APPENDIX I

INTERVIEW SCHEDULES & QUESTIONNAIRES
INTERVIEW SCHEDULE FOR INDIVIDUAL HOUSEHOLDERS

1. Name of the Head of the Household : 
2. Gender : Male / Female  
3. Age : 
4. Religion : Hindus / Christians / Muslims  
5. Caste : FC/BC/MBC/SC/ST  
6. Education : Professional/PG/UG/Technical Education / School education / Illiterate  
7. Occupation : 
8. Monthly Income : 
9. Type of Family : Joint / Nuclear  
10. Family Particulars :

<table>
<thead>
<tr>
<th>S.N</th>
<th>Name</th>
<th>Sex</th>
<th>Age</th>
<th>Education</th>
<th>Relationship</th>
<th>Occupation</th>
</tr>
</thead>
</table>

11. Do you have Savings ?
   a. Yes  
   b. No.
11. a. If yes, where do you keep the money ?
    Post Office / Bank / Chit funds / own
11. b. If you are unable to save, what is the reason ?
12. How much land you own?
13. Do you get profit from your land?
   a. Yes        b. No.
14. How many months you get employment opportunity in a year?
15. Alternate source of employment:

**Physical construction of the House**

16. Duration of Habitation :
17. Mode of Construction :
   Own effort / Contractor / Purchased
18. Duration of construction :
19. Amount spent towards the construction :
2. How much did you mobilise for construction of your house?
   Savings / Government Loan / Private Loan / Relatives / Mortgaging
20 a. If it is loan, rate of Interest ?
3. Have you repaid the loan borrowed for housing ?
   a. Yes        b. No.
21 a. If yes, how many years did you take to complete the loan ?
21 b. If not paid, how many years will you take to repay the loan amount ?
22. Who did plan the lay out of house ?
   Yourself / Engineer / Masons
23. Which house did you keep as the model of construction ?
   No Model / Relatives Home / Known Home / Mixed everything
24. How many years you planned to construct of your own?
   No plan / 2 years / 5 years / 10 years

25. How much you allocated initially for constructing the house?

26. Finally how much exceeded your budget (Specify the Percentage)

27. Who is the legal owner of the house:
   Father / Husband / Son / Mother / Wife / Daughter

28. Did you consult the women during the construction of the house?

28a. If yes, for what reasons?
   Resource mobilisation / basic amenities / housing plans / others

29. At present, where do you undertake the following activites:
   Cooking - Inside/Outside
   Eating - Inside/Outside
   Children playing - Inside/Outside
   Guests accommodation - Inside/Outside
   Storage of grants - Inside/Outside
   Storage of wood, cow dung - Inside/Outside
   Bathing - Inside/Outside
   Washing - Inside/Outside

30. Did you entered into the house only after the completion of construction?

30a. If not, at what stage of construction?

31. What are the building materials you used for the construction of your house?

<table>
<thead>
<tr>
<th>Building materials</th>
<th>Who undertakes</th>
<th>Tools used</th>
<th>Amount spent</th>
<th>Technology used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foundation</td>
<td></td>
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<td></td>
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<tr>
<td>Walls</td>
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<tr>
<td>Coating</td>
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<tr>
<td>Roofing</td>
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<tr>
<td>Flooring</td>
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<tr>
<td>Joint materials</td>
<td></td>
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</tr>
<tr>
<td>Doors</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Windows</td>
<td></td>
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</tr>
</tbody>
</table>

32. What is your main family problem?
Housing Repair Works:

33. When did you repair your house lastly?
   - Roof: 
   - Wall: 

34. Duration of repair: Roof / Wall
   - Roof: 
   - Wall: 

35. Amount spent towards the repair works:
   - Labour: 
   - Material: 

36. Frequency of repair needed: Roof / Wall
   - Roof: 
   - Wall: 

37. What are the basic amenities you made after construction?

38. What are the household articles you purchased after construction?

Essential Basic amenities:

39. Where do you fetch water for drinking, washing and for animals and specify the distance of your home from the water source.

