

A SOCIOLOGICAL STUDY OF CHALLENGES FACED BY LIFE MISSION BENEFICIARIES IN COCHIN CORPORATION



By

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DEPARTMENT OF SOCIOLOGY AND CENTRE FOR RESEARCH

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A SOCIOLOGICAL STUDY OF LIFE MISSION BENEFICIARIES IN COCHIN CORPORATION

Thesis submitted to St. Teresa's College (Autonomous), Ernakulam in fulfillment of the requirements for the award of the degree of **Bachelor of Arts in Sociology**

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CERTIFICATE

I certify that the thesis entitled **"A SOCIOLOGICAL STUDY OF CHALLENGES FACED BY LIFE MISSION BENEFICIARIES IN COCHIN CORPORATION"** is a record of bonafide research work carried out by ANABEL ROY, SNEHA SHAJI, VIDHYA AV, MARIYA SONA V S, MARIA MARTIN, NANDHANA T A, JAYALAKSHMI DHANAYAN, SREYA PETER, SHIFANA K B under my guidance and supervision. The thesis is worth submitting in fulfillment of the requirements for the award of the degree of Bachelor of Arts in Sociology.



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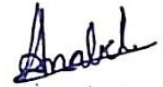
DECLARATION

We, ANABEL ROY, SNEHA SHAJI, VIDHYA A V, NANDHANA T A, SREYA PETER, MARIA MARTIN, MARIYA SONA, SHIFANA K B, JAYALAKSHMI DHANAYAN hereby declare that the thesis entitled " A SOCIOLOGICAL STUDY OF CHALLENGES FACED BY LIFE MISSION BENEFICIARIES IN COCHIN CORPORATION " is a bonafide record of independent research work carried out by us under the supervision and guidance of DR .SAJITHA KURUP . We further declare that this thesis has not been previously submitted for the award of any degree, diploma, associateship or other similar title.

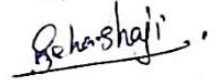
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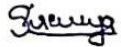
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CHAPTER -1

INTRODUCTION

Shelter is one of the basic necessities in life. It provides a place to rest and carry out day-to-day activities. Shelter is vital as it enables the wellbeing of the family. It is where the family exist, the basic unit of society. House is where the socialization of the child begins. Since it plays a major role in the upbringing of the citizens, shelter is also important for the development of the country.

Homelessness is the most visible and extreme issue that is connected with lack of basic facilities like drinking, water, drainage, and sanitation. Therefore, Housing has been a centre of attraction for all the governments that have ruled the country. No country is yet satisfied that it delivered adequate housing to its population. For this purpose, Kerala government introduced life mission project as part of Nava Kerala project in 2016. Life mission is one of the four missions under Nava Kerala mission the flagship project of Kerala government led by Pinarayi Vijayan in Kerala.

A huge number of families are landless and lack proper housing facilities. Life in Life mission stands for Livelihood Inclusion Financial Empowerment. Major objectives of LIFE Mission are assuring the secure feeling of an own home, Helping to make houses for those who have land, assuring homes in apartments for landless people, geriatric care, Palliative care, Empowering financially by providing means for livelihood.

The goal of the mission is to deliver houses for homeless in the state who were excluded from other housing schemes in the past five years. Moreover LIFE converges many services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services. The poorest sections of the society including the coastal population, plantation workers, and those who stay in temporary shelters in the government lands are given the top priority in the project. So far more than two lakhs newly built houses have been handed over to the beneficiaries under this scheme. The final stage of the mission is under progress and it will cover the entire population of beneficiaries as planned in the beginning.

Who are the beneficiaries?

To be eligible for the LIFE mission Kerala, the applicant must be either Landless or homeless, Not been able to complete the house construction and have no other home, Has a temporary home in costal, plantation or exotic areas. People working in the government sector are not eligible to apply. Annual income of the applicant should not exceed three lakhs per year. Only residents of Kerala can apply for the scheme. Applicants who do not own any land can apply. Homeless families who have a ration card are eligible for the scheme.

What is the process of shortlisting the beneficiary?

There are three steps to shortlisting beneficiaries for the LIFE Housing Scheme: Step one is the social and economic caste survey conducted by the central government in 2011 is referred, to identify the LIFE mission house beneficiary. Step two is the that the field-level officers will visit the identified LIFE mission house beneficiaries for verification. The documents and details will be recorded and submitted to local self-government institutions. Step three is the final list of selected LIFE mission house beneficiaries will be published at local panchayat/district level office. For identifying the most deserving beneficiary under LIFE Mission, survey was conducted through Kudumbashree members and was completed during, March 2017. The surveyed details are then data entered through sixty three kudumbashree IT units functioning across the state which was completed during September 2017.

LIFE Mission provides housing finance to the homeless who own their own land, has started operations for the second phase. Four lakhs as financial assistance to the beneficiaries for construction of houses. Six lakhs will be provided to the tribal beneficiaries in the remote tribal sanctuaries for housing construction. A financial assistance of Four lakh will be made available to the beneficiary belonging to the Scheduled Tribes residing outside the Scheduled Tribes sanctuaries. Funding is disbursed in Four installments. It is disbursed in Five installments to SC beneficiaries in remote SC sanctuaries.

The LIFE Mission Kerala stands as a commendable and ambitious initiative undertaken by the Kerala government to tackle the housing needs of the underprivileged and elevate their quality of life. A significant aspect of the mission is its strong focus on social inclusion, providing housing

options for marginalized groups and individuals with disabilities. By enabling millions of landless and homeless families in Kerala to own a home, the program facilitates their integration into a progressive society, offering them the opportunity to thrive and secure their livelihoods.

