

**Providing Micro-Finance for Urban Poor
to Access Basic Services:
A Report of Baseline Survey at Sawda-
Ghera, Delhi**

**Report Submitted to:
Mahila Housing SEWA Trust, Ahmedabad
January 2011**

Report Prepared By:
Dr. Surashree Shome
With the Team of MHT and SEWA Academy

Providing Micro-Finance for Urban Poor to Access Basic Services: A Report of Baseline Survey at Sawda-Ghera, Delhi

Mahatma Gandhi's statement, "*For the hungry, God is bread*," is relevant for vast sections of the Indian population even today.

Section 1 INTRODUCTION TO THE STUDY

1.1. Preamble

According to 2001 census, out of the total population of 1028.6 million in India about 286 million lived in urban areas. That means in 2001, for every 100 persons 28 resided in cities and towns of India (*Ministry of Housing and Urban Poverty Alleviation, 2009; Pp 76-85*). However, most of the India's urban poor live in overcrowded and unsanitary settlements, commonly known as slums and squatter settlements, and usually do not have access to safe and secure shelter and basic infrastructures and services. The slum colonies are populated by migrants from the countryside. *These colonies are spread all over the metropolis and consist of shacks made of cardboard, tin, straw and mud, which serve as homes for the poor. These slums/colonies are a necessary evil - necessary, because they are a source of cheap labour, both industrial and domestic, and whose occupants bring daily to the doorstep of the affluent essential commodities such as milk, vegetables and fruit; evil, because these does not fit in the current model of urbanization and globalization.* Living condition in slum is extremely difficult and slum dwellers fear the constant threat of having their homes bulldozed in municipal "slum clearance" drive.

Condition of Delhi is no different. According to Planning Commission survey, the proportion of urban poor in the city is estimated at 9.4% of the total population. The Economic Survey (2004-5) classified 6% of the city's population is very poor and another 28% are poor. In terms of housing, of the total 130 lakh population, an estimated 60 lakh people live in 728 Jhuggi-Jhopri Clusters (JJ Clusters)¹, 1700 unauthorized colonies and 165 urban villages. Of this, it is stated that only 25% have access to physical infrastructure. The proportion of people below the poverty line has declined even in terms of absolute numbers in last one decade. According to the economic survey about 10% (i.e 11 lakh people) of the population are estimated to have incomes below poverty line. Majority of the poor are migrant households and earn less than Rs. 2500 per month. Most of these households are squatters and do not have access to physical services. They live in slums

¹ JJ Clusters are an initiative of local government to re-settle the people living in various slums of the city. However these colonies also lack basic infrastructure like sewerage lines, in-house water connection, drainage system etc.

classified as 'notified slums', 'resettlement colonies', and 'relocated JJ clusters'. In addition, about a lakh of people living in Delhi are classified as 'homeless'.

1.2. Need of the study:

In several cases, it has been observed that the Government of Delhi has resettled slum dwellers in JJ Colonies but without any basic infrastructure, like in-house water and sanitation facility as well as access to sewerage and health facilities. For e.g., water is supplied through tankers to these areas (by the ULBs) and people have to carry water from these tankers for their daily use. It involves young girls and women of the household to stand for long hours in the queue. Also in absence of toilet, most of the households are practicing open defecation, and a small corner of the house is used for urination for women. **Mahila Housing Trust**, a non-profit organization working towards providing basic amenities to poor households in various cities of the country, along with SEWA Bharat has initiated various activities in the JJ Cluster of Sawda-ghewra area. MHT had provided training to the construction workers to enhance their skills. During the primary conversation with households in the area, the representative of MHT found that many households have made their own toilets from their own resources and also constructed over-head tank for water but lack of access to resources have restricted most of the households to go ahead for availing themselves such services.

Considering the above mentioned issues and challenges in mind, MHT envisaged providing micro-finance services to the most needy households so they can access basic infrastructural services such as water and toilets. It was expected that with access to such amenities, the health and life quality indicators would increase. However, before the initiation of the work, it was important to understand the socio-economic status of the people and also their issues. Keeping these concerns in mind, a comparative study, which includes baseline and endline survey, is initiated by MHT. This is a baseline study of sampled houses, which will give a fair idea of the socio-economic issues of the residents of Sawda-ghewra area.

1.3. Objective of the study:

This is a baseline study which aims to understand the current status and the array of challenges faced by the selected community living in the JJ Clusters of Sawda-ghewra. The findings of the study would be helpful to estimate the impact on the well-being of people when they are linked with micro-finance.

1.4. Research design and methodology:

Universe of the study and sampling technique: When the study was devised, only 16 households have shown interest to access micro-finance services from MHT. The campaign team of MHT was still promoting other households of the area to access the services. Therefore for the sampling purpose, all the households who have shown interest to access the services had been selected.

Along with them, another 15 households, who were not inclined to access the micro-finance services but of similar socio-economic condition, were also selected. In total, 31 households have been selected for the study. However, as said above that campaign team of MHT were still promoting the households to access micro-finance services, thus few of the households who were not inclined to access the services during the collection of data for baseline services have later on taken the services.

Duration of the study: The study was conducted in the month of December 2009 – January 2010 – just before actually providing the loan amount to the community.

Data Collection: For the collection of primary data, a detailed questionnaire has been prepared and training has been provided for the same to the grassroots researchers. The purpose of the training was to make them understand the questionnaire along with the objectives of the study. The trained team of researchers then collected the data from the selected households, which have been further coded, entered and analysed (with the help of SPSS) as per the requirement of the study. Other than HH questionnaire, various studies have also been referred to understand the issues of slum dwellers.

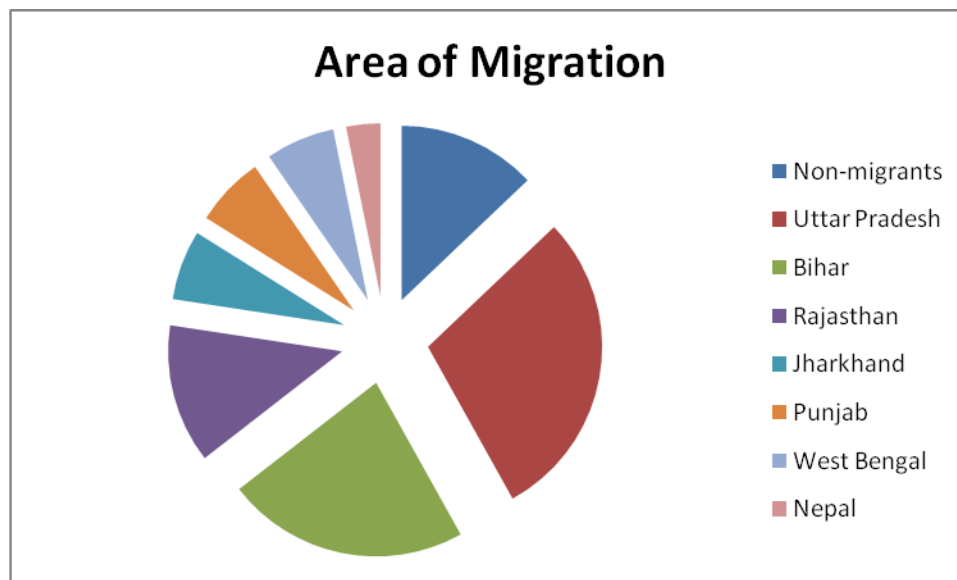
Section 2

FINDINGS, ANALYSIS AND DISCUSSION

The section discusses the findings of the survey supported by quantitative data as far as possible.