40. Do you have adequate frontyard and backyard in your home?

41. Do you have kitchen Garden in your home? If yes, specify the cultivations?

Desires about the house and its construction:

42. What is the size of your home?

43. No. of rooms in your home:

44. Specify the size of house you desired to have for your family members.

45. What are the building materials preferred by you for house construction?

46. Are you satisfied with your home?
47. What are the additional facilities you desired to have in your home?

48. What are the changes you planned to undertake for the future?

49. Period of implementing future changes:

50. Do you feel that you have the ability to solve the housing problems?

**Religious Practices followed during construction:**

51. What are the ceremonies you performed during construction?

<table>
<thead>
<tr>
<th>Ceremony</th>
<th>Which day</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manai Pooja</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Door Pooja</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grahapravesam</td>
<td></td>
<td></td>
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<tr>
<td>Sacrificing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SCALE I: PRESENT CONDITION OF HOUSING**

(Individual householders only)

1. Nature of your house
   (a) Thatched roof (b) Mixed (c) Tiled / RCC

2. Cooking place
   (a) Inside the home Room (b) Front yard (c) Kitchen

3. Bathing Place
   (a) No separate place (b) Partly satisfied (c) Satisfied

4. Latrines
   (a) No separate place (b) Partly satisfied (c) Satisfied
5. Electricity  
   (a) No  
   (b) Fifty percent  
   (c) Fully electrified

6. Front Yard  
   (a) No  
   (b) Partly satisfied  
   (c) Satisfied

7. Privacy  
   (a) No  
   (b) Partly satisfied  
   (c) Satisfied

8. Adequate space  
   (a) No  
   (b) Partly Adequate  
   (c) Adequate

9. Ventilation  
   (a) No  
   (b) Inadequate  
   (c) Adequate

10. Location of the house  
    (a) not good  
    (b) Partly satisfied  
    (c) Good

11. Drinking water  
    (a) Open well  
    (b) Tap water  
    (c) Handpump

12. Disposal of solid wastes  
    (a) Open place  
    (b) Drainage  
    (c) Soakpit

13. Disposal of Liquid wastes  
    (a) Left as such  
    (b) Drainage  
    (c) Soakpit

14. Space for animals  
    (a) Inside  
    (b) Verandah  
    (c) Outside

15. Place for Disposal of animal wastes  
    (a) as such  
    (b) open space  
    (c) Pit
SCALE II: IMPACT OF HOUSING ON THE LIVES OF PEOPLE

(Individual householders only)

1. My status has been raised in the society.
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

2. Respect among my relatives has increased
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

3. This house forms the basis for living as a family
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

4. The house helps us to have relationship with our relatives
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

5. This house paves the way for creating community relationship
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

6. The security of this house enables us to concentrate on other development activities
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

7. Our living standard has enhanced for better
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

8. Our family members do not migrate in search of employment opportunities
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

9. Our house is much suitable for better living
   (a) Fully Accepted (b) Accepted
   (c) Partly Accepted (d) Not accepted

10. The house has created many land marks in our life.
    (a) Fully Accepted (b) Accepted
    (c) Partly Accepted (d) Not accepted
11. Our family members have been placed in the voters list
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

12. The necessary household articles had been purchased after house construction.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

13. We are able to save more than before
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

14. The amount spent towards house repair works has been reduced to a greater extent.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

15. The work place is easily accessible from our home.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

16. Our house is also accessible to local transport facilities.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

17. Our house provides security from rain, heat, animals and robberies.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

18. We have adequate place for self-employment in our home.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

19. This house is very much comfortable to our family members.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted

20. In General, our house has created self confidence among our family members.
   (a) Fully Accepted    (b) Accepted
   (c) Partly Accepted   (d) Not accepted
QUESTIONNAIRE FOR NON GOVERNMENTAL ORGANIZATIONS