Under the LIFE Mission Housing complex project, homeless flood affected and fishermen will receive free residential units from the state government. The Kerala Life mission scheme has been launched by the state government in association with Pradhan Mantri Awas Yojana. Pradhan Mantri Awas Yojana – Urban (PMAY-U), a flagship Mission of Government of India being implemented by Ministry of Housing and Urban Affairs, was launched on 25th June 2015. The mission of this yojana is to construct a house for poor people who don't have their own house which is beneficial for both urban and rural areas.

The LIFE Mission Kerala aims to achieve its goal of constructing Five hundred square feet houses at a cost of Four lakhs each, modifying the Union government's Pradhan Mantri Awas Yojana (PMAY) housing scheme for this purpose. The scheme provides benefits about Life or Livelihood Inclusion and Financial Inclusion. Life mission has visions to work on: the improvement of public infrastructure, overall efficiency in the utilisation of natural resources, giving importance to agricultural development and most importantly, ensuring affordable housing.

The activities of the LIFE Mission are structured in three phases. In the first phase, the Mission addressed the issue of incomplete houses. Phase I would be completed before the end of December 2020. The second phase of the Mission provides financial assistance for constructing houses for those who have own land. After verification of all documents, beneficiaries signed agreement with the LGs, and they are provided with a financial assistance of Four lakh based on the progress of construction of their houses. The Mission is targeting to complete Twenty five thousand more houses as part of the Hundred days" programme of the Government.

The third phase of the Mission is the rehabilitation of landless homeless beneficiaries of the State. As per the survey conducted by LIFE Mission around 3.37 lakh beneficiaries have been identified as landless homeless. The Mission is planning to rehabilitate these beneficiaries into housing complexes. Besides, assistance will be given to those beneficiaries who are able to

purchase land and construct house on their own. The scheme is in its third phase and aims to provide housing opportunities to the needy within the next five years.

SIGNIFICANCE

Life mission scheme which implemented by Government of Kerala is a highly socially significant project. It ensures the wellbeing of people by providing them financial assistance in housing. It is a developmental project that covers common men of Kerala. This study is significant as the life mission scheme is very relevant today.

CHAPTER -2
REVIEW OF LITERATURE

LIFE MISSION is one among the four flagship missions of the government of Kerala under Navakeralam Karma Padhathi. One of the major targets of the life mission is to provide decent homes for all the homeless who could not afford to have a house without societal backing.

Akhil Baby (2022) in his article named „ A case study on life mission scheme in Piravom Municipality, Ernakulam district, Kerala“ states life mission scheme in Kerala gives greater emphasis to women empowerment. He analysed the factors which influenced the selection of beneficiaries under this scheme. He find out they most beneficiaries of this scheme are under the list of poverty line and it gives more attention to economically weaker sections in society. His study also shows a decreasing trend in number of houses which are allotted despite of an increase in the allocation of fundaments. The main reason for this is the socio economic caste census is used for the procedure of implementation of life mission.

The government of Kerala in Life Mission site states that: The objective of the Complete Housing Scheme is to provide safe and dignified houses to all the landless homeless in Kerala within the next five years to enable them to earn their own livelihood, to participate in social processes with dignity and to concentrate the benefit of all social welfare schemes including financial services. The beneficiaries of the scheme are the homeless with land, the homeless without land, those with incomplete/uninhabitable housing, and those with temporary housing in the outlying, coastal or plantation areas. The project will be implemented by integrating the housing projects being implemented by various departments. A State-level Housing Commission has been formed for the implementation of the project, with the Chief Minister as Chairman and the Minister of Local SelfGovernment as Co-Chairman.

Smera Elsa Saji (2020) in her case study named „ A case study on Pradhan Mantri Awas Yojana in Mallappally block panchayath, Pathanamthitta district, Kerala find out that the number of senior citizens who got the benefit of the PMAY scheme is relatively very low even though they were

given the preference. Through this case study, She try to find out the impact of this scheme Among beneficiaries in Mallappally block panchayath and the implementation process. She also analysed the progress of PMAY scheme in the past years .She examines that PMAY Scheme also help the beneficiaries to get the job opportunities through the convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme. She concludes that there is a predominance of nuclear families among beneficiaries so that they can lead a comfortable life with this Government support.

Donald L. Foley in his Journal “ The Sociology of Housing” state the problem faced by homeless people. When households consume „housing“, they purchased or rent more than the dwelling unit and its characteristics; they are also concerned with such diverse factors as health, security, privacy, neighbourhood and social relations, status, community facilities, services, access to jobs and control over the environment, being ill-housed can mean deprivation along any of these dimensions, Thus housing comprises a complex bundle of consideration, including privacy, location, environment amenities, symbolic characteristics and investment starting in 1973.

Wallace Stegner (2023) in his article “Life Mission Kerala: Affordable Housing Scheme” he states that Home is a notion that only nations of the homeless fully appreciate and only the uprooted comprehend.” Having a home is a dream for many. More than owning proper housing, having a shelter to rest one’s head continues to be a concern for a majority of people even today. The government of Kerala came up with a solution to address these concerns of homeless Keralites. The entire LIFE mission housing campaign works synonymously with various other schemes under Local Self Government like – EMS housing scheme, Indira Awas Yojana, Pradhan Mantri Awas Yojana, Integrated housing and slum development programme and certain other schemes which include provisions for basic services for the urban poor and urban employment guarantee. The LIFE Mission Kerala housing scheme comes under the Nava Kerala Mission, initiated in 2016 by the government of Kerala led by the chief-minister Sri. Pinarayi Vijayan. LIFE stands for Livelihood, Inclusion and Financial Empowerment. The scheme covers different districts of Kerala.

