



**AN EVALUATION OF THE
HOUSING SCHEME FOR BACKWARD CLASSES
1971-1972**

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BUREAU OF ECONOMICS, STATISTICS AND EVALUATION

GOVERNMENT OF GOA, DAMAN AND DIU

PANAJI

FOREWORD

The present report on the Evaluation of Backward Classes' Housing Programme is the seventh in the series of evaluation studies carried out by the Bureau of Economics, Statistics and Evaluation. The Government was keen to know the extent to which the programme had been able to achieve its objectives, and hence the Evaluation Advisory Board directed the Bureau to carry out an intensive evaluation of the said programme. The report attempts to study the benefits derived by the backward class communities of this Territory from this programme and also tries to know the overall impact the programme had on their living conditions. It is hoped that findings of the report will be helpful to the Social Welfare Department which is the agency implementing the programme, as well as to other organisations interested in the socio-economic development of the backward communities of this Territory. The purpose of the evaluation study will be served if the programme is toned up in the Fifth Five Year Plan in view of the findings of the report.

(F. Kipgen)
Chief Secretary & Chairman,
Evaluation Advisory Board.

January 15, 1974.

P R E F A C E

According to the 1971 Census, about 21.5 percent of the country's population is comprised of the Scheduled Castes and the Scheduled Tribes, which by no means can be considered as insignificant. In the Union Territory of Goa, Daman & Diu, however, the proportion of Scheduled Castes and Scheduled Tribes is very low, being only 2.3 percent. Nevertheless, most of the schemes being implemented in the rest of the country for the Welfare of these backward communities are being implemented in this territory also. The present report deals with the evaluation of one of the important schemes for the welfare of these communities, i.e. Backward Classes' Housing Programme. This study was taken up at the instance of the Evaluation Advisory Board of this Govt. The detailed enquiry was taken up in the year 1972-73 and the draft report on the said enquiry was discussed and approved by the Evaluation Advisory Board in its meeting held on 9th October, 1973. Some very important suggestions made by the Board at this meeting have since been incorporated in the report.

The Bureau of Economics, Statistics & Evaluation gratefully acknowledges the help, advice and guidance received from the Evaluation Advisory Board. The Bureau is also thankful to the officials of the Social Welfare Department for making available the necessary information and data from their records. The selected beneficiaries who were interviewed by the staff of this Bureau also deserve our sincere thanks. The field work and tabulation of data of this enquiry was carried out by the Evaluation Division of this Bureau which functioned under the overall supervision of Shri P. Deshpande, Dy. Director.

January 16, 1974.

(S.K. Gandhe)
Director,
Bureau of Economics, Statistics &
Evaluation.

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CHAPTER I

INTRODUCTION

For generations, a large section of India's population had been forced to lead miserable and impoverished life due to very poor economic conditions. This position was particularly true in rural areas where problems of supply of clean drinking water, want of nutritive food, very poor housing conditions, unemployment and under-employment, indebtedness etc. have been existing for a long time. To add to the miseries, the stigma of untouchability and other Social taboos have been inflicted upon some depressed communities. It was but expected, therefore that the constitution of free India should provide for special measure for the Social and economic development of the downtrodden communities which were classified as Scheduled Tribes and Scheduled Castes. The Directive Principles of the Constitution laid down that the State shall promote with special care the educational and economic interests of the weaker sections of the people and in particular of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation.

1.2 As per the recommendations made by the Backward Classes Commission, the 'Backward Classes' constituted the following four sections of the population (1) Scheduled Castes ; (2) Scheduled Tribes ; (3) Communities formerly described as 'Criminal tribes' ; and (4) other socially and educationally backward classes who may be declared as such by the Central Government. The population of such Backward Classes accounts for more than one-fifth (22% as per 1971 Census) of the total population of India.

1.3 Special development programmes have been undertaken right from the first Five Year Plan to raise the standard of living of these Backward Classes, particularly in rural areas, and to bring them to a level of well-being comparable to that of the other sections of the population. The outlay on backward class development programmes rose from Rs.30 crores in the First Plan to Rs. 79 crores in the

administrative difficulties arising from the distant location of the area.

1.10 Fifty percent of the beneficiaries who received the entire amount of the sanctioned assistance were selected for canvassing the beneficiary schedule, the selection being done by systematic random sampling. Thus in all 111 beneficiaries were selected. These beneficiaries resided in 28 villages and all these villages were selected to canvass the village schedule.

TIME - PLAN

1.11 The field work of this enquiry was carried out in the month of January to March, 1972. The processing and tabulation of the data was completed by the end of the year 1972.

DIFFICULTIES

1.12 The post of Research Officer in the Social Welfare Department felt vacant soon after starting this inquiry. The basic state level information required for the purpose of planning the inquiry had to be obtained by studying the various files on the subject maintained in the Social Welfare Department, which proved to be quite time consuming.

CHAPTER II

SUMMARY OF FINDINGS AND RECOMMENDATIONS

1. The Scheme has so far (upto 1972-73) covered only 27.80% of the villages having S.C. & S.T. population. The total number of families covered in these villages works out to hardly 14.62% of the total number of S.C. & S.T. families in the territory. Moreover, the talukas of Tiswadi, Sanguem & Marmagoa have been entirely left uncovered even though they have sizeable number of backward class families.
2. The pace of the Scheme has gradually slowed down during the 3 years of its implemmentation. Whereas 300 houses were sanctioned in 1969-70, the number came down to 103 in 1970-71 and still lower to 75 in 1971-72. The Social Welfare Department has clarified that this is due to lack of adequate funds at their disposal. The Department may lay down Talukawise targets for the Fifth Year Plan and ensure that adequate funds are provided for the scheme with a view to cover at least 50% of the backward class families by the end of the Fifth Plan Period.
3. One of the important impediments in the successful implemmentation of the programme is the fact that many families of the backward class communities do not hold any title to the land and hence cannot be covered under this programme. The Department of social welfare should make a thorough study of the problem and suggest to Government measures that can be taken to extend coverage of the scheme to a large majority of backward class population.
4. Two different plans for the cheap type subsidized house for Backward classes have been prepared by the Social Welfare Department. The recipients of subsidy had to either accept one of these two plans or submit their own plan for the approval of Collector. Both the plans provide only a living room, kitchen and Verandah. The store room which is also supposed to form a part of the house has been done away with from the plan in order, perhaps, to reduce the cost of construction. The bathing platform and cheap sanitary latrine have similarly been excluded from the plan. Even then, the minimum estimated cost of

construction of the two houses comes to Rs. 1854/- and Rs. 2000/- respectively, which is 15% and 25% more than expected cost (Rs.1600/-) of construction of house as per the Scheme.

5. The floor area of 220 Sq.ft. recommended for the proposed house appears to be inadequate to provide enough accommodation for the number of rooms prescribed. One cannot imagine of two rooms viz multipurpose room (or kitchen and verandah) and the store to have a total floor area of 100 sq.ft. only. Each of these rooms should be of about 100 sq.ft. in area. The total floor area of the house would then come to 320 sq.ft. including 120 sq.ft. of the living room. It would be desirable therefore that the minimum floor area should be increased to at least 320 sq.ft. to have the proposed number of rooms for the new house.

6. As stated above, the estimated cost of construction of the two houses without store-room, bathing platform and sanitary latrine is higher than the expected cost of construction. As the Government policy is to cover 75% of the total cost of construction of the house, it would be desirable to increase the amount of subsidy. The meagre earning capacity of an overwhelming majority of the Backward Classes families hardly leaves any savings. It is very desirable therefore, for the Government to share at least 90% if not the entire cost of construction of the house. The Department may revise the Scheme on this basis.