2.1. Profile of the Selected Households

The study included 31 Hindu Schedule Caste respondents from Sauda-Ghewra, J.J. Colony of Delhi. Other than 12.9 percent of the households, all of these respondent households have migrated to Delhi from different corners of the country such as Uttar Pradesh, Rajasthan, Bihar Jharkhand, West Bengal, Punjab and one family was from Nepal. Most of the migrants are from UP (29%), followed by Bihar (22.6%) and Rajasthan (12.9%). Rest 20 percent of the respondents are from Jharkhand, Punjab and West Bengal. As the households are from different part of the country so they speak different languages at home. About 58 percent of the respondents said that they speak Hindi, followed by Bhojpuri (22.6%) and Bengali (9.7%). About 6.4 percent of the households speak Rajasthani and 3.2 percent speaks Nepali. It seems that as most of the residents are residing in Delhi from a long time (refer next section) and thus adopted Hindi as Mother tongue.

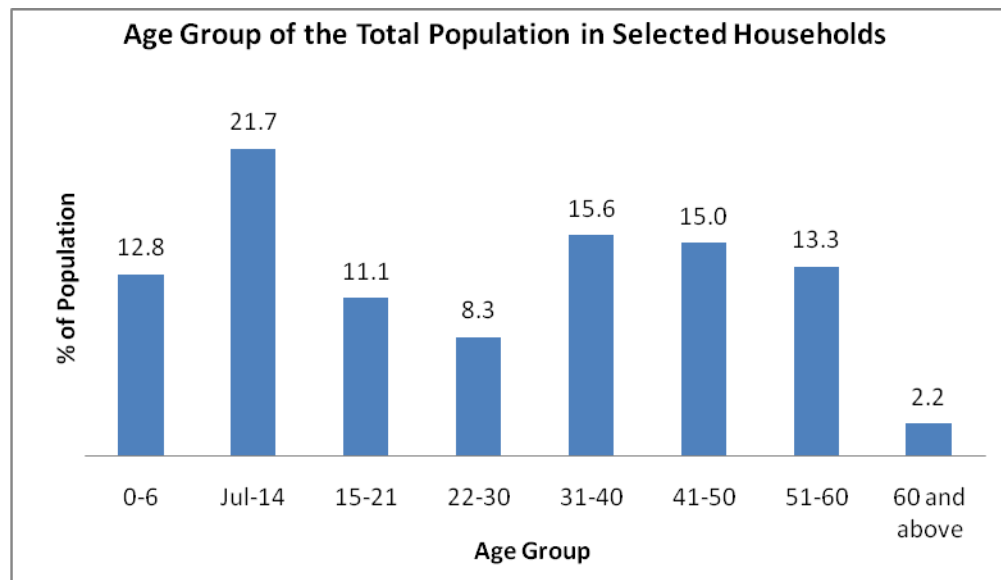


Out of these 31 families, a few have come as long as 80 years ago and a few have migrated about 15 years ago. The average period of stay at Delhi is above 34 years that means that most of the families are residing in Delhi for than one generation.

The average household size of the selected households is 6 persons per family, which is one person higher than the average family size of the country. Of the total population of the selected households, 52 persons are male and rest 48 percent are female. According to the

available data, about 41 percent of the total population is married, another 57 percent are unmarried and rest 2 percent are widow.

As per the findings of the study, about 45.6 percent of the population is below 21 years and about 2.2 percent are above 60 years. This shows that about 52 percent of the population is between 21 to 60 years - who can work for the growth of the family.

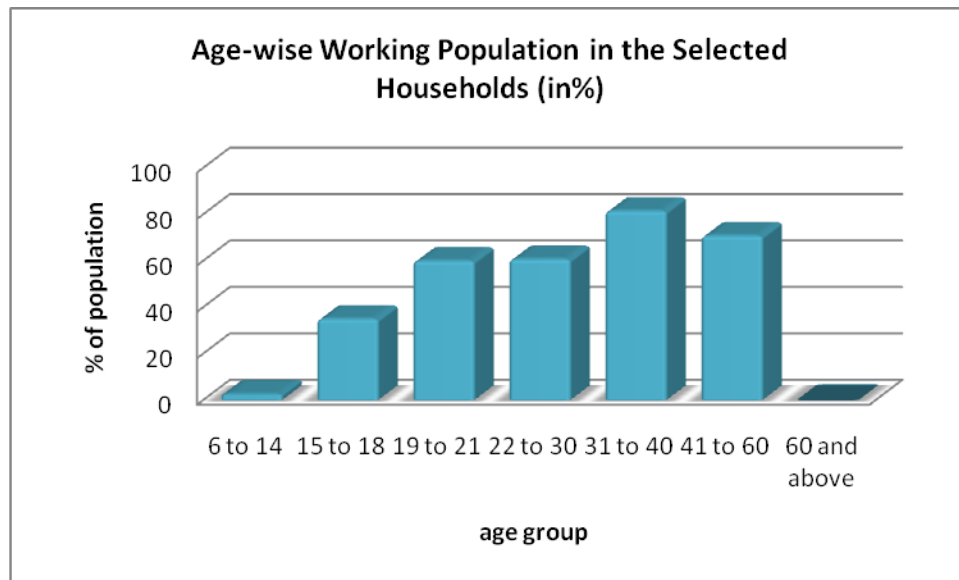


Except one, all the children between the age of 6 to 14 years are studying. Between the age group of 15 and 18 years, about 50 percent are still studying. Only 20 percent of the population between the age group of 18 to 21 years is studying and only 3.6% (one person) is studying between the age group of 21 and 30 years. This means that very few children have pursued their studies after class 12th. Of the total population, only 7.4 percent are illiterate (children below 6 years are not included). Between the age group of 6 to 21 year, there are 51 people who are still studying, and of them 73 percent are getting a scholarship between Rs.90 and 800/- in a year.

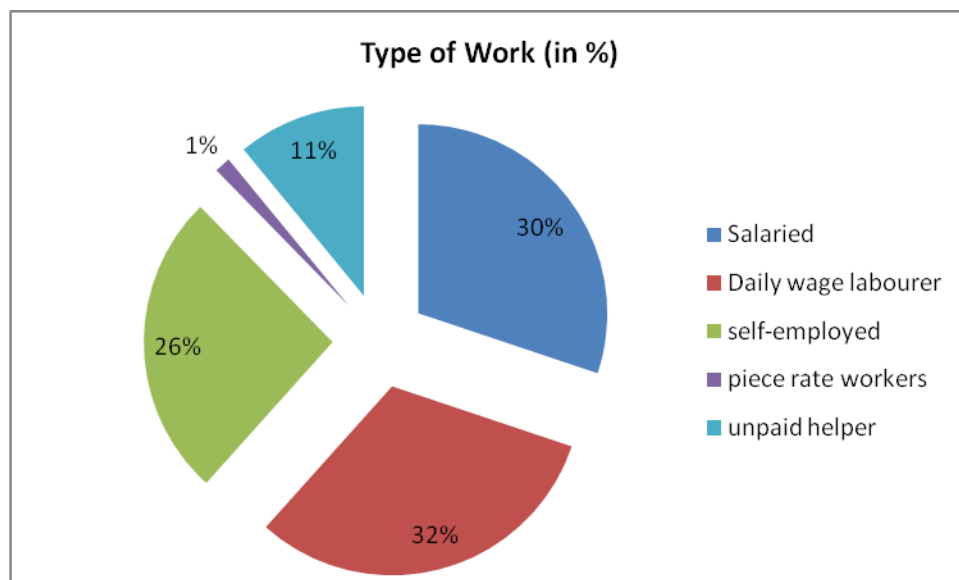
Percentage of People Currently Studying		
age group	% of population still studying	Total Population in the age group
6 to 14	97.44	39
15 to 18	50.00	20
19 to 21	20.00	15
22 to 25	3.60	28
above 25	0	27

Other than 2 persons who are getting a rent of Rs.500/month, all the people have to work to earn. Of the total population about 41 percent of the people are working. However,

about 63 percent of the total male population of the selected households (excluding children below 6 years) is working, whereas the percentage of female is 28 percent for the similar group. About 35 percent of the population between the age group of 15 to 18 is working and 60 percent of the population between the age group of 18 to 21 is working. One child below 14 years is working.



