

A STUDY OF THE GOVERNMENT SCHEME: GRIHA AADHAR

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ABSTRACT

The Government of Goa has notified the Griha Aadhar scheme to help the women with the problem of spiraling commodity prices and to provide support to the housewives/home-makers from middle, lower middle and poor section of the society, to maintain a reasonable standard of living for their families. To achieve the objective of the scheme, the government gives the housewife/home-maker an amount of Rs. 1500/- per month. The Government was providing Rs. 1000/- when the scheme started in the year October 2012. The scheme amount was changed to Rs. 1200/- in June 2014 and in the recent year, September 2016, the amount has been increased to Rs. 1500/-.

The objective of the study is to find out if the women population are aware of the Government Griha Aadhar Scheme. The study also emphasizes on whether the respondents know the procedure of the scheme and to analyse the problems faced by the respondents while registering for the scheme. The study also analyses the success of the Griha Aadhar Scheme.

The study is based on the primary and secondary data sources. A total of 300 respondents were surveyed using a close ended questionnaire. The survey was conducted in six different areas of North Goa, viz. Diwar, Siridao, Sirsaim, Chimbél, Mala and Betim. The study focuses on the age of the respondents, the categorical classification of the respondents, the monthly income of the household, awareness of the Griha Aadhar Scheme, problems faced by the respondents, etc.

The findings of the study shows that irrespective of their caste, every woman takes the benefit of the Scheme. The Panchayat are also taking great efforts to benefit the society at large. It is also observed that a highest of 51 percent women who are benefitting from the scheme are from the age group of 40-50 years. The various responses of the respondents pertaining to the Griha Aadhar Scheme are discussed in the paper.

Keywords: Scheme, Government, Griha Aadhar, Goa, Housewives.

BACKGROUND OF THE SCHEME

The Government of Goa has notified the Griha Aadhar scheme to help the women with the problem of spiraling commodity prices and to provide support to the housewives/home-makers from middle, lower middle and poor section of the society, to maintain a reasonable standard of living for their families. The Government was providing Rs. 1000/- when the scheme started in the year October 2012. The scheme amount was changed to Rs. 1200/- in June 2014 and in the recent year, September 2016, the amount has been increased to Rs. 1500/-.

To achieve the objective of the scheme, the government gives the housewife/home-maker an amount of Rs. 1500/- per month. She has to be a resident of Goa for at least 15 years and the family income should be less than Rs. 3,00,000/- per annum (Masurkar, 2012).

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

- 1) To study if the respondents, especially the women respondents are aware of the Government Griha Aadhar Scheme.
- 2) To study if the respondents are aware of the procedure to apply for the Scheme.
- 3) To analyse the problems faced by the respondents while registering for the Scheme.
- 4) To study the success of the Griha Aadhar Scheme.

RESEARCH METHODOLOGY

The study is based on the primary and secondary data sources for the purpose of collecting the required information.

- a) Primary Data: The primary data was collected with the help of a close ended questionnaire following the questionnaire method through personal visits. A total of 300 respondents were surveyed. The survey was conducted in six different areas of North Goa, viz. Diwar, Siridao, Sirsaim, Chimbél, Mala and Betim. Data is analysed using the percentage method. Tables and pie charts are used to depict the responses of the respondents.
- b) Secondary Data: The secondary data was obtained through various books from libraries and websites.

LIMITATIONS OF THE STUDY

- Time constraint on the part of the respondents.
- Lack of interest on the part of some respondents.
- Not enough literature on the subject is available to refer for the purpose of the study.

GRIHA AADHAR SCHEME

Following are the necessary conditions for any woman to avail the scheme.

- 1) Any married woman above the age of 18 years who fulfills all of the following conditions are eligible to apply:
 - (i) She should be a resident of Goa for the last fifteen years, and
 - (ii) The gross income of the husband and wife taken together should not exceed Rs. 3,00,000/- per annum.
- 2) The term 'married woman' includes a widow and a divorce. In such cases the gross income of the beneficiary should not exceed Rs 1.50,000/- per annum.
- 3) The term 'gross income' means the income receivable by the beneficiary as salary, any sort of remuneration, any sort of earnings from profession, agriculture or business or any other income from any other sources, before computing any other accounted towards statutory, essential and other deductions required to be done from the gross income.
- 4) If an applicant gets the benefits of other schemes under the Government of Goa/India then the applicant is not eligible to get the benefits of this Scheme.
- 5) However, a widow having a child living with her shall be eligible for benefit under this scheme, even though she is a beneficiary of the Dayanand Social Security Scheme (DSSS) till the child attains 18 years of age.

