



GOVERNMENT ACCOUNTING: DRDA IN GOA

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Abstract: *Poverty alleviation through Self-employment and Wage-employment programme is the theme of rural development. It is District Rural Development Agency at the District level which oversees the implementation of different anti-poverty programme. District Rural Development Agency came into existence with effect from 1.4.1980. Previously it was known as Marginal Farmer & Agricultural Land Development Agency (MFALDA). Later on it became Small Farmer Development Agency (SFDA). These agencies were only to cater the development of Marginal Farmers and Agricultural Labourers in rural area. Now District Rural Development Agency has embraced manifold activities for upliftment of rural poor.*

District Rural Development Agency has traditionally been the principal organ at the district level to oversee the implementation of anti-poverty programmes of the Ministry of Rural Development. This agency was created originally to implement the Integrated Rural Development Programme (IRDP). Subsequently the District Rural Development Agencies were entrusted with number of programmes of both state and central governments. From 01 April 1989 a separate District Rural Development Agency Administration has been introduced to take care of the administrative costs.

Key words: *IRDP-Integrated Rural Development Programme, TRYSEM-Training of Rural Youth for Self-Employment, DWCRA-Development of Women and Children in Rural Areas, GKY-Ganga Kalyan Yojana, MWS- Million Wells Scheme (MWS).*

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OBJECTIVES OF THE STUDY

- 1) To study and evaluate the various schemes of DRDA - district wise.
- 2) To study whether the schemes provided by the government are really benefiting the people
- 3) To study the accounting procedure followed by DRDA as a system of government Accounting really following the guidelines of the Government. Lamented by the state government and central government.

DISTRICT RURAL DEVELOPMENT AGENCY - HISTORICAL BACKGROUND

Poverty alleviation through Self-employment and Wage-employment program is the theme of rural development. It is the District Rural Development Agency at the District level, which oversees the implementation of different anti-poverty program. District Rural Development Agency came into existence with effect from 1.4.1980. Previously it was known as Marginal Farmer & Agricultural Land Development Agency (MFALDA). Later on it became a Small Farmer Development Agency (SFDA). These agencies were only to cater the development of Marginal Farmers and Agricultural Laborers in rural area. Now District Rural Development Agency has embraced manifold activities for upliftment of rural poor.

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RESEARCH AND METHODOLOGY

The purpose of conducting this project was to study and evaluate the various schemes implemented by DRDA and to see that whether the schemes really benefited the rural people or the backward class people and if the DRDA is functioning according to the guidelines of the Government.

METHODOLOGICAL ASSUMPTIONS AND LIMITATIONS:

- a) Study is concentrated on DRDA and evaluation of schemes.



b) The study is conducted purposely to see that the people have really benefited from the scheme.

c) Data collected and analyzed is from 2001-02 to 2007-08.

RURAL DEVELOPMENT DEPARTMENT, GOVERNMENT OF GOA

Rural India, which encompasses three fourths of the Country's population is characterized by low income levels, inadequate to ensure a quality of life compatible with physical well being. The Ministry of Rural Development, spearheading the frontal attack on rural poverty, through its various programs endeavored to reach out to the last and most disadvantaged sections of society, provide them with avenues of employment, be it self-employment or wage-employment, and to improve infrastructure relating to their life support system. In State of Goa this task is entrusted to two District Rural Development Agencies viz. District Rural Development Agency-North Goa and District Rural Development Agency-South Goa. The Agency came into existence when the Government established the Small Farmers Development Agency (S.F.D.A.) which has been amalgamated with the then Rural Development Agency on 4.11.1980. District Rural Development Agencies were established by bifurcating the then Rural Development Agency into District Rural Development Agency, North-Goa and District Rural Development Agency, South-Goa with the objective to take the administration at the nearest steps to the people. The Agency works at Panaji and Margao. North Goa is having jurisdiction over 6 development blocks of North Goa District namely, Tiswadi, Bardez, Pernem, Bicholim, Ponda and Sattari and District Rural Development Agency, South Goa is having jurisdiction over 5 development blocks namely, Sanguem, Quepem, Canarcona, Salcete & Mormugao. These Agencies are implementing the programs with the assistance of the Block Development Officers at the block level.

