

**GOVERNMENT OF ODISHA
PANCHAYATI RAJ DEPARTMENT**

Guidelines of Biju Pucca Ghar Yojana

PR-RH-MOKD-0007-2015/ 17904 /PR

Dated: 01/10/2016

1. Background and Approach:

Housing is a fundamental human need. It is a basic requirement for the human survival as well as for a decent life.

Government of Odisha is committed to provide **Pucca house** to all the rural households living in Kutcha houses. State Government with a view to achieve this objective launched "**Biju Pucca Ghar Yojana (BPGY)**" during the year 2014. In order to make the scheme more transparent and implementable, the following guidelines are hereby issued in supersession of all the guidelines issued earlier.

2. Objective of the Scheme:

- 2.1.** Objective of the scheme is to convert all kutcha houses into Pucca house in rural areas of the state in a mission mode approach. A Pucca house means that it should be able to withstand normal wear & tear due to usage and natural forces including climatic conditions.
- 2.2.** A "**Pucca**" house is one with the following characteristics:
- Material: It should have foundation, wall and roof of permanent material.



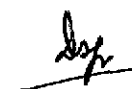
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- Wall material: Fly ash bricks, burnt bricks, stones (packed with lime or cement), cement concrete, etc.
- Roof Material: Tiles, GCI (Galvanized Corrugated Iron) sheets, asbestos cement sheet, RBC (Reinforced Brick Concrete) and RCC (Reinforced Cement Concrete) etc.
- Life time: The expected life of the structure must be a minimum of 30 years.
- It is clarified that the above definition is only for verification of households with Pucca houses. The houses that shall be constructed under this scheme shall be of RCC or any other material of equivalent strength approved by PR-Department

2.3. A “**kutchha**” house is one in which walls and/or roof is made of materials such as un-burnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones etc. and materials not mentioned in Para 2.2 and which are not durable due to inappropriate application of techniques and are not able to withstand normal wear and tear.

3. Key Features of the Scheme:

- 3.1.** Biju Pucca Ghar Yojana is a State plan scheme and is designed to provide Pucca houses to the eligible rural household living in kutchha house.
- 3.2.** The dwelling unit under Biju Pucca Ghar Yojana will be sanctioned preferably in the name of woman head of the household.
- 3.3.** No contractor shall be involved in the construction of houses under Biju Pucca Ghar Yojana.
- 3.4.** The fund under the scheme shall be credited to the beneficiary account through Direct Account Transfer through electronic fund management system



(eFMS). No other form of payment to the beneficiaries will be made under the scheme.

- 3.5.** The minimum size of the house should be of 25 square meters including a hygienic cooking space and excluding toilet. The roof material will mandatorily be of RCC or any other material of equivalent strength approved by PR-Department. Innovation in housing typologies, design, building material and construction should be encouraged.

4. Component of the Scheme:

The Biju Pucca Ghar Yojana has two components - (1) Biju Pucca Ghar Yojana (**Normal**) & (2) Biju Pucca Ghar Yojana (**Special**)

- 4.1. Biju Pucca Ghar Yojana (Normal):** The households from the SECC 2011 survey list having Kutcha house are covered under this scheme.
- 4.2. Biju Pucca Ghar Yojana (Special):** Rural households affected by natural / man-made calamities like fire, flood, cyclone, earth quake, elephant menace, communal violence, left-wing extremism, major law and order problem, etc. and extremely poor, vulnerable and deserving households who need Pucca house on compassionate ground but could not be selected under Biju Pucca Ghar Yojana (normal) are covered under Biju Pucca Ghar Yojana (Special).

5. Target Group and eligibility:

5.1. Biju Pucca Ghar Yojana (Normal):

- 5.1.1. For being eligible, the household must have been registered as such in SECC 2011 list and must be ordinarily residing in the village.



- 5.1.2. The household must **not have Pucca house** as per SECC 2011 and not constructed Pucca house in the meantime.
- 5.1.3. The household must not have availed Pucca house under any scheme of the Government.

