

## DEPARTMENT OF RURAL DEVELOPMENT

The Department is implementing the following schemes:-

### **1. Indira Awaas Yojana/Pradhan Mantri Awas Yojana (PMAY)**

The Indira Awaas Yojana (IAY) is now replaced as Pradhan Mantri Awas Yojana (PMAY) from the financial year 2016-17 and the beneficiary will now get Rs. 1,20,000/- instead of Rs. 95,000/-. Only for those whose names appear in the Socio-Economic Caste Census 2011 housing beneficiaries list i.e. 2619 persons all over Goa.

### **Launching of PMAY - G scheme**

The PMAY - G scheme was launched on on 2<sup>nd</sup> October 2018 at the hands of the Hon'ble Governor of Goa.

### **2. Mahatma Gandhi National Rural Employment Guarantee Act.**

#### **Introduction**

This scheme was made applicable to the State of Goa w.e.f. 1<sup>st</sup> April, 2008. The objective of the scheme is to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work at the statutory minimum wage. The enhanced wage is Rs.254.00 w.e.f. 1<sup>st</sup> April, 2018. The scheme is in the ratio of 90: 10.

### **3. Goa Gram Samrudhi Yojana (GGSY)**

#### **Introduction**

This scheme provides creation of infrastructure assets in the rural areas such as Panchayat Ghars, Village Community Halls, Crematoriums, Rural Roads etc. and are carried out for the benefit of the rural people. Most of the works are taken up in tribal areas since there is a demand from the S.T. community. Many Panchayats have submitted their proposals for construction of new Panchayats since the premises are very old. This scheme is 100% funded by the State Government.

The maximum limit for works with the approval of the Committee constituted under GGSY should be Rs. 25.00 lakhs (Rupees Twenty Five Lakhs only). Any works above the prescribed limit are to be approved by the Government for Administrative and Financial approval.



#### **4. Goa Grameen Urja Yojana (GGUY)**

The objective of the scheme is to provide Below Poverty Line families installation of Domestic one new LPG connection, pollution free (Fuel) to minimize the use of firewood, thus reducing the pressure on forest and at the same time helping in maintaining pollution free environment as well health of housewives. The BPL families are provided with free LPG installation comprising of one gas stove with two burners and two cylinders with all other required accessories for the total cost of Rs. 6087/-. This scheme is 100% funded by the State Government.

#### **5. Deendayal Antodaya Yojana (DAY) - National Rural Livelihood Mission (NRLM)/Goa State Rural Livelihood Mission (GSRLM) "Streeshakti".**

Government of India, Department of Rural Development has restructured Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme as National Rural Livelihood Mission (NRLM).

The aim of the NRLM is to reduce poverty through building strong grassroots institutions of the poor. These institutions enable the poor households to access gainful self-employed and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis. NRLM is a Centrally Sponsored Scheme and the financing of the programme will be shared between the Centre and the State in the ratio 60:40.

#### **Benefits of Formation of Group/Federation**

##### **Direct Benefit**

**Revolving Fund** – Rs. 15,000/- per group will go to SHGs after first grading. This fund is for strengthening SHGs institutional and financial management capacity and to build good credit history within the group.

**Start Up Fund:** Startup Fund of Rs. 24,300/- each is given to the Village Organisations (VOs).

**Interest Subvention** – DAY NRLM has a provision for interest subvention to cover the difference between the lending rate of the banks and 7% on all credit from banks to women SHGs for a maximum of Rs. 3,00,000/- per SHGs. The SHG will also get additional interest subvention of 3% on prompt payment reducing the effective rate of interest to 4%.

**Community Investment Fund** – To Self Help Group Federations to support SHG members for livelihood promotion and vulnerability reduction – upto Rs. 2.5 lakhs per SHG and Rs. 25,000/- per members.

**Bank Loan** – Multiple doses of bank loan will be allowed which can go upto a maximum of 10 lakhs per group. This loan can be used for social needs, high



members within the SHGs. For these loans no collateral and no margin will be charged.

### **Implementation of SARAS Fair**

SARAS is a National Level Exhibition cum Sale to provide an exposure of different items produced by Rural Self Help Groups Producers (SHG's) /Artisans and provide a platform to the Swarojgaries to sell their products. It also helps the local Swarojgaries to observe the various activities of the Swarojgaries of other states and to learn from them. This is a 50:50 cost sharing scheme by the Centre and State Government respectively.

## **6. National Social Assistance Programme**

### **a) Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**

The Government of India had launched a scheme titled Indira Gandhi National Old Age Pension Scheme which has been extended to this State also and includes beneficiaries residing both in rural and urban areas. At present there are 1648 beneficiaries availing assistance under this scheme. It is a 100% Central Scheme.

Under this programme, pension of Rs. 300/- per month is provided to the beneficiaries of 60 years of age and above till the age of 79 years and thereafter Rs.500/-. The beneficiary must be a destitute in the sense of having little or no regular means of subsistence from his/her own source of income or through financial support from family members or other sources. This scheme had been transferred to Directorate of Social Welfare along with the list of the beneficiaries. However, the pension of Rs.300/- to Rs.500/- per month is being given to the beneficiaries by the grant- in- aid, to Directorate of Social Welfare by this Agency. The Category wise breakup of the Pension is as follows:-

<b>Category</b>	<b>Age Group</b>	<b>Amount (Rs.)</b>
<b>Disabled Persons Pension</b>	18-79	300
	80+	500
<b>Widows Pension</b>	40-79	300
	80+	500
<b>Old age Pension</b>	60-79	200
	80+	500

The Scheme is transferred to Directorate of Social Welfare

**b) National Family Benefit Scheme (NFBS)**

Earlier under the scheme, a lump sum grant (assistance) of Rs.10, 000/- was provided to the family on the death of its primary bread winner (age group 18 to 64 years). The assistance is enhanced from Rs. 10,000/- to Rs. 20,000/- w.e.f 18.10.2012 to the death of primary breadwinner (male or female) should have occurred while he or she is in the age group of 18 to 59 years, i.e. more than 18 years of age and less than 60 years of age. The earlier proposals in this respect were processed at Block Level and submitted to DRDA for sanction of assistance. However, in order to provide the instant relief the funds are placed at the disposal of BDO and the BDO are authorized to provide the assistance to the applicant. This Scheme is 100% funded by Central Government.

**7. Shyama Prasad Mukherji Rurban Mission Scheme.**

Under Shyama Prasad Mukherji National Rurban Mission Scheme of Government of India under Phase I one cluster of Xeldem Quepem in South Goa and under Phase II Saligao cluster in Bardez Taluka are approved under Rurban Mission Scheme by the Ministry of Rural Development. The Ministry has released 5.40 Crore for the Xeldem Cluster and an amount of Rs. 35 lakhs is sanctioned for the Saligao cluster . Work on preparation of ICAP and DPR is under way for the Saligao cluster.

**8. Saansad Adarsh Gram Yojana (SAGY)**

The main objectives of Saansad Adarsh Gram Yojana are to trigger processes which lead to holistic development of the identified Gram Panchayats and to substantially improve the standard of living and quality of life of all sections of the population.