Application Procedure for Griha Aadhar Scheme

- 1) The Department of Women and Child Development of Goa provides a prescribed form for eligible women in the society.
- 2) All the necessary documents must be attached with the prescribed form and submitted to the Taluka level offices (Tahsil office).
- 3) Every month maximum 1500 applications will be sanctioned from Government of Goa.
- 4) The Department of Women and Child Development will provide the financial assistance of Rs. 1500 every month to the saving bank account of the eligible beneficiaries.
- 5) The beneficiaries shall submit fresh income certificates after every three years.

Documents required for the Griha Aadhar Scheme

- 1) Marriage certificate of the applicant.
- 2) Residential/ Domicile certificate of the applicant (Ration card, Election Card, Identity card).
- 3) Aadhar Card.
- 4) Income Certificate which may include Salary Certificate.
- 5) Bank Details (Saving bank passbook with IFSC and MICR details).
- 6) 15 years residential proof.
- 7) Birth Certificate of the child.

DATA INTERPRETATION AND ANALYSIS

The data analysis of the survey conducted in six different areas of North Goa, viz. Diwar, Siridao, Sirsaim, Chimbél, Mala and Betim. A total of 300 respondents were surveyed using a close ended questionnaire. The analyses are as follows:

Table 1: Age of the Respondents

Age Group	No. of Respondents	Percentage
20-30	14	5 %
30-40	70	23 %
40-50	155	51 %
50-60	53	18 %
60-70	08	3 %
Total	300	100 %

Data Source: Primary Survey

As can be seen from Table 1, that majority (51 percent) of the respondents are in the age group of 40-50 years followed by 23 percent of the respondents from the age group of 30-40 years. While, 18 percent of the respondents belong to the age group of 50-60 years, five percent of the respondents belong to the age group of 20-30 years. Similarly, only three percent of the respondents belong to the age group of 60-70 years. This shows that, irrespective of their age, a wide section of the women in the society have availed the Griha Aadhar Scheme.

Table 2: Categorical Classification of the Respondents

Category	No. of Respondents	Percentage
SC	10	3 %
ST	53	18 %
OBC	88	29 %
General	149	50 %
Total	300	100 %

Data Source: Primary Survey

From Table 2, it is observed that the highest numbers of respondents (149) are from the 'General Category', which sums to the 50 percent of the respondents. While, 29 percent of the women respondents belong to the 'Other Backward Classes'. While, the respondents belonging to the 'Schedule Caste' and 'Schedule Tribe' is three percent and 18 percent respectively. This shows that irrespective of the caste, the general public is aware of the Government Griha Aadhar Scheme.

Table 3: Monthly Family Income of the Respondents

Monthly Income	No. of Respondents	Percentage
25000 & Above	63	21 %
20000 - 25000	79	26 %
15000 - 20000	63	21 %
10000 - 15000	54	18 %
10000 & Below	41	14 %
Total	300	100 %

Data Source: Primary Survey

As can be seen in Table 3, the family incomes of 26 percent of the respondents are in the range of 'Rs. 20,000 – 25,000' per month. Followed by 21 percent of the respondents whose family income fall in the range of 'Rs. 15,000 – 20,000' and 'Rs. 25,000 & Above' respectively. While, the monthly family income of 18 percent of the respondents is 'Rs. 10,000 – 15,000' and 14 percent of the respondents have a monthly family income of 'Rs. 10,000 & Below'.

Table 4: Griha Aadhar Scheme

Awareness of the Griha Aadhar Scheme among Women		
Response	No. of Respondents	Percentage
Yes	259	86 %
No	41	14 %
Total	300	100 %
Women availing the Griha Aadhar Scheme		
Response	No. of Respondents	Percentage
Yes	166	55 %
No	134	45 %
Total	300	100 %

Data Source: Primary Survey

As can be seen in Table 4, 86 percent of the respondents are aware of the Griha Aadhar Scheme while 14 percent of the respondents are unaware of the Scheme. This shows that the scheme has not been able to create a cent percent awareness among the people. The survey observes that this 14 percent (41 respondents) are the underprivileged and illiterate section of the society.

