INTERVIEW SCHEDULE FOR GROUP

DATE
SERIAL NO ❑ ❑ ❑

DISTRICT_________ BLOCK ________
VILLAGE____________

GENERAL INFORMATION

1. Name of the group

2. Name of the programme
   (1) SGSY ❑ (2) SCRIA ❑ (3) SWAYAMSIDHA ❑

3. Formation date of the group

4. Total members in the group

5. Do people belonging to different caste join the SHG?

GENERAL INFORMATION

6. Group sizes
   (1) Stable ❑ (2) increased ❑ (3) decreased ❑

7. If group size has decreased why the members left the group?

8. If group size has increased how new members have been inducted

9. How was the group leaders selected?

MEANINGS AND KNOWLEDGE OF GROUP ACTIVITIES

10. What are the issues usually discussed in such meetings? (Multiple Responses)
    (1) Credit lending decision ❑ (2) Saving issues ❑
11 Besides credit, what other services, inputs or facilities are available for members of the groups? (*Multiple Responses*)

(1) No other benefits □ (2) Primary healthcare □
(3) Basic literacy □ (4) Family planning □
(5) Marketing information □ (6) Occupational/skill training □
(7) Insurance □ (8) Any other □

12. Who calls the meeting?

(1) Group Leader □ (2) Group Secretary □
(3) Members □ (4) NGO □
(5) Projects Staff □ (6) Mixed □
(7) No Idea □ (8) Any other □

13. What is the Frequency of meeting?

(1) Weekly □ (2) Fortnightly □
(3) Monthly □ (4) No Idea □

14. Who take the decision in the meeting?

(1) All members □ (2) President □
(3) NGO Facilitator □ (4) Government official □
(5) Mixed □
15. Normally how many members attend the meeting?
   (1) All  ❑  (2) Few  ❑
   (3) Some members  ❑  (4) No Idea  ❑

16. Who maintains the records?
   (1) External facilitator  ❑  (2) Local boy or girl  ❑
   (3) One of the members  ❑  (4) any other  ❑

17. Are the attendance registers, minute’s registers, account Books, Reports are maintained properly?
   (1) Yes  ❑  (2) No  ❑
   (3) Don't know  ❑

TRAINING

18. Whether you group received training/ orientation/ exposure related to SHG's, activities
   (1) Yes  ❑  (2) No  ❑

19. If yes, please mention types of Training (Multiple Responses)
   (1) Orientation  ❑  (2) Exposure tour  ❑
   (3) Skill Development  ❑  (4) Marketing Linkage  ❑
   (5) Micro Enterprise Development  ❑  (6) Financial Management  ❑
   (7) Social Issues  ❑  (8) Sanitation/ health and hygiene  ❑
   (9) Literacy  ❑  (10) Any other (Special)  ❑

20. Who provided training?
   (1) NGO's activists and representatives  ❑  (2) Resource Persons  ❑
   (3) Govt. officials  ❑  (4) others  ❑
FINANCIAL MANAGEMENT

21. How much amount do you save in the group?
   (1) Rs. 20 [ ] (2) Rs. 50 [ ]
   (3) Rs 100 [ ] (4) Rs. 200 [ ]

22. Total Savings of SRC members

23. Saving Rate
   (1) Initial ---- (2) Present: --

NETWORKING AND CONVERGENCE

24. Do the members meet and interact with other groups located in vicinity of village?
   (1) Yes [ ] (2) No [ ]

25. Whether SHG's federation/Association formed?
   (1) Yes [ ] (2) No [ ]
   (3) District level [ ]

26. Influence power of SHG on village and community affairs:
   (1) Yes [ ] (2) No [ ]

27. What is existing level of interaction and consolation between SHG and Gram Panchayat?
   (1) Very Good [ ] (2) Good [ ]
   (3) Satisfactory [ ] (4) No interaction [ ]

28. Major community development Initiatives taken by SHG at the village level?

29. PROBLEMS

   What are the problems faced by the group for its functioning?

