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Griha Aadhar Scheme: Goa’s Cash-Transfer Scheme for Homemakers

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Goa's Griha Aadhar does not pay every woman. It uses an income test and shuts out government employees and their wives. That makes it different from most state cash schemes.

At a glance

Four key facts on this topic

01 **Amount**₹1,500 a month.

02 **Run by**Directorate of Women and Child Development.

03 **Income test**Family income below ₹3 lakh a year.

04 **Payment day**By the 10th of each month.

What is Griha Aadhar?

1 What Griha Aadhar Is

1.1 What is the Griha Aadhar scheme?

Griha Aadhar is a monthly cash scheme of the Goa government. It is aimed at the homemakers of a family.

The Directorate of Women and Child Development runs it. The state says the money lets a homemaker be independent and meet her own needs.

1.2 How much is paid, and how?

The government's own release gives the amount as ₹1,500 a month. The money goes into the beneficiary's bank account.

That account must be linked with Aadhaar. A January 2025 report still gave the rate as ₹1,500.

1.3 Why was it started?

The state's stated aim is to ease the pain of rising prices. It wants to support homemakers from middle, lower-middle and poor sections of society.

It is one of several state cash schemes for women. See the state-by-state directory for others.

> **Quick check 1.** True or false: Goa's Griha Aadhar scheme pays ₹1,500 a month into the beneficiary's bank account. *(True or False?)* See answer ↓

Sources: goa.gov.in; thegoan.net

Who qualifies for Griha Aadhar?

2 Who Qualifies

2.1 What is the income rule?

A woman's family must have an annual income below ₹3 lakh. That is the test reported for the scheme.

It is a family test, not a test on the woman alone.

2.2 Who is shut out?

- Families that already receive other government financial benefits
- Women whose husbands work in government or public sector undertakings
- Since 2019, women who are themselves in government service

2.3 What must beneficiaries submit each year?

The Chief Minister asked beneficiaries to give a life certificate and an income certificate every year. The window is 1 April to 30 May.

The same rule covers the Dayanand Social Security Scheme. That is Goa's separate scheme for other vulnerable groups.

2.4 What do new beneficiaries receive?

Newly registered beneficiaries get a sanction letter. This is the official order that approves their benefit.

> 5. **Think it through:** Why does the scheme rule out families with a government salary? See answer ↓

> **Quick check 2.** True or false: A woman whose husband works for the Goa government can still claim Griha Aadhar. *(True or False?)*
> See answer ↓

Sources: thegoan.net; dip.goa.gov.in

How has the scheme grown, and when is aid paid?

3 Growth and Payment Dates

3.1 What happened in September 2023?

On 14 September 2023 the Chief Minister gave sanction orders to 3,000 beneficiaries from South Goa. The event was at Ravindra Bhavan in Margao.

A second event the same day was held at Ravindra Bhavan in Sankhali. Together they were to add about 11,000 new beneficiaries.

3.2 How many women did the scheme then reach?

The Chief Minister said the number of women beneficiaries would reach 1,50,000. He also said more than 3 lakh families gained from Griha Aadhar and the Dayanand scheme together.

He added that monthly aid goes into an Aadhaar-linked account.

3.3 Was the amount going to rise?

In 2023 the Chief Minister said the aid would be increased every year, linked with the market. That was a promise, not a change in the rate.

A January 2025 report still gave ₹1,500. Some websites quote higher figures, but the official sources used here do not.

3.4 What changed in March 2026?

On 10 March 2026 the Chief Minister said aid under both schemes would arrive by the 10th of every month, without delay. That day he credited ₹45.26 crore to over 2.24 lakh beneficiaries.

Key dates

When	What happened
2019	Rules tightened to exclude government employees
14 September 2023	Sanction orders to 3,000 beneficiaries in Margao
January 2025	2,960 ineligible government employees identified
10 March 2026	Payment by the 10th fixed; ₹45.26 crore credited

> 6. **Think it through:** Why does a fixed payment date matter to a household? See answer ↓

Quick check 3. True or false: In March 2026 Goa said Griha Aadhar and Dayanand scheme aid would be credited by the 10th of every month. *(True or False?)* See answer ↓

What misuse has Goa found?