ROLE AND FUNCTIONS OF THE DISTRICT RURAL DEVELOPMENT AGENCY

"India lives in its villages"- this axiom is as true today as it was over fifty years ago. The majority of our population lives in the rural areas. The all round socioeconomic transformation of Rural India is a must for the nation to realize its potential and secure the position it deserves among the comity of nations. Government of India therefore, accords a high priority to Rural Development and is accordingly implementing a number of programs aimed at sustainable holistic development of the rural areas. A strategic pro-poor policy in terms of which the rural poor are treated as a net resource replete with their own ideas and



experience, well in tune with the local conditions forms an integral part of the Development Strategy. In the process, the disadvantaged sections of society receive a high priority.

SCHEMES IMPLEMENTED BY DISTRICT RURAL DEVELOPMENT AGENCY

Integrated Wastelands Development Programme

The broad objectives of the program are: (I) Development of wastelands based on village/micro-watershed plans. The stake holders prepare these plans after taking into consideration the capability of land-site conditions and local needs. (ii) Promoting the overall economic development and improving the socio economic condition of the resource poor and disadvantaged sections inhabiting the programme areas.

Wastelands /Degraded Lands

As per the Report of the Technical Task Group constituted by the Planning Commission, 1987, the wastelands are the degraded lands which can be brought under vegetative cover with reasonable efforts and which are currently under-utilized and the land which is deteriorating for lack of appropriate water & soil management or on account of natural causes. Broadly, the following are the causes of degradation.

- (i) Increasing biotic pressure on the fragile ecosystem
- (ii) Population pressure, unplanned urban and rural poverty
- (iii) Breakdown of traditional institutions for managing Common Property Resources
- (iv) Lack of appropriate management practices

There are various estimates of total wastelands/degraded lands in the country. The Department of Land Resources follows the National Remote Sensor Agency estimates. According to the latest Wasteland Atlas of India brought out by the NRSA in May, 2000, out of 329.00 million hectares of total land, 63.85 million hectares (20.17%) of the total area are the wastelands which are categorized as follows

Table No. 1

Category	Area (lakh hectares.)	%
Forest	140.65	22
Non-Forest	497.87	78
Total	638.52	100

Source: DRDA goa



Table No. 2

The category wise details of Non Forest Wastelands are as given below:

Categories	Area (in lakh hactares.)
Upland with or without scrubs	194.01
Water logged	16.56
Saline/Alkaline land	20.48
Shifting cultivation land.	35.14
Sands-inland/coastal.	50.02
Mining/Industrial Wastelands	1.25
Barren Rocky/Sheet Rock.	64.58
Snow Covered/Glacial	55.78
Degraded pastures/grazing land.	25.97
Steep Sloping Area	07.65
Gullied/Ravinous land	20.55
Degraded land under plantation	5.83
Total	497.87

Source: DRDA goa

Watershed Approach

On the recommendations of the Hanumantha Rao Committee, the two Area Development Programmes and the development of wastelands are to be taken up through community participation following a watershed approach under common guidelines with effect from 1st April, 1995. A watershed is a Geo-hydrological unit, which drains into a common point. It is a project based, ridge to valley approach for in-situ soil and water conservation, afforestation etc. and it includes:

- i) Focus on village common lands
- ii) Equity in sharing the benefits
- iii) Institutionalized community participation at the village level for implementation and post project maintenance.
- iv) Emphasis on sustainable rural livelihood support systems through Self-help groups and User groups
- v) Capacity building as a vital component
- vi) Committee systems at the State and District level for monitoring and implementation
- vii) Decentralized planning and decision making by the local people of the watershed area



Funding Pattern

The Integrated Wastelands Development Program is a 100% Central Sector Scheme. Ongoing Watershed Projects Under Employment Assurance Scheme

Hariyali Project

The scheme Hariyali came into effect from 1/4/2003 with the following objectives:

- (i) Harvesting every drop of rainwater for the purpose of Irrigation, Plantations, including horticulture and floriculture, pasture development, fisheries, etc. to create sustainable sources of income for the village community as well as for drinking water supplies.
- (ii) Ensuring overall development of Rural areas through the Gram Panchayats and creating regular sources of income for the Panchayats from rainwater harvesting.
- (iii) Employment generation, poverty alleviation, community empowerment and development of human and other economic resources of the rural areas.
- (iv) Mitigating the adverse effects of extreme climate conditions such as drought and desertification on crops, human and livestock population for the overall improvement of rural areas.
- (v) Restoring ecological balance by harnessing, conserving and developing natural resources, i.e. land, water, vegetative cover especially.
- (vi) Encouraging village community towards sustained community action for the operation and maintenance of assets created and further development of the potential of the natural resources in the watershed.
- (vii) Promoting the use of simple, easy and affordable technological solutions intentional arrangements that make use of, and build upon, local technical knowledge and available materials.

Sampoorna Gramin Rozgar Yojana (SGRY)

The Sampoorna Gramin Rozgar Yojana has the following objectives:

(a) Primary Objective

The primary objective of the Scheme is to provide additional wage employment in all rural areas and thereby provide food security and improve nutritional levels.

(b) Secondary Objective



The secondary objective is the creation of durable community, social and economic assets and infrastructural development in rural areas.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

Anti-poverty Programmes have been a dominant feature of government initiatives in the rural areas. The Programmes have been reviewed and strengthened in the successive years in order to sharpen their focus on reduction of Rural Poverty. The results achieved, in the meanwhile, are worth noting. In percentage terms, rural poverty, has reduced from 56.44% of the country's population in 1973-74 to 37.27% in 1993-94. Some States have been more successful in reducing their poverty (rural) during this period. These States are Andhra Pradesh (48.41% to 15.92%), Goa (46.85 % to 5.34%), Gujarat (46.35% to 22.18%), Karnataka (55.14% to 29.88%), Kerala (59.19% to 25.76%), Rajasthan (44.76% to 26.46%), Tamil Nadu (57.43% to 32.48%), and West Bengal (73.16% to 40.80%). However, the cause of concern is that the estimated number of the rural poor is still about 244 million which has led to further review and restructuring of the anti-poverty Programmes. The Swarnjayanti Gram Swarozgar Yojana is the result of such latest review and restructuring of the Programmes. The Swarnjayanti Gram Swarozgar Yojana has been launched with effect from 1.4.1999 as a new Self-employment Programme. With the coming into effect of the Swarnjayanti Gram Swarozgar Yojana, the earlier Programmes of Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), the Ganga Kalyan Yojana (GKY) as well as the Million Wells Scheme (MWS) are no longer in operation.

Rural Housing

Housing is one of basic requirements for human survival. For a normal citizen, owning a house provides significant economic security and dignity in society. For a shelter less person, possession of a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. According to the 1991 Census, the rural housing shortage was 13.72 million consisting of 3.41 million households without houses and 10.31 million living in unserviceable kutcha houses. It has also been estimated that another 10.75 million houses would be needed to cover the population growth during 1991-2002, at the rate of an annual growth of 0.89 million houseless ness. The 1991 Census further indicates that about 40.82% of the total of



112 million rural households remains in one-room tenements, 30.65% in two-room houses and 13.51% in three-room units or more. In terms of roof type, the percentage of houses having grass, straw and thatch is about 33%, mud and unburnt bricks 6.05% and tents 4.22%. Apart from this, in terms of quality of walling, 47.27% of the total households have grass and straw walls and about 4% have tent and cloth walls. Nearly 70% of the rural houses are either unserviceable kutcha (9%) or serviceable kutcha (25%) or of semi-pucca (35%) category as per Census 1991. Over 90% of the rural houses have no provision for toilet as per the Census 1991. This suggests that there is a clear correlation between poverty and housing: a poor person either does not have a house or lives in an unserviceable kutcha house.

1) Indira Awaas Yojana

The objective of Indira Awaas Yojana is primarily to help construction of dwelling units by members of scheduled Castes/Scheduled Tribes, freed bonded laborers and also non - scheduled Castes/Scheduled Tribes rural poor below the poverty line.