7. It may also be necessary to revise the present estimates of the proposed houses in the light of the rising prices of construction material and bring them up-to-date before a final decision in the matter is taken. The bathing platform and cheap sanitary latrine which are not being provided presently should also be included in the revised estimates so, that the cheap type house should satisfy all the basic necessities of daily life. According to a very rough estimate, the cost of construction of a house under this scheme would be atleast of Rs.3.000.

8. It is also suggested that instead of following two plans of houses with different floor areas and cost estimates, as detailed above, the Social Welfare Department may hereafter adopt only one plan of house uniformly throughout the territory.

9. There was no beneficiary in Goa district from any other schedule-caste besides Mahars and Chambars. A large majority (100 out of 109) were Mahars. The remaining 9 were Chambars.

10. Whereas all the beneficiaries from the Chambhar caste were cobblers, the main occupations of Mahars was bamboo work. Eighty one (out of 100) Mahars exercised this occupation while the others were brick cutters or labourers. About 40% of the beneficiaries were possessing some agricultural land but their holdings were generally no bigger than half an acre.

11. Twenty-eight (26%) beneficiary households were reportedly earning an average daily income of Rs.3, while another 8 (7%) had even lesser income. Thirty-nine (36%) households were in daily income group of Rs. 4 to 6, 13 (12%) in the income groups Rs. 7 to 9 and the remaining 21 (19%) were earning an average of Rs.10 or more per day. The average daily income per worker in the beneficiary house-holds was less than Rs. 3 in case of 59, between Rs.3 & Rs.5 in case of 35 more than Rs. 5 in case of the remaining 15 households.

12. Though very few beneficiaries made major changes in the approved plan of their houses, generally with the previous approval of the concerned authorities, minor changes like deletion of side-windows were common. Such minor changes should not have been ignored by the concerned authorities as windows are very essential to a house from the ventilation point of view.

13. About half the beneficiaries had contributed more than Rs.400/- for construction of their new house. Five of these, cobblers by occupation reported to have contributed Rs.3000/- or more, the actual amounts contributed by them being Rs.3000/-, Rs.3300/-, Rs. 3400, Rs.3400/- and Rs. 3800/- respectively. These beneficiaries could obviously construct a cheap type house for themselves without any subsidy on the part of the Govt. It would be desirable that the

limited funds at the disposal of the Social Welfare Department are put to best use by giving the housing subsidy to the really needy persons. Necessary precautions in this respect may therefore be taken in future.

14. Due to very poor economic conditions about 45% of the beneficiaries were not in a position to contribute the entire share of Rs.400 towards construction of the house. This resulted into some deficiencies in the houses like absence of doors, window shutters etc. In a few cases thatched roofs were put on the verandah instead of the prescribed tiled roofs. It seems all the more necessary in view of these facts that the rate of grant-in-aid is raised as suggested in this report.

15. Out of 109 selected beneficiaries, 104 i.e. 95% had roofed (completed) the houses by the time of the survey while 5 beneficiaries had still not completed their houses. Most of the beneficiaries completed their houses within 4 months after receiving the last instalment.

16. Though the minimum area according to the two approved plans of the houses was 235 and 304 sq.ft. for each house about 20 new houses were reported to have covered a lesser area probably for reducing the construction costs. On the other hand, the area covered by some 7 new houses was more than 400 sq.ft. each.

17. Of the 104 new houses roofed, only 88 were being occupied by the respective beneficiaries. The remaining 16 (15%) beneficiaries did not start living in the new houses as some of them had no doors and shutters (10). In others, the walls were damaged (2) rendering the house dangerous for occupation, the whole house had collapsed after roofing (2) and the verandah was incomplete (2). The Social Welfare Department may take necessary measures to get the doors and shutters fixed to the new houses and ensure that they are occupied by beneficiaries as otherwise the empty and uncared for houses would decay and collapse nullifying the very purpose of the subsidy under the housing scheme. The damaged walls and the incomplete verandahs may also be set right with a view to ensure that the new houses are occupied by the recipients of subsidy. Fresh subsidy

could also be given to those beneficiaries whose houses collapsed, after conducting an inquiry into the causes of such collapses. The completion of the incomplete (5) houses should also be taken up right in earnest by expediting the grant of special subsidy wherever necessary.

18. All the 88 beneficiaries who had started living in the new houses, considered the same as more comfortable than their old houses. A majority considered the new house as more spacious and better for ventilation while other comments such as less maintenance cost and permanent shelter from rain and sun were also offered by many beneficiaries.

19. All but one beneficiary considered the subsidy as inadequate. Whereas a large majority (70) said that the space provided in the new houses was sufficient, quite a good number (24) of beneficiaries considered the same as insufficient.

20. Fifteen (14%) beneficiaries were using water from streams or ponds for drinking purposes. While all of them reported that the water used by them was suitable for drinking, it is felt that water used from streams and ponds may not be safe for drinking in the four months of monsoons. It would, therefore, be desirable that water from wells should be made available to such beneficiaries. The Social Welfare Department may take up the matter with the respective Blocks with a view to get new wells constructed wherever necessary.

21. A few beneficiaries had their old houses quite in good shape, their investment in the old houses being also substantial. The subsidy to these beneficiaries appears to have been granted without proper scrutiny and previous inquiry. The Social Welfare Department may therefore take necessary precaution in this respect in future cases.

Other financial assistance :-

22. In all 35 (32%) of the selected beneficiaries received other financial assistance from Govt., 28 of them for the purchase of bullocks (work animals) and the remaining 7 for the purchase of buffaloes.

23. Purposeful efforts to raise the living standards of these beneficiaries are necessary so that they may be able to maintain their newly built houses properly by regular repairs, re-tiling, etc. The pattern of financial assistance could be on the basis of a concentrated approach i.e. by giving additional assistance in the form of loan-cum-subsidy to those who already receive the subsidy under the Housing scheme. As the caste based occupation of the bamboo workers is generally low-paid, efforts should be made to wean them away towards better paid occupations or to increase their present earnings by providing them subsidiary occupations. The possibility of training the bamboo workers in preparing new and better bamboo articles, which have good demand and better price in the market, can also be explored in this context. The Social Welfare Department could take up suitable measures in this direction.

24. The new houses of the beneficiaries constructed very close to their old houses or sometimes on the very same plots after demolishing the old houses were in many places set up in clusters without proper planning as to their location. There were no access roads within these small colonies and in some cases even the access to the house from the main road was difficult. It seems besides providing financial assistance for houses no other measures to improve the environmental sanitation have been thought of. The least that could be done in this respect is provide a proper lay out of houses, ensure good approach roads to the main-roads, provide safe drinking water, proper drainage of waste water, other sanitary requirements like latrines etc. Wherever possible the backward class families should be encouraged to instal electric connections to these new houses.

25. Some of the beneficiaries stated that the first instalment was given to them towards the end of February, beginning of March, or in some cases even in May when there was very little time for construction because of the advancing rainy season. The construction of the mud walls, stage by stage, which required a lot of time could not be undertaken in the rainy season for obvious reasons. The requests of the beneficiaries to give the subsidy after the rainy season were not

considered and they were compelled to receive the money before the rainy season and had therefore to construct the houses hurriedly. This was perhaps the reason for the collapse of a few houses before roofing due to sudden rains. The hurriedly constructed mud walls developed cracks shortly afterwards rendering the houses dangerous for residential purposes besides involving additional expenditure on their repairs. It would be desirable, therefore that the 1st instalment of the subsidy be given to the beneficiaries immediately after the rainy season so that they get sufficient time to construct the houses before the advance of the next monsoons.