   Internal Group Dynamics
   (1) Clashes between members [ ] (2) Irregular meetings [ ]
(3) Dominated by few members  ❑  (4) Interfere of member's husband  ❑  
(5) Lengthy documentation process  ❑  (6) Collection of savings  ❑  
(7) Irregular Repayment  ❑  (8) Some members are not sincere  ❑  
(9) Members don't trust Group Leader  ❑  (10) Any other  ❑  

**Promotional and Support agency (Multiple Responses)**

(1) Indifferent attitude promoting agency  ❑  
(2) Unhelpful attitude of Bank official  ❑  
(3) Facilitators are not trained  ❑  
(4) No training of record maintenance  ❑  
(5) Bribe asked by bank official’s  ❑  
(6) Full loan amount not disbursed  ❑  
(7) Delay in releasing loan amount  ❑  
(8) Second installment not received  ❑  
(9) Insurance not received  ❑  

**Income Generation Activity Related (Multiple Responses)**

(1) Availability of Raw materials  ❑  (2) Low price of the products  ❑  
(3) Poor Sales  ❑  (4) Fodder for mulching animals  ❑  
(5) No Storage facilities  ❑  (6) High rate of raw materials  ❑  
(7) No training for IGA  ❑  (8) No marketing linkage  ❑  
(9) No problems  ❑  (10) Any other  ❑  

### 30. SUGGESTIONS

**What are your suggestions for improving the functioning of SHG's?**

**Promotional and Support agency (Multiple Responses)**

(1) No suggestion  ❑  (2) Don't Know  ❑  
(3) Timely disbursement of bank Loan  ❑  (3) More credit  ❑  
(4) Waive off the loan ❑ (5) Additional Accounting Training ❑
(6) More sincere efforts required from government officials ❑

Internal Group Dynamics
(1) No Suggestion ❑ (2) Meetings at regular intervals ❑
(3) Transparent selection of leader ❑
(4) Involvement of same caste member ❑ (5) Don’t Know ❑
(6) Involvement of different caste members ❑ (7) any other ❑

Income Generation Activities
(1) Training on marketing skills ❑ (2) Regular raw material supply support ❑
(3) Marketing support ❑ (4) Formation of Milk society ❑
(5) Need Vehicle to transport ❑ (6) Additional Equipment and Machineries ❑
(7) No Suggestions ❑ (8) Any other ❑
INTERVIEW SCHEDULE FOR SHG MEMBER

<table>
<thead>
<tr>
<th>DATE</th>
<th>SERIAL NO</th>
<th>DISTRICT</th>
<th>BLOCK</th>
<th>VILLAGE</th>
</tr>
</thead>
</table>

GENERAL INFORMATION

1.1. Name of the Respondent

1.2. Age of the Respondent

1.3. Caste

<table>
<thead>
<tr>
<th>(1) SC</th>
<th>(2) BC</th>
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<tbody>
<tr>
<td>(3) OBC</td>
<td>(4) General</td>
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<td>[ ]</td>
<td>[ ]</td>
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</table>

1.4. Religion

<table>
<thead>
<tr>
<th>(1) Hindu</th>
<th>(2) Muslim</th>
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</thead>
<tbody>
<tr>
<td>(3) Sikh</td>
<td>(4) Christian</td>
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<tr>
<td>[ ]</td>
<td>[ ]</td>
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</tbody>
</table>

1.5. Husband's Education level

<table>
<thead>
<tr>
<th>(1) Illiterate</th>
<th>(2) Can Sign</th>
</tr>
</thead>
<tbody>
<tr>
<td>(3) Can Read</td>
<td>(4) Primary</td>
</tr>
<tr>
<td>(5) Middle Class</td>
<td>(6) High School</td>
</tr>
<tr>
<td>(7) S. Secondary</td>
<td>(8) Graduation</td>
</tr>
<tr>
<td>(9) P. G and above</td>
<td>(10) Technical</td>
</tr>
<tr>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