5.2. Biju Pucca Ghar Yojana (Special):

- 5.2.1. The Household whose house has been fully/severely damaged by natural/ manmade calamities like fire, flood, cyclone, earth quake, elephant menace, communal violence, LWE violence, major law and order problem etc.
- 5.2.2. Victims of river/sea inundation who need re-location/shifting.
- 5.2.3. Household whose house is fully collapsed/washed away /fully/severely damaged due to circumstances mentioned above will be eligible to be covered under “Biju Pucca Ghar Yojana (BPGY) - Special” house notwithstanding previous allotment of house under Biju Pucca Ghar Yojana (BPGY) / IAY / PMAY (G), any other Government scheme.
- 5.2.4. Extremely poor, vulnerable and deserving households who need pucca house on compassionate ground but could not be selected under Biju Pucca Ghar Yojana (normal).
- 5.2.5. Along with the registered SECC 2011 kutcha households, the households either totally left out or wrongly not registered in kutcha household category of SECC list are also eligible, if found to be living in kutcha house as per field verification by the BDO and if considered deserving by District Level Selection Committee and approved as such by the Committee.



6. Setting of Target:

- 6.1.** The Physical Target for each district will be set by the Department annually on the basis of numbers of all the houseless and households living in zero, one or two room kucha houses as per SECC 2011 data.
- 6.2.** The District Collector will distribute the physical target among Blocks, GPs and villages as per the above formula.
- 6.3.** Government may also itself set Block/GP/Village wise target as per the above formula.
- 6.4.** The number of houses allotted to SC/ST should not be less than their proportionate population in the District except in the case that all the eligible households of a particular category are already covered in which case the corresponding target will stand converted to general category.
- 6.5.** Interchange of allotments between SC & ST is not permitted.
- 6.6.** At least 3 % of the houses shall be reserved for people with disability (PwD) from each category. In case of non-availability of sufficient number of PwD persons, the left over quota will be re-allotted among non PWD beneficiaries of same category.

7. Selection Procedure:

7.1. Biju Pucca Ghar Yojana (Normal): Selection of beneficiaries under Biju Pucca Ghar Yojana will be made in a fair and transparent manner. The following procedure will be followed for selection of beneficiaries under Biju Pucca Ghar Yojana (Normal):

- 7.1.1. All houseless and households living in zero, one and two room houses with kuccha roof and kuccha walls as per SECC-2011 list, except the



automatically excluded households, will form the universe of eligible beneficiaries.

7.1.2. A household fulfilling any of the following 13 parameters as per SECC-2011 data will be automatically excluded.

- i. Motorized two/three/four wheeler/fishing boat.
- ii. Mechanized three / four wheeler agricultural equipment.
- iii. Kisan Credit Card with credit limit of Rs. 50,000 or above.
- iv. Household with any member as a Government employee.
- v. Household with non-agricultural enterprises registered with the Government.
- vi. Any member of the family earning more than Rs. 10,000 per month.
- vii. Paying income tax.
- viii. Paying professional tax.
- ix. Owning a refrigerator.
- x. Owning landline phone.
- xi. Owning 2.5 acres or more of irrigated land with at least one irrigation equipment.
- xii. Owning 5 acres or more of irrigated land for two or more crop seasons.
- xiii. Owning at least 7.5 acres of land or more with at least one irrigation equipment.

7.1.3. The village & category-wise list of kuccha households living in two or less rooms as per SECC-2011 list will be prioritized on the following principles:

7.1.3.1. Priority will be based on number of rooms in the order of houseless followed by zero, one & two rooms.



7.1.3.2. Within these groups, households that fulfil the criteria of compulsory inclusion will be further prioritized.

7.1.3.3. Inter se priority within the two groups viz. households which are compulsorily included and otherwise will be determined based on their cumulative deprivation score calculated from the parameters given below with each having equal weight.