Matthew Desmont states that it is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.

Tushar Mang (2024) in his article „All About Life Mission Kerala Housing Scheme 2024 states that The Kerala government established the LIFE Mission Kerala Housing Scheme to provide free and affordable housing to homeless in the State. The scheme is in its third phase and aims to provide housing opportunities to the needy within the next five years. 99acres shares the details, application process and eligibility criteria for the Kerala Housing Scheme 2023.

Deepa Gopalakrishnan Nair (2006) in her article named „Sustainable -Affordable Housing For The Poor In Kerala „, focus on the evaluation of the public housing policies for the Economically Weaker sections (EWS) in Kerala. She identifies poor accessibility of resources, improper awareness on building process and innovative technological options and insufficient basic services are the main problems of poor households in Kerala. She analysed the evaluation of several government programmes from the perspective of the beneficiary household. She recommend that to ensure consistent income for poor households by empowering them in activities of building process like skilled labour training, production of building materials.

Dr. Kumar in his book Narain“s Series Urban Sociology mentions about housing, over crowding , slums and planning and in this book the environmentalist. Dr. Rashmi Mayur points out that while there is an appreciable decline or stablization of large cities in industrialised countries , the pace of urbanisation is increasing significantly in the less developed nations, Mexico, India and Egypt being prime examples . Dr Mayur lists the present urban growth rate at 4% yearly, approximately twice the rate of population growth, half the growth being natural and the rest due to migration from rural areas. The present rate of urbanisation will be accelerated after 1985 and by the end of the century the approximate number in various urban centers all over India will reach 335 to 350 million people and she also mentioned about the profile of present overcrowding in Bombay and importance of housing planning.

Louis K. Loewenstein in his book *Urban Studies* mentioned about Urban Housing and the problems faced by rural and urban housing. This estimated and projected housing needs among “lower income families” encompass the entire nation, urban and rural. In this book the TEMPO’s study group projected the demographic characteristics of 1978’s families lacking sufficient income to afford standard housing. About 70 % will be white about one in four non white families will be living in the nation’s central cities. According to 1960 census statistics, non whites – regardless of income must earn one -third more than whites in order to afford standard housing. After projecting the characteristics of age and family size , TEMPO estimated these conclusions : Among the urban white families too poor to afford decent housing in 1978 ,about half will be elderly . Among non white urban families needing housing assistance only 27% will be elderly . Among needy urban white families, about 70% will be small households of one or two persons . Among non white families , only 43% will consist of one or two persons.

TEMPO also mentioned about housing conditions in the United States . There are two distinct and definable but inseparably interdependent housing problems : There is an immediate and critical social need for millions of decent dwellings to shelter the nation’s lower -income families. The nation is heading towards a serious shortage of housing for the total population , unless production is sharply increased.

Satish Sharma in his book *urban sociology* mentioned about Urban Development Scheme Launched By PM Modi. Prime Minister Narendra Modi launched three major urban development initiatives : Smart Cities Mission ; AMRUT (Atal Mission For Rejuvenation And Urban Transformation) and Housing for All (Urban), at Vigyan Bhawan in New Delhi. The Housing For (Urban) scheme will ensure every urban poor is enabled to own a house by 2022. The scheme provides home to slum -dwellers at no cost through a PPP slum rehabilitation project . The scheme will also have provisions for tax incentives on interest rates charged by banks on loans for the poor section of the society . This scheme was launched in 2015 and its vision is making housing affordable for people from every section of society . They focus on to make housing affordable for eligible weaker sections (EWS) and low -income group (LIG) and eradicate slums.

National Urban Livelihood Mission was launched in 2013 by replacing the Swarna Jayanti Shahari Rozgar Yojana. National Urban Livelihood Mission aims to provide skill development and employment opportunities along with housing solutions equipped with necessary services to the urban poor and urban homeless . This scheme would largely benefit those employed in the unorganized sector in the urban cities.

Under Slum Development Programmes Valmiki Ambedkar Awas Yojana (VAMBAY) was launched in December 2001, VAMBAY was a centrally sponsored scheme with an in-built subsidy for undertaking construction of dwelling units for slum dwellers .The scheme was successful in providing affordable houses to the urban poor and with the launch of (JNNURM) Jawaharlal Nehru National Urban Renewal Mission.

P . Sudhakaran (2020) in his article named „Life Mission A State Government Project“, clarifies Kerala CM Pinarayi Vijayan which was published in the Times of India States that some officials are hesitant to see life mission as a state government policy . While inauguration the district level family meet of the beneficiaries who got the houses under this mission he said that the State government introduced the project by combining various housing schemes. Out of the Rs 4 lakh for a house, the centres contribution is Rs 72000 in PMAY rural and Rs 1.5 lakh in PMAY urban . The remaining amount is given by the state . Earlier the state government is criticized for taking undue credit for the project . Many people are still not included in the published three lists as a result supplementary list will be provided for them to be included. There are three phases in the first phase include the houses that remind incomplete even after including in other projects are being taken up .In the second stage 60,524 houses have been completed and in the third phase houses are built for those who have no land or house . With the cooperation of the local bodies and people support the houses were completed said the chief minister.