Table 4 also depicts that, 55 percent of the respondents are availing the benefits of

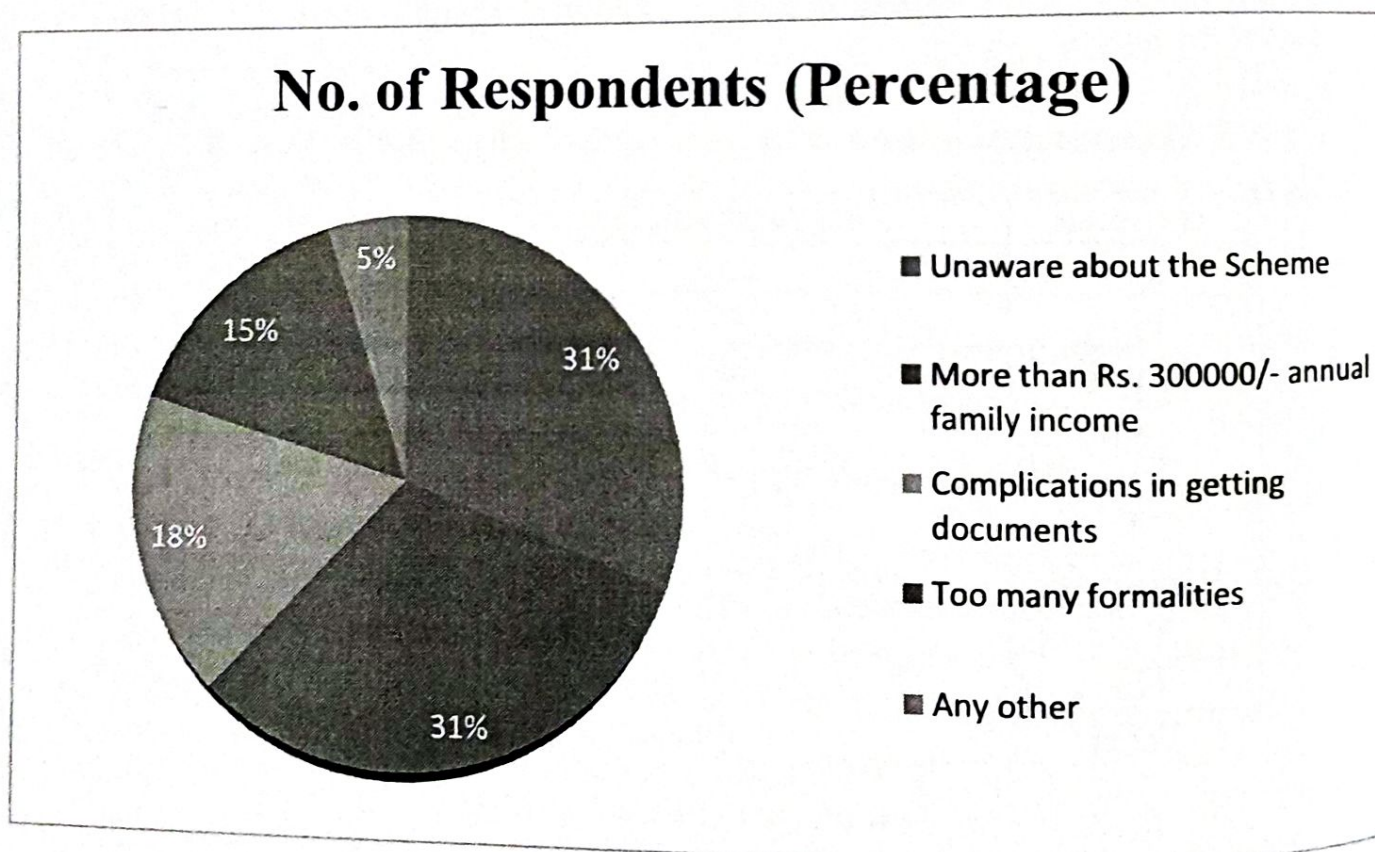
the Griha Aadhar Scheme whereas 45 percent of the respondents are not availing the benefits of the Griha Aadhar Scheme. Table 5 mentions the reasons as to why the women have not availed the scheme and Figure 1 is the diagrammatical representation of Table 5.