1. Name of the Organisation:

4. Name of the Chief Functionary and his Designation:

5. When was your organisation started?

6. Registration Details : Society / Trust / FCRA

7. Is Housing programme a main programme of your organisation?
   (a). Yes  (b). No

8. If yes, When did you start the housing programme? (Specify the year)

9. Details of the Housing Programme implemented by your organisation:

<table>
<thead>
<tr>
<th>Year</th>
<th>Name of the Program</th>
<th>Donor Agency</th>
<th>Target group</th>
<th>Loan amount per house</th>
<th>Subsidy (%)</th>
<th>Interest Rate</th>
<th>No. of Houses</th>
<th>Procedure of Loan disbursement</th>
<th>Security needed</th>
<th>Loan Collection Procedure</th>
<th>Rate of Repayment (%)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

10. Do you rotate the collected loan amount for housing?
   (a). Yes  (b). No

8 a. If yes, please answer the following:

<table>
<thead>
<tr>
<th>No. of cycles rotated</th>
<th>Loan amount given</th>
<th>No. of families benefited</th>
<th>Rate of Repayment</th>
<th>Interest</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

11. Do you give technical assistance to the beneficiaries?
   (a). Yes  (b). No

9 a. If yes, what kind of assistance, and in which stage?

12. What are the trainings (both skilled and unskilled) conducted for the benefit of Housing beneficiaries and specify at which time of construction it was conducted?
13. What are the additional support given to the Housing beneficiaries in terms of loan repayment, income generation and infrastructure facilities?

14. What is the procedure of selection of beneficiaries?

15. Please mention whether the beneficiaries are able to built the house within the given loan amount?
   (a). Yes  (b). No

13 a. If no, how do the beneficiaries mobilise the remaining amount?

13 b. How many beneficiaries constructed their houses within the given loan amount?
   (Specify the percentage)

16. Did the beneficiaries follow the cost effective technology in constructing their houses?
   (a). Yes  (b). No

14 a. If yes, Specify the percentage of people adopting cost effective technologies.

14 b. what kind of technologies they adopted for what structure?
   - Foundation :
   - Superstructures :
   - Roofing :
   - Flooring :

14 c. If not, what was the reason?

17. What kind of actions do you take for default repayment?

18. What kind of Follow-up activities you are undertaking for Housing beneficiaries?

19. What are the other activities that emerged among the beneficiaries by this Housing programme? (Eg. Unity, Conflict-resolution, mutual assistance, etc.)

20. What is the self-development process that a family (benefited by Housing programme) has undergone?

21. How far you are assisting the Government in fulfilling the Housing needs of rural people?
QUESTIONNAIRE FOR FINANCE INSTITUTIONS

1. Name of the institution:

2. Name of the person-in-charge & Designation:

3. When was the institution started:

4. Registration Details: Society/Trust/Company.

5. What is your main objective?

6. Details about the branches.

7. Details of the programme.

<table>
<thead>
<tr>
<th>Name of the program</th>
<th>Purpose of the Loan</th>
<th>Target group</th>
<th>Maximum Amount</th>
<th>Interest Rate</th>
<th>Procedure of Loan</th>
<th>Repayment Period</th>
<th>Deduction in Repayment</th>
<th>Security needed</th>
<th>Disbursement Procedure</th>
</tr>
</thead>
</table>

8. Apart from individual Housing, loans, Do you give loans for group housing and also for Companies.

(a). Yes  (b). No

9. (a) If yes, details of the programme.

<table>
<thead>
<tr>
<th>Name of the program</th>
<th>Purpose of the Loan</th>
<th>Target group</th>
<th>Maximum Amount</th>
<th>Interest Rate</th>
<th>Procedure of Loan</th>
<th>Repayment Period</th>
<th>Deduction in Repayment</th>
<th>Security needed</th>
<th>Disbursement Procedure</th>
</tr>
</thead>
</table>

9. Do you provide technical assistance to the borrowers?

(a). Yes  (b). No
10 (a) If yes, what kind of assistance & in which stage?