26. In Keula village two beneficiaries (brothers) reported that they have constructed only one house though both of them have received the subsidy. As under the Housing Scheme each beneficiary has to construct his own separate house, the Social Welfare Department may conduct an inquiry as to how the construction one house instead of two was approved by the dealing authorities.

27. One of the beneficiaries in Parsem village reported that she had not constructed a new house but instead had put tiles on her old house with the help of the first instalment of housing subsidy. Since such a procedure is inadmissible under the scheme, schedule caste persons who need financial assistance for minor or major repairs should be provided such assistance under a separate scheme. This may contribute for amelioration of the living conditions of backward classes in a better way and with lesser funds as some of the old houses of the beneficiaries may only require some repairs instead of their complete demolition and construction of new houses. This would be particularly advisable in the case of families which are too poor to contribute even the 25% of the cost.

C H A P T E R I I I

AN-OVER ALL REVIEW OF THE WELFARE SCHEMES FOR THE BACKWARD
CLASSES IN GOA, DAMAN & DIU

The Backward Class people in this territory were not provided with any special facilities for their development during the erstwhile regime. Even after liberation not much work was done in this respect in the first four years. It was only in the year 1967-68 that the classification of the backward class people into scheduled castes and scheduled tribes was notified so as to bring them within the purview of the constitutional safeguards vide Government of India Notification No. DF-1-SCT-64 dated 19.2.1968 which became effective from February 1968. The Districtwise population of Scheduled Castes and Scheduled Tribes as per the 1971 Census is given below.

1971 Census population

SCHEDULED CASTES	GOA	DAMAN	DIU	TOTAL	SCHEDULED TRIBES	GOA	DAMAN	DIU	TOTAL
1	2	3	4	5	6	7	8	9	10
1. Bhangais	92	51	747	890	1. Dhodia	11	903	2	916
2. Chembars	4922	Nil	2	4924	2. Dubla	12	5707	Nil	5719
3. Mahar	7856	Nil	Nil	7856	3. Naikdal Nayak	354	92	Nil	446
4. Mahyavan- shi/Vanker	41	1361	159	1561	4. Siddi	9	Nil	41	50
5. Mang	325	1	Nil	326	5. Varli	21	463	7	491
6. Others	957	Nil	Nil	957	6. Others	32	Nil	Nil	32
T O T A L	14193	1413	908	16314	Total	439	7165	50	7654

The Scheduled tribes declared as such under the above notification were found mainly in the Daman district whereas the Scheduled Castes appear to reside in all the 3 districts of this territory. A sprinkling of scheduled tribe persons now seen in Goa district, as per the 1971 Census, appears to be a result of immigration mainly from the neighbouring States.

Accordingly to the Census of 1971 the scheduled castes people numbered 16,514 and the population of scheduled tribes was 7,654 in this Union Territory. They constitute respectively 1.9% and 0.9% of the total population. The problem of development of backward classes in this territory is therefore not of such a magnitude as in the rest of the country where they constitute more than one-fifth (22%) of the total population, as already mentioned earlier. However, in case the communities of "Kunbi" and "Gavada" are also included in the list of scheduled tribes as in being advocated by the State Government, the proportion of backward class population to the total population will increase significantly as these communities are believed to have a sizable population. The main attributes of their backwardness being not social but economical, social welfare schemes are being proposed for their welfare in the Fifth Plan.

An outlay of Rs.22 lakhs originally earmarked during the Fourth Five Year Plan for the Social Welfare Schemes of Scheduled castes and Scheduled Tribes was subsequently brought down to Rs.12 lakhs as per distribution given below :-

Sl.No.	Item of Programme	Outlay (Rs.in lakhs)
1	2	3
1.	Education	2.5
2.	Health, Housing & Others	6.0
3.	Economic upliftment	3.5
TOTAL		12.0

At the all-India level, the Fourth Plan provision under the programme for the betterment of backward classes comes to about Rs.10 and Rs.33 for per-head for the scheduled castes and the scheduled tribes respectively. The corresponding provision for backward classes in this territory comes to Rs.39 per head (a consolidated provision is made for scheduled castes and tribes).

The present staff of the Social Welfare Department consists of one Research Officer, one Statistical Assistant, one L.D.C. and

one peon. The Collector of Goa had been functioning as the Ex.officio Director of Social Welfare and Dy.Director of Civil Supplies as the Ex.officio, Dy.Director of Social Welfare. It was only in April 1973 that the Social Welfare Department has been transferred to the charge of the newly created Department of Civil Supplies the Director of Civil Supplies having been declared as the Ex-officio Director of Social Welfare.

The Fourth Plan allocation of Rs.3 lakhs under "Health, Housing and Others" is being ^{mainly} ~~mainly~~ utilised for giving financial assistance (grant-in-aid) for the purchase of house sites and construction of houses. The Housing Scheme for Backward Classes provides for a grant of "subsidy" of Rs.1200 to a backward class individual payable in 3 equal instalments for construction of a residential house.

Another scheme providing ~~for~~ financial assistance for the purchase of house sites is also in operation simultaneously. Under the scheme, a "subsidy" of Rs.300 is being granted for purchase of house sites for construction of residential houses. The proposed house site is expected to be not less than 150 sq.metres in size.

YEAR-WISE BUDGET PROVISION AND EXPENDITURE
UNDER THE SCHEMES OF HOUSING FOR BACKWARD CLASSES

Sl. No.	Year	Budget Provision	Expenditure
1	2	3	4
1.	1969-70	1,67,600	1,67,600
2.	1970-71	2,00,200	1,99,400*
3.	1971-72	80,000	76,400
4.	1972-73	2,30,000	1,66,800
T O T A L		6,77,800	6,10,200

* Includes Rs. 3400 granted for the purchase of house sites.

The benefits under the Scheme were extended to 698 members of the scheduled castes/scheduled tribes, as under :-

Sr.No.	YEAR	GOA	DAMAN	DIU	TOTAL
1	2	3	4	5	6
1.	1969-70	240	60	-	300
2.	1970-71	103	-	-	103
3.	1971-72	75	-	-	75
4.	1972-73	168	-	40	208
TOTAL ...		586	60	40	686

At the end of the year 1972-73 the progress of construction of houses sanctioned was as under :-

Sr. No.	District	No. of villages covered	Houses sanctioned	Houses taken up	Total roofed	No. of houses not roofed
1	2	3	4	5	6	7
1.	Goa	61	586	585	312	273
2.	Daman	12	60	59	44	15
3.	Diu	4	40	40	40	-
TOTAL		77	686	684	396	288

OTHER SCHEMES :

Educational facilities in the form of freeships and stipends up to the XI standard and scholarships for the post-Matric education are extended to the Backward Classes students. The Schemes for the economic Development are in the form of financial assistance (loan cum-subsidy) for :- (i) purchase of work-animals (ii) purchase of milch animals (iii) purchase of oil engines and other water lifts (iv) development of agricultural lands (v) purchase of agricultural tools and implements (vi) sinking of agricultural wells (vii) horticultural development, and (viii) cottage industries and professions. In case of development of agricultural land the total financial assistance is created as subsidy whereas in all other cases 66% of the financial assistance is ¹⁵ subsidy and the remaining 34% is loan.