4 Misuse, Checks and Open Questions

4.1 What did the government find in 2025?

It found 2,960 government employees who drew Griha Aadhar though ineligible. Full recovery came from 190 of them, and part payment from 36 more.

About ₹1.13 crore went back to the treasury. The state let them repay in instalments.

4.2 What happened next?

A later report said ₹1.60 crore was recovered from 304 beneficiaries. Notices asked for proof of employment, such as appointment letters, Form 16 or salary slips.

An official said the state was recovering the funds with interest.

4.3 What about the sister scheme?

The Dayanand Social Security Scheme faced a similar check. A survey deleted 1,949 ineligible people. Another 4,700 were dead or untraceable.

4.4 How does Goa compare with other states?

Goa uses an income test and job exclusions. Other states set different tests for who gets paid.

Read Punjab's Mawan Dheeyan scheme and Haryana's Lado Lakshmi to compare.

7. **Think it through:** What does repeated recovery of money tell us about welfare design? See answer ↓

Quick check 4. True or false: Goa found no government employees wrongly drawing Griha Aadhar. *(True or False?)* See answer ↓

Remember this

- **Amount:** ₹1,500 a month, paid into an Aadhaar-linked account.
- **Income test:** family income below ₹3 lakh a year.
- **Excluded:** government-employee women and wives of government or PSU staff.
- **Payment day:** by the 10th of every month, from March 2026.

Explain it back: Say who Griha Aadhar excludes, and why the state checks claimants every year.

Practice MCQs

1. How much does Goa's Griha Aadhar scheme pay each month?

A. ₹1,500

B. ₹2,100

C. ₹1,000

D. ₹2,500

See answer ↓

2. Which body implements Goa's Griha Aadhar scheme?

A. Directorate of Social Welfare

B. Goa State Finance Commission

C. Goa Housing Board

D. Directorate of Women and Child Development

See answer ↓

3. Which family circumstance disqualifies a woman from Griha Aadhar?

A. She lives in a rented house

B. Her husband works in government or a public sector undertaking

C. She is over 40 years old

D. She is a graduate

See answer ↓

4. What annual family income limit applies to Griha Aadhar?

A. Below ₹3 lakh

B. Below ₹1 lakh

C. Below ₹8 lakh

D. Below ₹5 lakh

See answer ↓

5. Roughly how many government employees or their wives were found wrongly drawing Griha Aadhar?

A. About 1,000

B. About 30,000

C. About 300

D. About 3,000

See answer ↓

Answer Key

1. **A.**
   The scheme pays ₹1,500 a month. The money goes into the beneficiary's Aadhaar-linked bank account.
   ↑ Q1
2. **D.**
   The Directorate of Women and Child Development runs Griha Aadhar. The sister Dayanand scheme sits with Social Welfare.
   ↑ Q2
3. **B.**
   Women whose husbands are employed in government or public sector undertakings are disqualified. So are women in government service.
   ↑ Q3
4. **A.**
   Griha Aadhar is for women from families with annual income below ₹3 lakh. Families with other government financial benefits are also disqualified.
   ↑ Q4
5. **D.**
   A departmental check found about 3,000 such cases. One report named 2,960 government employees. Recovery from them is under way.
   ↑ Q5

Quick-check answers

1. **True.** The Directorate of Women and Child Development runs it. ↑ 1
2. **False.** Women whose husbands are in government or public sector jobs are disqualified. ↑ 2
3. **True.** That day ₹45.26 crore went to over 2.24 lakh beneficiaries. ↑ 3
4. **False.** A 2025 report named 2,960 such employees. ↑ 4
5. **Think it through.** The scheme is meant for middle and poorer families. A secure government salary signals the family is not in need. The rule also keeps the budget for those who are. ↑ 5

6. **Think it through.** A homemaker can plan around a known date. Late or irregular aid forces her to borrow. A fixed date turns a favour into something she can rely on. ↑ 6
7. **Think it through.** Cash schemes need checks that find ineligible claimants. Without them, funds drift to the wrong households. With checks, the state spends more effort on audits. ↑ 7

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