(11) Any Other

[ ]
1.6. Marital Status
(I) Married ❑ (2) Unmarried ❑
(3) Widow ❑ (4) Divorce ❑
(5) Separated

1.7. Age of the Husband

1.8. Level of Education
(1) Illiterate ❑ (2) Can Sign ❑
(3) Can Read ❑ (4) Primary ❑
(5) Middle Class ❑ (6) High School ❑
(7) S. Secondary ❑ (8) Graduation ❑
(9) P. G and above ❑ (10) Technical ❑
(11) Any Other ❑

1.9. Husband’s Occupation
(1) Don't work ❑ (2) Own farm activities ❑
(3) Self-employed in nonfarm ❑ (4) Seasonal Agro Labor ❑
(5) Seasonal Non-farm Labor ❑ (6) Kiryana Shop ❑
(7) Dairy ❑ (8) Handloom or Handicraft ❑
(9) Salaried employee ❑ (10) Army ❑
(11) Trade/ Manufacturing ❑ (12) Any other ❑
(13) Retired ❑ (14) N.A ❑

1.10 Earning Status of family members
(1) Dependent ❑ (2) Earner ❑

1.11. Head of the Household
(1) Husband ❑ (2) Father in Law ❑
(3) Mother in law ❑ (4) any other male member ❑
1.12. Total number of member in household
   (1) Male ❑ (2) Female ❑

1.13. Type of Family
   (1) Joint ❑ (2) Nuclear ❑

1.14. Ownership of House
   (1) Own

1.15. Type of House
   (1) Kutchha House ❑ (2) Pucca House ❑
   (3) Semi Pucca House ❑

1.16. Toilet Facility
   (1) Yes ❑ (2) No facility ❑

1.17. Cooking Device
   (1) Chulha ❑ (2) Kerosene Stove ❑
   (3) Gas Stove ❑ (4) Any Other ❑

1.18. Source of drinking water
   (1) Piped Water inside the house ❑ (2) Piped water outside the house ❑
   (3) Hand Pump at home ❑ (4) Hand pump outside the home ❑
   (5) Village well ❑ (6) Tube well ❑

1.19. Electricity
   (1) Yes ❑ (2) No ❑
1.20. Assets ownership (*Multiple Responses*)

- (1) Buffalo
- (3) Goats
- (5) Television
- (7) Fan
- (9) Motor Cycle
- (11) Washing Machine
- (13) Cooler
- (15) Radio
- (2) Cow
- (4) Pigs
- (6) Phone/Mobile
- (8) Cycle
- (10) Domestic Atta Chaki
- (12) Refrigerator
- (14) Sewing Machine
- (16) any other item

1.21. Does your family own agro land?

- (1) Yes
- (2) No

1.22. If yes what is the Size of Landholding

1.23. Economic Status as per Government of Haryana

- (1) Below Poverty Line
- (2) Above Poverty Line

2.1 Name of the group

2.2 Under which programme you joined the group?

- (1) SGSY
- (2) SWAYAMSIDDHA
- (2) SCRIA

2.3 Who suggested you to join the group?

- (1) Self Motivation
- (3) Neighbor / Relatives
- (5) Member of other Group
- (7) Flank official
- (2) Family Members
- (4) NGO's workers
- (6) Government Official
- (8) Any Other (Specify)
2.4. When did you join the group? ❑❑❑❑❑

2.5. What is your position in the Group?
   (1) President ❑  (2) Secretary ❑
   (3) Cashier ❑  (4) Ordinary Member ❑

2.6. What are the factors, which motivated you to join the group? (Multiple Responses)
   (1) To contribute in household income ❑  (2) To increase saving ❑
   (3) To assess cheaper credit ❑  (4) to spend more on children ❑
   (5) To fight against social evils ❑  (6) to promote social solidarity ❑
   (7) Any other ❑

2.7. How much amount do you save in the group?
   (1) Rs. 20 ❑  (2) Rs. 50 ❑
   (3) Rs 100 ❑  (4) Rs. 200 ❑

2.8. How do you pay this amount?
   (1) From owned earned money ❑  (2) From husband's income ❑
   (3) From home expenses given to her ❑  (4) any other ❑

2.9 What was your main purpose of savings?
   (1) To meets emergency ❑  (2) Agriculture Development ❑
   (3) To meets medical expenses ❑  (4) Education for children ❑
   (5) Asset Building ❑  (6) Marriage and other events ❑
   (7) Festivals ❑  (8) Any other ❑
2.10. Have you taken any loan after joining the group?