The expenditure incurred under educational facilities and schemes for economic upliftment is as under :-

Year	Educational facilities	Economic upliftment	Total
1	2	3	4
1968-69	1.12.249	-	1.12.249
1969-70	1.06.189	2.11.370	3.17.559
1970-71	49.000	1.86.600	2.35.600
1971-72	57.040	1.81.000	2.38.040
1972-73	66.000	3.02.500	3.68.500
TOTAL ..	3.90.478	8.81.470	12.71.948

Besides the above facilities, vacancies in Government services are reserved for backward classes as per the all-India pattern. They are also given priority in allotment of Government lands.

Three Committees are constituted under the chairmanships of Minister of State, Chief Secretary and Collector of Goa respectively for looking after the interest of backward classes and to redress their grievances relating to various matters.

The schemes for educational facilities, economic upliftment etc. are introduced very recently and their impact will be discernible only after some years. However, it is very much necessary that the backward classes should be made fully aware of all the facilities being provided by Govt. for their welfare. Concerted efforts in this direction have to be undertaken on a priority basis so that ignorance in this respect may not perpetuate their ^{poor} living conditions.

CHAPTER IV

SUBSIDISED HOUSES FOR BACKWARD CLASSES

The Housing Scheme

The Housing Scheme for Backward Classes provides that persons belonging to scheduled castes and scheduled tribes and holding title to the land on which the house is to be built should be granted a subsidy of Rs.1200 for construction of house. The beneficiary is supposed to invest an amount equivalent to at least 25% of the total cost of construction of the house, either in ^{cost} each kind or labour. The Govt. subsidy is, thus expected to cover 75% of the cost of construction of the house, the total cost of which should be around Rs.1600/-.

The subsidy of Rs.1200 under the Scheme is granted in 3 equal instalments of Rs.400/- each. The first instalment is paid immediately after certifying the title of the beneficiary to the land on which the house is to be constructed. The second instalment is paid on production of vouchers for purchase of material required for the construction of the house. The value of material so purchased should not be less than the value of the first instalment. The third and the last instalment is paid after deduction of the cost of any timber supplied by the Forest Department free of charge. In case that cost of timber exceeds the amount of last instalment then the excess is recovered from the beneficiary in each. A certificate from the Mamlatdar stating that the value of the work done was not less than the value of the subsidy granted, ^{is} essential before the release of this final instalment.

As per the approved pattern each house has to have a minimum floor area of 220 sq.ft. and should consist of a living room, multipurpose room (Or kitchen and varandah) and a store. Out of the total floor area, 120 sq.ft. were for the living room and the remaining 100 sq.ft. for the multipurpose room (or Kitchen and varandha) and the store. In addition, a bathing platform and a cheap sanitary latrine were to be provided, wherever possible.

Implementation of the scheme :-

The annual income of the applicant for being eligible to derive the benefit of the scheme should not ~~to~~ exceed Rs.3600/- The application is routed through the Block Development Officer who recommends the same on fulfilling the necessary conditions. The subsidy is then granted by the Director of Social Welfare Department. Necessary technical guidance to the beneficiaries regarding the construction of houses is supposed to be provided by the Extension Officers (Rural Engineering) attached to the Block Development Offices.

Two different plans for the "cheap-type subsidised house" have been prepared by the Social Welfare Department. The recipients of subsidy have to either accept one of these two plans, or submit their own plan for the approval of Collector. Both the plans of the Department (copies can be seen at Appendix) provide only living room, kitchen and varandah. The store room which is also supposed to form a part of the house has been excluded from the plan perhaps to reduce the cost of construction. The bathing platform and cheap sanitary latrine have been similarly excluded from the plan.

The floor area is about 235 sq.ft. (21.8 sq.mt.) in respect of the smaller house and 304 sq.ft. (28.3 sq.mt.) in respect of the bigger one. The accommodation provided in the two houses is as under.

Sl.No.	Particulars of the houses	Area in sq.ft.				
		Living	Kitchen	Veran- dah	Store room	Total
1	2	3	4	5	6	7
1.	Plans of smaller house	94	94	47	-	235
2.	Plan of bigger house	132	94	78	-	304

COVERAGE UNDER THE SCHEME :-

During the four year 1969-70, 1970-71, 1971-72 & 1972-73 686 houses were sanctioned in the Territory of Goa, Daman & Diu. The taluka-wise number of villages and backward class families covered under the Scheme are indicated in the Table No.1 below :-

HOUSING SCHEME FOR BACKWARD CLASSES

TALUKA-WISE NUMBER OF VILLAGES AND BACKWARD CLASS FAMILIES COVERED UNDER THE SCHEME

Sr. Name of No, Taluka	Total no. of villages	No. of villages having S.caste & Sch. tribes population	Total no. of S.caste & Sch. tribes families @	CUMULATIVE TOTAL OF NO. OF VILLAGES covered under the Housing Scheme Up to the end of the year				Total No. of villages covered	% of the no. of villages covered to total No. of villages having S.C. & S.T. population	CUMULATIVE TOTAL OF NO. OF BENEFICIARIES COVERED UNDER THE SCHEME UP TO THE END OF THE YEAR				Total no. of families covered	% of S.C. and S.T. families covered to total No. of S.C./S.T. families	
				1969-70	1970-71	1971-72	1972-73			1969-70	1970-71	1971-72	1972-73			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Tiswadi	38	25	250	Nil	Nil	Nil	Nil	Nil	Nil	-	Nil	Nil	Nil	Nil	Nil	-
2. Bardez	41	31	300	2	6	9	9	9	9	29.03	2	8	88	53	53	8.83
3. Pernem	27	24	423	6	8	10	17	17	17	70.83	79	126	168	245	245	57.11
4. Bicholim	31	23	235	8	11	11	13	13	13	58.52	65	77	77	135	135	47.37
5. Satari	83	27	154	3	6	6	8	8	8	29.63	34	53	56	74	74	48.05
6. Ponda	30	23	163	6	6	6	6	6	6	22.09	44	44	44	44	44	29.99
7. Sanguem	52	28	162	Nil	Nil	Nil	Nil	Nil	Nil	-	Nil	Nil	Nil	Nil	Nil	-
8. Canacona	9	8	54	Nil	2	2	2	2	2	25.00	Nil	2	2	2	2	5.88
9. Quepem	40	19	70	1	2	2	2	2	2	10.53	6	19	19	19	19	27.14
10. Salcete	47	36	385	4	4	4	4	4	4	11.11	10	14	14	14	14	3.65
11. Marmugao	13	8	288	Nil	Nil	Nil	Nil	Nil	Nil	-	Nil	Nil	Nil	Nil	Nil	-
12. Goa District	441	252	2826	30	45	50	61	61	61	24.21	240	313	418	586	586	20.74
13. Daman District	26	21	1660	12	12	12	12	12	12	57.14	60	60	60	60	60	3.61
14. Diu District	5	4	185	Nil	Nil	Nil	4	4	4	100.00	Nil	Nil	Nil	40	40	21.82
GRAND TOTAL ..	472	277	4671	42	57	62	77	77	77	27.80	300	403	478	685	685	14.69

@ No. of families for S.C. and S.Ts. are worked from the total S.C. & S.T. population on the basis of the average size of the family viz. 5.17 in this territory.

It will be seen from the table that the Scheme has so far covered only about 27.80% of the villages having S.C. & S.T. population. The total number of families covered in these villages works out to hardly 14.69% of the total number of S.C. & S.T. families in the territory. It is desirable, therefore, that the benefits of the Scheme should be extended in the Fifth Plan to the remaining vast majority of backward class families who continue to face the problem of housing.

It is surprising that the talukas of Tiswadi, Sanguem and Mormugao and the District of Diu have been entirely left uncovered even though they have sizable number of backward class families. It is recommended, therefore, that the benefits under the Scheme should be extended evenly to the various Villages, Talukas and Districts in the Territory.