- a. Households with no adult member between age of 16-59.
- b. Female headed households with no adult male member between age 16-59 years.
- c. Households with no literate adult above 25 years.
- d. Households with any disabled member and no able bodied adult member.
- e. Landless Households deriving the major part of their income from manual casual labour.
- f. Higher the deprivation score, higher will be the ranking of the household within the sub group.
- g. The system generated category-wise ranked priority list of beneficiaries for each Village should be downloaded and the households sanctioned with houses under any Govt. Schemes or rehabilitation measures will be deleted from the list.
- h. The houses of remaining households in the list will be verified by BDO through field functionaries and those who have already constructed pucca house after preparation of SECC-2011 list will be deleted from the list.
- i. The final list will be published at the concerned Gram Panchayat/Block headquarters and will also be made available at DRDA Website and State Rural housing portal for information of public.



- j. Work Order to the beneficiaries under Biju Pucca Ghar Yojana (Normal) will be issued as per the target allotted in the order of ranking in the list.
- k. The Appellate Committee constituted vide this department Letter No. 8744 dated 20-05-2016 will dispose of any grievance on selection of beneficiaries.

7.2. Biju Pucca Ghar Yojana (Special):

- 7.2.1. Total physical target for a financial year will be distributed between two components i.e. BPGY (Normal) & BPGY (Special) at the ratio of 85:15.
- 7.2.2. 15% of total physical target which is reserved for Biju Pucca Ghar Yojana (Special) will be retained at the District Level for approval by the DLC.
- 7.2.3. The selection of beneficiaries for Biju Pucca Ghar Yojana (Special) will be done by a District Level Committee (DLC) consisting of the following members:
 - a. District Collector - Chairman
 - b. Hon'ble MPs of District - Member
 - c. Hon'ble MLAs of the District - Member
 - d. President Zilla Parishad - Member
 - e. PD, DRDA-cum-EO, ZP - Member Convener
- 7.2.4. The District Level Committee will approve the list after which it will be communicated to the BDOs by the District Collector.
- 7.2.5. In case District Level Committee fails to approve the list within timeline fixed by the Collector, the District Collector will approve the list available to him and communicate to the BDOs.



7.2.6. In the event of sufficient number of beneficiaries not available for Biju Pucca Ghar Yojana (special), the residual of the said 15% will be converted to BPGY (Normal) by the District Collector.

7.2.7. The final list will be published at the concerned Gram Panchayat/Block headquarters and will also be made available at DRDA Website and State Rural housing portal for information of public.

8. Unit Cost:

8.1. The unit cost under Biju Pucca Ghar Yojana for construction of new Pucca house is Rs 1,20,000 for non-IAP districts and Rs. 1,30,000 for IAP districts. This can be revised by the State government from time to time.

9. Release of Installments:

9.1. The release of installments will be linked to the level of construction reached. The number and amounts of installments may be revised by the Government from time to time. At present, the release of installment will be as follows;

1st installment	On issuance of work order.	20,000	20,000
2nd installment	On completion of plinth.	35,000	30,000
3rd installment	On completion of upto roof level.	45,000	40,000
4th installment	After Completion of the house in all respects including the sanitary latrine and beneficiary starts living in the house.	30,000	30,000
Total		1,30,000	1,20,000



- 9.2. For issuance of work order, geo-tagged photograph of current beneficiary with her/his Kutcha house and geo-tagged photographs of beneficiary with proposed site of construction should be collected.
- 9.3. All photographs for inspection of houses should be taken and uploaded using AwaasApp developed by GoI or any other such App developed by State Government.
- 9.4. The photograph of beneficiary, her/his Aadhaar UID/ EID, mobile number should be kept in the case record and uploaded in AwaasSoft. In case beneficiary is not having any mobile number, her/his family/relative/friend's mobile number provided by beneficiary should be recorded.
- 9.5. The 2nd, 3rd & 4th installments will be credited to beneficiary account by the BDO within a week of receipt of the report of the eye estimation, spot verification and photographic evidence of stage of construction by the ABDO/AE/JE/GPTA/GPEO/PA/PEO/other field level functionary.
- 9.6. The beneficiary will fix engraved logo of Biju Pucca Ghar Yojana in the front-wall of the house indicating name of the beneficiaries, year of sanction and unit cost etc. after which the 4th installment will be released.
- 9.7. Funds will be credited to beneficiary account through Direct Account Transfer using electronic fund management system (eFMS).