(1) Yes ❑ (2) No ❑

If yes, please answer the following

<table>
<thead>
<tr>
<th>Source of Loan</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Loan 1</td>
<td>Loan 2</td>
</tr>
<tr>
<td>From savings within group</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From the bank as group member</td>
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<td></td>
</tr>
</tbody>
</table>

2.11. What collateral did you use to secure the loan?

(1) No Collateral ❑ (2) Agricultural land ❑
(3) House/other land assets ❑ (4) Gold and Jewelry ❑
(5) Land/House registration ❑ (6) other assets documents ❑
(7) Crops ❑ (8) Guarantee by other members ❑
(9) Any other ❑

2.12. Was the loan used for a group activity?

(1) Yes ❑ (2) No ❑

2.13. For which purposes did you actually use the loans? *(Multiple Responses)*

(1) Investment in livestock ❑ (2) For Husband/son Business ❑
(3) Investment in agro activities ❑ (4) Purchase fodder for animal ❑
(5) Assets building ❑ (6) to meet health contingency ❑
(7) Marriage and other social events ❑ (8) for consumption expenditure ❑
(9) Education for children ❑ (10) Repayment of earlier debts ❑
(11) Make improvement to dwelling (12) Jhuchak/Bhat ❑
(12) Any others ❑
2.14 How the loan amounted utilized for ICA in your MI?
(1) Used by all member as common activity ✓
(2) Used by my husband alone       
(3) Used by me for self employment       

2.15. How did you repay (or are you repaying) the loan?
(1) Profit from the loan-financed activity ✓
(2) From husband's income       
(3) Borrow from Group member ✓ (4) Borrow from Moneylender ✓
(5) Selling assets       (6) others       

2.16. What was the repayment arrangement?
(1) bi-weekly installment ✓ (2) Monthly installment       
(3) Quarterly installment ✓ (4) six-monthly installment       
(5) Yearly installment ✓ (6) No fixed arrangement       

2.17. Did you manage to repay on time?
(1) Yes       (2) No       

2.18. If you could not repay the loan, what were/are the reasons? (Multiple Responses)
(1) Used loan money for HH ✓ (2) Family expenses       
(3) Loan activity was less profitable ✓ (4) Sickness in the family       
(5) Poor Harvest ✓ (6) Animal died       
(7) Out of village ✓ (8) any other       

2.19. Do you feel that the loan amount sanctioned to you was sufficient to meet your requirements?
(1) Fully adequate ✓ (2) Manageable Adequate       
(3) Inadequate ✓ (4) Fully Inadequate       

xx
2.20. Did your household approached anywhere for finance to meet various needs?

(1) Yes  ❑  (2) No  ❑

If yes, what was the source and rate of interest?

(1) Bank  ❑  (2) Money Lender  ❑
(3) Friends and Relatives  ❑  (4) Any Other  ❑

2.21. Are you still availing loans from money lenders even after joining SHG?

(1) Yes  ❑  (2) No  ❑

2.22. If yes, what are the reasons that you still depend on money lenders?

(1) Don't get sufficient loans from SHO  ❑
(2) Haven't repaid the loans from SHOGO  ❑
(3) Delay in getting the loans from SILO  ❑
(4) Any other (Specify)  ❑

IMPACT OF MICROFINANCE ON HOUSEHOLD WELFARE

3.1. What kind of income generation activity you were involved before joining the group?

(1) None  ❑  (2) Permanent Agro Labor  ❑
(3) Permanent Off farm labor  ❑  (4) Seasonal Agro Labor  ❑
(5) Seasonal Non farm Labor  ❑  (6) Kiryana Shop  ❑
(7) HH Dairy  ❑  (8) Beauty parlor  ❑
(9) Handloom or Handicraft  ❑  (10) Sewing  ❑
(11) Basket Making  ❑  (12) Service  ❑
(13) Beads making  ❑  (14) Pickle making  ❑
(15) Any other  ❑
3.2. What was the approximate per month Income of you and your household (Before joining the group?)