The pace of the Scheme appears to have gradually slowed down during the 3 years of its implementation. Whereas 300 houses were sanctioned in 1969-70, the number came down to 103 in 1970-71 and still lower to 75 in 1971-72. The Social Welfare Department has clarified that this is due to lack of adequate funds at their disposal. If this is really the position, this calls for a more careful planning of plan programmes. The Department may lay down specific targets for the Fifth Five Year Plan and ensure that adequate funds are provided for the Scheme with a view to cover at least 50% of the backward class families by the end of the Fifth Plan period.

CHAPTER V

IMPACT OF THE HOUSING SCHEME FOR BACKWARD CLASSES

VIEWS OF THE BENEFICIARIES

One of the objectives of the present evaluation was to study the impact of the scheme on the living of the families benefitted under the scheme. With this object in view, a sample survey was carried out. As stated earlier, a sample of 111 beneficiaries was selected for the enquiry. The talukawise details about the no. of beneficiaries selected are given in Table 5.1 below. It needs to be pointed out that at the time of the survey, a good number of houses, specially those sanctioned in 1970-71 and 1971-72 were at various stages of construction. The study was, therefore, limited to only those beneficiaries who had received the entire amount of subsidy and were, therefore, expected to have completed their houses.

T A B L E No.5.1
TALUKA-WISE HOUSES OF BENEFICIARIES SELECTED

Sl. No.	Taluka	No. of beneficiaries who received the entire amount of subsidy	No. of villages in which those beneficiaries resided	No. of beneficiaries selected
1	2	3	4	5
1.	Bardez	1	1	1
2.	Bicholim	65	8	32
3.	Pernem	61	5	32
4.	Ponda	40	6	21
5.	Kepem	6	1	3
6.	Salcete	6	3	4
7.	Satari	33	4	18
	Goa District	212	28	111
	Daman	24	7	(a)
	T O T A L ...	241	35	111

(a) Beneficiaries from Daman were not selected for the study due to its distant location.

In all, 212 beneficiaries in Goa, most of them from the year 1969-70 had received the entire amount of the sanctioned assistance viz. Rs.1200 at the time of starting this enquiry. Fifty percent of these, spread over in 28 villages, were selected for the survey. The actual number of selected beneficiaries (i.e. 111) is more than 50% of the total as some villages had only one beneficiary and some others had odd number of beneficiaries, the selection being done village-wise. Two beneficiaries could not ^{be} contacted and were, therefore, treated as casualties. The survey results thus pertain to 100 beneficiaries and the 28 villages in which they are presently residing.

GENERAL INFORMATION ABOUT BENEFICIARIES :

There was no beneficiary in Goa from any other caste besides Mahars and Chambhars. A large majority (100 out of 109) of the beneficiaries were Maharas, while the remaining few were Chambhars. It was noticed that the Chambhars were economically ~~better~~ somewhat better than the Mahars, and lived in better surroundings. The Maharas, on the other hand, were mostly half-naked and lived in separate isolated habitations, away from the main residential area of the village. The break-up of the selected beneficiaries by their occupations is given in Table No.5.2.

TABLE No. 5.2

Selected beneficiaries (taluka-wise) according to their principal occupations

Sr. No.	Name of Taluka	Number of Villages	Number of Beneficiaries selected	No. of Beneficiaries according to their occupations				
				Bamboo workers (Mahars)	Cobblers (Chambhars)	Brick or stone cutters (Mahars)	Labourers (Maharas)	Any other
1	2	3	4	5	6	7	8	9
1.	Bardez	1	1	-	1	-	-	-
2.	Bicholim	8	29	23	3	2	-	1
3.	Pernem	5	22	17	-	4	10	1
4.	Ponda	6	22	20	1	-	-	1
5.	Quepem	1	3	3	-	-	-	-
6.	Salcete	3	4	-	4	-	-	-
7.	Satari	4	18	18	-	-	-	-
TOTAL		28	109	81	9	6	10	3

Whereas all the beneficiaries from the Chamber caste were cobblers the main occupation of Maharas was Bamboo work. Eighty one (out of 100) Maharas followed this occupation, while the remaining were engaged as brick or stone cutters or labourers. Further enquiries revealed that about 40% (42) of the beneficiaries were possessing some agricultural land but their holdings were, by and large, not bigger than half an acre. It was further observed that the family sizes of the selected beneficiaries were generally large.

Sixty-six families had 5 or more persons in their households, while the remaining 43 had 4 or less individuals. Thirty three families had only one working member, while another 50 had two, the remaining 26 beneficiaries had more than 2 workers including females who also participated in the regular work.

The average daily income of the beneficiary households was generally low. Twenty eight (27%) beneficiary families were reported to be earning an average daily income of Rs.3, while another 8(7%) had even lesser income. Thirty nine (36%) households were in the income group of Rs. 4 to 5 per day, 13(12%) the income of Rs. 6 to 9 per day and the remaining 21 (19%) were earning an average of more than Rs.9/- per day.

TITLE TO THE LAND :

Every beneficiary held a title to the land on which his house was constructed. A large majority of the beneficiaries (about 82%) held joint title, mostly alongwith other beneficiaries. Though very few beneficiaries made major changes in the approved plan of their houses some minor changes like omission of side-window etc. were quite common. Such minor changes should not have been ignored by the concerned authorities as windows are very essential to a house from the ventilation point of view.

BENEFICIARIES CONTRIBUTION :

The beneficiaries are required under the scheme to contribute towards the construction of houses, in cash, kind or labour. The amount of their own contribution, however, varied considerably. Thirty two beneficiaries contributed only in cash, 5 only in kind, 29 only in labour and the remaining 37 in cash, kind as well as labour. Six beneficiaries

reported nil contribution. Of them three were aided by the respective Panchayats (Harvalem, Bicholim) which under took the construction of the house, and of the remaining 3, two had left their houses incomplete, while the third had only one room house constructed as a special case with an additional subsidy of Rs.300/- after the collapse of his newly constructed house due to rains. More details are given in Table No. 5.3 below :-

Table No. 5.3

Amount of beneficiaries contribution for construction of new house

Sr. No.	Name of Taluka	No. of Villages	Number of beneficiaries	No. of beneficiaries as per the amount of own contribution in the const of house (in Rs)											
				Nil	1-100	101-200	201-300	301-400	401-500	501-750	751-1000	1001-1500	1501-2000	2001 to 3000	Above 3000
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1.	Bardez	1	1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1
2.	Bicholim	8	29	4	Nil	Nil	5	7	2	4	3	3	-	1	Nil
3.	Pernem	5	32	Nil	Nil	1	2	9	4	6	8	2	-	Nil	Nil
4.	Ponda	6	22	?	1	3	4	2	3	3	1	2	1	Nil	Nil
5.	Quepem	1	3	Nil	Nil	Nil	Nil	1	Nil	2	Nil	Nil	Nil	Nil	Nil
6.	Salcete	3	4	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1	Nil	Nil	3
7.	Satari	4	18	Nil	1	4	5	4	2	1	1	Nil	Nil	Nil	Nil
TOTAL		28	109	6	2	8	16	23	11	16	13	8	1	1	4

It will be seen from the table No.5.3 that about half the beneficiaries had contributed more than Rs. 400/- for construction of their new houses. Five of these, cobblers by occupations, reported to have contributed more than Rs.3000/- the actual amounts contributed by them being Rs.3300/- Rs.3000, Rs.3800/-, Rs.3400/- and Rs.3400/- respectively. These beneficiaries could obviously construct a cheap type house for themselves without any subsidy on the part of the Government. It would be desirable that the limited funds at the disposal of the Social Welfare Department are put to best use by giving the housing subsidy to the really needy persons . Necessary precautions in this respect may therefore be taken in future.

