

## **SWOT Analysis of Indira Awas Yojana in District Dehradun**

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**Abstract**

*The present study reflects the need for housing, issues associated with IAY, the impact of IAY, its constraints, and lacunas. The need for housing is directly related to economic and social development. A house brings many changes in the life of an individual. It brings security, safety, social support, and most importantly happiness. Along with the direct relationship with economic and social development it is directly linked with happiness. Finland is the best example to show the positive relationship between housing and happiness. In this study, an attempt has been made to do a SWOT analysis of IAY in the district. In this direction, I played a great role and provides houses to the needy and vulnerable sections of the society*

**Keywords:** *Poverty, Indira Awas Yojana, Below Poverty Line*

*Reference to this paper  
should be made as follows:*

**Received: 02.09.2020  
Approved: 30.09.2020**

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**Article No. 34**  
*RJPSS Sept. 2020,  
Vol. XLV No. 2,  
pp. 288-294*

**Online available at:**

[https://anubooks.com/  
rjps-2020-vol-xlv-no-2/](https://anubooks.com/rjps-2020-vol-xlv-no-2/)

[https://doi.org/10.31995/  
rjps.2020.v45i01.034](https://doi.org/10.31995/rjps.2020.v45i01.034)

## **Introduction**

Human development and improvement in the quality of life are the ultimate goals of social sector Planning. The government is playing a major role in the upliftment of the poor and vulnerable segment. In this direction, the government is formulating appropriate policies and programs from time to time. The main aim of the government is to reduce poverty and increase the employment level that is why the central government as well state government is focusing on skill development programs along with many development programs. Although food is the primary need of the people and shelter is the next, but food and shelter are two sides of the same coin and are closely linked. Planning for housing for the poor is a part of planning for economic and social development.

Indira Awas Yojana (IAY) present PMAY (Pradhan Mantri Awas Yojana) was the biggest, inclusive, and wide range rural housing initiative ever taken up in India by any government before the 1980s. Indira Awas Yojana (IAY) was a leading program of the government of India launched in the mid-1980s for providing shelter to the rural poor in the country. It was being executed under the aegis of the ministry of rural development with the objective to provide shelter (or construct houses) for the under privilege people or in other terms below poverty line (BPL) families in the rural areas who were either having inadequate housing or even don't have one. Its roots traced to RLEGP, the wage employment Program of the National Rural Employment Programme which was started in the year 1983 as the construction of the house was allowed under these programs.

## **Objective and Methodology**

- To study the socio-economic profile and living conditions of BPL households.
- To assess the impact of IAY on BPL households and explore whether the quality of life has improved because of the housing benefit.

In the present study, a total of 360 households were studied. All six development blocks of the Dehradun district were studied in the present work. Stratified random sampling was used to select villages and households from these six development blocks of the district.

District name	No. of Development block	No. of villages per development block	No. of household per village	Total no. of household
Dehradun	6 Block	10 villages per block	6 household from per village	360

**Null Hypothesis  $H_0$ : There is no significant improvement in the quality of IAY houses according to the beneficiaries in the study blocks of the Dehradun district of Uttarakhand state.**

Alternative Hypothesis  $H_a$ : There is a significant improvement in the quality of IAY houses according to the beneficiaries in study blocks of Dehradun district of Uttarakhand state

Table 1: Perception descriptive for quality of IAY houses according to the beneficiaries in study blocks of Dehradun district

Particulars	Raipur		Sahaspur		Doiwala		Vikasnagar		Chakrata		Kalsi	
	Statistic	Std. Error	Statistic	Std. Error	Statistic	Std. Error	Statistic	Std. Error	Statistic	Std. Error	Statistic	Std. Error
Mean	2.05	.073	2.03	.095	2.08	.076	2.03	.086	2.13	.080	2.03	.109
Range	Lower Bound	1.90	1.84	1.93	1.86	1.97	1.82					
	Upper Bound	2.20	2.22	2.24	2.20	2.29	2.25					
Median	2.00		2.00		2.00		2.00		2.00		2.00	
Variance	.319		.541		.349		.440		.389		.711	
Std. Deviation	.565		.736		.591		.663		.623		.843	
Inter-quartile Range	0		2		0		0		1		2	
Skewness	.016	.309	-.053	.309	-.015	.309	-.036	.309	-.095	.309	-.064	.309
Kurtosis	.276	.608	-1.113	.608	-.045	.608	-.643	.608	-.397	.608	-1.598	.608

Source: Test statistics

Table 2: Normality test(Shapiro-Wilk statistics) of perception for quality of IAY houses according to the beneficiaries in study blocks of Dehradun district

Blocks		Raipur	Sahaspur	Doiwala	Vikasnagar	Chakrata	Kalsi
S-W Test (Shapiro-Wilk statistics)	Statistic	.736	.809	.755	.795	.774	.784
	P-value	0.01	0.02	0.02	0.03	0.01	0.02

Source: Test statistics

Normality test for all the samples for all the blocks are found to be significant, i.e., perception data do not follow the conditions of normality, thus nonparametric test i.e. one sample K-S test is used to test to the impact of IAY on the health of IAY beneficiaries.