10. Do you give loans to rural people?
   (a). Yes    (b). No

11. What kind of strategy you adopt towards fulfilling the housing needs of rural people?

12. Do you give preference to rural Housing?
   (a). Yes    (b). No

13.(a) If not, specify reasons.

13(b) If yes, give reasons.

13. Do you feel that your institution contributes/assists the Government in fulfilling the Housing needs.
   (a). Yes    (b). No

13 .(a) If yes, in what way?

14. Do you have any other future plan?
   (a). Yes    (b). No

14. (a) If yes what are they?

15. Details of loan disbursement for the last 5 years.

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<tr>
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</thead>
<tbody>
<tr>
<td>Rural</td>
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<tr>
<td>Urban</td>
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</tbody>
</table>
INTERVIEW GUIDE FOR GOVERNMENT ORGANISATION

(Case Study)

1. Name of the Organisation:

2. Name of the In-charge:

3. History of Housing Programmes:

4. Housing programmes under implementation:

5. Criteria for Selection of Beneficiaries:

6. Housing Construction Process:

7. Basic Amenities:

8. Follow up:

9. Infrastructural facilities:

10. Income Generation:

11. Adoption of Cost Effective Technologies

12. Contribution to Social Development of the beneficiaries:

13. Opinion on rural housing demands:
SCALE III: PARTICIPATION OF BENEFICIARIES IN THE HOUSING PROCESS

(Individual householders, NGOs, Financial Institutions, Government Organisation)

1. The beneficiaries in the housing programme participated in the preliminary meetings before the initiation of the project.
   (a) Fully Participated   (b) Participated
   (c) Somewhat Participated (d) Not Participated

2. The beneficiaries in the housing project cooperated with the organisation in implementing the housing project.
   (a) Fully Cooperated   (b) Cooperated
   (c) Somewhat Cooperated (d) Not Cooperated

3. The beneficiaries followed the rules and procedures of Housing programme.
   (a) Fully Followed   (b) Followed
   (c) Somewhat Followed (d) Not Followed

4. The women groups/Village committees extended their support and cooperation.
   (a) Fully Cooperated   (b) Cooperated
   (c) Somewhat Cooperated (d) Not Cooperated

5. The family members of the beneficiaries contributed their labour in the construction.
   (a) Fully Contributed   (b) Contributed
   (c) Somewhat Contributed (d) Not Contributed

6. The beneficiaries participated in designing their own house.
   (a) Fully Participated   (b) Participated
   (c) Somewhat Participated (d) Not Participated

7. The beneficiaries assisted each others in purchasing the building materials as well as in sharing their experiences.
   (a) Fully Assisted   (b) Assisted
   (c) Somewhat Assisted (d) Not Assisted

8. The beneficiaries rendered mutual assistance in understanding the cost effective technologies.
   (a) Fully Rendered   (b) Rendered
   (c) Somewhat Rendered (d) Not Rendered

9. The beneficiaries participated in the skill trainings with full interest and enthusiasm.
   (a) Fully Participated   (b) Participated
   (c) Somewhat Participated (d) Not Participated

10. The beneficiaries participated in the Leadership and Managerial trainings with full interest and enthusiasm.
    (a) Fully Participated   (b) Participated
    (c) Somewhat Participated (d) Not Participated
SCALE IV: AWARENESS ON COST EFFECTIVE TECHNOLOGIES

(Individual householders, NGOs, Financial Institutions, Government Organisation)

1. The beneficiaries know the cost effective technology more than before.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

2. The beneficiaries understand that usage of cost effective technology saves money.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

3. The beneficiaries understand that usage of low cost technology reduces labour.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