2) Credit - cum – subsidy scheme

There were a large number of households in the rural areas which could not be covered under the Indira Awaas Yojana , as either they do not fall into the range of eligibility or due to the limits imposed by the available budget. On the other hand due to limited repayment capacity, these rural households cannot take benefit of fully loan-based schemes offered by some of the housing finance institutions. The need of this majority can be met through a scheme which is part credit and part subsidy based.

Funding:

The Centre and the State, in the ratio of 75:25 share the funds respectively.

National Social Assistance Programme (N.S.A.P.)

The Government of India has introduced National Social Assistance Programme on. 1.8.1995 and it has namely two components,

National Old Age Pension Scheme

Under this programme, Pension of Rs.200/- per month is eligible. The following criterion is applied for availing the benefit under this scheme.

- i) The age of applicant (Male or Female) shall be 65 years and above.



- ii) The applicant must be 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 of other sources.

National Family Benefit Scheme:

Under this scheme, an assistance of Rs.10,000/- is given to the family on the death of its Primary Bread Winner. The following criteria are adopted to obtain assistance under this scheme.

The Funds position during the year 2006-07 under National Family Benefit Scheme (NFBS) is as follows

- i) The primary bread winner shall be the member of the household, male or female whose earning contributes substantially to the total household income.
- ii) The death of such a primary bread winner should have occurred whilst he or she is in the age group of 18 to 64 years, i.e. more than 18 years and less than 65 years of age.
- iii) The bereaved household qualifies as on below poverty line to receive the assistance.

Swabhiman

- i) To create and support appropriate initiatives and opportunities, whose include employment generation activities, for the weaker sections of the society and the unemployed and economically backward people of the State of Goa so as to provide them with a regular sustained income.
- ii) To encourage and develop the production of traditional and indigenous items which are characteristic and unique to the State of Goa and to standardize these products thus assuring quality and genuineness of these products.

The programme will be implemented through the following four categories of stakeholders

- (a) State Government (through the Department of Rural Development and the District Rural Development Agencies)
- (b) Self Help Groups
- (c) Financial Institutions/Bankers
- (d) Independent Marketing Agency



Balika Samrudhi Yojana (BSY)

The Balika Samrudhi Yojana (BSY) covers the girl child in families below poverty line as defined by the Govt. of India in rural areas, who are born on or after 15th August 1997. The Girl Child in India generally has a low status and enjoys fewer rights, opportunities and benefits of childhood as compared to boy child. The Balika Samrudhi Yojana is a part of the long term strategy to change attitude and behavioral pattern towards the girl child while raising her status.

Table No. 3

A post birth grant amount of Rs.500/- is given to girl child. In addition to this, an annual scholarship is also given for attending the school and after successfully completing years of schooling as detailed below:

Sr. No.	Std.	Amount of Scholarship
1	I Std. to IIIrd Std.	Rs. 300/- per annum for each class
2	IVth Std.	Rs. 500/- per annum
3	Vth Std.	Rs. 600/- per annum
4	VIth Std. to VIIth Std.	Rs. 700/- per annum. for each class
5	VIIIth Std.	Rs. 800/- per annum
6	IXth Std. to Xth Std.	Rs. 1000/- per annum for each class

Source: ballika samridhi_yojana

Goa Grameen Urja Yojana (GGUY)

The Objective of the scheme is to all Below Poverty Line families installation of Domestic one Liquefied Petroleum Gas (LPG) connection, pollution free (fuel), to minimize the use of firewood, thus decreasing the pressure on forest and at the same time helping maintaining pollution free environment.

The Below Poverty Line families who are notified as per Below Poverty Line Census can avail the benefit under this scheme, as per entitlement. The programme will be implemented as a State Scheme. All the Below Poverty Line eligible families will be covered under the scheme during XIth Five Year Plan.

Assistance under the Scheme:

Every Below Poverty Line family covered under the scheme shall be provided with Domestic Liquefied Petroleum Gas connection with 2 cylinders, one gas regulator with its accessories and 2 burners one gas stove of Indian Standard Institution (ISI) mark.



Goa Rural Employment Guarantee Scheme (GREGS)

The State of Goa has made its own scheme namely “Goa Rural Employment Guarantee Scheme” based on the National Rural Employment Guarantee Act which is a Landmark Legislation in the country. Goa Employment Guaranteed Scheme is expected to make significant prudent in the poverty situation in the rural areas. The Scheme is designed as per National Rural Guarantee Act (NREGA-2005) passed by the Parliament.