Table 3: One sample K-S test (Kolmogorov-Smirnov) statistics of perception for quality of IAY houses according to the beneficiaries in study blocks of Dehradun district

BLOCK		Raipur	Sahaspur	Doiwala	Vikasnagar	Chakrata	Kalsi	
Statistics	Normal Parameters	Mean	2.05	2.03	2.08	2.03	2.13	2.03
		Std. Deviation	.565	.736	.591	.663	.623	.843
	Most Extreme Differences	Absolute	.352	.235	.339	.287	.318	.241
		Positive	.352	.235	.339	.287	.318	.223
		Negative	-.331	-.232	-.311	-.280	-.282	-.241
	Kolmogorov-Smirnov Z-Value		2.726	1.818	2.629	2.221	2.463	1.866
	P-Value		.000	.003	.000	.000	.000	.002

Source: Test statistics

Test interpretation: With the help of the above table as the value of one sample K-S test is coming significant in every block of the study area, therefore, Null Hypothesis H0: There is no significant improvement in the quality of IAY houses according to the beneficiaries in study blocks of Dehradun district of Uttarakhand state, is rejected hence, Alternative Hypothesis Ha: There is a significant improvement in the quality of IAY houses according to the beneficiaries in

study blocks of Dehradun district of Uttarakhand state is accepted.

## SWOT Analysis

SWOT ANALYSIS OF IAY IN DISTRICT DEHRADUN			
STRENGTH	WEAKNESS	OPPORTUNITIES	THREATS
The first and foremost strength of IAY is that the IAY houses were availed to poor and vulnerable segments of the society.	Due to some loopholes in the IAY scheme many non -BPL families availed the benefits.	There is a need to update the BPL list from time to time so that the housing benefits can be availed to the neediest one.	Lack of supervision by a government official and sole involvement of Gram pradhan responsible for the IAY benefits availed to non-BPL families.
IAY houses helped in women empowerment as there is a provision under IAY that IAY houses were allotted in the name of female or jointly between male and female. It brings a sense of security and confidence among the women in decision making power.	In many cases in the study area women are still delimited by the social customs. Poor social and economic status	Women require skill development programs to enhance their skill so that they can also indulge in some productive work.	Awareness level is very low among the women in these regions for their self-development.  Lack of government support for enhancing the social, economic status in these regions.
IAY is not only a mere provision of four walls but along with this, it provides basic services such as water electricity, sanitation, smokeless chullahetc.	Provision of toilet facility is clearly mentioned in the guidelines yet many houses are still without the separate toilet facility.	Government can utilize some government land for the construction of houses as many potential beneficiaries are left out from the scheme due to the lack of house sites.	Lack of supervision by the government official is the biggest drawback of this scheme as the houses didn't construct as per the provision mentioned in the IAY guideline.
IAY benefits helped in the financial inclusion of the beneficiaries as it is the provision under IAY that the financial	The financial assistance is not that much big yet Beneficiaries were compelled to share some amount with	There is a need to increase the amount of financial assistance as well as the procedure for the up-gradation of IAY houses	Lack of transparency  Beneficiaries are compelled to bribe

<b>IAY and Selection Process</b>	Gram pradhan plays a vital role in the selection of beneficiaries.	Political interference was observed in the study area during the selection process of IAY.	Selection process should be made easy.	Application procedure is tough
<b>IAY and adequacy of fund</b>	Many houseless potential beneficiaries availed the benefit of IAY which is the biggest strength of IAY.	The financial assistance is very low. Beneficiaries are compelled to take loans from money lenders.	There is a need to encourage institutional finance so that beneficiaries can be stopped from getting trapped into noninstitutional money lenders.	As the financial assistance is not adequate many beneficiaries get trap in the vicious cycle of debt.
<b>IAY and Awareness level among the beneficiaries</b>	Almost every IAY beneficiaries in the present study are aware of the scheme with the help of their friends, neighbor, and gram pradhan.	Lack of awareness among IAY beneficiaries compelled them to depend on gram pradhan	Role of (NGO) non - governmental organization can be involved to increase the awareness level among the potential beneficiaries.	In most of the cases, government officials never visit the construction site as a result many beneficiaries utilize that money for some other purpose.
<b>I and the Quality of houses</b>	There is a provision under IAY to construct a room with a kitchen.	The financial assistance provided under the scheme is not sufficient to build a good quality house.	There is a need to increase the financial assistance to builds a good quality house.	The financial assistance provided under the IAY scheme is not adequate which directly impacts the quality of many IAY houses adversely which in return creates a risk to their lives.
<b>I and the Construction of IAY house</b>	The IAY beneficiaries construct their house on their own.	Contractor is totally banned in the construction of the IAY house.	Government must provide any expertise to help in the construction of the house.	Condition of houses becomes really poor after 1 to 2 years as the quality of the material used in the construction of the house is not that much good.
<b>IAY and Migration</b>	Due to the construction of IAY houses migration has been controlled to some extent. Before availing IAY benefits the IAY beneficiaries' moves from one place to another place with their whole family in	Lack of employment opportunities compels the male members to move from one place to another in search of a job.	More focus on skill development programs can help the beneficiaries to stay in one place.	Due to the migration from one place to another their education and health status affected.

### **Conclusion**

In the present study area, major IAY families were headed by female-headed households in comparison to male-headed households due to its strict provision regarding the allotment of IAY house in the name of female members or jointly between husband and wife. In terms of income generation, wage employment is the main source of income for the majority of IAY beneficiaries.

Majority of IAY beneficiaries were living in the kutcha house and some were houseless before availing IAY benefits. After availing IAY benefits all those who were residing in the kutcha house, semi pucca house, and who were houseless shifted to pucca IAY house. In the majority of the IAY house kitchen facility and ventilation facility is available only after availing IAY benefits and the majority of the IAY beneficiaries have access to a toilet facility. Majority of IAY beneficiaries in the present study area faced the problem of corruption in its various forms and the majority of IAY beneficiaries revealed that Indira Awas Yojana housing increased their social status in the society.

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