Lidiya Lawrence (2022) in her article named „public assistance for house construction in Kerala; with reference to life mission“ studies the life mission programme, criteria for its beneficiary selection and current stage of life mission scheme. The major challenges of Life Mission scheme are diversity of beneficiaries, scarcity of land for social housing etc. She states that the mission addressed the issue of incomplete house in its first phase. Second phase of the Mission provides financial assistance for constructing houses for those who have own land. Mission is planning to rehabilitate beneficiaries into housing complexes in its third phase.

Kotresha. Mallanagoudra. (2022) in his project An Evolution of Pradhan Mantri Awas Yojana (Gramin) in Karnataka states the housing problem of rural poor with reference to Pradhan Mantri Awas Yojana (PMAY). The houses in the rural areas lack protection to the residents against wind, rain and cold. They lack proper arrangement for light and fresh air. Rural houses do not have separate arrangement for keeping animals. There is no proper arrangement for basic sanitation and drinking water. The surroundings of rural houses lack requirements for hygiene. He find the major housing problems of the poor relate to the above mentioned factors .

G. Gopikuttan (2002) in his discussion paper Public Housing Schemes For Rural Poor in Kerala: A Critical Study of their Sustainability. He studied about the nature of housing demand of different groups of the rural poor and the mismatch between supply (in terms of public provision) and demand. And he find that in the unique socio-economic and cultural conditions prevailing in Kerala, the practice of partial financial assistance is insufficient to solve the housing problem of the rural poor. Their aspirations and expectations already run high and they want to construct good quality houses using modern construction materials. While traditional building materials and construction technology are looked down upon, modern materials and technology remain beyond their reach. Financial assistance provided under the public housing schemes is inadequate. While financial resources remain limited, they plan for structures which require much larger investment in house construction; alternatively, some may misuse the funds received for housing, to satisfy other family needs. In either case, the objective of improving the housing conditions of the rural poor is defeated. In their present form, public housing schemes for the

rural poor constitute an unfruitful venture and wastage of resources. If modified to suit to the socio-economic and cultural specificities of rural Kerala, the schemes are sure to contribute to positive improvement in their housing conditions .

CHAPTER – 3
METHODOLOGY

Statement of the problem

Life Mission is a housing scheme Project introduced by the government of Kerala as a part of Nava Kerala Action Plan. The aim of this project is to uplift the Landless and homeless in the state. Our research question is the challenges faced by life mission beneficiaries in Cochin Corporation. The hypothesis is that life mission beneficiaries face so many economic and social challenges. The topic of our study has got sociological significance as house is where the socialization of the child begins. Since it plays a major role in the upbringing of the citizens, shelter is also important for the development of the country.

General objective

The general objective of the study is to find out challenges of life mission beneficiaries in Cochin Corporation.

Specific objective

- To examine socio - economic profile of life mission beneficiaries.
- To understand the present challenges of life mission beneficiaries.
- To understand the level of satisfaction of life mission beneficiaries.

Clarification of concepts

Operational definition

LIFE MISSION

Life mission is one of the four missions under Nava Kerala mission the flagship project of Kerala government led by Pinarayi Vijayan in Kerala. The Government introduced life mission project as part of Nava Kerala project in 2016. It is a developmental initiative that aims to provides

financial assistance to the landless and homeless individuals in the Kerala. Life in Life Mission stands for Livelihood Inclusion Financial Empowerment.

BENEFICIARIES

People that receives help or an advantage from life mission scheme of Kerala Government. They will get benefits from the purpose of housing. It provide assistance to homeless with land, landless homeless, people with uncompleted housing, people with temporary housing in coastal or plantation area.

Variables

Dependent Variables

Satisfaction of life mission beneficiaries is the dependent variable in this study.

Independent Variables

The amount sanctioned, Time period for the implementation of the scheme, help from relatives, gender, income, are the independent variable of the study.

Tools

The tool taken for this study is telephonic interview with questionnaire. Necessary changes and modifications were made after pretesting.

Universe of the study

Universe of the study consist of all the life mission beneficiaries in Kerala

Sample and sampling Method

The sampling technique used in this study is purposive sampling. We have deliberately taken 50 samples from Cochin Corporation.

Pretest

Pretest was done to detect the unseen imperfections in the questionnaire. Pretest was conducted among 5 respondents. Based on the pretest some modifications were made in the questionnaire. New choices for answers were added to some questions. Pretest has helped as in getting better result.

Pilot Study

After selecting the topic, a pilot study was conducted among some beneficiaries in life mission in Kerala, so we found that the study is feasible to gather information with regards to the objectives of study.

Data collection

A structured telephonic interview with questionnaire is tool used in the study for obtaining primary data. Secondary data about the list of life mission beneficiaries is collected from cochin corporation