Most of the working population are daily wage workers and salaried (refer the figure below). It is important to clear here that salaried people are not working in formal institution but they are working as a casual worker and getting their payment after a month, like people working as housemaid or in shops. Of the total working population, about 18 percent are home-based worker, rest are working outside their house.



2.2. Shift in Residence and Its Impact

Before being shifted to Sauda –Ghewra, all these families were living in 13 different parts of Delhi such as *Nagla-deri, Laxminagar, Airport, Nagloi* area and so on.

About 87 percent of the respondents said that they were living in small *kuchha* shanties; rest of the respondents said that they had *pucca* house in the previous area. Only 35.5 percent of the residents said that they were living in their own house. However, when asked about the legal status of their previous house, none of them had any – neither a legal paper of house or land, were they were residing.

Upon asking the reason for leaving the previous area and then re-settling in Sauda-Gherwa, about 77.5 percent of the respondents have said that their previous residence was bulldozed for reclaiming the land and hence they have shifted here. Rest 22.6 percent of the respondent responded that they were shifted here to provide legal housing by the government.

Impact on Time and Money spent on travelling to workplace – Of the total respondents only 16 of the respondents said that they are working as casual workers. However, the shift of place from previous residence to Savda-ghera had increased the total travel time to reach workplace. Of the total working respondents, 68.8 percent of the respondents said that their travel time to reach workplace has increased; rest 31.2 percent said that it has remained same.

As per the findings, only 02 respondents said that their workplace was one hour travel away from their previous place of residence. The travel times for the rest were well within one hour. However, after being re-habilitated in Savda-ghera, the equation has entirely changed. Now, instead of 02 respondents, 07 respondents have to travel more than an hour to reach their work place. So, the time spent in travelling to work place has increased and also the expenses on travel. The maximum amount spent earlier was about Rs. 20 (by only one family). Now, the situation has changed. About 3 families are spending more than Rs. 20 per day on travelling to work place. The average cost of expenses on travelling, after shifting to Savda-ghera, has increased from Rs.4.10 to Rs.10. However this could not be directly attributed to change in place of residence. The overall fare of public transport has also increased by 5-8% in last 1.5 years.

Change in Jobs and income – Rehabilitation in Sauda-Gherwa has forced 16 percent of the respondents to leave their older job as it was quite far from the current settlement. Another 22 percent of the respondents have said that member of their family have to leave previous job after shifting to Sauda-Ghewra. The direct impact of this was on the monthly income of the households. The survey reveals that about 26 percent of households experienced reduction of income since being re-habilitated in Sauda-Ghewra. On an average, each household has experienced a reduction of Rs. 650/month; which is a considerable amount for the people who are engaged as daily laborers in informal

economy. About 16 percent of the total respondents have said that due to shift in residence, their total household income has decreased above Rs. 2000/- in a month.

The survey also reveals that people are facing serious issues and challenges due to change in living space. Some of the problem cited by the residence are – distance to workplace has increased so not they have to go far (6.5%), decrease in customer (9.7%), decrease in work (3.2%) or work is not available at all (6.5%). Two of the home-based workers have also said that it became difficult for them to continue their work as the contractor, who supplies raw material and purchases finished item, lives near to their previous residence, which is quite far from the current residence. Thus it is not possible for them to travel to such long distance to procure raw material and then travel again to sell the finished product.

Available Infrastructure in previous residence - All the respondents said that water was available in their earlier houses on regular basis and 77.4% said to have access to own toilets. Out of the rest (22.6%), 16% resorted to open defecation and 6.5% accessed public toilets. Same households, who do not have toilet, also have no access to bathroom and they bathe in open spaces. Even women from these households were found to be bathing in open spaces.

Similarly, 71% of people said that the earlier place of residence did not have any gutter/storm water sewerage system and 65% said no paved roads. Similarly, about 68% revealed that there were no streetlights in their areas. Interestingly, about 65% revealed that solid waste management system existed in their area and more than 87% households had legal electricity connection. Rest 13% accessed illegal electric connection through middleman (dalals).

2.3. Status of Current House in Savda-Ghewra –

This section focuses on the situation of the new house and location.

All the selected households are living in their own house, which is either in the name of their spouse (52%) or by themselves (48%). All the selected households have said that they have the legal paper regarding the ownership of their house; however the respondents are confused about the ownership of the land as 58 percent said that it belongs to them and rest 42 percent said that land belongs to Delhi Municipal Corporation. More than 74 percent of the respondents have said that they have purchased the land from Delhi Development Authority (DDA). Rest of them have purchased from the previous owner. It is important to mention here that the house has been given for lease for next 10 years to the residents, after 10 years the license has to be renewed by the residents. About 26 percent of the households are ignorant about this. About 77.4 percent of the households have said that they paid Rs.7000/- to buy their current house. About 16 percent of the respondents paid between Rs.60,000/- to Rs.1,30,000/- to purchase their current house. Only one of the respondent paid Rs.5000/- to purchase their house. All the respondents have been residing

in this location for not than four years. However, most of them have come here 3 years ago (about 58%).

How Long Are You Residing in this House? (in %)	
Less than 1 year	3.2 (1)
1-2 years	19.4 (6)
2-3 years	58.1 (18)
3-4 years	19.4 (6)

About 48% people said that there is a small open space in front of their house, rest do not have any such open space.

2.4. House as Workplace

About 19% (6 people) of the household have said that they are using a portion of their house as workplace. Of them, three of the households have opened a kirana (provision store) shop and one is selling milk from the house. One household sells Chinese fast food in a handcart, so they store and prepare the items in their house. One of the household uses the space of their house to make kanthi (necklace). All the households, except the household which sells milk from their verandah, uses the inner part of their house as work space. Households having kirana shop have transformed the front inner part of their house for the purpose.

The kirana shop and the milk shop remains open for more than 10 to 12 hours in a day. Thus part of their house is used for work purpose for than 10 hours in a day. Rest of the household uses house as work space for more than 5 hours in a day. All the respondents, who are using part of their house for work, have cited various issues regarding using the house for work space. Mostly, people face problems when guest arrives. Otherwise, people responded that since the overall size of the house is small, generally there is always an issue of space.

Besides the issue of small space, people are also finding difficulty in obtaining raw materials for their work. The most cited reason is that the location is far away from the market and the rates are high in the local market. So, either they have to travel far to procure raw material for their work or have to buy it in high price.

Similarly, people who are working as construction workers are also facing challenges to find regular work. As, either the labour market is too far or the contractor providing work is also located far away. In either case, these people are losing out on their livelihood. Even respondents (13%) said that they are losing a large portion of income on local travel to work places.

2.5. Availability of Basic Infrastructure in the Current House

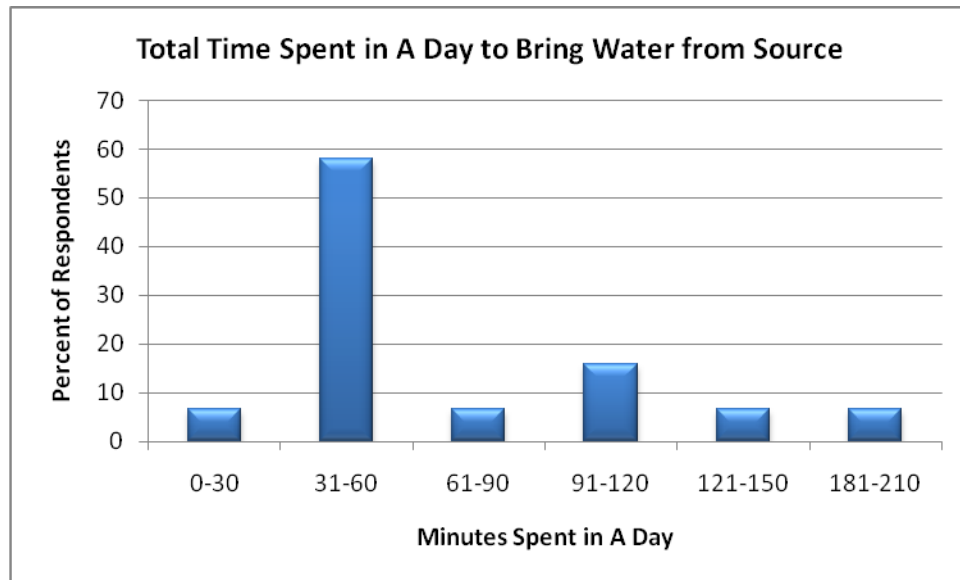
a. Drinking water:

The survey also tried to understand the status of drinking water facilities in the selected area. About 97% of the respondents have said that they are totally dependent on water supplied by tankers. The arrangement has been made by the DMC only. Rest 3 percent of the respondents have said that they are dependent on their neighbors, who have overhead tanks for water. However, about 26 percent of the households have said that they are seeking loan of Rs.10,000/- from MHT to construct overhead tank for water in their house. About 64.6% of the respondents have said that they are satisfied with the pressure of water supplied through tanker; rest believed that more water pressure is desirable. However, the people are not required to pay for the water supplied and are also satisfied with the water quality.