The housing subsidy of Rs.1200/- was expected to cover 75% of the expenditure on the construction of the new house. The remaining 25% or Rs.400/- had to be contributed by the beneficiary. However, about 45% of the beneficiaries reported to have contributed less than Rs.400/- probably because they could not afford to contribute more. The house of many of these beneficiaries were not complete in all respects though they had been classified as "completed" after being roofed. Some of them had no doors and window-shutters, some had only a thatched roof or a roofless verandah, in some cases there was no verandah. Substandard material such as bamboo doors, etc. was found to have been used in some cases.

TECHNICAL ASSISTANCE AND FOLLOW-UP-ACTION:

A majority of the beneficiaries (80) received technical assistance regarding the construction of the house from the E.O. Rural Engineer of the respective Blocks. The others reported to have obtained the necessary guidance from the local contractors and others including Mamlatdars, Sarpanchs and Gramsevaks who visited their houses while construction was going on. The technical assistance related to all aspects of construction starting from the plan of the house and selection of site to foundation, construction of pillars and walls, flooring and roofing.

The houses under construction were periodically visited either by the Block or Departmental Agency to ensure the proper utilisation of the subsidy.

CONSTRUCTION OF NEW HOUSES :

The new houses were generally constructed close by ^{to} the old houses of the beneficiaries and sometimes on the very same plots after demolishing the old house. Out of 109 selected beneficiaries 104 i.e. 95% had roofed (completed) the houses by the time of the survey while 5 beneficiaries had still not completed their houses.

Most of the beneficiaries (82 out of 104) completed their houses within 4 months after receiving the 1st instalment. The table No.5.4 below given the period taken by the beneficiaries for completion of their houses :-

TABLE NO. 5.4

Period taken by the beneficiaries for completion of new houses (talukawise)

Sr. No.	Name of Taluka	No. of Villages	No. of beneficiaries	Beneficiaries according to the period taken for const. (in months)				Houses according to the stage of construction	
				1 - 4	5 - 9	10 - 14	Above - 14	Complete	Incomplete
1	2	3	4	5	6	7	8	9	10
1.	Bardez	1	1	Nil	1	Nil	Nil	1	Nil
2.	Bicholim	8	29	11	5	11	Nil	27	2
3.	Pernem	5	32	31	Nil	Nil	Nil	31	1
4.	Ponda	6	22	14	4	Nil	1	20	2
5.	Quepem	1	3	3	Nil	Nil	Nil	3	Nil
6.	Salsete	3	4	4	Nil	Nil	Nil	4	Nil
7.	Satari	4	18	18	Nil	Nil	Nil	18	Nil
TOTAL		28	109	82	10	11	1	104	5

During the course of the enquiry, information was also collected about the quality of the houses constructed under the scheme. It was observed that only 70 out of 109 new houses had a plinth. The material used for plinth was generally laterite stone. However, 12 beneficiaries used bricks and one even mud for the plinth. The floor of all the completed houses was of mud.

The walls were of mud in case of 90 new houses while 8 beneficiaries constructed walls of laterite stone and only one of bricks. The roof was covered with tiles in case of all the new houses.

Though the minimum built in area according to the two approved plans of the houses should have been 235 and 304 sq.ft. for each house respectively about 20 new houses were reported to have a lesser built-in area probably for reducing the cost of construction. On the other hand, the area covered by some 7 new houses was more than 400 sq.ft. The details are given in Table No.5.5. below :-

T A B L E 5.5

NEW HOUSES ACCORDING TO THE TOTAL AREA (TALUKA-WISE)

Sr. No.	Taluka	No. of Ben.	No. of new houses according to total built-in area (in sq.ft)			
			Less than 200	200-300	300-400	More than 400
1	2	3	4	5	6	7
1.	Bardez	1	-	-	1	-
2.	Bicholim	29	-	23	6	-
3.	Pernem	32	7	16	8	2
4.	Ponda	22	1	13	5	2
5.	Quepem	3	-	1	-	2
6.	Salcete	4	-	-	3	1
7.	Satari	18	12	5	1	-
TOTAL ...		109	20	53	24	7

It was a revelation to find that out of the 104 new houses completed (i.e. roofed) only 53 were being occupied by the respective beneficiaries. The remaining 16 (15%) beneficiaries did not start

living in the new houses as some of them had no doors and window shutters (10 cases). In others, either the walls were damaged rendering the house dangerous for its would be residents (2 cases), or the whole house had collapsed after roofing (two cases), or the verandah was incomplete (two cases). It is recommended that the Social Welfare Department may take immediate measures to get the doors and shutters fixed to the new houses through the respective beneficiaries. The damaged walls and the incomplete verandahs may also be set right with a view to ensure that the new houses are occupied by the recipients of subsidy. Fresh subsidy could also be given to those beneficiaries whose houses collapsed, after conducting ^{an} inquiry into the cases of such collapses.

The views of the beneficiaries on their new houses were also obtained in the course of the enquiry.

All the 88 beneficiaries who had started living in the new houses, considered the new house as more comfortable than their old house. A majority considered the new house a more spacious and better for ventilation while other comments such as less maintenance cost, a permanent shelter from rain and sun were also offered by many beneficiaries. As expected/^{no} beneficiary, except one, considered the subsidy as adequate. Whereas a large majority (70) said that the space provided in the new house was sufficient, quite a good number (24) of beneficiaries considered the same as insufficient.

SOURCE OF DRINKING WATER :

Source drinking water is a basic necessity for any individual, information on the same was obtained from the selected households. Drinking water from wells was available to 94 (86%) beneficiaries while the remaining 15 (14%) beneficiaries used water from streams or ponds. The distance of the source of water was more than 150 metres in case of 19 and more than 250 metres in case of 9 beneficiaries from Bicholim and Ponda. Almost all the beneficiaries reported that the water used by them was suitable for drinking purposes. It is however feared that water from streams and ponds may not be good for drinking during the 4 months of monsoon, construction of wells in such newly created housing groups is desirable. The Social Welfare Dep

may take up the matter with respective Blocks with a view to get new wells constructed wherever feasible.

DETAILS ON OLD HOUSE :

An attempt was made to obtain information about the old houses of the beneficiaries in order to have a comparative idea about the benefits received by them with the implementation of the Housing Scheme.

It was observed that eighty-eight (out of 109) beneficiaries owned their old houses. Out of the remaining 21 only 2 beneficiaries paid rent towards their houses. The area of 47 old houses was reported less than 100 sq. ft while some 16 of them had an area of more than 200 sq.ft. The table No.5.6 below gives the area of old houses of beneficiaries according to talukas.

TABLE NO. 5.6

AREA OF OLD HOUSES OF BENEFICIARIES (TALUKA-WISE)

Sr. No.	Taluka	No. of beneficiaries	No. of beneficiaries according to area of old houses				
			Upto 100	101-150	151-200	201 & above	Not available
1	2	3	4	5	6	7	8
1.	Pernem	32	12	11	8	1	-
2.	Bicholim	29	19	1	6	3	-
3.	Bardez	1	1	-	-	-	-
4.	Ponda	22	7	8	1	6	-
5.	Satari	18	7	4	1	6	-
6.	Quepem	3	-	3	-	-	-
7.	Salcete	4	1	-	-	-	3
TOTAL		109	47	27	16	16	3

Taking into consideration the fact that the new houses of these beneficiaries have a minimum area of 220 sq.ft. It can be said that the housing conditions of the beneficiaries have generally improved.