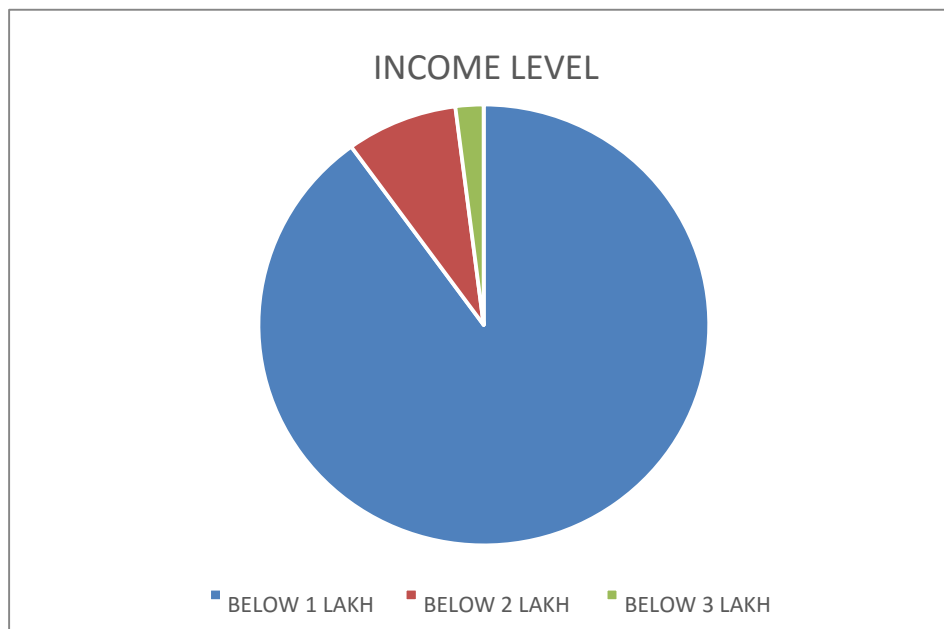
Data Analysis

Primary data was collected using telephonic interview with questionnaire Then we have enter the data collected in excel so that we can convert into tables and pie charts for analysis.

CHAPTER – 4
ANALYSIS AND INTERPRETATION

Data Analysis is the process of systematically applying statistical and logical techniques to describe and illustrate, condense and recap, and evaluate data. . After the data has been collected the researcher focused on analysis and interpretation. Analysis means critical examination of assembled data for the purpose of interpretation by linking them to other available knowledge. The study is conducted to find out and assess the challenges faced by life mission beneficiaries.

Figure.1- Income level



Majority of respondents (90%) belong to the income group of below 1 lakh. 2% of respondents belong to income group of below 3 lakh as shown in figure.

TABLE 1 - OTHER INCOME EARNING ACTIVITIES

| OTHER INCOME EARNING ACTIVITIES | NUMBER | PERCENTAGE |
|--|---------------|-------------------|
| CAKE | 2 | 4 |
| CATERING | 1 | 2 |
| CATTLE REARING | 1 | 2 |
| SHOP | 1 | 2 |
| NIL | 45 | 90 |
| TOTAL | 50 | 100 |

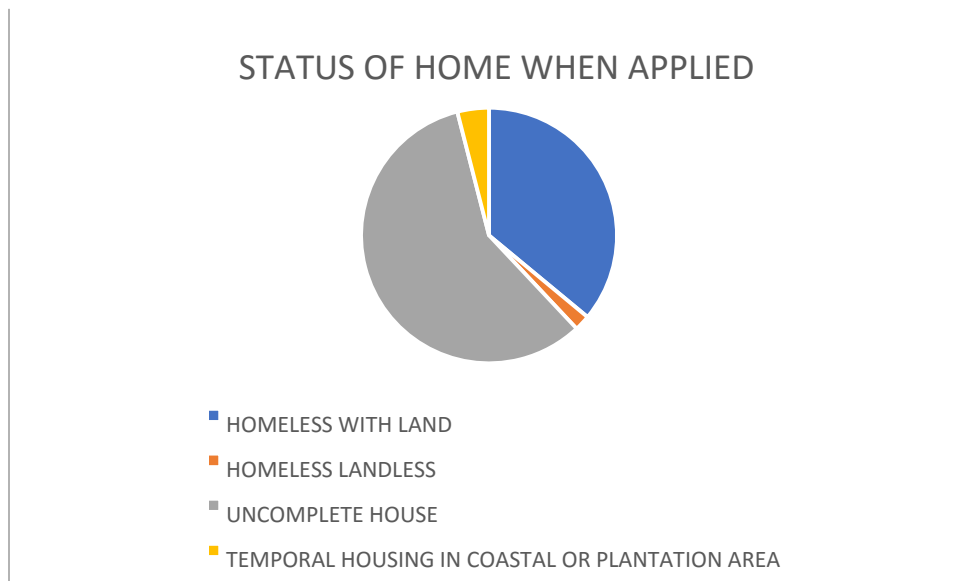
Majority of respondents (90%) don't have any other income earning activities as shown in table.1. Some of the respondents do catering, cattle rearing etc.

Table.2- YEAR OF APPLYING

| YEAR OF APPLYING | NUMBER | PERCENTAGE |
|-------------------------|---------------|-------------------|
| 2016 | 1 | 2 |
| 2018 | 1 | 2 |
| 2019 | 9 | 18 |
| 2020 | 7 | 14 |
| 2021 | 11 | 22 |
| 2022 | 14 | 28 |
| 2023 | 7 | 14 |
| TOTAL | 50 | 100 |

As shown in Table. 2, Most of the respondents applied to life mission scheme in 2022. Least number of respondents applied between the years of 2016-2018. This may be because of lack of awareness of this.

Figure . 2 – Status of Home When Applied.