Table 5: Reasons for Women not availing the Scheme

Reasons	No. of Respondents	Percentage
Unaware about the Scheme	41	31 %
More than Rs. 3,00,000/- annual family income	41	31 %
Complications in getting the document	25	18 %
Too many formalities	20	15 %
Any other	07	5 %
Total	134	100 %

Data Source: Primary Survey

Figure 1: Reasons for Women not availing the Scheme



Data Source: Primary Data

With reference to Table 5, Figure 1 depicts that 31 percent of the respondents can't avail the scheme as their annual family income is more than Rs. 3,00,000/-. Similarly, 31 percent of the respondents are not availing the scheme as they are unaware about the benefits of the scheme. 18 percent of the respondents have complication in getting the

documents. As per the requirement the respondents find it difficult to produce their income certificates and also their residence certificate of 15 years. 15 percent of the respondents said that there are too many formalities to avail the scheme and they don't have sufficient time for the follow up and submission. While, five percent of the respondents couldn't avail the scheme as they were taking the benefits of other Government schemes like Dayanand Social Security Scheme.

Table 6: Difficulties faced by the Respondents

Difficulties faced by the Respondents while registering for the Scheme		
Response	No. of Respondents	Percentage
Yes	136	45 %
No	164	55 %
Total	300	100 %
Nature of the difficulty faced by the Respondents		
Response	No. of Respondents	Percentage
Collection of Documents	70	51 %
Affidavit	13	10 %
Approval	37	27 %
Attestation of Gazette Officer/ MLA/ MP	16	12 %
Total	136	100 %

Data Source: Primary Data

As shown in the above Table 6, 45 percent of the respondents faced difficulties while registering for the Griha Aadhar Scheme. 55 percent of the respondents had their documentation ready in advance and didn't face any difficulties while registering for the Griha Aadhar Scheme. 51 percent of the respondents mentioned that they faced difficulties in collecting the documents whereas 27 percent of the respondents faced difficulties while getting the approval of the scheme. While, 12 percent of the respondents faced difficulties for the getting the attestation done from the Gazette Officer/MLA/MP and 10 percent of the respondents faced difficulties during making of the Affidavit.

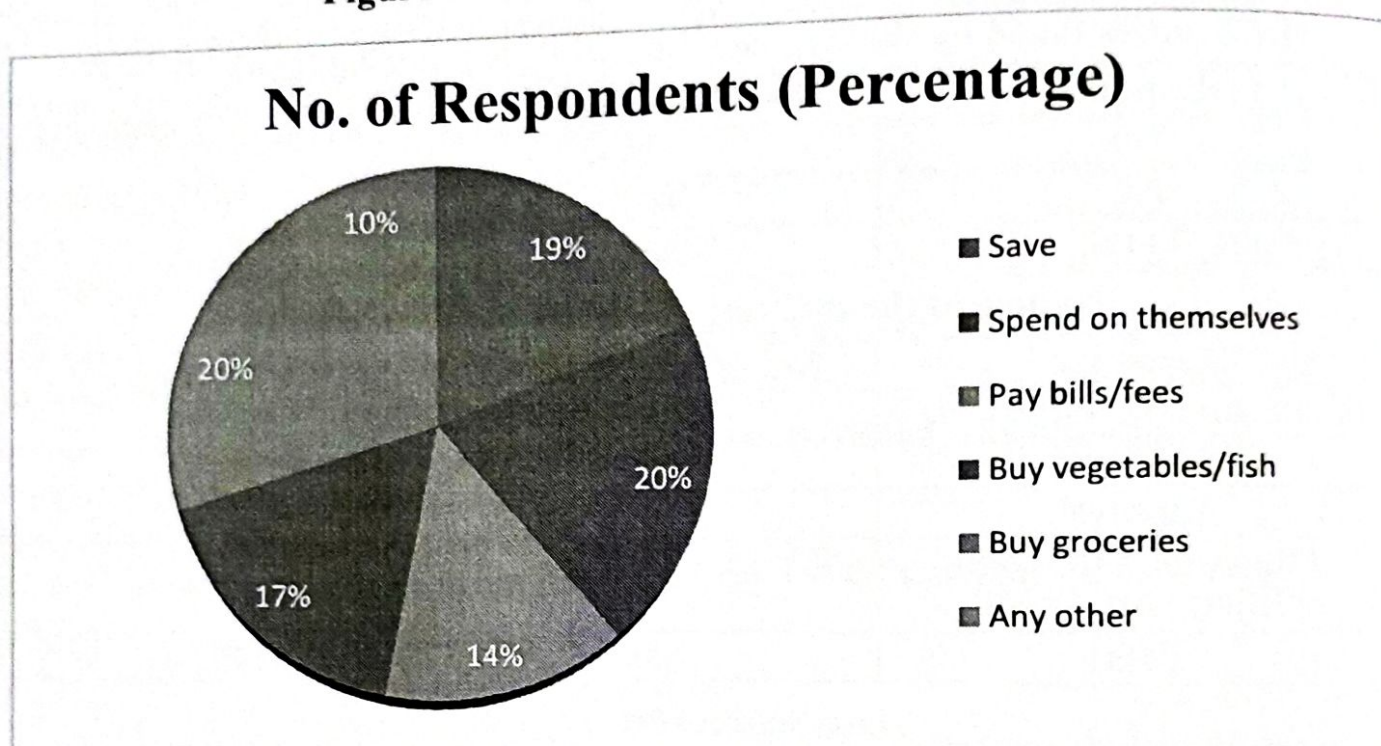
Table 7: Duration (Years) of availing the Scheme