The objective of the Scheme is to provide for the enhancement of livelihood, security of the household in the rural areas in the State of Goa by providing at least 100 days of the guaranteed wage employment in a financial year to every household whose adult member volunteer to do unskilled manual work.

REPORTS OF DISTRICT RURAL DEVELOPMENT AGENCY SCHEMES

SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

Table No.4

The Physical progress of the Scheme during the last 7 years under swarnjayanti gram swarozgar yojana Scheme are shown below:

Year	No. of beneficiaries assisted
2001-02	573
2002-03	666
2003-04	364
2004-05	683
2005-06	625
2006-07	711
2007-08	415

Source: Questionnaire

The difficulties faced by the beneficiaries under swarnjayanti gram swarozgar yojana is that Banks are reluctant to grant loan to the beneficiaries as there are many defaulters.

Details of Achievement of individual cases and self help Groups under swarnjayanti gram swarozgar yojana

Table No. 5 DRDA-NORTH

Sr. No.	Name of the Block	Target	Year 2006-07			
			Cases identified	Cases recommended	Cases sanctioned by bank	Cases pending in bank
1	Bardez	126	213	213	172	41
2	Bicholim	52	98	98	52	13



3	Ponda	77	90	90	52	39
4	Pernem	53	55	55	59	07
5	Sattari	75	86	86	80	16
6	Tiswadi	17	37	37	13	16
	Total	400	579	579	428	132

Source: DRDA Annual reports

Table No. 6 DRDA-SOUTH

Sr. No.	Name of the Block	Target	Year 2006-07			
			Cases identified	Cases recommended	Cases sanctioned by bank	Cases pending in bank
1	Sanguem	57	55	55	44	11
2	Quepem	37	62	62	74	2
3	Canacona	57	62	62	75	2
4	Salcete	61	90	85	83	7
5	Mormugao	06	9	9	7	2
6	Total:	218	278	273	283	24

Source: Questionnaire

Marketing and infrastructure support to Swarozgaris

To provide marketing support to the Swarozgaris (beneficiaries under swarnjayanti gram swarozgar yojana) the Agency assists the beneficiaries to participate and to make them confident not only in local exhibitions but also State/National level exhibitions.

Position of funds

Table No. 7 The financial position of the scheme during the year 2006-07 (Rs. In lakhs)

Name of the District	Year	Opening balance as on 1.4.2005	Released by		Other receipts	Total	Exp. upto March 2006
			Centre	State			
North-Goa	2006-2007	1.74	35.30	11.76	2.45	51.25	43.99
South-Goa	2006-2007	7.55	7.35	2.45	0.19	17.54	17.51

Source: DRDA Annual reports

Table No.8 Financial Position of the Scheme during the year 2006-07 and 2007-08

	North Goa		South Goa	
	2006-07	2007-08	2006-07	2007-08
Total Subsidy released released Rs in lakhs	26.87	25.64	15.12	11.03
Revolving Fund released to SHGs Rs in Lakhs	5.70	7.86	1.04	1.19
The Expenditure incurred for undertaking skill training	4.57	1.09	0.12	-

Source: DRDA annual reports



GOA BAZAAR

The GOA BAZAAR is a special project under Swarnjayanti Gram Swarojgar Yojana to provide Marketing support to Swarojgaris. The total cost of the Project is Rs.9.83 crores, which has been approved by the Govt. of India. This would create a permanent structure in the form of Marketing Centre "GOA BAZAAR" for sale of product of Swarojgaris a training Centre at Goa Bazaar will also be established as part of the project, to upgrade the skill of the rural micro enterprises, Self Help Groups and Swarojgaris for higher productivity and capacity building, the process of land acquisition is completed and an area of 40,839 sq. mtrs. has been acquired. The total expenditure incurred upto Oct.,06 is Rs.104.65 lakhs. The Chief Architect P.W.D. has prepared the drawings of the different structures that are to be constructed in the land acquired for construction of GOA BAZAAR. The drawings are sent for their concurrence before preparing the detailed Project Reports.

However, the following works are to be taken up on Priority basis.