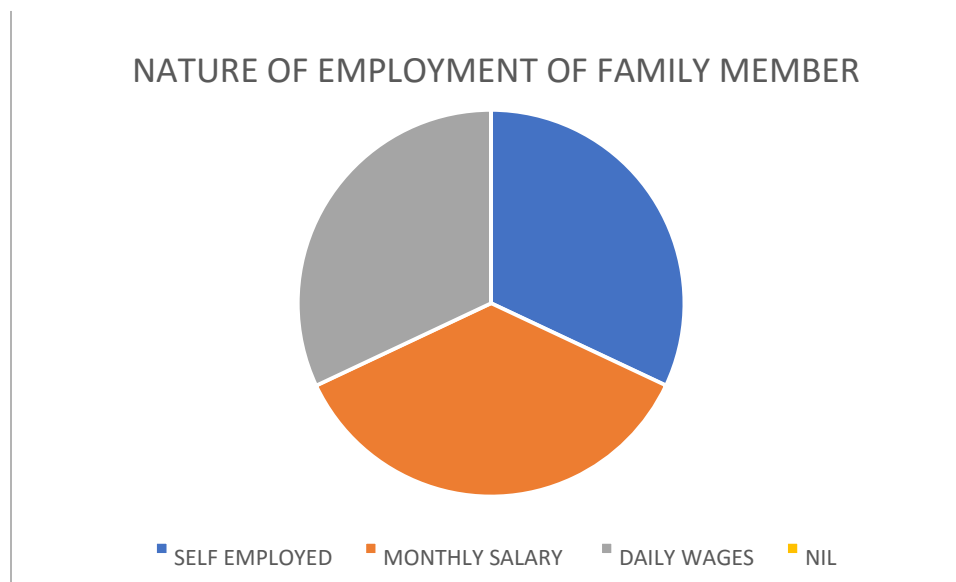
Majority of the respondents had Uncomplete housing when they applied to this scheme. This may be because of their low income level. Least number of respondents were homeless and landless as shown in the pie diagram as shown in figure.2

Table.3- Anyone's help applying for this scheme

| ANYONE'S HELP FOR APPLYING THIS SCHEME | NUMBER | PERCENTAGE |
|--|--------|------------|
| POLITICAL PARTY | 1 | 2 |
| INSTITUTIONS (KUDUMBASREE) | 2 | 4 |
| OTHERS (COUNCILLOR) | 16 | 32 |
| NIL | 31 | 62 |
| TOTAL | 50 | 100 |

Majority of the respondents (62%) don't seek anyone's help for applying the scheme as shown in the Table. 3. Some of them were seek help from political parties, councillors, and kudumbasree.

Figure.3- Nature of employment of family member



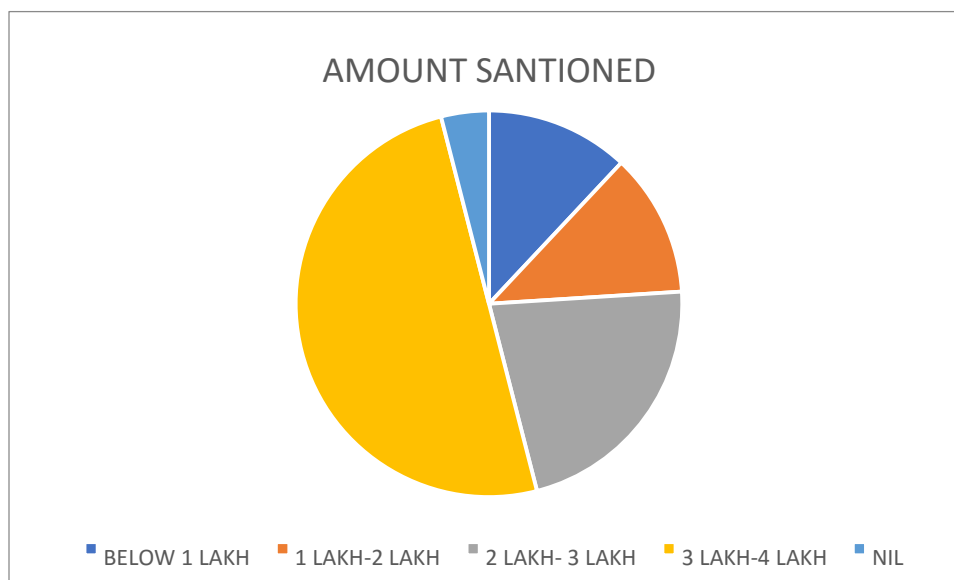
Most of the Respondant's family members have jobs with monthly salary. Least respondant's family members are self- employed and some of them depend on daily wages as shown in figure.3

Table.4- Vulnerable member in the family

| VULNERABLE MEMBER IN THE FAMILY | NUMBER | PERCENTAGE |
|--|---------------|-------------------|
| WIDOW | 6 | 12 |
| DIFFERENTLY ABLED | 7 | 14 |
| MENTALLY CHALLENGED | 0 | 0 |
| NIL | 37 | 74 |
| TOTAL | 50 | 100 |

