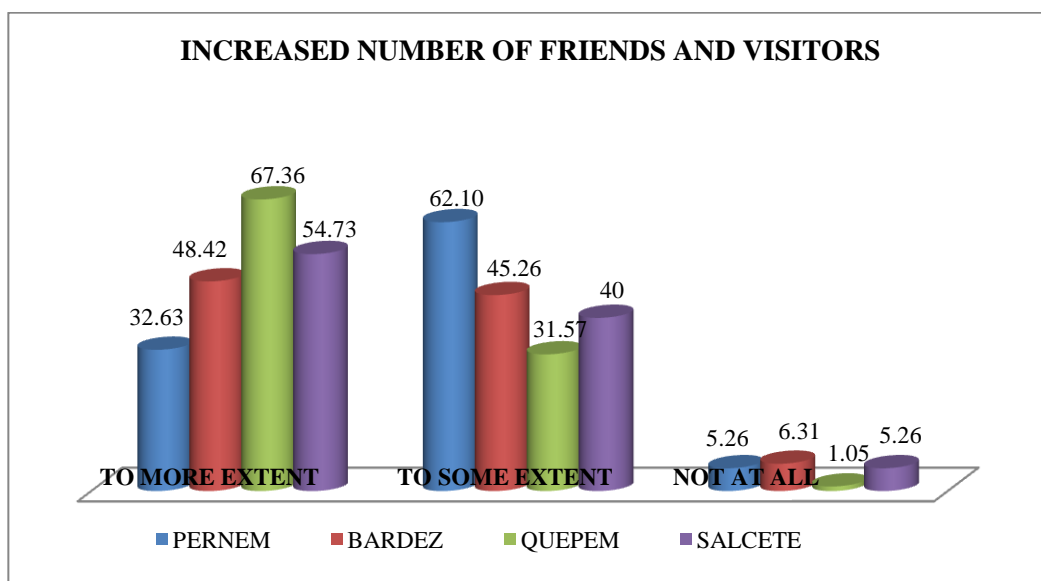
Fig No.4.1.24.j. Depicts the perceived benefit of the beneficiaries i.e. if got awareness of other government schemes. Perceived benefit is characterized into- to more extent, to some extent and not at all. 2.10 percent from Pernem, 30.52 percent from Bardez, 62.10 percent from Quepem and 35.78 percent from Salcete stated that they got awareness of other government schemes to more extent. 70.52 percent from Pernem, 62.10 percent from Bardez, 36.84 percent from Quepem and 58.94 percent from Salcete stated that they got awareness of other government schemes to some extent. Only 8.42 percent from Pernem, 7.36 percent from Bardez, 1.05 percent from Quepem and 5.26 percent from Salcete stated that they did not have any awareness of other government schemes.

**Table No.4.1.24.k. Perceived Benefits - Increased Number of Friends and Visitors**

Blocks	Increased Number Of Friends And Visitors		
	To More Extent	To Some Extent	Not At All
Pernem	31	59	5
Bardez	46	43	6
Quepem	64	30	1
Salcete	52	38	5

**Source: Primary Survey, 2018**

**Fig.No.4.1.24.k. Perceived Benefits - Increased Number of Friends and Visitors (%)**



**Source: Primary Survey, 2018**

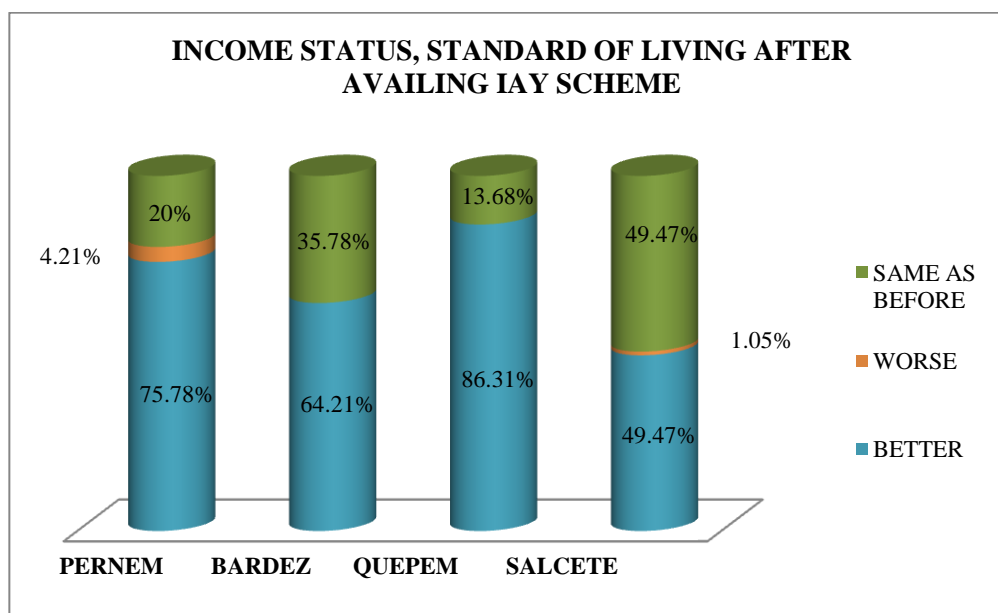
Fig No. 4.1.24.k. Depicts the perceived benefit of the beneficiaries i.e. if number of friends and visitors increased after shifting to new house under IAY. Perceived benefit is characterized into- to more extent, to some extent and not at all. 32.63 percent from Pernem, 48.42 percent from Bardez, 67.36 percent from Quepem and 54.73 percent from Salcete stated that number of friends and visitors increased to more extent. 62.10 percent from Pernem, 45.26 percent from Bardez, 31.57 percent from Quepem and 40 percent from Salcete stated that number of friends and visitors increased to some extent. Only 5.26 percent from Pernem, 6.31 percent from Bardez, 1.05 percent from Quepem and 5.26 percent from Salcete stated that there was no increase in number of friends and visitors after shifting to new house under IAY.

**Table No.4.1.25: Income Status, Standard of Living after availing IAY Scheme**

Income Status, Standard Of Living After Availing IAY Scheme	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Better	72	61	82	47
Worse	4	Nil	Nil	1
Same As Before	19	34	13	47
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.25 Income Status, Standard of Living after availing IAY Scheme( in %)**



**Source: Primary Survey, 2018**

Fig. No. 4.1.25. Depicts Income status, Standard of Living after availing IAY scheme. In most of the blocks the income status and standard of living is better compared to their living before availing the IAY scheme i.e. from Pernem 75.78 percent, 64.21 percent from Bardez, 86.31 percent from Quepem and 49.47 percent from Salcete. The reasons for such an improvement was that with IAY amount they were able to build or renovate their house which indirectly led to a better living as they didn't put up their savings or take loan for the same. Many beneficiaries extended or built extra rooms. Some of the beneficiaries with this amount shifted from a mud house to a kutchra house, built toilet, plastering and flooring of the house.

Beneficiaries along with a good house, got safety for their possessions and were able to go to work or start up a new business at home like catering. Beneficiaries remarked that that now their maintenance and repairing cost of the house has decreased, now they could use this money either to give children a better education or keep some spare amount in banks for savings. Many even shifted to nuclear families.

There were few beneficiaries i.e. 4.25 percent from Pernem and 1.05 percent from Salcete where in standard of living was worse still after availing the IAY scheme. Beneficiaries noted that they didn't have any financial support to look after their families. Many children of the beneficiaries are still studying or are jobless. Two beneficiaries have taken up loan to

build a new house along with the IAY money but were unable to repay the money leading themselves to financial crises.

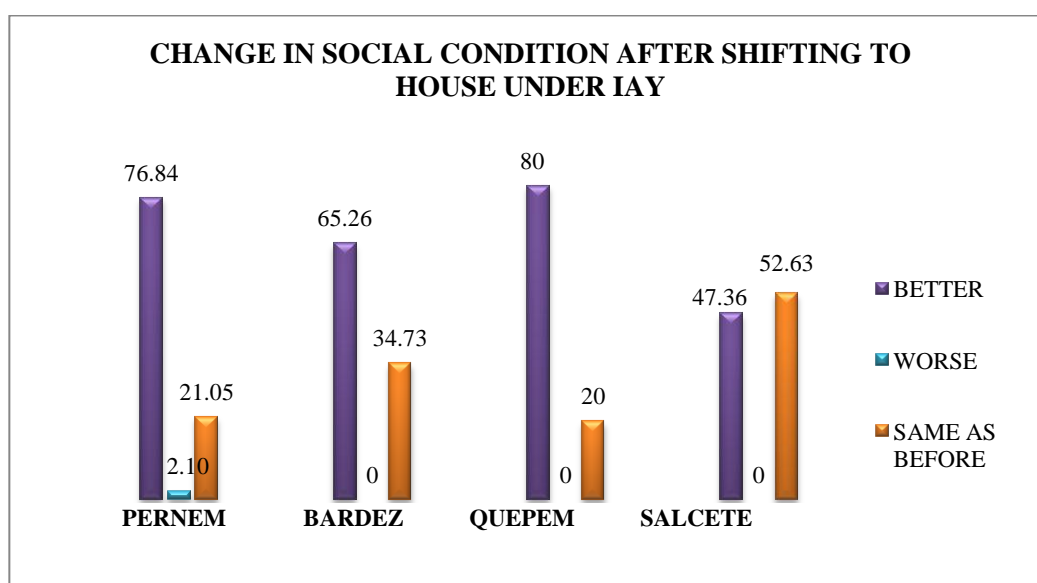
There were a good number of beneficiaries whose income status and standards of living were still the same as before and were no changes in their living. These beneficiaries account 20 percent from Pernem, 35.78 percent from Bardez, 13.68 percent from Quepem and 49.47 percent from Salcete. Among these are few of the beneficiaries who shifted from joint families to nuclear families. Their cost of living increased after shifting to a new house as in most of the cases husband was the only earner in the family. Many had got their daughters married and now in their old age did not have any financial support. Their only medium of income was the DSSS pension that they received from the government.