CONDITION OF OLD HOUSES :

The walls and floors of almost all the old houses were of mud. Some 9 houses had less than 4 walls while about 80 houses had no windows at all. About 32 houses had only one room while the rest had 2 or more rooms. About 30 houses were tiled while 76 had thatched roofs. The new houses on the other hand were all tiled and had enough number of brick or laterite walls. Some beneficiaries had however, done away with windows ⁱⁿ the new houses also.

It was observed that eighty old houses had been fully demolished by the time of this survey. The remaining 29 were still existing and were used for residential purposes or as workshop and store-room. Thirty five old plots were used for the construction of new houses while the remaining were vacant only 3 were being used for cultivation.

A few beneficiaries had their old houses quite in good shape, their investment in the old house being also quite substantial. These beneficiaries apparently applied for ^{and} obtained the subsidy for housing because it was easily available. The subsidy to these beneficiaries appears to have been granted without proper scrutiny and previous inquiry. The Social Welfare Department may, therefore, take necessary precautions in this respect while granting the subsidy in future.

DRINKING WATER :

Water from wells was available to eighty four (84) beneficiaries in their old houses as against 94 beneficiaries at present. The source of water was more than 150 metres in case of 30 beneficiaries and more than 250 metres in case of 16. Evidently, the drinking water facilities for the selected beneficiaries have now improved to some extent though not to an entire satisfaction.

OTHER FINANCIAL ASSISTANCE :

As the living conditions of the backward classes are generally affected by their low earnings, it was decided to find out if any efforts in the direction of raising their living standards had been made. Some of the beneficiaries reported that they had received financial assistance (loan-cum-subsidy) given under the scheme of

Economic Upliftment of the Backward classes. In all 35 (32%) of the selected beneficiaries took such financial assistance, 23 of them for the purchase of bullocks (work animals) and the remaining for the purchase of buffaloes. The table No.5.7 below gives taluka-wise information regarding financial assistance received by the beneficiaries.

TABLE NO. 5.7

FINANCIAL ASSISTANCE (LOAN CUM SUBSIDY) RECEIVED BY THE BENEFICIARIES

Sr. No.	Name of Taluka	No. of Villages	No. of Beneficiaries	No. of Beneficiaries who have taken financial assistance (loan cum subsidy) for any other purpose other than for House Const.		Number of Beneficiaries according to the purpose for which loan cum subsidy was taken		No. of Beneficiaries according to the amount received (in Rs)	
				SOURCE		Bullocks	Buffaloes	500/-	1000/-
				B.D.O.	Others				
1	2	3	4	5	6	7	8	9	10
1.	Bardéz	1	1	Nil	Nil	NR	NR	NR	NR
2.	Bicholim	8	29	11	Nil	18	3	8	3
3.	Pernem	5	32	12	Nil	11	1	12	Nil
4.	Ponda	6	22	1	Nil	Nil	1	Nil	1
5.	Quepam	1	3	1	Nil	Nil	1	1	Nil
6.	Salcete	3	4	Nil	Nil	NR	NR	NR	NR
7.	Satari	4	18	10	Nil	9	1	10	Nil
TOTAL ...		28	109	35	Nil	28	7	31	4

It was found that 24 out of 28 beneficiaries who obtained financial assistance for work animals were bamboo workers the remaining being labourers. Similarly out of 7 beneficiaries receiving financial assistance for buffaloes, three were bamboo workers, The others were cobblers (3) and labourer (1).

Purposeful efforts to raise the standards of these beneficiaries are necessary, so that they may be able to maintain their newly built houses properly by regular repairs, retiling, etc. on the basis of a concentrated approach i.e. by giving additional financial assistance in the form of loan-cum-subsidy to those who already receive the subsidy under the Housing Scheme. As the caste-based occupation of the bamboo-workers is generally low-paid, efforts should be made to wean them away towards better paid occupations or to increase their present earnings by providing them subsidiary occupations. The possibility of training the bamboo workers in preparing new and better bamboo articles which have good demand and better price in the market, can also be explored in this context. The Social Welfare Department may take up suitable measures in this direction.

CHAPTER VI

VILLAGE LEVEL DATA :

The village level investigation covered 23 villages and included all the beneficiaries in these villages irrespective of their receipt of the entire amount of subsidy. The Mahars who formed the majority (100 out of 100) of the beneficiaries lived in separate wards called Maharwadas generally situated on the outskirts of the villages away from the main residential area. The Table No. 6.1 below gives the taluka-wise information about the new houses in the villages under study.

TABLE NO. 6.1

INFORMATION REGARDING NEW HOUSES IN VILLAGES UNDER STUDY

Sr. No.	Name of Taluka	No. of Villages	Total No. of beneficiaries	No. of beneficiaries who have completed the construction	No. of beneficiaries who have not completed the construction	Reasons for incomplete construction of house				
						Not received the last (III) instalment	Changes in the plan	Lack of Finance	Due to sudden rainfall	Others
1	2	3	4	5	6	7	8	9	10	11
1.	Bardez	1	1	1	Nil	NR	NR	NR	NR	NR
2.	Bicholim	8	65	61	4	Nil	1	1	2	Nil
3.	Pernem	5	67	61	6	6	Nil	Nil	Nil	Nil
4.	Ponda	6	44	33	11 *	Nil	2	Nil	Nil	7 houses of Panchawdi collapsed, 1 house at Panchwadi not constructed, 1 house at Keula not constructed.
5.	Quepem	1	6	6 *	Nil	Nil	Nil	Nil	Nil	Nil
6.	Salcete	3	7	6	1 *	Nil	Nil	Nil	Nil	1 house at Navelim constructed upto foundation only.
7.	Sattari	4	36	36	Nil	Nil	Nil	Nil	Nil	Nil
TOTAL		28	226	204	22	6	3	1	2	10

Out of 226 beneficiaries, 204 had completed their houses. The remaining 22 beneficiaries had not completed their houses for various reasons such as collapse of walls before roofing, non-receipt of last instalment, changes in plan, sudden rainfall, halting construction, lack of finance, etc.

The new houses of the beneficiaries constructed very close to their old houses or sometimes on the very same plots after demolishing the old houses were in many places set up in clusters without proper planning as to their location. There were no proper access roads within these small colonies and in some places even the access to the main road from the house was difficult. It would have been desirable in cases wherever a number of houses was to be constructed at a particular locality, to lay out a proper plan for location of houses, if necessary by mutual adjustment in regard to the sites, and in relation to the approach road, source of water etc. The present haphazard construction of houses without a planned layout is often an eye-sore. Alternatively, the beneficiaries could have been grouped to form a Housing Cooperative Society which could take up the construction of properly planned individual or chawl type houses after pooling together the land and other resources of the members.

The Social Welfare Department should not rest satisfied with the disbursement of loans alone. A planned growth of houses of the backward class people, complete with the basic amenities like drinking water, drainage, approach road, etc. should also be taken care of. In fact even extension of electricity to these houses should be attempted.

Some of the beneficiaries stated that the first instalment of loan was given to them towards the end of February, beginning of March or sometimes even in May when there was very little time for construction because of the advancing rainy season. The mud walls needed to be constructed stage by stage and this required a lot of time. It could not be undertaken in the rainy season for obvious reasons. It was alleged that the requests of some of the beneficiaries to give the subsidy after the rainy season, were not considered and they were compelled to receive the money before the rainy season and

had, therefore, to construct the houses hurriedly. This was perhaps the reason for the collapse of a few houses before roofing. The hurriedly constructed mud walls developed cracks within a short time rendering the house dangerous for residential purposes, besides involving additional expenditure on the repairs of such cracked walls.