10. Convergence & Innovation:

Districts can implement innovative methodology/technology and make convergence (in addition to those mentioned below) with other schemes with prior approval of Panchyati Raj Department.

- 10.1. The beneficiary of Biju Pucca Ghar Yojana would get wage component for 90 persondays & 95 persondays in non-IAP and IAP districts respectively under MGNREGS.



- 10.2.** The beneficiary of Biju Pucca Ghar Yojana would get wage component for 03 persondays under MGNREGS for construction of toilet.
- 10.3.** The beneficiary of Biju Pucca Ghar Yojana would get Rs. 12,000 for IHHL under MGNREGS/ Swachh Bharat Mission. The unit assistance for construction of IHHL may be revised by Government from time to time.
- 10.4.** In addition, the beneficiaries are entitled for convergence for potable drinking water supply system, Electrification under Deen Dayal Upadhyaya Gram Jyoti Yojana (DDU GJY)/ BGJY, wages for Land development under MGNREGS, Social security under AABY / RSBY etc as per extant guidelines.

11. Facilitating loan of upto Rs 70000 from Financial Institutions like Banks:

- 11.1.** The beneficiary if she/he so chooses, would be facilitated to get institutional finance up to Rs. 70,000. In case the beneficiary chooses the option of institutional finance, the state assistance will be routed through the same bank account in which the finance has been availed, and the officials of the financial institutions will also be expected to monitor the progress of construction.
- 11.2.** To facilitate beneficiaries to avail loan under DRI or otherwise, the following methodology may be adopted: -
- 11.2.1. Hold meeting of Bankers Committees to discuss the modalities and terms and conditions for providing the loans to the beneficiaries of Biju Pucca Ghar Yojana.
- 11.2.2. Wide publicity of the loans to be provided to the beneficiaries and the documents that are required for availing the loan.
- 11.2.3. Once the beneficiary is sanctioned house, the functionary at the ground level may be assigned the task of getting the application form, filling of the



same by the beneficiary who is opting for loan and submitting of the same to the bank for processing the loans.

12. Financial Management:

- 12.1.** The DDO PR Department will draw the amount and credit to the designated account of Biju Pucca Ghar Yojana maintained at State level.
- 12.2.** Government will make direct credit to the accounts of beneficiaries from a centralized account maintained at State level using the e-FMS/PFMS.
- 12.3.** The interest accrued on deposit of “Biju Pucca Ghar Yojana (BPGY)” fund shall be treated as part of “Biju Pucca Ghar Yojana (BPGY)” fund and shall be utilized for the scheme only.
- 12.4.** There shall be separate A/c at DRDA / Block level in a Public Sector Bank/ Nationalized Bank/ Scheduled Commercial bank allowed for handling Government business for transactions relating to Administrative expenditure.
- 12.5.** All such accounts will be audited by AG, Odisha / CAG.

13. Strategy for Implementation:

- 13.1.** Houses under “Biju Pucca Ghar Yojana (BPGY)” shall be constructed by the beneficiaries themselves.
- 13.2.** Panchayat Samities will be the Implementing Agencies for “Biju Pucca Ghar Yojana (BPGY)” under the control, direction and supervision of DRDAs / Zilla Parishad.
- 13.3.** The beneficiaries would be provided with bouquet of options of house designs and appropriate technology suitable to the region of their residence. The core house design should include a dedicated space for hygienic cooking and also



include a toilet and bathing area. The roof and wall should be strong to be able to withstand the climatic conditions of the place in which the beneficiary resides and incorporate disaster resilient features (where needed) to be able to withstand earthquakes, cyclone, floods etc. However beneficiary is at liberty to construct house as per her/his choice at and above the approved carpet area of the house.