**Table No. 4.1.26 Change in Social Condition after Shifting to House under IAY**

Change In Social Condition After Shifting To House Under IAY	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Better	73	62	76	45
Worse	2	Nil	Nil	Nil
Same As Before	20	33	19	50
Total	95	95	95	95

Source: Primary Survey, 2018

**Fig No. 4.1.26 Change in Social Condition after Shifting to House under IAY(%)**



Source: Primary Survey, 2018

Fig.No.4.1.26 Indicates change in social condition of the beneficiaries after shifting to house under IAY. Social condition has changed for better in almost all the blocks. Change was indicated by the beneficiary i.e. 76.84 percent in Pernem, 65.26 percent from Bardez, 80 percent from Quepem and 47.36 percent from Salcete. Whereas the remaining beneficiaries i.e. 21.05 percent from Pernem, 34.73 percent from Bardez, 20 percent from Quepem and 52.63 percent of the beneficiaries stated that social condition was the same as before. Only 2.10 percent of the beneficiaries stated their social condition was worse than before. These beneficiaries were from Pernem block whos' IAY houses collapsed after the heavy rains and did a lot of damage to their property. They blamed the poor quality of building material used.

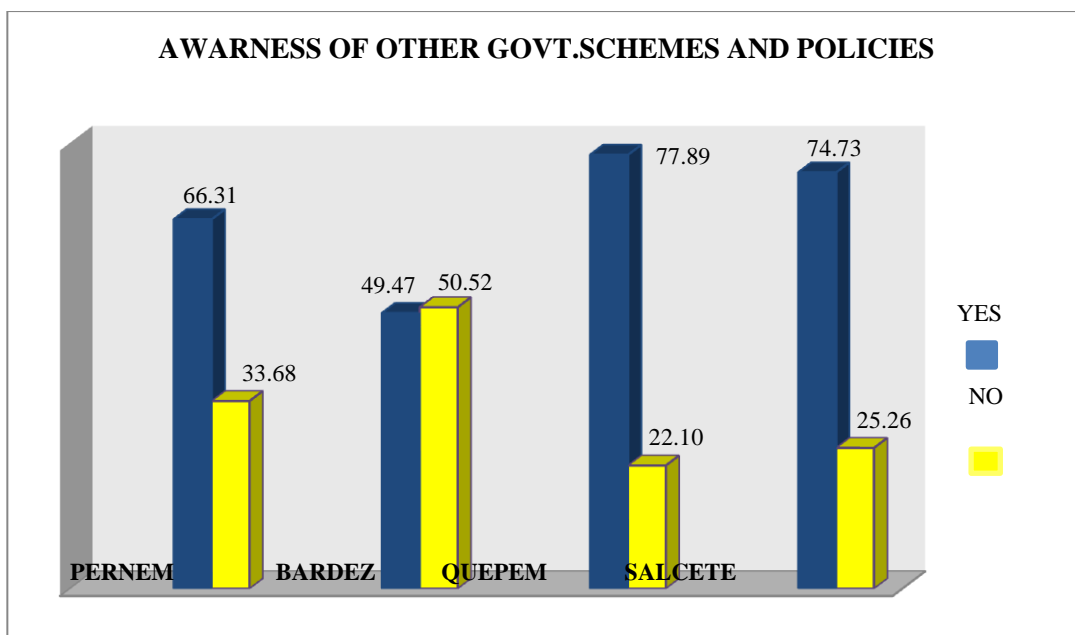
The social condition and status changed to better except for few cases. There was change in their living lifestyle. Beneficiaries who shifted to new houses were able to provide better facilities to children i.e. better education, proper nutrition and a safety through a good house. Many even shifted from a rented house to a house of their own. The new house or the renovated one gave them a sign of relief to stop worrying about their belongings and were able to go to work freely. Plastered walls, good flooring and extra rooms led to increase in number of visitors as now the beneficiaries were not ashamed to get their friends or relatives at home.

**Table No.4.1.27 Awareness of other Government Schemes**

Awareness Of Other Govt.Schemes And Policies	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Yes	63	47	74	71
No	32	48	21	24
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.27 Awareness of other Government Schemes (%)**



Source: Primary Survey, 2018

Apart from IAY, Beneficiaries were aware of the other governmental Schemes. Many of them have also availed the same. Some of the schemes known by them were Deen Dayal Sawasthya Seva Yojana, Atal Asra Yojna, Griha Aadhar, Dayanand Social Security Scheme, Mamta Scheme and Ladli Laxmi Scheme. Bardez had high percentage of 50.52 percent wherein the beneficiaries were unaware of these schemes or have not availed the same, followed by the same with Pernem with 33.68 percent, Salcete with 25.26 percent and Quepem with 22.10 percent. It may lack of awareness about the schemes or the Panchayat must have failed to create awareness regarding the same.

Quepem had highest number of beneficiaries' i.e.77.89 percent who were aware about the other schemes which signify a good work carried out by the respective village Panchayats in creating awareness. Other blocks also showed up good number of beneficiaries i.e. from Pernem 66.31 percent, Bardez 49.47 percent and Salcete 74.73 percent.

Following below depicted in tabular form and shown in figure, are views and suggestions of the Beneficiaries on improving the IAY scheme.

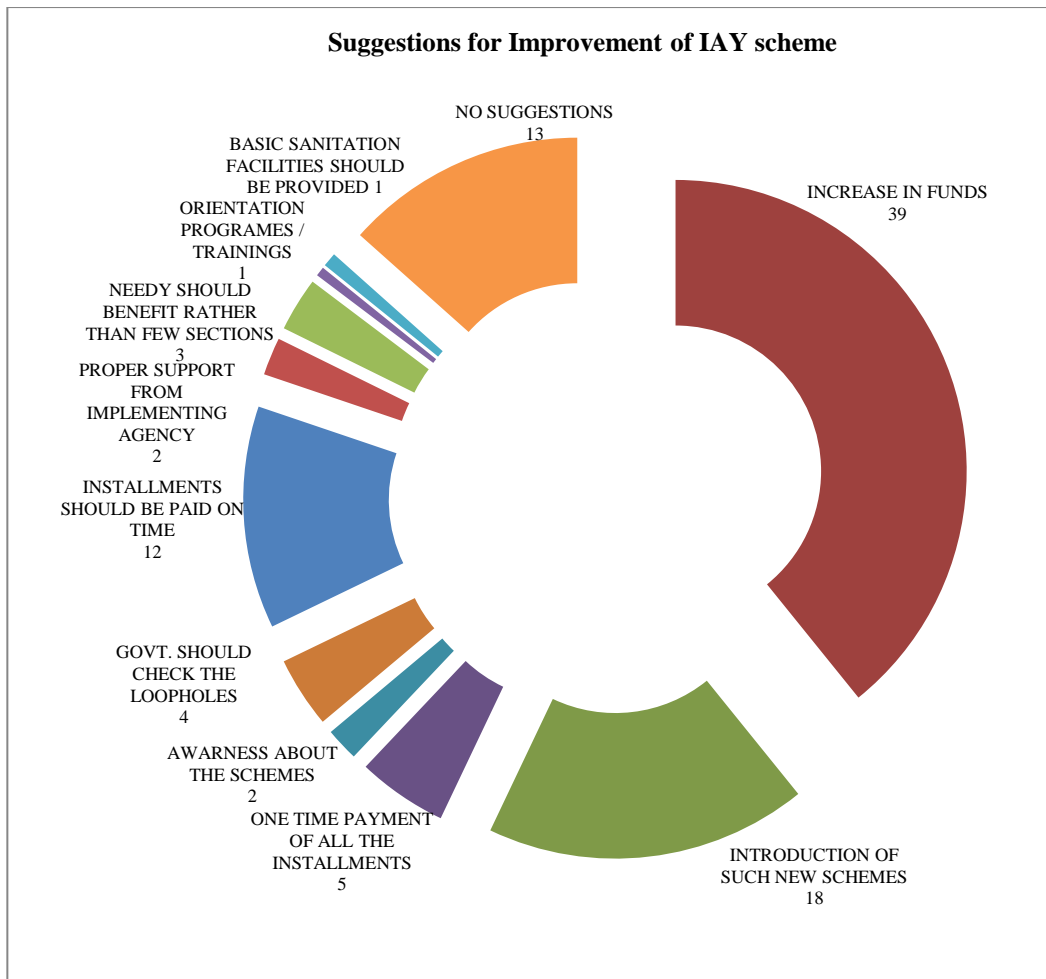
**Table No.4.1.28 Suggestions for improvement of IAY scheme**