4. The beneficiaries understand that low cost technology saves time.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

5. The beneficiaries know that cost effective technology is low in cost but not in quality.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

6. The beneficiaries know that the house constructed with cost effective technology is a durable one.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

7. The beneficiaries know that cost effective technology is based fully on the locally available resources/materials.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

8. The beneficiaries know that cost effective technology is eco-friendly.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

9. The beneficiaries are able to identify the different technologies that can be used to construct foundation, superstructures, roofing.
   (a) Fully Aware (b) Aware
   (c) Somewhat Aware (d) Not Aware

10. The beneficiaries know the technologies that could be used for windows and door structures in a house.
    (a) Fully Aware (b) Aware
    (c) Somewhat Aware (d) Not Aware
SCALE V : AWARENESS ON THE GENERAL CONDITION OF RURAL HOUSING

(Individual householders, NGOs, Financial Institutions, Government Organisation)

1. The people in rural area encounter housing problem
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

2. The rural people are not supported by the housing financial institutions.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

3. The rural people are not given preference in housing loans due to the fluctuations in seasonal agriculture.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

4. The houses in the rural areas are not habitable one.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

5. The rural houses are only 'shelters' and not 'housing' i.e. no basic infrastructure facilities.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

6. The Rural people are not aware of the Housing Programmes implemented by the Government.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

7. The Procedure of implementing Housing Programmes by the Govt. is not suited for the conditions of the rural people.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

8. The Non-Governmental organisations fulfill the housing needs of the people more than the Government.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

9. The process of disbursing loan by the NGOs are more easier than the others.
   (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree

10. The Rural People do not bother about the housing infrastructure facilities.
    (a) Fully Agree    (b) Agree    (c) Somewhat Agree    (d) Disagree
APPENDIX II

MINIMUM STANDARDS OF RURAL HOUSING
MINIMUM STANDARDS OF RURAL HOUSING

The following minimum standards have been suggested for the rural areas: (1) there should be at least two living rooms (2) ample varandah space may be provided (3) the built-up area should not exceed one-third of the total area, (4) there should be a separate kitchen with a paved sink or platform for washing utensils (5) the house should be provided with a sanitary latrine (6) the window area should be at least 10 per cent of the floor area (7) there should be a sanitary well or a tube well within a quarter of mile from the house (8) it is insanitary to keep cattle and livestock in dwelling houses. Cattle sheds should be at least 25 feet away from dwelling houses. A cattle shed should be open on all sides; an area 8 ft. x 4 ft. is sufficient for each head of cattle (9) there should be adequate arrangement for the disposal of waste water, refuse and garbage.

PERSONS PER ROOM: The degree of overcrowding can best be expressed as the number of persons per room, i.e., number of persons in the household divided by the number of rooms in the dwelling.

The accepted standards in this respect are as below:

<table>
<thead>
<tr>
<th>Rooms</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 room</td>
<td>2 persons</td>
</tr>
<tr>
<td>2 rooms</td>
<td>3 persons</td>
</tr>
<tr>
<td>3 rooms</td>
<td>5 persons</td>
</tr>
<tr>
<td>4 rooms</td>
<td>7 1/2 persons</td>
</tr>
<tr>
<td>5 or more</td>
<td>10 persons (additional 2 for each room)</td>
</tr>
</tbody>
</table>

FLOOR SPACE: The accepted standards are:

<table>
<thead>
<tr>
<th>Floor Space</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>110 sq. ft. or more</td>
<td>2 persons</td>
</tr>
<tr>
<td>90-100 sq. ft.</td>
<td>1 1/2 persons</td>
</tr>
<tr>
<td>70-90 sq. ft.</td>
<td>1 person</td>
</tr>
<tr>
<td>50-70 sq. ft.</td>
<td>1/2 person</td>
</tr>
<tr>
<td>Under 50 sq. ft.</td>
<td>nil</td>
</tr>
</tbody>
</table>