It would be desirable, therefore, that the first instalment of the subsidy is given to the beneficiaries immediately after the rainy season (say in September or early October) so that they can get sufficient time to construct the houses before the advent of the next monsoons.

In Keula village two beneficiaries (brothers) reported that they have constructed only one house, though both of them have received the subsidy. As under the Housing Scheme for backward classes each beneficiary has to construct his own separate house, the Social Welfare Department may conduct an enquiry as to how the construction of one house jointly by two beneficiaries, inadmissible under the scheme, was approved by the dealing authorities.

One of the beneficiaries in Persem village reported that she had not constructed a new house but instead had put tiles on her old house with the help of the 1st instalment of housing subsidy. Since such a procedure is inadmissible under the scheme, schedules caste persons who need financial assistance for minor or major repairs to their houses should be provided such assistance under a separate scheme. This may contribute for amelioration of the living conditions of backward classes in better way, and with lesser funds as some of the old houses of the beneficiaries may require minor or major repairs instead of complete demolition and re-construction of a new house in its place. This seems to be particularly advisable where the beneficiaries are so poor that they cannot contribute their share towards the construction of a new house.

BENEFICIARIES STAYING IN NEW HOUSE :

Out of 204 beneficiaries who completed the construction of their houses, only 180 (38%) beneficiaries started living in the new houses. The remaining 24 beneficiaries did not go to stay in the new houses, mostly because they had no shutters for doors and windows. Under the scheme the houses were considered to be completed as soon as they were roofed but they have remained without doors and shutters, and therefore, without occupants, for a considerable period probably due to the meagre financial resources of the beneficiaries. In view of this, the Social Welfare Department may consider the upward revision of the amount of subsidy and ensure that all the subsidized houses are provided with shutters for doors and windows and that they are utilized for residential purposes by the respective beneficiaries as otherwise the empty and uncared for houses would decay and collapse nullifying the very purpose of the subsidy under the Housing Scheme. The completion of the remaining houses should also be taken up right in earnest by expediting the grant of subsidy (last instalment) wherever necessary.

MISCELLANEOUS :

The Housing Scheme for Backward Classes has no doubt helped the selected beneficiaries to construct their own houses. But, the houses are generally not as visualised under the Scheme (since one room is omitted) and also not strictly according to the approved plan as omission of windows and internal stone masonry is common. The Department has perhaps accepted these deficiencies as unavoidable because of the poor finances at the disposal of the backward class families.

The floor area of 220 sq.ft recommended for the proposed house for Backward Classes appears to be rather inadequate to provide enough accommodation for the number of rooms prescribed. One cannot imagine of two rooms viz. multipurpose room (or kitchen and verandah) and the store to have a total floor area of 100 sq.ft. only. Each of these rooms should be about 100 sq.ft. in area. The total floor area of the house would then come to 320 sq.ft. including 120 sq.ft. of the living room. The Social Welfare Department has, therefore, rightly excluded one room from the approved plan of the house. It would be desirable, therefore, that the minimum floor area should be raised to at least 320 sq.ft to

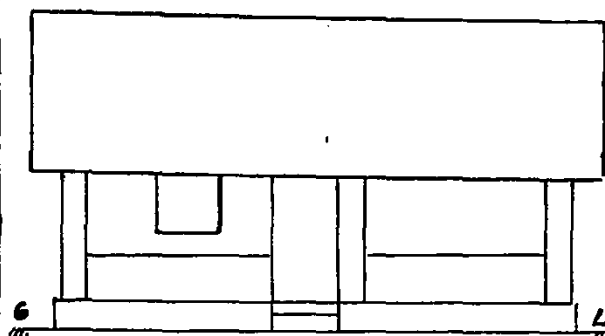
have the proposed number of rooms for the house.

The estimated cost of construction for the smaller house (Rs.1854/-) with a floor area of 235 sq.ft. shows that even without store-room the cost is much higher than the expected cost of Rs.1500/-. The cost is still higher (Rs.2000) in the case of the bigger house.

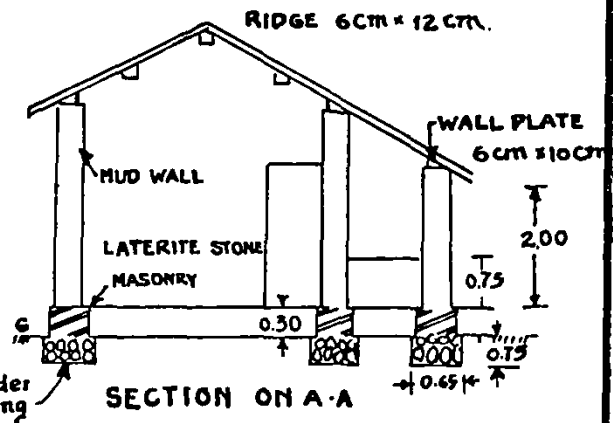
As the Government policy is to cover 75% of the total cost of construction of the house, it would be desirable to increase the amount of subsidy. The meagre per capita income of the Backward Classes, which leaves almost no scope for any savings, should also be taken into consideration in order to arrive at an enhanced Government share amounting to almost 85 to 90% of the estimated cost of the house, if not the entire expenditure. It may also be necessary to revise the present estimated ^{costs} of the proposed houses in the light of the rising prices of construction material and bring them up to date before a final decision in the matter is taken. The bathing platform and cheap sanitary latrine which are not being provided so far should also be included in the revised estimated cost of construction so that even the cheap type house should satisfy all the basic necessities of the daily life.

It is also suggested that instead of following two plans of houses, with different floor areas and ~~cost~~ estimates, the Social Welfare Department may hereafter adopt a single plan of house uniformly throughout the territory.

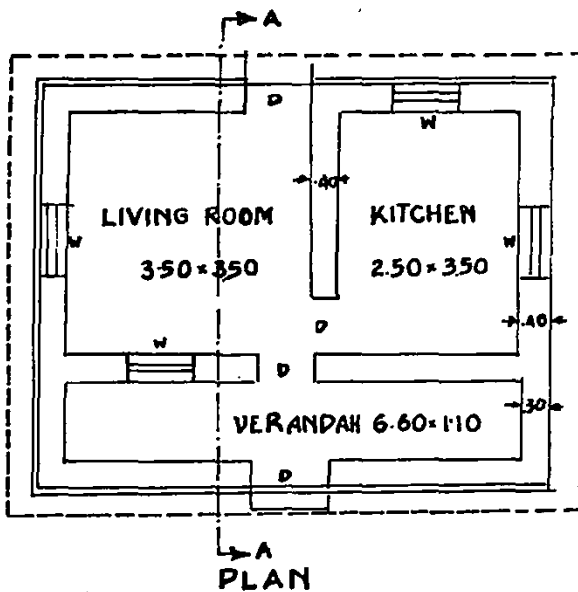
APPENDIX-I
CHEAP TYPE OF HOUSE
TALUKA - BICHOLIM



FRONT ELEVATION



SECTION ON A-A



PLAN

AREA: 304 Sq. ft. (28.26 Sq. m.)
 ESTIMATED COST: Rs 2000/-

Scale: 1:100

sd/
 EXTENSION OFFICER
 RURAL ENGINEERING

sd/
 BLOCK DEVELOPMENT OFFICER
 BICHOLIM - GOA