Suggestions For Improvement Of IAY Scheme	Frequency
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Increase In Funds	149
Introduction Of Such New Schemes	68
One Time Payment Of All The Installments	19
Awareness About The Schemes	7
Government Should Check The Loopholes	15
Installments Should Be Paid On Time	47
Proper Support From Implementing Agency	8
Needy Should Benefit Rather Than Few Sections	11
Orientation Programs / Trainings	2
Basic Sanitation Facilities Should Be Provided	3
No Suggestions	51
Total	380

**Source: Primary Survey, 2018**

**Fig No. 4.1.28 Suggestions for Improvement of IAY Scheme (%)**



**Source: Primary Survey, 2018**

Fig.No. 4.1.28. Indicates suggestions given by the beneficiaries for improvement in IAY scheme. From all the four blocks majority of the beneficiaries i.e. 39.21 percent stated that there should be an increase in funds or installments as these were not sufficient to carry out the necessary work. Either they had to put in their own amount or take loans to complete the work. 17.89 percent stated that new schemes like IAY should be introduced in future. 12.36 percent of the beneficiaries stated that the installments should be paid on time as majority of the beneficiaries faced problems due to non release of second payment on time. 5 percent of the beneficiaries avowed that there should be onetime payment of all the installments as these will help them to carry out the work smoothly and complete the house faster. 3.49 percent of the beneficiaries said that the govt. should check then loopholes. 3 percent stated that the needy should benefit rather than few sections of the society. The remaining beneficiaries like 1.84 percent stated that awareness of such schemes should be created by the concerned authorities, 0.52 percent stated that orientation programs and trainings should

be conducted by DRDA on guidelines and to go about proper planning in building the house, 0.78 percent stated that along with a new house basic sanitation facilities should be made mandatory. Whereas 13.42 percent of the beneficiaries had not suggestion to give as they were happy with the existing scheme.

**Table No.4.1.29 Electrical Equipments in the House**

Electrical Equipments In The House	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Fan	39	91	85	95
Refrigerator	51	67	29	52
Telephone	Nil	3	Nil	Nil
Mobile Phone	75	85	89	92
TV	66	84	78	63
Sewing Machine	3	Nil	11	9
2 Wheeler	42	67	63	61
4 Wheeler	Nil	Nil	2	Nil

**Source: Primary Survey, 2018**

The table No.4.1.29. Depicts the electrical equipments in the house. Basic amenities like fan, refrigerator, telephone, mobile phone, TV, Sewing machine, two-wheeler and four-wheeler are some of the things that households require in day to day living. In Pernem only 41.05 percent of the beneficiaries had fans in their house where as Salcete showed 100 percent for the same depicting the level of urbanization n development in the following blocks.

Whereas refrigerators were owned by 53.68 percent beneficiaries in Pernem, 70.52 percent beneficiaries in Bardez, 30.52 percent beneficiaries in Quepem and 54.73 percent beneficiaries in Salcete. Most of the beneficiaries in Quepem and Pernem noted that the refrigerators that they had were either donated or were second hand.

Mobile phones have become a necessity in these modern times. Almost all the beneficiaries except for few owned mobile phones .i.e. 78.94 percent from Pernem, 89.47 percent from Bardez, 93.68 percent from Quepem and 96.84 percent from Salcete. Two-wheeler is owned by 44.21 percent in Pernem, 70.52 percent in Bardez, 66.31 percent in Quepem and 64.21

percent in Salcete where as only 2.10 percent beneficiaries from Quepem had a four-wheeler with them.

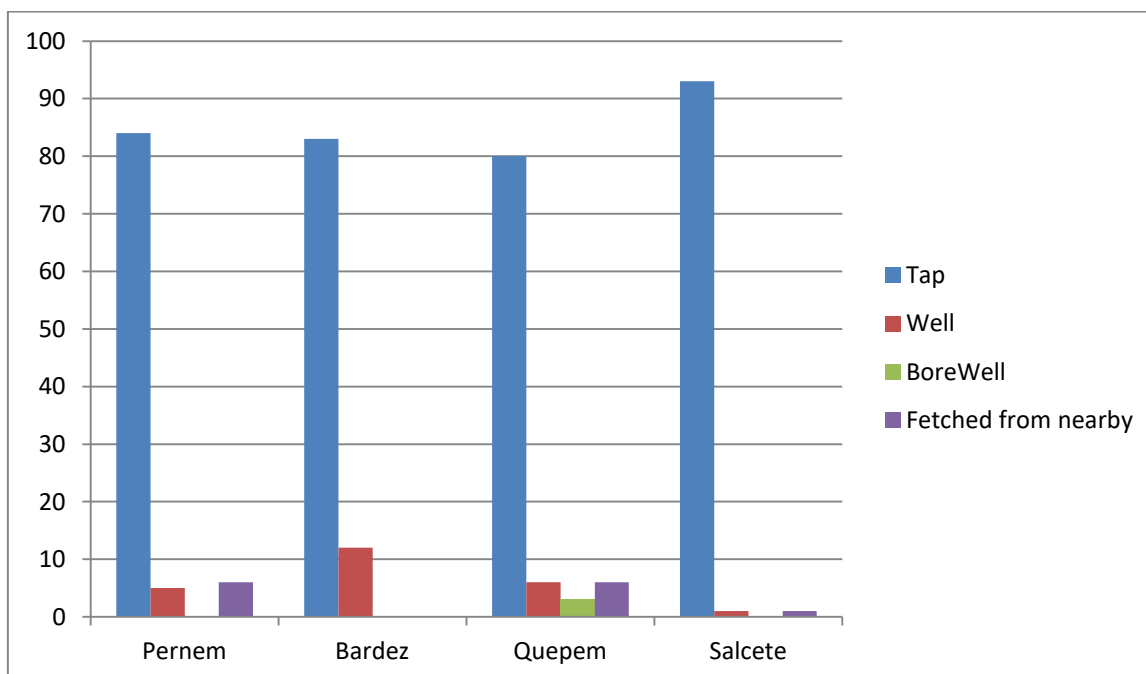
Only 4.15 percent beneficiaries from Pernem, 11.57 percent from Quepem and 9.47 percent in Salcete had sewing machines which was because these women earned their living through tailoring. Only 4.15 percent beneficiaries from Bardez who had telephone connectivity (Landline) in their house.

**Table No. 4.1.30. Source of Water Supply**

Mode Of Water Supply	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Tap	84	83	80	93
Well	5	12	6	1
Bore Well	Nil	Nil	3	Nil
Fetches From Near By Water body	6	Nil	6	1
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.30. Source of Water Supply**



**Source: Primary Survey, 2018**

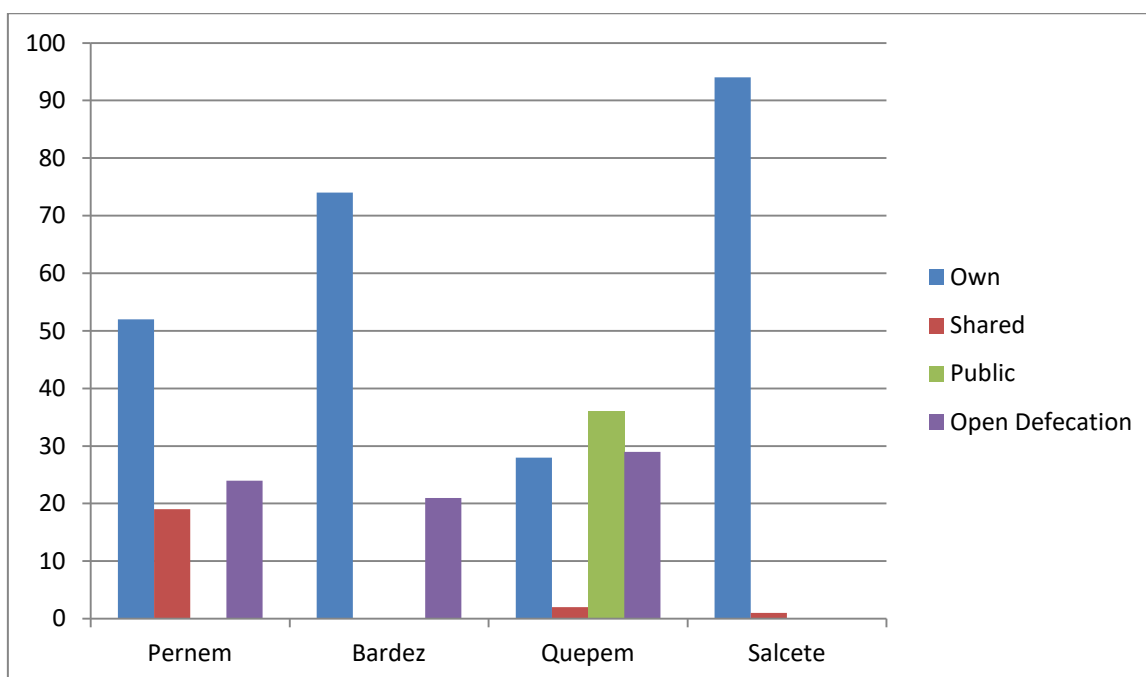
Fig.No. 4.1.30 Depicts the mode of water supply for these beneficiaries. 88.42 percent from Pernem, 87.36 percent from Bardez, 84.21 percent from Quepem and 97.89 percent from Salcete had tap connectivity in their house. 5.26 percent from Pernem, 12.63 percent from Bardez, 6.31 percent from Quepem and 1.05 percent from Salcete used well water for all their daily necessities whereas 6.31 percent from Pernem, 6.31 percent from Bardez, 1.05 percent from Salcete fetch water from a nearby water body (Spring, Public well, etc). Only 4.15 percent beneficiaries from Bardez used bore well water.