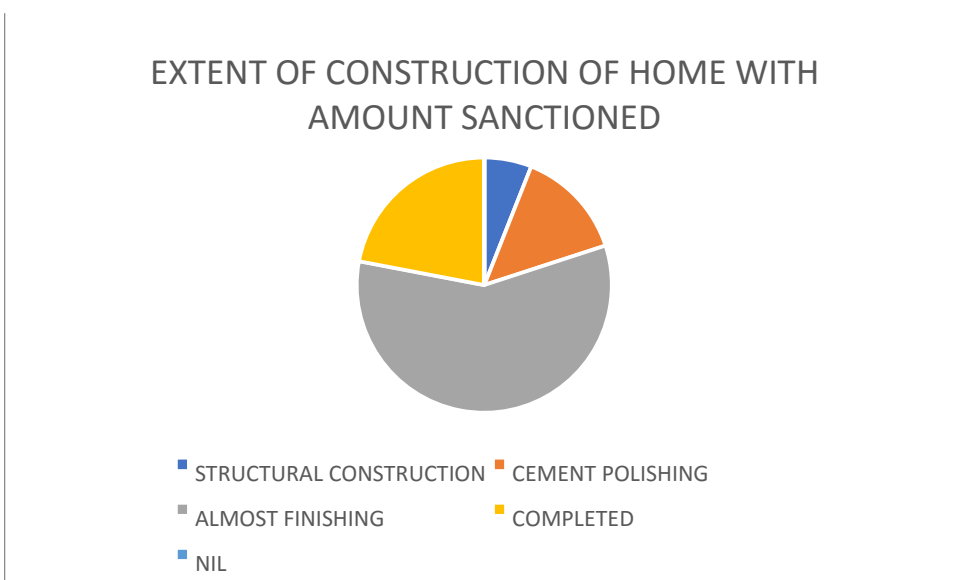
As shown in Table. 4, Majority of the respondents don't have any vulnerable member in their family such as widow, mentally challenged, differently abled.

Figure.4- Amount sanctioned



This scheme sanctioned 3-4 lakh to most of our respondents as shown in figure.4. Least percentage of the respondents were sanctioned with below 1 lakh and 2 lakh.

Figure. 5- Extent of construction of home with amount sanctioned



As shown in figure 5, Most of the respondents finished their construction with the amount sanctioned. Least number of the respondents have reached the level of structural construction with the amount sanctioned.

Table.5 - How much did you spent from yourself ?

| HOW MUCH DID YOU SPENT FROM YOUR SELF ? | NUMBER | PERCENTAGE |
|---|--------|------------|
| BELOW 1 LAKH | 5 | 10 |
| 1 LAKH- 5 LAKH | 6 | 12 |
| 5 LAKH- 10 LAKH | 9 | 18 |
| 10 LAKH- 15 LAKH | 4 | 8 |
| NIL | 26 | 52 |
| TOTAL | 50 | 100 |

52% of the respondents didn't spend money from themselves for the construction of house. 8% of our respondents spent 10-15 lakhs from themselves. 10% of respondents spent amount below 1 lakh from themselves. Others spent between 1 lakh to 10 lakh as shown in Table. 5

Table.6 – Did you avail loan?

| DID YOU AVAIL LOAN? | NUMBER | PERCENTAGE |
|----------------------------|---------------|-------------------|
| YES | 37 | 74 |
| NO | 13 | 26 |
| TOTAL | 50 | 100 |

As shown in Table. 6, 74% of our respondents avail loan for the construction of house as they have to spent from themselves. 26% of population didn't avail any loan. They may have others sources for money.

Table.7- Help from relatives

| Help from relatives | Number | Percentage |
|----------------------------|---------------|-------------------|
| YES | 16 | 37 |
| NO | 34 | 68 |
| Total | 9 | 100 |

Majority of our respondents (68%) didn't get help from relatives. While 16% have support of relatives as shown in Table. 7.

Table.8- Other challenges during construction

| Other challenges during construction | Number | Percentage |
|---|---------------|-------------------|
| Yes | 35 | 70 |
| No | 15 | 30 |
| Total | 50 | 100 |

As shown in table. 8, 70% of respondents confronted other challenges during construction such as hospital case, flood etc. Only 30% didn't face any challenges other than financial problems.

Table.9-Satisfied with the scheme

| Satisfied with the scheme | Number | Percentage |
|----------------------------------|---------------|-------------------|
| Yes | 47 | 94 |
| No | 3 | 6 |
| Total | 50 | 100 |

Majority of respondents (94%) are satisfied with the life mission scheme as it is a welfare scheme of the Government. Only 6% of respondents are not satisfied with the scheme as shown in the table. 9

Table.10 – Level of satisfaction

| Level of satisfaction | Number | Percentage |
|------------------------------|---------------|-------------------|
| 1-5 | 0 | 0 |
| 5-10 | 50 | 100 |
| Total | 50 | 100 |

As shown in Table. 10, all of our respondents rate their satisfaction between the scale of 5-10. As the responsible authorities always enquire about the updates of construction, Most of the beneficiaries are satisfied with the scheme.

Table.11- Suggestions

| Suggestions | Number | Percentage |
|--------------------------------|---------------|-------------------|
| They need more amount | 18 | 36 |
| Make the process faster | 9 | 18 |
| No suggestions | 21 | 42 |
| Other | 2 | 4 |
| Total | 50 | 100 |

36% of respondents suggested that this scheme needs to provide more amount for construction as shown in Table. 11. 18% of the population suggested to make the process faster.4% of the respondents suggested life mission scheme to sanction amount on time. 42% of respondents didn't provide any suggestions.

CHAPTER – 5

FINDINGS AND CONCLUSION

The first specific objective of this study is to examine the socio-economic profile of the life mission beneficiaries in Cochin Corporation. It is found out that the majority of respondents belong to the income group of below 1 lakh. Only 2% of the respondents belong to income group of below 3 lakh. Besides, Most of them doesn't have any other income earning activities while some of them engage in activities such as catering, cattle rearing etc.

A large proportion of respondents applied to life mission scheme between years of 2021-2022. During the initial years of this scheme, percentage of applicants from Cochin Corporation was very low. This trend may be because of the fact that people were not that much familiar with life mission scheme during that initial years.

