

Achievement of State in changing the definition of Kutcha House under PMAY-G to provide benefits to maximum poor rural households

Rural housing policy of Government of India i.e Pradhan Mantri Awas Yojna-Gramin (PMAY-G), launched during FY-2015-16, envisaged “Housing for all by 2022”. Government vision is to provide affordable Pucca houses to all the poor eligible rural households by providing the financial assistance of Rs.1,20,000 for plain areas and **Rs.1,30,000 for hilly areas**. Earlier the financial assistance was **Rs.75,000 for hilly areas in Indira Aawas Yojna (IAY)**.

The guidelines of Ministry of Rural Development, Government of India stipulate that **a rural household, enlisted under Socio-Economic Caste Census (SECC)-2011 survey data, is eligible for financial assistance under the PMAY-G if household lives in zero/one/two room Kutcha house which defines the house with both "Kutcha Wall" and "Kutcha Roof"**. In the guidelines, the "Kutcha Roof" is defined as "Roof made of Grass/Thatch/Bamboo/Plastic /Polythene/Hand-made Tiles" and "Kutcha Wall" is defined as "Wall made of Grass/ Thatch/ Bamboo/Plastic/Polythene/ Mud or unburnt bricks/ wood and stone not packed with mortar".

But the rural Housing scenario was very poor in the State **as per Census-2011** data which reveals the followings-

1. Almost 75% houses of the State are semi-permanent and temporary in nature and most of these houses (83%) are found in rural areas.
2. Almost 44% of total census houses (10.22lakhs) of the State are Mud wall Houses which is almost 4.51lakhs and 30% houses made with untreated bamboo walls.
3. Almost 80% of total census houses are having GCI sheet as a Roofing material.
4. Almost 75% of census houses of the State are very much vulnerable to natural Disaster.

Even Tripura including whole North-East is situated under highly seismic zone (Zone-V) and is highly vulnerable to earthquake and other natural calamities which put the life of rural people living in Kutcha Houses and mud-wall houses with GCI sheet roofing at high risk. In Tripura, common practices in rural housing construction sector are the use of Mud/untreated Bamboo as predominant materials for wall and use of very poor quality (thin gauge/cheap) GCI sheets as predominant material for roof. The use of GCI sheets becomes necessary as Tripura falls under high rainfall zone and GCI sheet roofing ensures that rainwater does not accumulate on the roof and drains off in a smooth manner. This is also the case with most of the other North Eastern and Hilly States, which have high rainfall.

Issues identified during 2018 by the Government of Tripura and approaches for Remedies:

- **The house with GCI sheet roofing is treated as Pucca House as per the definition of Kutcha House under Ministry's guidelines for PMAY-G due to which a large number of poor rural households are not eligible and deprived to get financial assistance under the scheme in Tripura as well as other North Eastern and Hilly States.**
- **Government of Tripura requested MoRD, GoI to make an exception for the North East and Hilly States and to consider the households with Kutcha houses with GCI sheet roofing as eligible for assistance under the scheme vide D.O No. F.15(2)-PMAY-G/2018(Part-II)/932, Dated-30/05/2018 and D.O No. F.15(2)-PMAY-G/2018(Part-II), Dated-16/07/2018.**

Achievements:

- **MoRD, GoI has amended the existing definition of Kutcha house vide letter F.No J-15015/01/2019-RH-Part(1), dated 25/09/2020 for State Tripura and Assam. As per amendment "the house with the GCI sheet roof and Kutcha wall may be considered as Kutcha house, whereas wall with moisture degradable materials like 'Icra' panels, unburnt bricks, etc. with external surface protected with cement sand plaster may be considered as Pucca wall".**
- **As per the new amendment, Ministry has identified 2,80,419 additional eligible beneficiaries from SECC-2011 survey data to get the benefit of housing scheme.**
- **During SECC-2011, around 6.97lakh rural households were surveyed in the state and out of 6.97lakh only 1.21lakh households were found eligible by Ministry under PMAY-G as per earlier definition of Kutcha house. After field verification and ratification the Permanent Wait List (PWL) of 53,827 households has been finalized for assistance and 48,500 houses already sanctioned during 2016-19. Now after amendment definition of Kutcha houses the rural households (2,80,419) who were not considered during 2016-19 for the benefit under PMAY-G due to GCI sheet roofing in their houses, have been found eligible from SECC-2011 survey data which is self-explanatory as a huge achievement for the State to improve rural housing conditions and economy. Now survey is going on in each GP/VC areas to identify the existing house condition of additional eligible beneficiaries.**