DMC has made a provision of supplying water for the residents of Sawda-gherwa through tankers. However, there is no prescribed time for the tankers to supply water in the area. They come at their own time. So, residents have to keep a watch for the tankers. Most of the residents are not satisfied with the arrangement and are dissatisfied with the water regularity. About 61% said that the water supply is not regular. Only, 9.7% respondents said that they get drinking water supply throughout the day, whereas about 32% said that they get drinking water only during the day hours and more than 57% said that they get drinking water just during the morning hours.

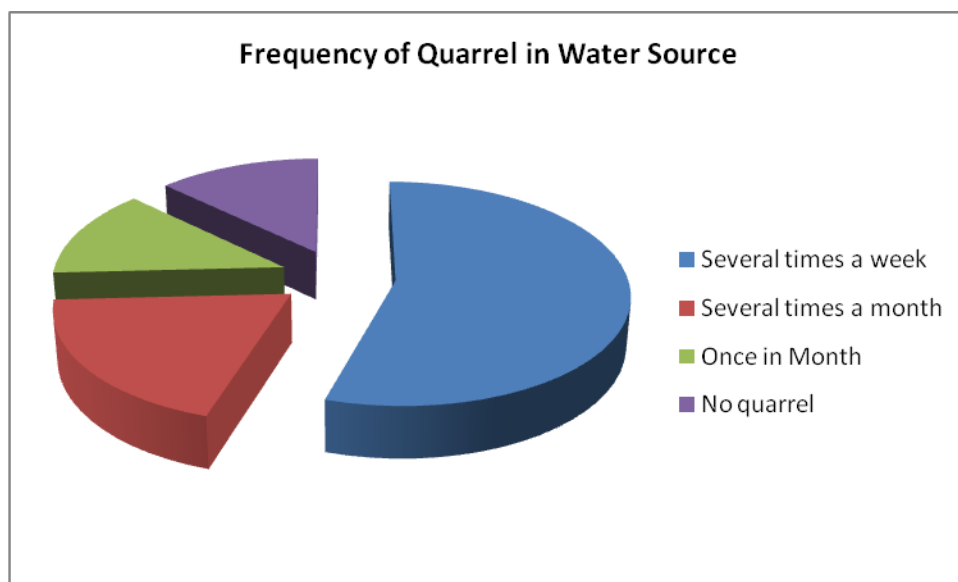
Though, the water is available in certain part of the day, it is not available for long time. On an average, a household receives water for 75 minutes in a day. Only 6.5% people have said that the water is available for more than 3 hours. Maximum people (about 52%) have said that water is available only for 30-60 minutes; whereas about 38% people said that water is available only for 1 -2 hours. More than 65 percent of the respondents have said that water supplied is not enough to meet the household consumption.

The respondents have said that it takes more than 2 persons (ranges between 1 to 4 persons) to bring water from water source in a day; and on an average every household have to spent 71 minutes (1 hour 11 minutes) in a day for water.



Unfortunately, 90% respondents have said that they do not filter or treat the water before consumption.

Upon asking about the grievance addressing mechanism for problems with water supply, 87% said that there is no such mechanism. A few (3.2%) discuss with *SanjaParyas* (another NGO working in the area) and rest 9.7% shares the problems with MHT. Sadly, more than 87% said that there have been quarrels over collecting water from the tanker. Frequencies of such quarrels are quite regular, with 55% of respondents saying that quarrel occurs several times a week.



b. Bathing Facility:

The house provided by the government to the residents does not have specific bathing facility. So, most of the women (61.3%) are bathing in an open space (chowkdi) within a house, and about 29 are bathing in an open space outside the house which is covered by various materials like plastic covers, tarpaulins etc. Only two households, who have selected for the study, have constructed pucca bathroom and all the members of the house are using the same for bathing purpose. Among men, about 48.4 percent take bath in open space within house and 42 percent are bathing in a open space outside their house. Among children below 12 years, girls are usually using the open space inside house for bathing and boys are using open space inside and outside house for bathing.

Space Used by the Members of Households for Bathing				
	Men	Women	Boys	Girls
Open space in house/Chokdi	48.4	61.3	25.8	45.2
Open space outside house	41.9	29.0	29.0	16.1
own pucca bathroom	6.5	6.5	-	-
Neighbor's place	3.2	3.2	-	-
Not Applicable			45.2	38.7

About 74.2 percent of the respondents have revealed that they face a lot of problem while bathing in an open space. Mostly they feel insecure and shy. However, all the respondents have said that they bathe once in a day.

c. Toilet facilities -

Out of the total respondents, 87% said that they do not have their own toilets and has to depend on public toilets or restore to open defecation. Rest 13 percent of the household have their own toilet (connected to soak pit) and are using the same for urination and defecation.

As per the given information, about 71 percent of the men urinate outside in open area and 16.2 are using public toilets. The survey reveals that even women from majority of the selected households (68%) urinate in open spaces, 16.2 percent uses the public toilet and 3.2 percent for the households uses chowkdi in the corner of the house. Even young boys and girls are also urinating in open spaces (45% and 42% respectively) and a very small percentage among them are either using their own toilet or public toilet.

Majority of the people from the selected households uses public toilet for defecation (refer table below). Men, women and girls from 32.3 percent of the selected households uses 'pay and use' public toilet. In 'pay and use' toilet, each person have to pay Rs.1/- for each use. That means that five member household

spends Rs.150/ month² for using the 'pay and use' toilet. About 16 percent of the respondents have said that members of their house defecate in open.

Place of Urination and Defecation (in %)								
	Urination				Defecation			
	Men	Women	Boys	Girls	Men	Women	Boys	Girls
Individual toilet connected to soak pit	12.9	12.9	6.4	3.2	12.9	12.9	9.7	12.9
Public toilet	16.2	16.2	3.2	9.7	38.7	38.7	22.6	38.7
Pay and Use Toilet	-	-	-	-	32.3	32.3	9.7	32.3
Open areas	71	67.7	45.2	41.9	16.1	16.1	12.9	16.1
Chokdi in the corner of house	-	3.2	-	3.2	-	-	-	-
Not Applicable	-	-	45.2	38.7	-	-	45.2	38.7

About 83 percent of the households have said that they are facing a lot of problem due to non-availability of own toilets. Most of the people have to go far for open defecation or has to wait in a long queue to use the public toilets. Since they have to go outside for defecation and urination, therefore another set of problem posed as that they have to either rise up early or late in the night to do so as said by more than 42 percent of the households who do not have toilet. About 6.5 percent of the respondents have said that members of their household, especially adult woman, have reduced their diet to avoid going for open defecation daily. The households, who are using public toilet, have complained about standing in line which sometimes delays them for work.

Moreover, the problem of female members, of not having open toilet, is higher than other members of the household. About 42 percent of the respondents said that female members of the house have to find company for going outside for defecation. The problems of women double folded during menstruation (as said by 39% of the respondents) as it become very difficult to go for open defecation at that time. Also, it is difficult for the women, having young children, to leave their children at home and go out. About 6.4 percent of the respondents said that sometime women members are abused physical or mentally.