**Table No. 4.1.31 Latrine Facility**

Latrine Facility	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Own	52	74	28	94
Shared	19	Nil	2	1
Public	Nil	Nil	36	Nil
Open Defecation	24	21	29	Nil
Total	95	95	95	95

**Source: Primary Survey, 2018**

**Fig No. 4.1.31: Latrine Facility (%)**



**Source: Primary Survey, 2018**

Fig No.4.1.31. Indicates latrine facilities used by the beneficiaries. 54.73 percent from Pernem, 77.89 percent from Bardez, 29.47 percent from Quepem and 98.94 percent beneficiaries had their own toilets which were either built by them on their own or were made available by the government. While 25.26 percent from Pernem, 22.10 percent from Bardez and 30.52 percent from Quepem went out in open for defecation. The reasons were that government toilets were still not provided to the beneficiaries and they lacked awareness about sanitation and hygiene. The remaining beneficiaries either used public or shared toilets.

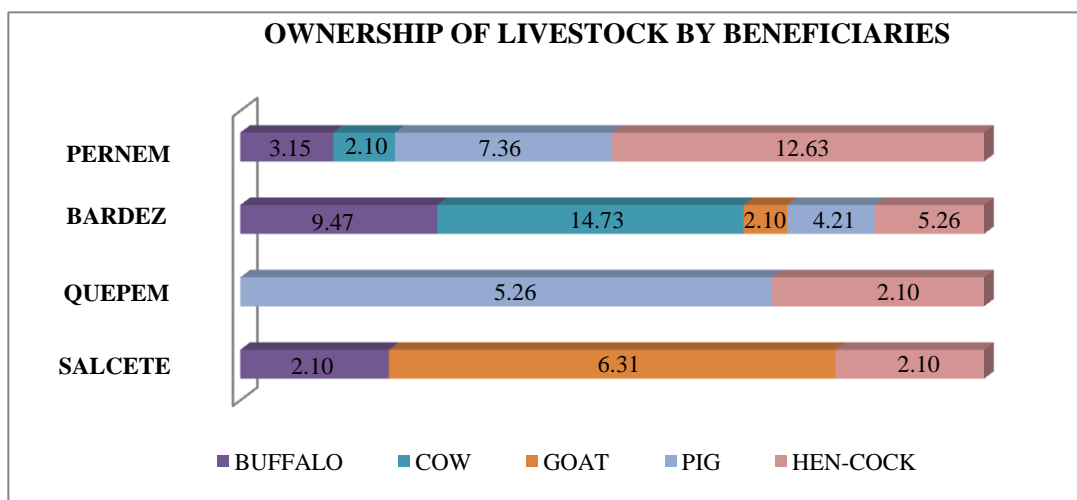
Though it is mandatory to have basic facilities such as toilet/washroom while building the new house it was observed that latrine facilities were not present in the house and people were involved in open defecation. Only in Salcete all of the beneficiaries had latrine facility either within the house or built separately out. Those who got toilets through the government scheme did not use them and provided reasons such as the toilets were of low quality, the tanks were filled and some of them broke, etc. Some even used it as a storeroom for firewood and coconuts. Necessary awareness should be provided by the concerned authorities about hygiene and proper sanitation for all.

**Table No. 4.1.32 Ownership of Livestock by beneficiaries**

Ownership Of Livestock	North Goa		South Goa	
	Pernem	Bardez	Quepem	Salcete
Buffalo	2	Nil	9	3
Cow	Nil	Nil	14	2
Goat	6	Nil	2	Nil
Pig	Nil	5	4	7
Hen-Cock	2	2	5	12

**Source: Primary Survey, 2018**

**Fig No. 4.1.32 Ownership of Livestock by beneficiaries (%)**



**Source: Primary Survey, 2018**

Fig.No. 4.1.32 Depicts ownership of livestock by the beneficiaries. 2.10 percent from Pernem, 9.47 percent from Quepem and 4.15 percent from Salcete owned Buffaloes. 14.73 percent and 2.10 percent from Salcete owned Cows. 6.31 percent from Pernem and 2.10 percent from Quepem owned Goats. 5.26 percent from Bardez, 4.21 percent from Quepem and 7.36 percent from Salcete owned Pigs. 2.10 percent from Pernem, 2.10 percent from Bardez, 5.26 percent from Quepem and 12.63 percent from Salcete owned Cocks and Hen. The livestock was used for own consumption or for business purpose.

## 4.2 FOCUS GROUP DISCUSSION

### 4.2.1 Pernem Block - Focus Group Discussion was held with 30 beneficiaries from Pernem at the Village Panchayat Hall, Virnoda -Pernem.

#### A. Review of performance

About 21 beneficiaries informed that they got to know about the IAY scheme through their Sarpanch or panch. In fact, 19 beneficiaries said that their panch visited their homes to inform them about the scheme. 6 beneficiaries told that the TA of their area informed them about IAY scheme. 23 beneficiaries had their own property to build the IAY house while 11 of them brought the property from the *bhatkar* (landlord). Many of them have brought the raw materials from close by areas in Pernem itself whereas it was found to be cheap. No much information or training on IAY specifications was received from the

Implementing Agency. The houses were built on their own with help of masons. For 18 of the beneficiaries it took about 1 year to build and complete their house. For 4 beneficiaries it took 6 to 8 months and rest of them stated that it took them over a year but less than 18 months.

### **B. Role of beneficiaries and local bodies in the effective planning and implementation of the scheme**

House survey for BPL was done by Panchayat and their names were listed in the same. Out of the whole BPL list, names of beneficiaries were selected on basis of their being physically handicapped and 1 from among the 30 was a destitute, having no one to take care. All had put in their IAY applications at the Panchayat office. No trainings were attended. No meetings or training were held on the guidelines. The DRDA officials only visited to check status of the construction before availing the second installment. No challenges were faced by the beneficiaries. They were often involved to get work done faster and were not aware of any misuse of the scheme taking place in their locality.

### **C. Evaluation on socio-economic status of IAY Beneficiaries upon availing this schemes**

#### **a. Impact on the family**

17 of the beneficiaries said that they were totally happy. 13 beneficiaries were not much satisfied as the money received was less than what they had to put in building their home. But at the end of it, they all felt secure as now they have brick pucca houses.

#### **b. Societal Impact**

Almost 15 beneficiaries felt that the new IAY house has boosted their confidence. Only one beneficiary has attended the Grab Sabha. Most expressed that their confidence levels have improved and visits of relatives with family members has increased to a great extent. They can now freely talk in front of people and government officials. No tension when they have visitors or even relatives staying over when they come from far off for villages to attend their feasts, etc. Most of them feel nice that they can now accommodate visitors and friends without hesitation.

#### **c. Economic Stability**

Almost all are now aware of other government scheme and many have availed the, ICDS, Griha Adhaar schemes of department of Women and child Development and other social welfare schemes. Out of the 30 beneficiaries only 6 beneficiaries had proper toilet facility while 18 beneficiaries said that toilets were constructed but were not of good quality and so got damaged and destroyed. They now go out for open defecateion.

**4.2.2 Bardez Block - Focus Group Discussion was held with 30 beneficiaries from Bardez at the Village Panchayat Hall, Guirim - Bardez.**

**A. Review of performance**

Out of 30 beneficiaries, about 6 of beneficiaries got to know about the IAY scheme through the T.A. According to 5 beneficiaries, the Panch member came to their homes to inform them about the scheme. 12 beneficiaries are members of SHG; they got the information through RDA officers at the meetings and 2 beneficiaries got to know about the scheme by the Panch when they had gone to Panchayat to find out. Out of 30 beneficiaries, 8 beneficiaries have built new houses on their own properties. 2 beneficiaries have got permission from their *bhatkar* (landlords) to build the new houses and 1 beneficiary has built on *Communidade* land. Most of the beneficiaries got building material from wherever they could, whichever was available cheap and close by. Some of them hired labourers to build the houses. Only one beneficiary built the house on his own masonry with the help from friends who worked as construction labourers. They informed that the TA of the block told that they have to build 2 rooms only and later came for supervision along with Engineer from BDO office. 2 beneficiaries built full new house, 4 beneficiaries have converted their mud house to brick house and 5 beneficiaries have added their own money and built a better home with more than 2 rooms. Most of them completed the house in 6 months and about 10 beneficiaries completed the house in 1 year.