Uncomplete house or Homeless with land was the status of housing of all most all the respondents when they applied to the scheme. Low economic profile of most of the respondents supports this finding. It is quite natural when most of the respondents had income level of below 1 lakh. Besides, Most of the respondents doesn't seek anyone's help for applying the scheme while some of them seek help from political parties, councillors, and kudumbasree. It shows that some of the respondents had a good social support while others don't.

Majority of the respondents doesn't have any vulnerable member in their family. But some of them have widows, differently abled individuals in their family. Another interesting finding of this study is that most of the respondent's family members have jobs with monthly salary. Least percentage of respondent's family members are self-employed and work for daily wages. All these shows the disparity in socio-economic profile of life mission beneficiaries. This scheme have covered the different sections of people in society as its beneficiaries. It is also understood that life mission scheme selected people who are most apt as its beneficiaries.

The second objective of this study is to understand the present challenges of life mission beneficiaries. It is found out that the life mission scheme has sanctioned 3-4 lakh to most of our respondents. It indicates the proper functioning of this scheme. Least percentage of the respondents were sanctioned with below 1 lakh and 2 lakh.

Another important finding is that Most of the respondents finished the construction of their home with the amount sanctioned. It also shows the extent of success of this scheme. Least number of the respondents have reached the level of structural construction with the amount sanctioned.

One of the challenge faced by some of life mission beneficiaries is that they had to spent money from themselves for the purpose of construction of house. 8% of our respondents spent 10-15 lakhs from themselves while 10% of respondents spent amount below 1 lakh from themselves. Others spent between 1 lakh to 10 lakh. Therefore, it is understood that financial difficulty is one of the present challenges of life mission beneficiaries. At the same time, it is also found out that 52% of the respondents didn't spend money from themselves for the construction of house.

Most of the respondents who spent money from themselves have availed loan. Paying this loan amount with interest is another present challenge faced by life mission beneficiaries. On the other hand, 26% of respondents didn't avail any loan. They may have others sources for money. Some of them got help from relatives. 68% of respondents didn't get any help from relatives.

Majority of the respondents confronted other challenges during construction of house such as hospital case, flood etc. Environmental challenges such as flood, cyclone, heavy rainfall cause big problems to beneficiaries. They had to again do the maintenance of house now after these environmental problems. All these factors contribute the various socio – economic challenges of life mission beneficiaries. Only 30% of the respondents didn't face any challenges other than financial problems during the construction of their house.

The third objective of the study is to understand the level of satisfaction of life mission beneficiaries about life mission scheme. Majority of respondents (94%) are satisfied with the life mission scheme as it is a welfare scheme of the Government. Most of the respondents are satisfied with the scheme as they view it as a help and support from Government. Only 6% of respondents are not satisfied with the scheme.

All of our respondents rate their satisfaction between the scale of 5-10 out of 10. As the responsible authorities always enquire about the updates of construction, Most of the beneficiaries are satisfied with the scheme. The high level of satisfaction among beneficiaries indicates the proper implementation of life mission scheme.

Suggestions

Major suggestion provided by respondents is that the scheme needs to provide more amount for construction of house. They claim that four lakh is not enough for the construction of a house. If the scheme increases its sanctioned amount, beneficiaries don't have to spend money from themselves. As a result, they don't need to worry about paying back loan with interest, which is availed for the construction of house.

Another suggestion which is found out from this study is that to make the process faster. Respondents state that there are some kind of lag in the process of implementation. Some of the respondents also suggested that the life mission scheme has to sanction amount on time.

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CHAPTER – 6

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CHAPTER - 7

APPENDIX

Questionnaire

We will completely keep confidential all information arising from surveys concerning individual respondents to which we gain access. We will not discuss, disclose, disseminate, or provide access to survey data and identifiers.

Socio-economic Profile

Name:

Place:

Age:

Gender:

Family Type:

Marital Status:

1. In which year did you apply for this scheme?
2. What was the status of your house when you applied for the Scheme?
 - (1) Homeless with land. (3) Uncompleted housing
 - (2) Landless homeless (4) Temporary housing in coastal / plantation area
4. Did you seek anyone's help for applying to the scheme ?
 - (1) Yes. (2) No

5. If Yes, whom ?

(1) Political Parties (3) Institutions

(2) Contractors (4) Others

6. Your annual income ranges between

(1) Below 1 lakhs (2) Below 2 lakhs

(3) Below 3 lakhs

6. Do you have other resources to support your family?

(1) Yes (2) No

7. Is there any vulnerable member in your family?

(1) Widow. (3) Differently Abled

(2) Mentally Challenged (4) Palliative care patients

(5) Others – specify _____

8. What is the nature of employment of your family members?

(1) Self – employed

(2) Gig worker

(3) Employee with daily wage

(4) Others

Present Challenges of Life Mission Beneficiaries

9. How much amount was sanctioned to you until now ?

(1) Above 1 lakh

(2) Above 2 lakh

(3) Above 3 lakh

10. How far do you construct your home with the amount sanctioned?

(1) Structural construction

(2) Cement polishing

(3) Finishing

11. Have you faced any issue while availing life mission scheme?

(1) Yes

(2) No

12. If yes, what was the issue?

Level of satisfaction of life Mission Beneficiaries

13. Are you satisfied with this government scheme?

(1) Yes

(2) No

14. How do you rate your level of satisfaction out of 10 ?

15. Are you satisfied with the process of implementation of Life Mission Scheme?

(1)Yes

(2)No

16. Kindly rate your level of satisfaction with the process of implementation of Life Mission out of 10 ?

17. Do you have any suggestions for improving the implementation of this scheme?