No. of Years	No. of Respondents	Percentage
Four Years	24	14 %
Three Years	43	26 %
Two Years	65	39 %
One Year	34	21 %
Total	166	100 %

Data Source: Primary Data

As can be seen in Table 7, a total of 166 respondents are availing the benefits of the Scheme. Among them, 39 percent of the respondents have availed the scheme past two years and 26 percent of the respondents are availing the benefit of this scheme past three years. 21 percent of the respondents have availed the scheme since last one year as compared to the 14 percent respondents who are availing the scheme since last four years.

Figure 2: Utilization of the Scheme Money



Data Source: Primary Data

Figure 2 depicts the responses of the respondents pertaining to the utilization of the scheme amount received. 20 percent of the respondents said that they spend this amount on themselves, like buying clothes and for buying groceries. While 19 percent of the respondents save the amount for their future needs. Seventeen percent of the respondents use the amount for buying vegetables and fish. Likewise, 14 percent of the respondents use the amount to pay their bills or fees. 10 percent of the respondents use the amount for some other purpose like buying medicines, buying small gifts for children and grandchildren, travelling, etc.

Table 8: If the Griha Aadhar Scheme needs any changes

Response	No. of Respondents	Percentage
Yes	39	23 %
No	127	77 %
Total	166	100 %

Data Source: Primary Data

As can be seen from Table 8, among the 166 respondents availing the Griha Aadhar Scheme, 77 percent of the respondents are satisfied with the amount provided through the scheme and do not want any changes in the scheme. These 77 live in joint families and they are not burdened to spend the amount. While, 23 percent of the respondents are not satisfied with the amount provided through the scheme because firstly, they do not have any financial support from the other members in the family and secondly, they being of old age find it difficult to work or seek employment. They feel that the Scheme needs some improvements like increase in amount, reducing the formalities, etc.

FINDINGS AND CONCLUSION

Findings:

- 1) The finding shows that irrespective of the caste, every woman takes the benefit of the scheme. The Panchayat are also taking great efforts to benefit the women in the society at large.
- 2) The findings show that 31 percent of the women are not availing this scheme as their family annual income is more than three lakhs, while some women faced complications in getting the documents and are not literate to complete the formalities.
- 3) A total of 136 women who are availing the benefit of this scheme had faced difficulties while registering for the scheme. The difficulties faced by the respondents were collection of documents, making of the affidavit, approval and attestation from the Gazette Officer/ MLA/MP.
- 4) There are 14 percent of the respondents who are availing this scheme past four years. This shows the awareness among the people towards the Government schemes.
- 5) From the scheme amount received, the highest 20 percent of women spend this amount on self for buying clothes, medicines and for buying groceries. Contrasting to this, 19 percent of the respondents save the scheme amount for their future needs.
- 6) A total of 39 respondents were satisfied with the scheme amount and dint require an increase in the amount as basically they belong to joint families and dint face any burden on paying for the day to day needs.
- 7) The study shows that 127 women respondents felt that the scheme needs to undergo changes with respect to the amount or reduction in the paper work towards availing the benefits of the scheme.

Conclusion:

The Griha Aadhar Scheme has benefitted and helped the poor and middle class women/ housewives to manage their day to day needs. There is a general awareness of the Griha Aadhar Scheme and many of the women are reaping the benefits of the scheme. With the

little amount that they get in their hand has to some extent improved their standard of living. The important highlight of the study was that the amount was used to buy medicines whereby they do not have to depend on someone else to buy the medicines for them. The respondents are aware of the application procedure and the documentation that is required to avail the scheme. The Government should take steps to help the underprivileged and illiterate women by reducing the paper work and documentation. The lengthy process and documentation demotivates them and they fail to apply for the scheme. Lastly, the Griha Aadhar scheme has shown success in its own way by truly providing Aadhar to the women population every month.

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