The households who do not have toilet are asked that what happens when any member of the family fall sick. About 16 percent of the respondents said that other

² Considering each person from a house uses the 'pay and use' toilet once in a day.

members of the family helps, and another 23 percent said that the sick person defecate at home and later on it is thrown out by the other members of the house.

About 32.3 percent of the households have said that their social life has been affected due to lack of in-house toilets. About 30 percent people said that they have stopped inviting people to their house and many other have stopped celebrating any occasion too.

d. Sewerage System

None of the households selected for the study have sewerage connection. Those households, who have constructed individual toilet, have complained about regular choking of their soak-pit. Unavailability of sewerage lines poses other problems, like during rains people (about 49%) have said that water gets collected in the area leading to bad smell, health issues and mosquitoes. Another 29 percent said that they would have constructed in-house toilet if the government would have provided sewerage line in their area.

e. Drainage System

The selected area also lacks proper drainage system. Moreover, 51.6 percent of the respondents have said that they faces no problem of lacking drainage system in their area as water flows away quickly after rainfall. However, rest of the respondents said differently as they complained about clogged roads during after rainfall. Even 16 percent of the respondents said that water takes more than five hours to drain away after rainfall.

f. Garbage Collection (Solid waste management) -

The residents (surveyed) have said that they throw garbages in and around the slum. About 84% said that they throw outside the slum, whereas the rest (16%) said they throw garbage inside the slum. All the respondents said that there is no mechanism for collection of the garbage in the area thus they have to throw it in open in and around the slum. This is leading to several health issues, especially during rainy season.

e. Roads and street lights–

Road is an important criteria for development. Roads play a major role for people to access basic services such as education and health facilities. The survey reveals that the roads are not proper in the area. About 55% said that all the roads are not paved in the area and they faces problem due to this. During monsoon, there is water logging and creates health problems. A bad road also damages the cycle and the mud makes the area un-walk able during monsoon.

More than 90 percent of the respondents said that their area have street light and currently they are functioning properly, however 19 percent of the respondents among them said that street lights available are not sufficient in their area. Insufficient streetlights lead to regular accidents as complained by 13 percent of the respondents. The female members of the selected household also face several problems due to this, like harassment (19%) which further stops them to go outside without male company at night (20%).

2.6. Average Expenditure of Selected Households

As per the given information by the respondents, the average expenditure of selected households is around Rs.4500/month. The expenditure of a household differs as per the number of members in a household, spending tendency, food habits, expenditure on medical and school etc. The average monthly spending on food is Rs.3056/month ranging between Rs.1500-6000. Similar figure for all the basic expenditure of a household is given below. Most of the children from the selected households studies in public school where all the expenses including books, clothing and food (midday meal) is provided by the school. Thus the average spending of households, whose children are in public school, is around Rs.2/month/children. Only five children from four selected households are studying in private school. As per the given information, the average monthly expenditure of a household is around Rs.558/month/child.

All the selected households are living in their own house but none of the households are paying any house-tax. It is because the house-tax has been exempted by the government for the poor households.

Monthly Expenditure of the Households (in Rs.)		
Average spending on ...	Monthly Expenditure (in Rs.)	Range (in Rs.)
Food	3054.84	1500-6000
Fuel	517.90	100-2000
Clothing	202.96	83-417
School (public)	2.20	0-80
School (private)	558.25	100-1500
House tax	.00	0
Electricity	251.94	50-1000
Medical	117.06	10-500
Others	138.65	17-833
Total	4843.80	

2.7. Assets Owned by the Selected Households

Out of the total people surveyed, 64.5% said that they own single kerosene stove and rest 35.5 own two stoves. Similarly, about 81% said that they own single fan, whereas 16% said they own 02 fans and rest 3% said that they do not own any fan. Again, 68% said they do not own any radio, music system or DVD player. However, 84% said that they own a TV set. About 58% said that they own one phone; 9.8% said they own 02 phones and 3.2% said they own three phones. Rest 29% said they do not own any phones. About 61% responded that they do not own any refrigerators and about 61% said they do not own any bi-cycles. However about 16% people owns two-wheeler vehicle. About 77% said that they do not own sewing machines and none of them own any livestock.

About 16% said that they own 02 water tanks; 19.4% own one water tank and rest 65% does not own any water tank. About 42% said that they also own plots in their village besides the current one.

Assets		Number of Units/Households		
		1	2	3
1.	Kerosene stove	21	1	
2.	Gas stove	20		
3.	Fan	25	5	
4.	Air-Cooler	2		
5.	Radio/tape recorder	10		
6.	Television	26		
7.	Telephone	18	3	1
8.	Refrigerator	12		
9.	Bicycle	12		
10.	Two-wheelers	5		
11..	Sewing Machine	7		
12.	Water tanks	6	5	
13.	Land owned	13		

2.8. Thrift activities of the Selected Households

All the respondents have said that they are not part of any SHGs and this statement nullifies other activities related to operation of SHG, like saving and credit activities, training, meetings etc.

About 55 percent of the selected households said that they have a saving account in a Nationalized Banks. Only 16 percent of the respondents have said that they have accounts on their own name (all the respondents are women), more than 32 percent of the respondents said that their spouse have an account, and another 6.5 percent said that account is in the name of their children (especially male children). Most of the accounts are in Punjab National Bank (35%) followed by State Bank (13%), Bank of Baroda (3.2%) and UCO Bank (3.2%).

Most of the accounts were opened in the year of 1997 (19.4%). About 9.7 percent of account holders had opened the accounts in 1998 and similar percentage of the accounts was opened in 2007. One account each is opened in 1979, 2001, 2002, 2004 and 2009. This reveals that one of the account holders has opened account as early as in 1979.

However, only 16 percent of the account holders deposit money regularly (every month), which ranges between Rs. 100 and Rs.150/month. Rest of the account holders (who are not regular saver) saves between Rs.150 to Rs.1000 in a year.

2.8. Loans and their Reasons

The finding highlights the current debt status of the households. More than 16 per cent of the households (5 selected Households) have taken loans for medical purpose (9.7%), Upgradation of house (3.2%) or for buying expensive household product (3.2%). Four of the households have taken loan from their relatives with no interest. Rest one of the household has taken a loan of Rs.1,00,000 for medical purpose from its employer with an interest rate of 3% per month. Interestingly, even with 55 percent of the households having saving accounts in Bank, none have taken any loan from any formal institutions like Bank.

The average loaning amount taken by the five households is about Rs.31,000, ranging between Rs. 2000 to 100000. However, if we leave one household who have taken a loan of Rs. one lakh, the loaning amount ranges between Rs.2000 to Rs.22,000.

2.9. Health

Of the total population, about 28 percent of the population has suffered from various ailments in the last one year prior to the survey. It is important to mention here that only chronic diseases are listed here. Diseases that could be considered to be water-related³, in this case malaria, typhoid, diarrhoea, typhoid, jaundice and cholera, accounted for 49 percent. That means of the total population who has suffered from various ailments from last one year, about 49 percent has suffered from water-related diseases. Refer annexure 2 for the whole list of ailments.

³ According to Karn et al (2003), the term 'water-related' refers to diseases under four categories: water-borne, water-washed, water-based and water-related insect vector.

The average cost of treatment is Rs.111.5 in a year. The table below gives the other expenses made towards treatment of ailments, including the cost of transport. Also given is the average wage loss due to ailments in last one year.

Expenditure on Ailments in a Year

	Expenditure (in Rs.)
Average Cost of Treatment (in Rs.)	111.5
Average Expenditure on transport for health (in Rs.)	37.7
Average wage loss due to ailment (in Rs.)	263.9

2.10. Approach to Elected Representative for Basic Amenities-

About 32 percent of the respondents said that member of their house has approached the elected representatives (local MLA) for providing basic amenities in their area but their requests were never attended. All these respondents also added that they were not happy with the response.