- 1) Soil Investigation/Foundation Exploration, the estimated cost of which is Rs.1,80,210/-. The said work is tendered and work order will be issued to the successful Agency.
- 2) Survey and Plotting for a Grid Pattern, the estimated cost of which is Rs. 51,600/-.
- 3) Improvement of the land by filling moorum, the estimated cost of which is Rs.71,06,918/-.

SAMPOORNA GRAMEEN ROZGAR YOJANA (SGRY)

Projects sanctioned to the Village Panchayats.

Table No 9 During the year 2006-07, the funds received and expenditure incurred under the scheme is as under (Rs. in Lakhs)

Year	Name of District	Opening balance	Funds received		Other receipts	Total availability	Exp. incurred
			Central	State			
2006-07	North Goa	13.94	250.58	130.00	11.78	406.30	393.63
2006-07	South Goa	3.53	91.04	30.35	0.31	125.23	115.00

Source: Questionnaire

The proposals under this scheme are prepared by the Panchayats and forwarded to the District Rural Development Agency through Block Development Officer for Administrative



approval. The proposals from the Panchayats complete in all respects and based on funds available with the Panchayats are approved by the District Rural Development Agency.

During the financial year 2006-07, 32 number of projects were sanctioned to the Village Panchayats of North Goa wherein total amount involved is Rs.449.75.

During the financial year 2006-07, 111 number of projects were sanctioned to the Village Panchayats of South Goa wherein total amount involved is Rs.100.12.

The scheme could not make much progress during the year 2007-08 as the govt. of India extended National Rural Employment Guarantee Scheme to this State and Sampoorna Gramin Rozgar Yojana will be merged into National Rural Employment Guarantee Scheme.

RURAL HOUSING

1) Indira Awaas Yojana (IAY)

Table No. 10

Position of funds and expenditure incurred during the year 2006-07 & 2007-08 is as below.

(NewConstruction)

(Rs. in Lakhs)

Year	Name of the District	Opening Balance	Funds released		Other Receipts	Total Availability of Funds	Expenditure
			Central	State			
2006-07	North-Goa	2.52	88.90	29.64	1.08	122.14	117.68
2007-08	North-Goa	4.46	61.73	20.58	0.26	87.03	36.09
2006-07	South-Goa	0.08	19.46	9.03	0.10	28.67	28.63
2007-08	South-Goa	2.67	27.71	9.00	--	39.38	11.42

Source: DRDA Goa

Table No.11

Upgradation

(Rs. In Lakhs)

Year	Name of the District	Opening Balance	Funds released		Other Receipts	Total Availability of Funds	Expenditure
			Central	State			
2006-07	North-Goa	0.02	16.66	20.56	0.23	37.47	37.21
2007-08	North-Goa	0.22	11.57	3.86	0.02	15.67	14.13
2006-07	South-Goa	--	3.72	1.74	--	5.46	3.23
2007-08	North-Goa	0.54	5.54	1.66	--	7.74	2.40

Source: DRDA Goa



Table No.12

Houses completed (Year-2006-07) (South-Goa)

Sr. No.	Block	New Houses		Upgradation		Credit-cum-subsidy	
		Houses completed	Expenditure	Houses completed	Expenditure	Houses sanctioned	Expenditure
1	Sanguem	18	2.39	8	0.36	--	--
2	Quepem	31	5.06	45	2.15	9	1.13
3	Mormugao	--	--	--	--	--	--
4	Salcete	15	1.80	16	0.65	4	0.48
5	Canacona	132	19.38	1	0.07	1	0.12
	Total	196	28.63	70	3.23	14	1.73

Source: DRDA Goa

Govt. of India instructed to provide land to landless Below Poverty Line beneficiaries to construct their houses. It is submitted that wherever Govt. land is available, 100 sq. mts. be allotted to them and cover all the landless families. Land acquisition is required to be processed.

Placed before the house for information and decision.

The difficulties faced while implementing the IAY Scheme is that beneficiaries are not in a possession of Form XIV. Land documents are not in the name of the beneficiaries and Land Owners are reluctant to issue N.O.C. For the construction of new housing.

If the house is registered in the name of the owner, the proposal is sanctioned for the upgradation of the house.