- 13.4.** The dwelling house under “Biju Pucca Ghar Yojana (BPGY)” shall be on individual plots of the beneficiary or on the plot of any of his/her family members subject to submission of no objection certificate by the land owner.
- 13.5.** The allotment of dwelling house shall be made preferably in the name of female head of the household. In case the household is not headed by female, then the allotment can be made jointly in the name of Husband and Wife or if the female spouse is not there, allotment can be made in the name of Male head of the Family. In the case of beneficiaries selected under the quota for persons with disabilities, the allotment should be only in the name of such persons.
- 13.6.** A particular block staff should be tagged with specific number of beneficiaries for facilitating construction of house.
- 13.7.** For coordinated supply of building materials and facilitation in construction of house, Community Based Organizations (CBOs) like SHGs, GPLFs, Producer Groups etc. nurtured under Odisha Livelihoods Mission can be engaged following instructions communicated by Government from time to time.
- 13.8.** In cases where the beneficiary is a senior citizen or infirm or destitute or a person with disability who may not be able to stand the strain of supervision of construction and who requests for such support in writing, such houses can be taken up as a part of the mason training program for construction or may be entrusted to reputed agencies with approval of the Collector concerned.



14. Time line:

The houses under Biju Pucca Ghar Yojana will be ordinarily completed within the financial year itself. Beneficiary constructing a bigger house must be advised to complete core house with a carpet area of at least 25 square meters and go for any extension subsequently.

15. Monitoring:

- 15.1.** District Collector will ensure proper implementation of the Scheme.
- 15.2.** PD DRDA will be personally responsible at District level and BDO at Block Level for timely implementation of the scheme.
- 15.3.** BDOs at Block level will inspect at least 10 % of houses under construction.
- 15.4.** District Level officers will inspect at least 1 % of houses.
- 15.5.** APD (RH) will inspect 10% of the houses of the District.
- 15.6.** Wherever the construction of the houses is entrusted to a reputed agency (as provided for at para 13.8), in these cases, BDO will inspect all the houses and PD-DRDA will inspect 10% of the houses.
- 15.7.** AawaasSoft, State Rural Housing Portal and Dashboard Monitoring System of Panchayat Raj Department will be used as the key monitoring tool for review of the Biju Pucca Ghar scheme.
- 15.8.** BDOs will ensure timely updation of AawaasSoft.



16. Administrative Contingency:

Up to **four percent** of the allocated funds under the scheme can be utilized for administering the scheme at State, District and Block level. Eligible items of expenditure under administrative expenses are the following: -

- 16.1.** Preparation of IEC material including electronic material especially on different designs and technology options;
- 16.2.** Imparting habitat and housing literacy to beneficiaries;
- 16.3.** Construction of prototypes and preparation of small scale models for demonstration;
- 16.4.** Procurement of hand held device for capturing geo tagged photographs;
- 16.5.** Cost of photographs of the house at various stages and of uploading them;
- 16.6.** Cost of quality supervision and monitoring through visits;
- 16.7.** Cost of hardware/software for MIS;
- 16.8.** Cost of data entry in AawaasSoft/State rural housing portal, including hiring of personnel on contract;
- 16.9.** Training of masons and beneficiaries including training on maintenance practices;
- 16.10.** Incentives for facilitating house construction;
- 16.11.** Payment of honorarium/incentives to SHGs/CRPs & CBOs;
- 16.12.** Training of officials;
- 16.13.** Conduct of assessments and evaluation studies;
- 16.14.** Incentive to the beneficiaries and officials involved in the implementation of Biju Pucca Ghar Yojana, Pradhan Mantri Awaas Yojana (Gramin) or any other Government Rural Housing Schemes for early completion of house.
 - I. For completion of house with RCC roof and IHHL within 4 months of receipt of 1st installment, incentive of Rs. 20,000/- will be paid to the beneficiary.