As per the survey, neither the respondents nor their family members are not part of any community based groups/organization.

2.11. Local Agencies/NGOs –

Beside MHT, other development organizations, like Sanjha prayas, GMMR, GRC, Growthware and Ankur, are also working in the area; and about 71 percent of the respondents are aware of these organization. These organizations are providing various services to the residents, like running pre-primary schools, providing health services to residents, providing various trainings to handicapped people, helping to access basic amenities/facilities in the area, helping the residents to get ration card and also to access other benefits with it, and helping to get employment/work.

2.12. Materials used in external walls/house –

The houses are constructed by Delhi Municipal Commission to re-settle the households residing in slums scattered throughout the capital. DMC has constructed concrete one or two storey house – one room each in ground floor and one room at first floor. Other than this, some percentage of houses has been provided with a small open space in front of the house. All the residents of the area have purchased these houses from the DMC or previous occupants. So, all the households have said that external wall of the house is made of cement and brick (concrete) but the roof of the selected houses differs - as only 39 percent of the households have concrete roofing, 6.5 percent have tiles, 42 percent have galvanized tin sheets/asbestos sheets, and rest 12.9 percent of the households have canvas/plastic roof. Only 23 percent of the households have one-storey house, rest have only ground

floor. About 45% have said that they have an open space for personal use; rest does not have any.

About 68 percent of the respondents have said that they have one-room house; rest 32 percent have two-rooms in their house. The houses sold by DMC do not have separate kitchen, so about 10 percent of the households have constructed separate kitchen, rest are using a space of living room (61%) or verandah (29%) for the purpose.

Inclusive City Baseline Study

Form No. : (Not to be filled by Surveyor) _____

Date of interview: //

Time at start of interview :

Time at completion of interview :

Name of the surveyor: _____

Name of the slum: _____

Full Address: _____

House Number : _____

BASELINE HOUSEHOLD SURVEY

A. PERSONAL DETAILS:

A.1. **Full Name** (include surname): _____

A.2. **Caste** (Tick in the Box)

1. Scheduled caste ☐

2. Scheduled tribe ☐

3. Other Backward Class ☐

4. General Class ☐

5. Other, specify _____

A.3. **Migrated to Delhi from-**

1. UP ☐

2. MP ☐

3. Rajasthan ☐

4. Bihar ☐

5. Chhattisgarh ☐

6. Other, specify _____

A.4. **When have you or your family came to Delhi?** _____ Years

A.5. **Mother Tongue:**

1. Hindi ☐

2. Bihari ☐

3. Chhattisgarhi ☐

4. Other (specify) _____

A.6. **Religion:**

1. Hindu ☐

2. Muslim ☐

3. Sikh ☐

4. Christian ☐

5. Sindhi ☐

6. Other, specify _____

B. HOUSEHOLD INFORMATION

B.1 Household Composition: **[Complete the table for each person living in the house, starting with the respondent first. Fill in the name first then fill the details horizontally from 3rd column]**

1. Sr. No	2. Name	3. Age	4. Sex [code]	5. Relation with Respondent [code]	6. Marital Status [code]	7. Education [code]	8. Still Studying? [code]	9. Monthly income from sources other than paid work (rent, pension, scholarship etc)	10. Are you currently working/assisting with work? [code]
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

Codes for B.1:

4. Sex	5. Relation with the respondents	6. Marital status	7. Education VII	8. Still studying?	10. Working/assisting with work
1. Male	1. Self	1. Married	0 illiterate	1. Yes	1. Yes
2. Female	2. Husband	2. Unmarried	K kindergarten	2. No	2. No
	3. Son/ Daughter	3. Divorcee	1- 12 Classes 1-12 [write actual class]	99. Not of school age	
	4. Mother/ Father	4. Widow/ Widower	13 Graduate(mention 1,2,3 .eg.(13.1) if completed first year)		
	5. Parents in Law	5. Separated	14. Post graduate(mention 1, 2.for the year completed)		
	6. Son/Daughter in Law		15. Technical Education (diploma course)		
	7. Brother/ Sister		16. Vocational training		
	8. Grandson/ Grand Daughter		17. Any Other		
	9. Niece/ Nephew		88. Don't know		
	10. Uncle/ Aunt		99. Below 3 years		
	11. Grand Parents				
	12. Brother in law/sister in law				
	13. Others				

[Complete table below for those members of the household currently working/assisting with work]

B.2 Details of employment [Starting with the respondent first (if applicable)]

1. Sr. No	2. Name	3.Type of work [code for 3 main types of work]	4.Details of work activities [write]	5. Number of working days in a month (write in figures)	6. Number of working months in a year	7.Place of work [code]	8.Income from work [Rs]		
							Daily	Mont hly	Yearl y
1		A							
		B.							
		C.							
2		A.							
		B.							
		C.							
3		A.							
		B							
		C.							
4		A.							
		B.							
		C.							
5		A.							
		B.							
		C.							

1.Type of Work	5.Place Of Work
1. Salaried	1. In own home
2. Daily Wage Labor	2. Away from home (eg in shop, factory, vending etc)
3. Self Employed	
4. Piece Rate Worker	
5. Apprentice	
6. Unpaid helper	
7.Other	

[Calculate total annual income of household _____ Rs]

C. Previous Place of Residence

C.1. Where you or your family was staying before shifting to this place?

C.2. Give details on the ownership of the following in the previous place of residence:

		Yes	No	Any other
1	House			
2	Land			
3	Had you have the legal papers of the land?			

C.3. Was the house -

1. Pucca (concrete walls, floor and roof) ☐

2. Semi-Pucca ☐

3. Kuchha ☐

C.4. Why have you shifted to this area?

1. We have been evicted
2. Given a legal house in this area
3. Our previous house was bull dozed
4. Any other _____

C.5. Was your working area near to the previous place of residence?

1. Yes ☐ 2. No. ☐

C.6. How much time does it take to reach your work place?

1. Before: _____Min. _____Hours 2. Now: _____Min. _____Hours

C.7. How much was the expenditure on travel to your work place in a day?

1. Before: Rs. _____ 2. Now: Rs. _____

C.8. Have you left your previous job due to shift in your place of residence?

1. Yes ☐ 2. No. ☐

C.9. Have any of your family member left job due to shift in place of residence?

1. Yes ☐ 2. No. ☐

C.10. Is the total income of your house reduced due to change in your residence?

1. Yes ☐ 2. No. ☐

If yes, then how much? Rs. _____

C.11. What are the other difficulties faced by you and your family members (in work front) due to shift in your residence?

C.12 If you are a home-based worker, then is it difficult to find work in this new place?

1. Yes ☐ 2. No. ☐

C.13. Provide information on the available individual infrastructure in your previous house:

Infrastructure	Tick in this column if it is "YES"	If NO, then from where you are accessing the service
1. Water		
2. Toilet		Bathing: Men: Women: Toilet: Men: Women:
3. Gutter		N/A
4. Paved road to your house		N/A
5. Streetlight		N/A
6. Solid Waste Disposal		
7. Legal Electricity		

D. PRESENT SITUATION: TYPE OF HOUSE

D.1 How long has your family been residing in this house? _____years/ _____months

D.2 Whether your house is

1. Own ☐

2. Rented ☐

D.3 On whose name is the house?

1. Respondent ☐

2. Spouse ☐

3. Family ☐

4. Landlord (pay rent) ☐

5. Husband/Father-in-law/any other relative (who is dead) but not transferred ☐

6. Other, specify _____

D.4 To whom the land of the house belongs to?

1. Self ☐

4. Grampanchayat ☐

2. Landlord (pay rent) ☐

5. Don't Know ☐

3. DMC ☐

6. Nagar Nigam ☐

7. Private Other, specify _____

D5. Do you have the legal papers of the land?