2) CREDIT CUM SUBSIDY

Table No.13

Position of funds and expenditure incurred during the year 2006-07 & 2007-08 is as below:

Year	Name of the District	Opening Balance	Funds released		Other receipts	Total availability of Funds	Expenditure
			Central	State			
2006-07	North-Goa	0.20	5.56	6.86	--	12.62	7.58
2007-08	North-Goa	5.05	3.86	1.78	0.01	5.54	3.88
2006-07	South-Goa	--	1.15	0.53	0.10	1.78	1.73
2007-08	South-Goa	0.12	1.39	0.60	--	2.11	1.50

Source: DRDA Goa



Table No. 14

Physical achievements under Credit-Cum-Subsidy

Year	Name of the District	Target	Achievement
2006-07	North-Goa	40	60
2007-08	North-Goa	28	79
2006-07	South-Goa	18	14
2007-08	South-Goa	19	12

Source: DRDA Goa

NATIONAL SOCIAL ASSISTANCE PROGRAMME

Table No. 15

The Taluka-wise number of Beneficiaries under the Scheme, during the year 2006-07, are as below:

Sr. No.	Name of the Block	No. of Beneficiaries
1	Ponda	679
2	Pernem	501
3	Bardez	603
4	Sattari	444
5	Bicholim	251
6	Tiswadi	219
7	Sanguem	68
8	Quepem	165
9	Canacona	123
10	Salcete	227
11	Mormugao	129
	Total	3409

Source: DRDA Goa

TableNo.16

The Funds Position during the year 2006-07 & 2007-08(Upto Oct.07) under National Old Age Pension Scheme(NOAPS) is as follows: (Rs. in lakhs)

Year	Name of the District	O.B.	Central	Other Receipts	Total availability of funds	Expenditure
2006-07	North-Goa	6.04	25.00	0.28	31.32	28.63
2007-08	NorthGoa	2.68	25.00	1.16	28.84	17.12
2006-07	South-Goa	25.56	10.50	0.45	36.06	6.48
2007-08	South-Goa	20.07	10.50	--	20.07	15.12

Source: DRDA Goa



Table No 17

Physical Achievement under National Family Benefit Scheme during the year 2006-07 are as below:

Sr. No.	Name of the Block	No. of Beneficiaries
1	Ponda	30
2	Pernem	25
3	Bardez	58
4	Sattari	53
5	Bicholim	33
6	Tiswadi	3
7	Sanguem	23
8	Quepem	30
9	Canacona	14
10	Salcete	39
11	Mormugao	5
	Total:	313

Source: DRDA Annual reports

CONCLUSION

1. DRDA.s/ZP.s and Blocks are responsible for the correct accounting of money distributed to the implementing agencies. They are supposed to supervise and control the whole accounting functions of Blocks/Panchayats. Project Directors/CEO.s are supposed to carry out essential checks
2. The accounts of the each District Rural Development Agency (DRDA)/ZP/DLC and Block shall be maintained on accrual basis/double entry system like other commercial organisation.
3. DRDA.s/ZP/DLC/Block & Panchayats should maintain a consolidated Receipt and Payment Account register common for all schemes on the basis of Pass Book, Cash Transaction as recorded in the Cash Book and posted in Ledger.
4. Interest earned on funds of each scheme should be added in the scheme fund. Income and Expenditure Account should depict the same separately.
5. Principal of one Bank account for each scheme must be followed by DRDA and line level. Second Bank Account for the same scheme, if at all required could only be opened with the approval of the State Secretary (RD). Multiplicity of Bank Accounts for one scheme is not permissible.