**B. Role of beneficiaries and local bodies in the effective planning and implementation of the scheme**

As per the information given by the beneficiaries, names were listed as per their living conditions. This was done by the Panch of the village. On the basis of BPL list the names were selected for availing the scheme. Beneficiaries gave the Forms at BDO office and the panch helped them to fill up the forms. In some cases, the T.A of the area went house

to house to inform about the scheme. No trainings were attended. No meetings were held. They were informed about details on one to one basis whenever they visited the offices. Very few of them have toilet facility in their house. The beneficiaries went to ask the Panch or at the BDO office to find out information or for the follow up. About 10 to 15 beneficiaries faced challenges in acquiring the IAY house. They complained that even those who are not BPL have got the benefits of the scheme.

**B. Evaluation on socio-economic status of IAY Beneficiaries upon availing this schemes**

**a) Impact on the family**

Out of 30 beneficiaries, 6 beneficiaries were not having their own house, 5 beneficiaries stayed in joint families, 7 beneficiaries house were in dilapidated condition and 1 beneficiary lived in a very small hut. Among these beneficiaries, 8 have attended Gram Sabha and 3 have helped their friends and relatives to avail this scheme. 1 beneficiary is staying with joint family, 10 of beneficiaries have the IAY house in the name of women and rests of them have the house in the name of adult male.

**b) Societal Impact**

Out of 30 beneficiaries, 8 beneficiaries felt that now with IAY, their home is become more spacious and they are in position to get and keep more things/household items in the house. 7 stated that they have built bigger houses with extra money which they put on their own by borrowing, etc. Around 16 beneficiaries feel nice that they can now accommodate visitors and friends without hesitation.

**c) Economic stability**

18 beneficiaries feel that they have got to know few Government officials and Panchayat staff whom they can contact when in need. Some of them were aware about other government schemes. Many women beneficiaries are SHG members under NRLM Scheme

**4.2.3 Quepem Block - Focus Group Discussion was held with 30 Beneficiaries of Quepem held at Village Panchayat Hall of Balli –Quepem.**

**A. Review of performance**

It was seen that out of 30 beneficiaries, 21 beneficiaries got information about the IAY from the Sarpanch of the village. All 30 beneficiaries had their own property. Earlier they were staying in small old kutcha houses as joint families ( most of them are reconstructed houses) All the IAY houses are pucca houses with tilted roof or *patri*-asbestos or metal sheets and not of concrete slabs as they felt it would be more expensive. Raw material was acquired from close by places to avoid huge transportation charges. As per the beneficiaries, no training or meetings were held giving guidelines on the construction. Many have hired labourers for the constructions they are not used to doing manual work. More than 16 beneficiaries mentioned that after applying for the scheme, it has taken about one year to get the first installment. The beneficiaries are required to send photo of the status of the house construction and only after the DRDA is satisfied with the progress, the second installment is sanctioned i.e. within two to four months after the first installment.

**B. Role of beneficiaries and local bodies in the effective planning and implementation of the scheme**

The Sarpanch/Panch was involved in making the beneficiaries aware about the IAY scheme. Once their names were listed in the BPL list, automatically they were eligible for the IAY Scheme. No other specific category but the only condition to avail this scheme was that they have to have their names in the BPL list. They applied at the Quepem BDO office or at the Panchayat. Most of them were not educated so the officials assisted them in filling the forms. It was informed that no formal training was attended by the TA. Only higher level officers of DRDA attended training related to IAY held outside the state i.e. Hyderabad or Delhi. No meetings were called by DRDA officials. The beneficiaries were informed about details on one to one basis whenever the beneficiaries would visit the Panch or visit the BDO office to find out information or for the follow up on their status of application. It took minimum five months and maximum one year to get sanction of IAY- first installment. The delay in approval is mostly when there are mistakes in the documents. If all documents are proper, it takes minimum six months after approval. All these beneficiaries have got toilets in their houses but few are not using them. The beneficiaries feel that the amount sanctioned is less for the completion of the house. A minimum of 4 trips were required to be made to BDO office till the IAY house got completed. They are not aware of any misuse of the scheme taking place.

**C. Evaluation on socio-economic status of IAY Beneficiaries upon availing this schemes**

**a. Impact on the family**

All 30 beneficiaries agreed that having the house through IAY was their happiest moment and that their biggest dream come true. Their excitement increases when they have visitors- friends and relatives to their new houses. About 23 beneficiaries said that their earlier houses were mud house and there was no privacy and very little space with many members staying in the joint houses. They had less freedom and would cause petty fights among family members. Now they feel independent and informed that there is more space for children to roam about and play. The IAY house made them feel secure emotionally and also physically. There is protection for members as well as their property and things. Earlier during monsoons, the rain water would sweep in and spoil their belongings, now that expenditure is saved. Many times the mud houses used to collapse due to heavy rain but, now it is strong. Wild ants and rats used to trouble too. Safety is maintained and now there is no fear of robbery or harm from rain and heat. The earlier joint families are now separate nuclear families. There is a feeling of being independent and self sufficient among all the beneficiaries.

**b. Societal Impact**

The confidence level of relatives as well as family members has increased to a great extent. They can now speak freely in front of neighbours and government officials. They have no tension when they have visitors or even relatives staying over when they come from far off for their village feasts, etc. At first, most of them had no space to keep their things or have enough furniture due to lack of space, and the thought that it would get damaged. Some things were even kept outside and the fear of robbery was always there. Now things have increased and conditions have changed in the house. They have also got to know the Panchayat and BDO office, the GS, Secretary and the work that they do. They have also got information about the other government schemes available to them. Many from the group have attended the Gram Sabha. Notices about the Gram Sabha are put at the village nooks/stalls, besides the office notice boards. They have got to know about the dates of Gram Sabha meetings and its importance only after their visits to the Panchayat regarding their IAY status.

**c. Economic stability**

The beneficiaries have shared information about IAY to their relatives and friends. Most of the beneficiaries are workers in cashew plantation and *bhattis* (cashew liquor distilleries), farming, growing vegetables, stitching clothes, making brooms. Some are

working in the field. Many have joined the SHGs in the area and are willing to take up other economic activities. Many have got aware of other government schemes available to them. All 30 beneficiaries have taken benefit of the Goa Gramin Urja Yojana (i.e. 2 gas cylinders and lighters and gas stove) though they still use firewood to heat water and cook rice. Of 30 beneficiaries, 7 were part of the MGNREGA scheme. They face water problems, therefore few use water naturally available to them like spring and other water bodies in the area. Some use public tap provided. There is no water connection provided in the houses. More than 26 beneficiaries have electricity connection. Some of the physically strong and active beneficiaries have helped in the construction work of the other known IAY beneficiaries from their villages.

**4.2.4 Salcete Block -Focus Group Discussion was held with 30 beneficiaries of Salcete at the conference hall of South Goa Collectorate building, Margao -Salcete.**

**A. Review of performance**

Out of 30 beneficiaries, about 22 beneficiaries got to know about the IAY scheme through the local Panch, 2 beneficiaries got to know from Sarpanch, 15 beneficiaries got to know about the IAY scheme from the TA and rest of them were called at the Gram Sabha and informed. Out of 30 beneficiaries, 15 beneficiaries have their own properties. 6 beneficiaries have brought land from their *bhatkar*, 12 houses were new constructed houses and other remaining houses were repaired. Most of the beneficiaries brought raw materials from Margao and have taken the help of laborers for the construction of houses. No training was received on house construction. Most of the beneficiaries completed their houses in one year.

**B. Role of beneficiaries and local bodies in the effective planning and implementation of the scheme**

The names of the beneficiaries were selected as per the BPL list in the Panchayat. Most of them had applied at the Panchayat. They were not aware about any training held. They informed that no meetings were held. Beneficiaries were informed about details on one to one basis whenever they visited the offices. The beneficiaries went to ask the Panch or at the BDO office to find out information or for the follow up. TA of the block made the beneficiaries to understand that they can spend more as they would be given the 2<sup>nd</sup> instalment but many were not given due to shortage of funds.

**C. Evaluation on socio-economic status of IAY Beneficiaries upon availing this schemes**

a) **Impact on the family**

Beneficiaries are happy because now their tension about their houses getting affected by the natural calamities as well as robbery has vanished. They have feeling of satisfaction on being self sufficient.

b) **Societal Impact**

A few attended Gram Sabha meetings. Most of the beneficiaries feel that they have got to know Government officials, while in the process of availing this scheme.

c) **Economic stability**

About 4 of the beneficiaries have informed about the IAY scheme to others in need of housing. Many of them were aware about other government schemes and have also availed the same.

### **4.3. SUCCESS STORIES OF THE IAY BENEFICIARIES**

**4.3.1.** Ms. Rajani Salgaokar, a widow from Assnorda, Bhondirwada-Bardez is 65 years old and earns her living by selling coconuts. She has her married daughter Anju Chodankar and her family staying along with her. Anju failed in 10<sup>th</sup> Std and did not continue due to poverty. Her husband is a driver who is also an only son and has a mud house which is in a miserable condition and hence chose to live with her mother along with her kids. They had a mud house with 1 room which included kitchen. This was in their landlord's property. Earlier, they used to have lot of problems (e.g. Snakes often came in and around the house). After the rain, the house would fall down and they had to put it up each time that happened. They even had robbery 12 years back.