1. Yes ☐

2. No. ☐

D6. From whom you have purchased this house? _____

D7. How much amount you have paid to purchase this house? Rs. _____

D8. What is the area of your house? _____

D9. Does you have a open space of your own in front of the house? If yes, then how much

D.10. Please mention the license allotment date issued by the MCD

From _____ To _____

E. HOUSE AS A WORKPLACE

E.1 Is any part of your house also used as workplace? [Surveyor check with table B2]

1. Yes ☐ 2. No ☐

[If Yes, proceed to D.2. If No go to section E]

E.2 Please give details:

Work activities [write what work engaged in at home]	Area of home used for work [code]

Code for area of home used for work: 1. Inside the house
2. Outside house/ in courtyard/verandah

E.3 How many hours per day do you work from home? _____ hours

E.4 Do you face any difficulties when you work at home?

1. Yes ☐ 2. No ☐

If yes, please specify

E.5. As you have shifted to this new area, is it difficult to buy/get raw material for your product?

1. Market of raw material is far from this place
2. Raw material available in this area is comparatively expensive
3. Contractor, who provides work, stays far from this place
4. Any other

E.5. As you have shifted to this new area, is it difficult to sell you're your product

1. Market of your product is far from this place
2. Contractor, who provides work, stays far from this place
3. Any other

E.6. Are you losing a part of your income in transportation (include for buying raw material and selling final product)?

1. Yes ☐ 2. No ☐

F. AMENITIES

Water Connection

F.1 What is your main source of water?

Source	Drinking Water	Domestic water
1. In-house connection		
2. Over head tank		
3. Public tap		
4. Public hand pump		
4. Tanker		
6. Other, specify _____		

[If in-house connection is specified, proceed to F2. Otherwise, go to F.4]

F.2 Amount spent on getting water connection:

Item	Amount (In Rs.)	Paid to whom? [code]
Principal Amount		
Monthly Charge		
Others		

Code for 'Paid to whom':

1 Municipality	4 DMC
2 Middleman	5 MHT/Sewa
3 Local leader	6 Others

F.3 Are you satisfied with the water pressure?

1. Yes ☐ 2. No ☐

[Go to F.5]

F.4 how long does it take to walk to the water source?	Drinking Water	Domestic Water
1. Under 10 minutes		
2. 10 – 20 minutes		
3. More than 20 minutes		
F.5. How is the quality of water?(color, odor etc.) (Rate in Excellent, Good and Poor)	Color _____ Odor _____	Color _____ Odor _____
F.6 Do you have to spend any money to obtain regular water? 1. Yes 2. No If Yes, how much? Rupees/month	_____ _____	_____ _____
F.7 Is the supply of water regular? 1. Yes 2. No		
F.8. During which time is water available? [multi-code] 1. Morning 2. Daytime 3. Evening 4. Through out the day 5. Any other		

F.9. How much time is the water available for in a day? 1. 30 minutes or less 2. 30 minutes - 1 hour 3. 1 - 1½ hours 4. 1½ - 2 hours 5. 2 hours- 3 hours 6. More than 3 hours, specify		
F.10. Is the water sufficient for your needs? 1. Yes 2. No		
F.11. Whom do you complain to if there is a problem with the water supply?		
F.12. Have you paid any charges in the last month to have the water supply fixed? 1. Yes 2. No If Yes, then how much? Rupees	_____ _____	_____ _____

F.13 Who collects the water for regular use?

	Name	Age	Sex	No. of hours/trip	No. of trips/day
Drinking Water					
Domestic Water					

[Calculate total hours per day spent collecting water _____]

F.14. Do any of your children have to discontinue school, as s/he has to bring water from tanker?

F.15. Do any of your children have to take regular leave from school/college as s/he usually get late?

F.16. Do you filter the drinking water before storing it?

1. Yes ☐ 2. No ☐

F.17. Have you or anyone in your household faced any harassment or abuse when collecting water?

1. Yes ☐ 2. No ☐ 3. N/A (If having private connection) ☐

If Yes, please specify _____

F.18. Have you been involved in any quarrels/litigation with other residents about water in the last year?

1. Yes ☐ 2. No ☐ 3. N/A (If having private connection)

[If yes, proceed to F17. If No, go to G1]

F.18. How frequently do these quarrels occur?

1. Everyday ☐ 3. Several times per month ☐

2. Several times per week ☐

4. Once per month or less ☐

F.19. Have these quarrels cost you any money in the last year (litigation costs etc)?

1. Yes ☐ 2. No ☐

If Yes, how much? Rs _____

G. Bathroom / Toilet

G.1. Where do you bathe? [code]

Men _____ Women _____ Boys (age 0-11) _____ Girls (age 0-11) _____

Code : 1. Open space inside the house 4. Separate bathroom
2. Open space outside the house 5. Other, specify _____
3. Community bathroom

G.2. Do you face any problems while bathing? If yes, then what?

G.3. Do you have to pay for your bathing facilities?

1. Yes ☐ 2. No ☐

If Yes then how much / person ? _____ Rs.

G.4. How many times do you bathe per day/week? _____ times/day, _____ times/week

H. Toilet

H.1. What toilet facilities do you use?

	Men(12 & above)		Women(12 & above)		Boys (age 0-11)		Girls (age 0-11)	
	Place [code]	Payment/ Person (Rs.)	Place [code]	Payment/ Person (Rs.)	Place [code]	Payment/ Person (Rs.)	Place [code]	Payment/ Person (Rs.)
Urinate								
Defecate								

Code for place:

1 In-house toilet connected to drain 4 Pay and use toilet
2 In-house toilet connected to soak pit 5 Open areas
3 Public toilet 6 Corner of the House
7 In House toilet but waste water drains in roads/out
8. Other (specify)

H.2. Do you have an individual toilet?

1. Yes ☐ 2. No ☐

[If Yes, proceed to H.3 If No, go to H.4.]

H.3. Is your toilet functioning properly?

1. Yes ☐ 2. No ☐

H.4. If No, specify problems_____

H.5.Do you face any problems due to the lack of an individual toilet?

1. Yes ☐ 2. No ☐

H.6.If Yes, what kind of problems are you facing? (MULTI-CODE)

- 1. Have to go far to defecate ☐
- 2. Have to find company to go for defecation ☐
- 3. Health problems ☐
- 4. Have to face physical/mental abuse ☐
- 5. Have to go early or too late for defecation ☐
- 6. Have to eat less so as to avoid going frequently to defecate or urinate ☐
- 7. Have to stand in queue(gets late) ☐
- 8. Men are frequent in the area ☐
- 9. Have to stand up many times while defecating ☐
- 10. Any other (specify)_____ ☐

H.7.What kinds of problems do you or other women in the family face during

- 1. Periods_____
- 2. Pregnancy/delivery_____
- 3. Older women/ physically weak_____
- 4. Women having small kids
- 5. Any other(specify)_____

H.8.What happens if somebody is bed-ridden?

- 1. the person does it at home and then somebody throws it out ☐
- 2. People of the house help the person to go out to defecate ☐
- 3. Any other _____

H.9.Because of lack of toilet facilities does your social life get affected?

1. Yes ☐ 2. No ☐

H.10. If yes, then do ..

- 1. You avoid inviting people ☐
- 2. Relatives and friends avoid coming over and staying in your home ☐
- 3. You had problems fixing your son's/daughter's marriage ☐
- 4. You had problems arranging social occasions (birth, death, marriage etc.) ☐
- 5. Other, specify _____

I. Gutter connection/ Sewage disposal

I.1.Do you have an individual gutter connection?

1. Yes ☐ 2. No ☐

[If Yes, proceed to I.2. If No, go to I.3.]

I.2. Is it functioning properly?

1. Yes ☐ 2. No ☐

I.3. If No, specify problems_____

[Go to J.1.]

I.4. Do you face any difficulties due to the lack of an individual gutter connection?

1. Yes ☐ 2. No ☐

If Yes, specify_____

J. Storm Water Drainage

J.1. Does your area have drains?

1. Yes ☐ 2. No ☐

J.2. What happens to the water after rainfall? [Multi-code]

- 1. It collects in the area ☐
- 2. The lanes get blocked ☐
- 3. Your house floods ☐
- 4. It drains away quickly (no water logging) ☐
- 5. Any other, please specify_____

J.3 How much time does it take to clear the water after rainfall?_____hours

K. Solid Waste Collection

K.1. Does any one comes to clean the area?