7. Funds received both from Central and State Governments should be kept in the Savings Bank Accounts. only. Funds in no case be kept in the Fixed Deposits/Term Deposits. All existing FD.s/TD.s should be encashed and transferred to the respective scheme account.
8. Scheme Account should be maintained only in .Nationalised/Cooperative/Regional Rural Banks. In no case funds are to be kept or transferred in Treasuries, or in Personal Ledger Account, Treasury Savings Accounts, Treasury Public Deposit Account etc.
9. State Share received against each scheme should also be transferred in the respective scheme account maintained in the Banks. No funds should be kept in Treasuries.
10. (i) Funds transferred to Block Development Officers/Implementing Agencies shall be reflected as advance to them and be adjusted against the receipt of adjustment bills. Second advance for the same project can be given subject to the condition that 60% funds have been utilized/expenditure incurred out of advance already issued. However third advance cannot be given till the first advance is fully settled.
(ii) Advances to BDO should be shown as advance in the Cash Book and Balance Sheet and not as final Expenditure on the scheme.
(iii) Expenditure on the scheme should be on the basis of adjustment bills, or on receipt of the utilisation certificates.
11. DRDA.s/ZP.s should prepare following Schemewise Annual Statements as per
 - i) Receipt and Payment Account
 - ii) Income and Expenditure Account
 - iii) A Balance Sheet
 - iv) Utilization Certificate
 - v) A statement of Annual Opening and Closing Balance of each Scheme.
 - vi) A certificate of Imprest adjustments at the end of Financial Year.
12. Payments to state P.W.D., Forest Department and to other Implementing Agencies for various works may be termed as Deposit works for which separate accounts may be kept and executing agency shall render the account of each deposit and expenditure against such work every month to the DRDA/BDO.s as the case may be.



13. The DRDA.s Accounts Officer shall acknowledge the receipt of funds received from the Banker of the Ministry. The acknowledgement receipt, in the prescribed proforma, should reach to the Pay and Accounts Officer.
14. Subsidies from the SGSY scheme fund should not be released by the lead Bank/DRDA to branches before the receipt of the intimation from the branch bank confirming that the loan release cases of the beneficiaries have been processed and sanctioned. Thereafter subsidy equal to sanctioned amount should be released on a monthly basis. Instances of refund of unutilized subsidy by the bank branches may be reduced to the minimum.
15. DRDA.s are not authorised to take overdraft from the Banks. No overdraft at any stage be paid to DRDAs on behalf of any scheme of Govt. of India. The Bank should not entertain any such request as Government of India is not liable for such payment.
16. Flow of funds from DRDA.s/ZP.s/Block.s/Gram Panchayats and Implementing Agencies should be through cheque/Demand Draft only.

RECOMMENDATIONS:

Summary of Accounting Records to be maintained by the DRDAs/ZPs

1. Cash Book
2. Ledger
3. Journal
4. Cheque Issue Register
5. Register of Receipt Books
6. Register of Cheque Books
7. Register of Advance Implementing Agencies
8. Register of risk fund/managerial subsidies Bank account register to record the cheques issued against the balances in different banks and to work out the balance from time to time.
9. Register to review the progress of expenditure against the budget allotments for
 - (i) administrative expenses under different ledger heads;
 - (ii) expenditure on subsidies for different programmes in different sectors; and
 - (iii) risk fund/managerial subsidy.



10. Permanent advance Account (Petty cash book and recoupment vouchers).
11. Provident funds accounts if any for employees of the DRDA/DRDS, under the rules of the society.
12. Register to record the recovery and remittance of (i) Provident Fund Contributions; (ii) Income tax; (iii) Loans and Advances (iv) Register to watch the disposal of Audit objections (A.G.'s inspection, C.A.'s audit).
13. Assets register in G.F.R. Form 19.
14. Bank reconciliation register with separate folios for the reconciliation of balances held with different branches of the bank by the DRDAs.
15. Any other register considered necessary in connection with the work of maintenance of accounts.
16. Register of Consolidated Receipt and Payment.
17. Deposit Register in a format to be maintained for EMD, Security Deposit and Income Tax Deduction.
18. Scheme wise Ledger having Block wise Detail.
19. Petty Cash Book
20. Recoupment Register (for Imprest)
21. Register of Audit and settlement of Audit Objections
22. Block wise Scheme wise Register for watching Utilisation from BDO.s Implementing Agencies for amount advanced to them. The Register should show the following items also:
 - (a) Funds advanced to the Blocks under different Schemes.
 - (b) Expenditure intimated by the Blocks against advances.
 - (c) Amount Outstanding against each BDO pending adjustment.
23. A monthly account showing the allotment and expenditure under each item, shall be prepared and put up before the PD/CEO.

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