Anju narrated that a friend informed her about the IAY scheme and other friends feeling pity for Anju's family, brought all the information about the IAY scheme. The *Bhatkar* was kind enough to give them NOC and Form 14 in her father's name. She received Rs. 95,000/- in 2 installments in less than 1 year. She took loan from friends and kept 2 gold bangles on loan and now has built a brick house with tiled roof, a hall cum bedroom, kitchen and toilet. She was happy and in tears narrating that she also has tap, light and

gas facility and all that she wanted. Her aim is to give good education to her children in order to get good jobs so that they will not have a miserable life like they had earlier.

**4.3.2.** Madhvi Madan Mandrekar from Colvale- Bardez is a 55 years old widow and lives with her father-in-law. The property is also in the name of father-in-law. 5 years back their Cashew Liquor distillery (*Bhatti*) was closed and then repaired and renovated into a house where they are now residing. She has 2 children. 15 years back her husband got drowned while collecting mussels. She goes house to house to bathe and massage infants and therefore has irregular income. Her sister and brother-in-law support her financially and for her children's education. She gets Rs. 2 thousand monthly from the Government as a part of DSSS scheme. She is grateful for the funds she received through IAY.

**4.3.3.** Ms. Chandrika Chanda Gaonkar is a 37 years old woman from Barcem village in Quepem taluka. She has studied till 10<sup>th</sup> standard. She was earlier staying in a one room katcha house made of coconut leaves/thatched hut. Then with the help of IAY got raw material from places like Assolna and Margao area about 20 to 35 kilometers away. She decided to build the house with three rooms. She had to take help of other laborers' as the family would not be able to do the tough manual work. The rate of bricks and laborers were quite a lot, but with help and support from family members, she could build the house partly i.e. about 3 months and then entered the house (she had to borrow money from friends to pay the laborers). It took her one year to complete the house. She repaid the loan in 3 years. She feels complete in having her dream house and her next aim is to educate her children.

**4.3.4** Constanciana B. D'Souza is a 48 years old (General BPL) from Davorlim -Salcete. She has one daughter who is in 10<sup>th</sup> Standard and two sons. Earlier there were only 2 rooms; one kitchen, one hall but no toilet. There was no privacy and children could not study peacefully. But now they added one bedroom besides the kitchen and toilet which is built on the outside. Their house got reconstructed and is now more spacious and comfortable. She stays independently with her family and the IAY house is in her name. Now they are very happy and now children too got good jobs and are earning well.

### **4.3 DATA ANALYSIS FROM GOVERNMENT OFFICIALS AND LOCAL ELECTED REPRESENTATIVES**

The data collected through questionnaire from the APOs and TAs -DRDA officials and BDOs and elected representatives of Panchayat, has been compressed into the following tables and figures:

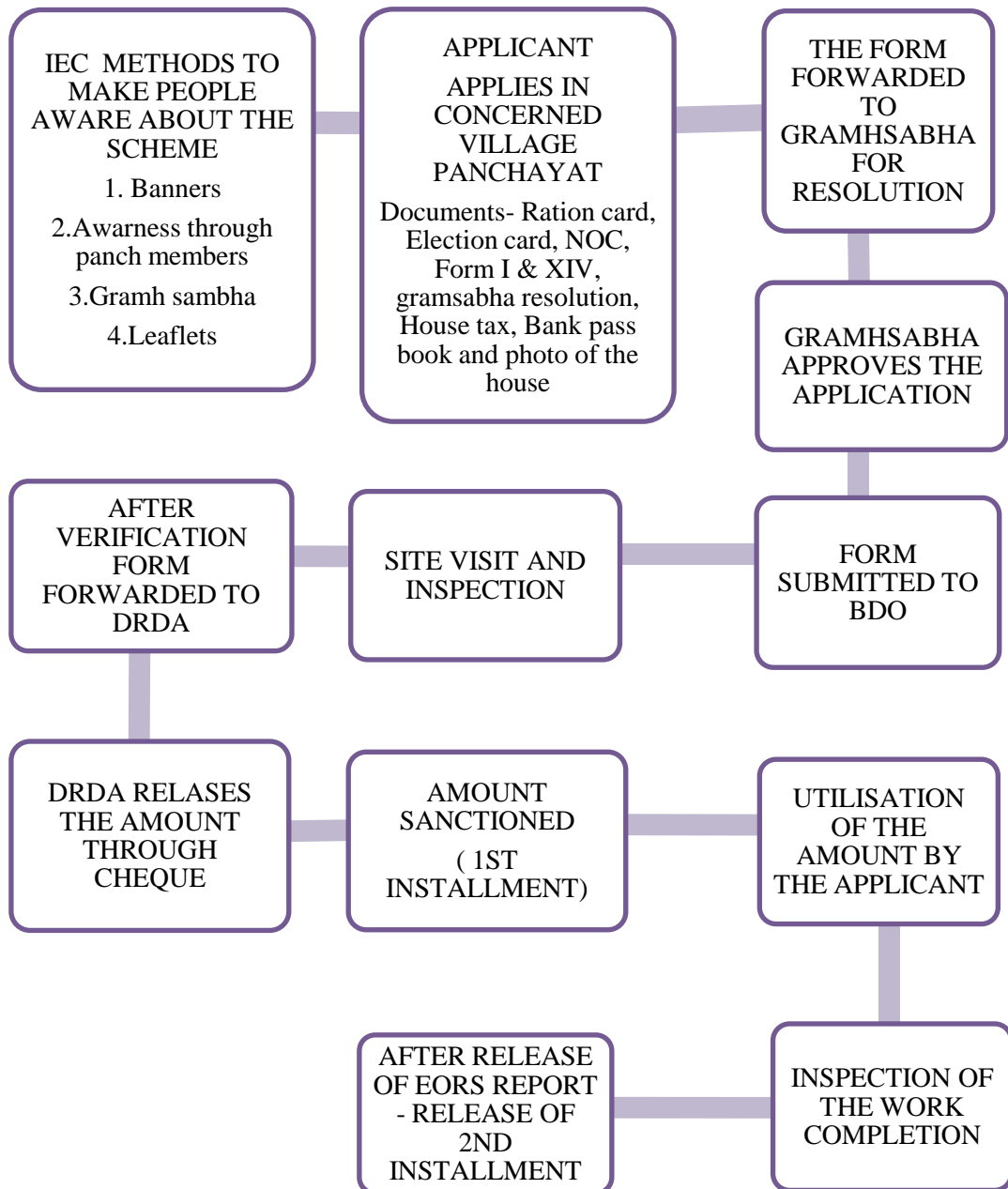
**Table No. 4.4.1 Amount sanctioned yearly**

Years	Amount Sanctioned Yearly (Upgradation/Renovation And New Construction)
1996 – 1997	12500
2002 – 2004	10000
2005 – 2006	22500
2008 – 2009	35000
2009 – 2010	45000
2010 – 2011	55000
2011 – 2012	70000
2012 – 2013	70000
2013 – 2014	95000
2014 – 2015	95000
2015 - 2016	95000

**Source: Primary Survey, 2018**

The following table No. 4.4.1 depicts the amount sanctioned yearly per beneficiary from 1996 to 2016. In 1996 when the scheme was introduced the total amount sanctioned was Rs.12500. Followed by Rs. 10000 in the years 2002 to 2004. In the 2005 to 2006 the total was increased to 22500. After that there was gradual increase in the amount Rs.10000 yearly till 2011. From 2011 the total amount sanctioned was 55000, followed by an increase of Rs.70000 from 2011 to 2013 and Rs .95000 from 2013 to 2016.

**Fig. No. 4.4.1 Procedure for Implementation of IAY Scheme in Goa**

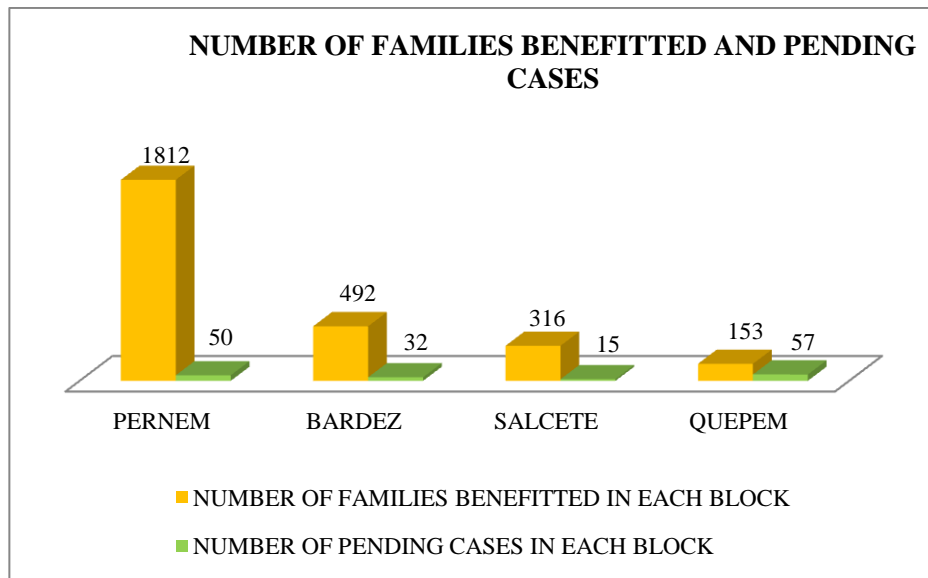


**Table No. 4.4.2 Number of families benefitted and pending cases in each block**

Blocks	Number of families benefitted in each block	Number of pending cases in each block
Pernem	1812	50
Bardez	492	32
Salcete	316	15
Quepem	153	57

**Source: Primary Survey, 2018**

**Fig. No. 4.4.2 Number of families benefitted and pending cases in each block**



\*families that benefitted- data of Pernem includes both before and after 2012

\*\*families that benefitted -data of Bardez, Salcete and Quepem is of after 2012

**Source: Primary Survey, 2018**

Fig.No.4.4.2 Indicates the number of families benefitted and the pending cases of IAY in each block. The following data was provided by the respective APO's of each block. From Pernem 1812 families benefitted through IAY scheme while Bardez 492 families, 316 families in Salcete and 153 families from Quepem benefitted through IAY scheme. Most of the people have taken benefit of the scheme.