1. Yes ☐ 2. No ☐

K.2. Does someone come to collect the garbage from your area?

1. Yes ☐ 2. No ☐

K.3. Where do you dispose the garbage?

- 1. Collect outside the house/in the bucket and throw out of area ☐
- 2. Throw garbage In slums ☐
- 3. Throw garbage outside slums ☐
- 4. Throw garbage outside slums in Municipal bin ☐
- 5. Any other(specify)_____ ☐

L. Roads

L.1. Are all the roads leading to your house is paved?

1. Yes ☐ 2. No ☐

[If Yes, go to M1. If No, proceed to L.2.]

L.2. Do you face any problems due to having unpaved lanes?

1. Yes ☐ 2. No ☐

L.3. If Yes, please specify:

M. Street Lighting

M.1. Do you have streetlights in your area?

1. Yes ☐ 2. No ☐

M.2. Are the streetlights in your area functioning properly?

1. Yes ☐ 2. No ☐

M.3. Is the number of streetlights in your area sufficient?

1. Yes ☐ 2. No ☐

[If Yes, go to section N. If No, proceed to M4]

M.4. Do you face any problems due to the lack/ insufficient number of streetlights?

1. Yes ☐ 2. No ☐

M.5. If Yes, please give details (Multi code):

Sr.No.	Problems faced by Men	Problems faced by Women
1		
2		
3		

1. Frequent accidents
2. Girls are harassed by boys/men
3. Girls can't go outside after dark
4. Any other

N. EXPENDITURE AND ASSETS

N.1. Expenditure

Kind of Expenditure	Amount in Rs.		
	Daily	Monthly	Yearly
Food			
Fuel			
Clothing			

Education (Uniform, Fees, Books etc.)			
1. No. of children in Public Schools ____			
2. No. of children in Private Schools ____			
Rent (House)			
House tax			
Electricity			
Medical Expenses			
Other Expenditure (e.g. transport, leisure)			

[Calculate total annual expenditure Rs. _____/year]

N.2. Assets

	Assets	"YES" Have item (✓)	Number of items
1.	Stove: kerosene		
2.	Stove: gas		
3.	Fan: ceiling or standing		
4.	Radio /Tape Recorder/DVD		
5.	TV		
6.	Telephone - Cell/ Landline		
7.	Refrigerator		
8.	Bicycle		
9.	Two Wheeler		
10.	Sewing Machine		
11.	Live stock : Cow/ Buffalo Sheep/ Goat / Poultry		
12.	Cart (lari) or Table		
13.	Water Tank		
14.	Other Land		
15.	Other (specify below)		
	1.		
	2.		
	3.		

O. LOANS AND SAVINGS

O.1. Are you a member of SHG?

1. Yes ☐ 2. No ☐

O.2. Have you received training from SHG?

1. Yes ☐ 2. No ☐

O.3. Are you saving or taken loan from SHG?

1. Loan ☐ Amount _____
2. Saving ☐ Total saving _____
3. Others ☐

O.4. Do you have a savings account in any Bank?

1. Yes ☐

2. No ☐

O.5. If Yes, write details of each account separately in the table below

Sr.No.	2. Where is the account held?	3. When was the account opened? [specify year if possible]	4. Do you deposit money in your account every month? [code]	5. If you are saving regularly than how much Rupees?
1.				
2.				
3.				
4.				
5.				

Code for 4: 1. Yes, regular saver
2. No, not a regular saver

O.6. Have you taken out a loan (borrowed money) in the last one year?

1. Yes ☐ 2. No ☐

O.7. If Yes, provide details of each loan separately in the table below, starting with the most recent loan first]

Sr. No.	Creditor [code]	Purpose of loan [code]	Loan Amount [in Rs.]	Monthly Installment [in Rs]	Rate of interest [%]
1					
2					
3					
4					
5					

Codes for Creditor	Codes for Purpose of loan
1. Grocery merchants 2. Money lenders 3. Employer/middleman 4. Friends 5. Relatives 6. MHT 7. Other	1. Equipment/ materials for work/business 2. Home maintenance/upgrading 3. Developing Infrastructure 4. Medical expenses 5. Purchasing large household items 6. Special events (religious and social) 7. Education 8. Food 9. Other

P. HEALTH

P.1. What kinds of illness have you and your family faced in the last year?

1. Sr.	2.	3.	4. Type of	5. Period	8. Cost of treatment [in Rs.]
--------	----	----	------------	-----------	-------------------------------

No.	Name	Age	illness [code]	of ailment [write number of days]	Medical	Transport	Wage loss
1							
2							
3							
4							
5							
6							

Code for 4. (Type of illness)	
1. 'White discharge' (RTI/STI) 2. TB 3. Malaria 4. Diarrhoea 5. Typhoid 6. Jaundice	7. Cholera 8. Fever 9. Cough/Cold 10. Skin disease 11. Other

Q. Interaction with Government Officers & CBO

Q.1. Have you contacted higher officials or elected representatives regarding basic amenities or complaints (for example concerning water/electricity supply, garbage disposal)?

1. Yes ☐ 2. No ☐

[If yes proceed to Q.2. If No the go to Q.5]

Q.2. Who did you contact?

1. Officer in Municipality ☐
2. MLA (Member of Legislative Assembly) ☐
3. Councilor ☐
4. Other, specify _____

Q.3. Was your complaint attended to?

1. Yes ☐ 2. No ☐ 3. Sometimes ☐

Q.4. Were you satisfied with the response?

1. Yes ☐ 2. No ☐

Q.5. Are you or anyone else in the family a member of any community group (e.g. CBO, union etc) ?

1. Yes ☐ 2. No ☐

Q.6. If yes, which group are you a member of? _____

Q.7. What is the nature of your participation in Group/Mandal?

Q.8. Do you know what are the other organizations working in your area?

- 1.
- 2.
- 3.
- 4.
- 5.

Q.9. Have you received any benefits from them, if yes please specify

S.No.	Name of the NGO	Benefits

Finish questionnaire. Now complete house observation sheet.

Observation Sheet [Complete after observation. Before entering house explain that you need to record information about the house and ask the respondent's permission]

Observation of House		
1 MATERIAL OF THE EXTERNAL WALLS	1. Bricks & cement	<input type="checkbox"/>
	2. Concrete	<input type="checkbox"/>
	3. Mud and brick	<input type="checkbox"/>
	4. Mud	<input type="checkbox"/>
	5. Tin/metal/asbestos sheets	<input type="checkbox"/>
	6. Canvas/felt/plastic	<input type="checkbox"/>
	7. Other, specify _____	<input type="checkbox"/>
2 MATERIAL OF THE ROOF	1. Concrete	<input type="checkbox"/>
	2. Roofing tiles	<input type="checkbox"/>
	3. Galvinised iron/asbestos sheets	<input type="checkbox"/>
	4. Canvas/felt/plastic	<input type="checkbox"/>

	5. Other, specify _____	<input type="checkbox"/>
3 NUMBER OF ROOMS [write number]	_____ rooms	
4 KITCHEN	1. Within living rooms (counted above) 2. In Verandah 3. Separate 4. Any other	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5 Number of FLOORS	1. Ground Floor 2. First Floor House 3. Three Floor House 4. More than three	
5 DO YOU HAVE PESONAL OPEN SPACE	1. Yes 2. No	<input type="checkbox"/> <input type="checkbox"/>

Annexure 2: Type of Ailments Suffered by the People in Last One Year

Type of Disease	Number of persons	% of Population in Total Population
White discharge	6	3.3
TB	2	1.1
Malaria	2	1.1
Diarrhea	4	2.2
Typhoid	3	1.7
Jaundice	1	0.6
Cholera	7	3.9
Skin disease	7	3.9
Thyroid	4	2.2
Breathing problem	3	1.7