- II. For completion of house with RCC roof and IHHL within 6 months of receipt of 1st installment, incentive of Rs. 10,000/- will be paid to the beneficiary.

The incentive amount is subject to revision by Government from time to time.

- 16.15.** Incentives for use of green construction materials and technologies.
- 16.16.** Cost of engraved logo of Biju Pucca Ghar Yojana to be installed by the beneficiaries.
- 16.17.** Districts/Blocks can incur expenditure under Administrative Contingency only after obtaining prior approval from Panchayati Raj Department.
- 16.18.** Cost of purchase of Office Contingencies up to 10% of the Administrative Contingency sanctioned to District.
- 16.19.** Others, with approval of Government in PR department.

17. Procurement of Materials:

- 17.1.** District Administration can arrange for coordinated supply of materials such as cement, steel, bricks, and pre-fabricated components at Block point. The beneficiary is at liberty to procure materials from the supplier decided by the District Administration or from other sources.
- 17.2.** Supplier of materials will be decided in a transparent manner following due procedures as enumerated in Finance Department Memorandum No.27/2011-4939/F dated 13.02.2012 and Finance Department OM No.27-11(Pt.)-13290/F dated 02.04.2013 as amended from time to time. For each district, there will be a tender call notice and Collector will fix up L1 rate for each Block separately for each items required for construction of Houses. Before fixing L1 firm for each Block, the financial abilities, infrastructure and availability of manpower and transportation facilities of such firm should be assessed properly by the Collector concerned. The technical



specification along with standard estimate, design & plan may be supplied by Engineering Cell of the Panchayati Raj Department from time to time.

- 17.3.** Procurement can also be made from Government (State / Center) owned PSU / Corporation / Company/ Organisation. In such circumstances, Collector of the district will fix floor price of each item required for construction of houses for each Block. Before allowing any Government (State / Center) owned PSU / Corporation / Company/ Organisation as a supplier, its godown facility, transportation facility, availability of man power will be assessed by the District Collector.


18. Miscellaneous:

- 18.1.** Panchayati Raj Department of Govt. of Odisha shall be the Administrative Department for implementation of "Biju Pucca Ghar Yojana (BPGY)".
- 18.2.** Panchayati Raj Department shall be responsible for clarifying doubts, if any, and to ensure that bottlenecks in the implementation of the scheme are removed as expeditiously as possible and communicated to all concerned as and when required.
- 18.3.** This will be given effect from the date of its issue.

ORDER

It is ordered that this Resolution be published in the Extra Ordinary Gazette of the Government of Odisha for the general information and copy be communicated to all the Departments of Government/Heads of Departments and other concerned.

By Order of the Governor


01/10/2016
(Deoranjana Kumar Singh)
Commissioner-cum-Secretary

Memo No: - 17905

Dated: - 1/10/2016

Copy forwarded to the Director, Printing, Stationary and publication, Odisha, Cuttack with a request to publish the resolution in the next Extra Ordinary issues of Odisha Gazette and to supply 100 Copies to the Department.


Director, Special Projects

Memo No: - 17906

Dated: -

Copy forwarded to Principal Secretary to His Excellency, the Governor of Odisha/ Private Secretary to Hon'ble Chief Minister, Odisha for kind information of His Excellency, the Governor of Odisha/ Hon'ble Chief Minister, Odisha


Director, Special Projects

Memo No: - 17907

Dated: - 1/10/2016

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Director, Special Projects

Memo No: - 17908

Dated: - 1/10/2016

Copy forwarded to AG (A&E), Odisha/ all Departments of Govt/ all RDCs/ all Collectors/ all PD, DRDAs/ all BDOs for information and necessary action.

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Director, Special Projects

Memo No: - 17909

Dated: - 1/10/2016

Copy forwarded all Officers of PR Department/ Director, SIRD/all Sections of PR Deptt for information and necessary action.

AK

Director, Special Projects