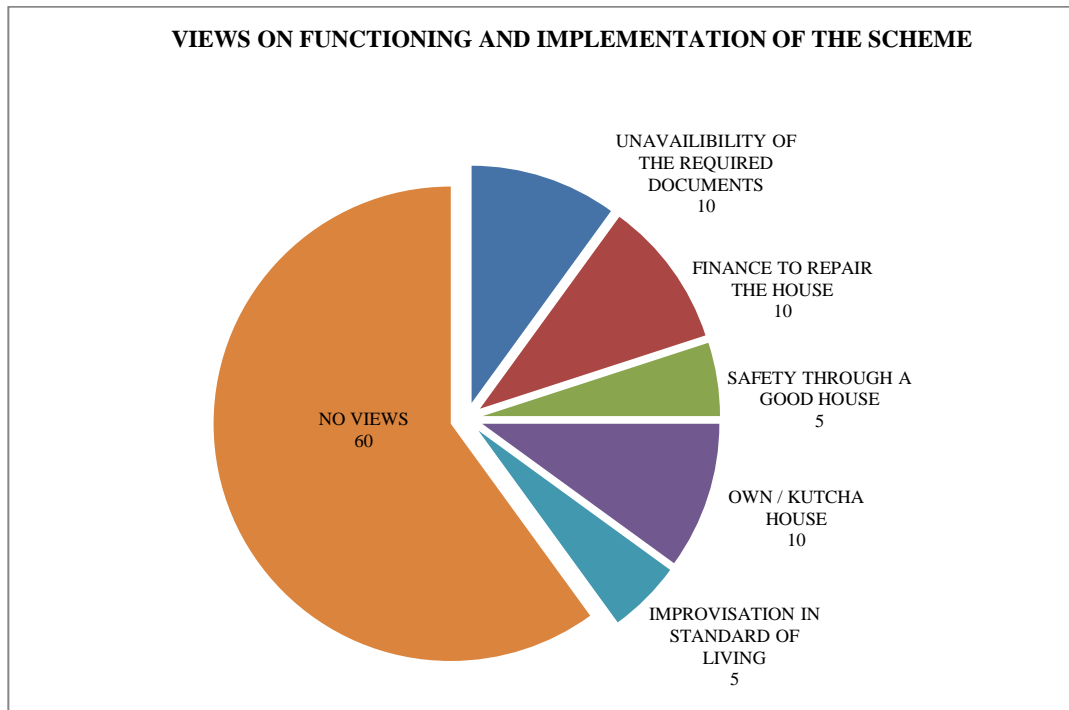
Whereas there are 50 from Pernem, 32 from Bardez, 15 from Salcete and 57 from Quepem whose cases of IAY are still pending. The reasons for the same are no proper documentation, shortage of funds and closure of the scheme as mentioned by the concerned officials.

**Table No. 4.4.3 Views on functioning and implementation of the scheme**

Views on functioning and implementation of the scheme	Frequency
Unavailability of the required documents	2
Finance to repair the house	2
Safety through a good house	1
Own / kutchra house	2
Improvisation in standard of living	1
No views	12
Total	20

**Source: Primary Survey, 2018**

**Fig. No. 4.4.3 Views on functioning and implementation of the scheme**



**Source: Primary Survey, 2018**

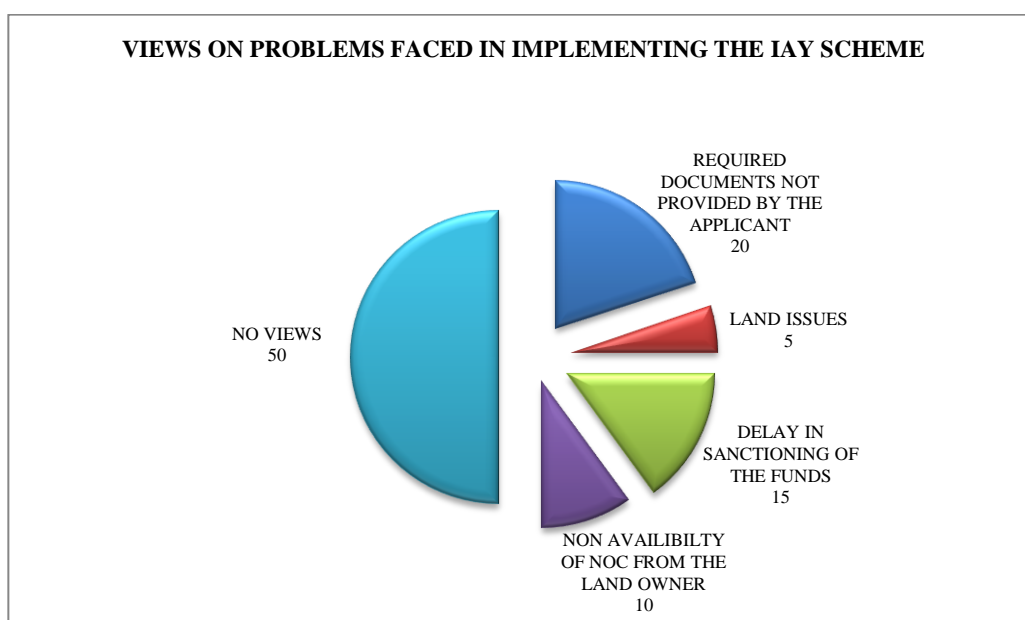
Fig.No.4.4.3 Indicates views on functioning and implementation of the scheme. 10 percent stated that unavailability of the required documents leads to delay in carrying out the further procedure in availing the scheme. 10 percent stated finance to repair the houses is not enough. 5 percent stated that beneficiaries have got a safety through a good house. 10 percent stated that most of the beneficiaries have got their own kutchra house. 5 percent stated that there is improvement in the standard of living after the beneficiaries availed the IAY scheme. 60 percent had no views or opinions to share.

**Table No. 4.4.4 Views on problems faced in implementing IAY scheme**

Views on problems faced in implementing IAY scheme	Frequency
Required documents not provided by the applicant	4
Land issues	1
Delay in sanctioning of the funds	3
Non availability of NOC from the land owner	2
No views	10
Total	20

**Source: Primary Survey, 2018**

**Fig.No. 4.4.4 Views on problems faced in implementing IAY scheme**



**Source: Primary Survey, 2018**

Fig.No.4.4.4 Indicates the views on problems faced while implementing the IAY scheme. 20 percent of the respondents stated that the problem in availing the scheme to the

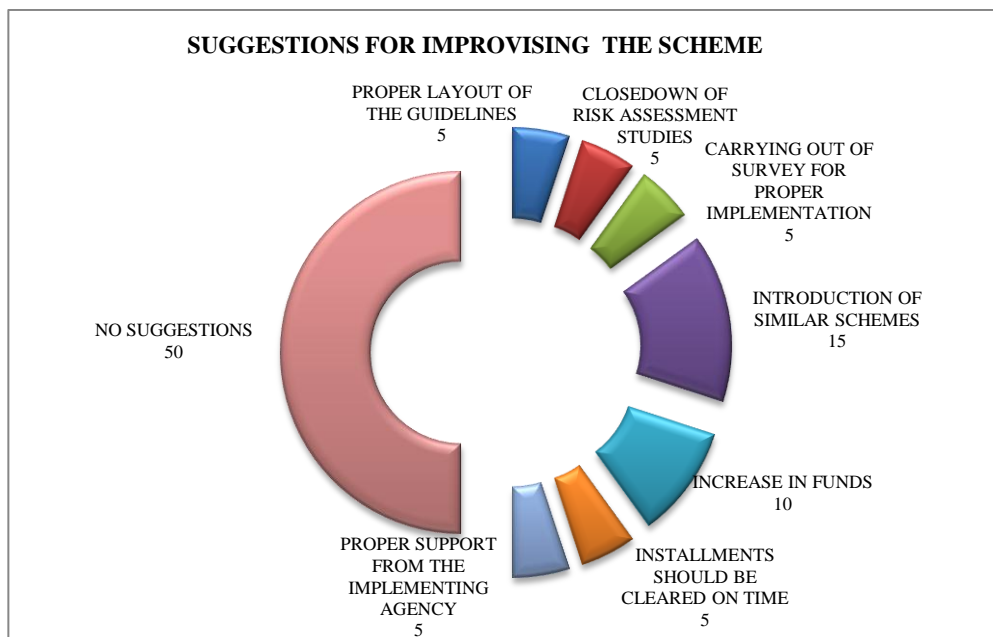
beneficiary was due to improper documentation most of. While 15 percent stated that they faced the problem due to delay in sanctioning of the funds from the concerned department. 10 percent stated that due to non availability of NOC from the land owner and 5 percent stated that due to land issues of the beneficiaries the officials had to face lot of issues in implementing the scheme whereas 50 percent had no views to share for the same.

**Table No. 4.4.5 Suggestions for improvising the scheme**

Suggestions for improvising of the scheme	Frequency
Proper layout of the guidelines	1
Closedown of risk assessment studies	1
Carrying out of survey for proper implementation	1
Introduction of similar schemes	3
Increase in funds	2
Installments should be cleared on time	1
Proper support from the implementing agency	1
No suggestions	10
Total	20

**Source: Primary Survey, 2018**

**Fig. No. 4.4.5 Suggestions for improvising the scheme**



**Source: Primary Survey, 2018**

Fig.No 4.4.5 Indicates suggestions for improvising the scheme. 5 percent stated that closedown of risk assessment studies has affected the smooth functioning of the scheme. An equal number stated that proper survey work should be carried out so that the needy benefits rather than vice versa. The remaining 5 percent individually stated that installments should be cleared on time, proper support from the implementing agency and there should be proper layout of the guidelines. 15 percent stated that similar schemes should be introduced in future. 50 percent had no suggestions to give.

## CHAPTER- V

### FINDINGS AND SUGGESTIONS

The data and feedback obtained from the beneficiaries, officials and non official sources have been analyzed and condensed in this section as findings. Based on the findings, suggestions have been made for effective implementation of the IAY scheme which is now renamed as PMAY-G.

#### 5.1 Findings of the Study

From the data gathered during the study, it shows that the IAY scheme in Goa was not executed as per the guidelines given to achieve all its objectives. The data analysis revealed the following findings,-

1. There was no meaningful involvement of other local NGOs in creating awareness about the IAY scheme.
2. Electronic and print media has played no meaningful role to spread awareness of Indira Awaas Yojana among rural poor people in Goa.
3. No in-depth trainings or meetings on IAY were conducted for APOs and TAs which was very much required.
4. It was found that most of the beneficiaries and even some of the officials of both the DRDAs were not fully aware of the components of the scheme and their responsibilities in implementing the scheme.
5. There was lack of responsibility among the concerned officials in implementing the scheme and passing proper information to the beneficiaries regarding what quality of raw material to be used and ultimately the proper utilization of funds and other specifications as per IAY guidelines.
6. No house construction in Goa has space specification. In North Goa, it was observed that the IAY houses had no Logo . It was found that the beneficiaries were not informed about painting/displaying the IAY logo outside their houses. While in South Goa, most of the Houses had put up the logo.
7. It was also found that no latest technology was being used in construction of these dwelling units so that some improvement may be made with low cost of construction as done in some states.

8. The survey revealed that Green Technology was not adopted in building houses under IAY in Goa.
9. Basic amenities like supply of water and drainage etc. in these dwelling units were not paid much attention.
10. There was more than 6 months delay in availing the 2<sup>nd</sup> installment this was mainly witnessed mainly due to delay in submission of the 1<sup>st</sup> installment report and their necessary documents of the house status by the beneficiaries. There by delay in sanctioning of funds by the concerned authorities.
11. The IAY houses in North Goa were found to be without the IAY logo and the name of the beneficiary as required to identify the IAY houses.
12. Many beneficiaries have also availed benefits of double schemes the Atal Asra Yojana along with Indira Awaas Yojana to meet their financial requirement to complete their house.
13. Most of the beneficiaries have gone to build beyond two rooms (extended by three to four rooms) by putting in their own additional amount/saving or borrowing money from friends. As they felt that this is one-time expenditure that will sustain their life and security.
14. Many who have toilets do not use them but defecate in open causing health hazards to themselves as well as to the public.
15. It was found that lump-sum amount of Rs. 45000 is less than estimated cost of these dwelling units to complete the house in all respect. Therefore many had to put in their own funds as well as resources by borrowing from friends, taking loan, etc. to complete their house.
16. No trainings or orientation programmes were provided to the beneficiaries regarding the IAY scheme.
17. Few of the beneficiaries were unaware about their criteria for eligibility under this IAY scheme.
18. Bank officials were cooperative while dealing with the transactions. Beneficiaries did not face any problems for the same.
19. No resources/ raw materials were made available to the beneficiaries but were given only the sanctioned amount.
20. Few beneficiaries have misused the funds for their personal work rather than using it wisely and properly.

21. Most of the beneficiaries or their family members work on daily wages or private sector as their education is at very low level.
22. Most of the beneficiaries live in their ancestral house and have repaired the same with IAY funds.
23. Most of the beneficiaries were able to go to work freely as the new houses were properly secured and protected after renovation or a new construction.
24. Standard of living of beneficiaries has increased after shifting to new house under IAY.
25. The expenses of the beneficiaries on maintenance and repairing cost of the earlier (mud or thatched leaves) houses has decreased after building a pucca house which is properly structured and is safe. Thereby supporting/assisting the beneficiaries to be able to venture out far for work and be able to provide better education to their children.
26. Except a few most of the beneficiaries have basic amenities and equipments in their house.
27. The scheme needs to be actually benefiting the poorest of the poor and BPL families instead of just few sections of the society.

## **5.2 Suggestions**

Although performance of IAY has been improved since its inception, yet a great deal remains to be done. On the basis of various findings and observations the following recommendations have been made for qualitative improvement in implementation of IAY scheme:

1. There is a need to create awareness about the scheme in Goa. It can be done by giving wide publicity to the scheme through electronic and print media.
2. The role of DRDA should be more effective for creating awareness about the Indira Awaas Yojana in Goa in totality. Assistance from NGOs could be taken for spreading information of IAY in the rural villages.
3. In-depth trainings and meetings on IAY need to be conducted for APOs and TAs which was very much required for the smooth functioning and management of the scheme.
4. All the concerned officers/officials should discharge their duties with responsibility and follow guidelines in implementing the scheme.

5. Proper guidance should be provided to the beneficiaries or applicants while filling up the IAY forms so that there is smooth flow of documentation and time bound deadlines.
6. BPL survey needs to be redone as it was last done about 20 years back and many needy families are not included in the BPL list.
7. The authorities should also use the latest, appropriate and affordable technology for durable construction of dwelling units with proper planning and structure.
8. The authorities should pay special attention to the basic amenities like toilet facility, supply of water and drainage in these dwelling units under the scheme.
9. The authorities should also arrange to engage technical/skilled labour for construction of these dwelling units under the scheme.
10. NOC formalities for acquiring the plot need to be reduced and made easier to benefit the locals, especially the uneducated to avail IAY benefits.
11. Further, there is an urgent need to connect the Panchayats and block/district/ state level officers through LAN/ WAN to improve flow of information from primary source that will, in turn, improve monitoring as well as corrective mechanism at grass root level.
12. The lump-sum amount being provided presently to the beneficiaries under the scheme should be increased up to estimated cost of dwelling units.
13. The duties of the officers/officials of DRDA and other concerned authorities are not limited to provide the financial assistance to the poor people for dwelling units under the scheme. In fact their real duty starts beyond this point to keep the beneficiaries vigilant towards optimum utilization of financial assistance.
14. The authorities should prepare success stories to create awareness among poor people about the IAY scheme.

### **5.3 Concluding Note**

Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the performance audit by Comptroller and Auditor General (CAG) of India in 2014. These gaps, i.e. non assessment of housing, the shortage, lack of transparency in selection of beneficiaries, low quality of the houses and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and the weak mechanism for monitoring was limiting the impact and outcomes of the programme.

Therefore to address these gaps in the rural housing program and in view of the Government's commitment to providing "Housing for All" by the year 2022, the scheme of IAY has been re-structured into Pradhan Mantri Awaas Yojana- Gramin (PMAY-G). The Government will provide an interest subsidy of 6.5% on housing loans availed by the beneficiaries for a period of 15 years from the commencement of their loan tenure. The PMAY-G scheme can well be termed as a Pro- Women scheme due to its preference over to the female applicants in the family. All the houses built under PMAY-G scheme would be carried out through technology and will have eco-friendly compliance.

Indira Awaas Yojana (IAY) aimed to provide financial assistance to the rural houseless poor families and those living in dilapidated and katcha houses living Below Poverty Line (BPL) for construction of house and also to provide house sites to the landless poor as well. Whereas, Pradhan Mantri Gramin Awaas Yojana (PMGAY) aims at providing a pucca house, with basic amenities, to all houseless families and those households living in kutchha and dilapidated house, by the year 2022.

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