3.3. Have you/your HH chosen an activity for income generation after joining the group?
   (1) Yes ☐ (2) No ☐

3.4. What kind of Income generating activity you/ your HH have selected?
   (1) Buffalo rearing ☐ (2) Poultry ☐
   (3) Goatry ☐ (4) Piggery ☐
   (5) Handloom or Handicraft ☐ (6) Food or Tea Stall ☐
   (7) Agriculture ☐ (8) Kiryana shop ☐
   (9) Washing Power making ☐ (10) Pickle making ☐
   (11) Papad making ☐ (12) Vermi Compost ☐
   (13) Bangles Shop ☐ (14) Wooden beads ☐
   (15) Husband /son Business ☐ (16) any other ☐

3.5. How did you select your activity?
   (1) Select with discussions in the group ☐
   (2) Select casually ☐
   (3) Assigned by DRDA//NGO/ Bank ☐
   (4) Consultations with family member’s ☐

3.6. How long you are doing this economic activity? (In months)

3.7. How have IGA been undertaken by the group?
   (1) On Group basis ☐ (2) On individual basis ☐
3.8. What is approximate level of income/profit per month after you started Individual/group IGA?

<table>
<thead>
<tr>
<th>Income Generating Activity</th>
<th>Average production/sale per month</th>
<th>Rate</th>
<th>Gross Income</th>
<th>Cost Per Month</th>
<th>Monthly Interest payment (if applicable)</th>
<th>Net Income</th>
</tr>
</thead>
</table>

3.9. Did your household acquire any asset with your contribution (either Income or credit) after becoming the group member?

(1) Yes ❑  (2) No ❑

3.10. If yes, Type and value of assets

<table>
<thead>
<tr>
<th>Assets</th>
<th>From Income</th>
<th>Value</th>
<th>From Loan</th>
<th>Value</th>
<th>Assets</th>
<th>From Income</th>
<th>Value</th>
<th>From Loan</th>
<th>Value</th>
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<tbody>
<tr>
<td>Agriculture</td>
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<td>Implements</td>
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<td>Buffaloes</td>
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<td>Cows</td>
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<td>Bullocks</td>
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<td>Electric Fans</td>
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<td>Dore well</td>
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<td>Cooler</td>
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<td>Goat/Sheep</td>
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<td>Sewing machine</td>
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<td>Poultry</td>
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<td>Hand pump</td>
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<td>Bicycle</td>
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</tbody>
</table>
FOOD AND NON-FOOD EXPENDITURE

3.11. Can you/your fin now purchase more food Items fur the family?
   (1) Yes ☐ (2) No ☐

3.12. How do you contributed to your H/I?
   (1) From Income earned from IGA ☐ (2) From Loan ☐
   (3) Both ☐

3.13. How much improvement your HH experience in consuming food items?
   (1) Significant ☐ (2) Some Extent ☐
   (3) Very limited ☐

3.14. Can you/your HH now purchase more food items for the family?
   (1) Yes ☐ (2) No ☐

3.15 How you contributed to your HH?
   (1) From Income earned from IGA ☐ (2) From Loan ☐
   (3) Both ☐

3.16. How much improvement your Hit experience in consuming non-food items?
   (1) Significant ☐ (2) Some Extent ☐
   (3) Very limited ☐

Char payee
Jewelry
HEALTH AND EDUCATION

3.17. Can you/your HH now frequently and easily approach the doctor in case of sickness in the family?
   (1) Yes ❑  (2) No ❑

3.18. How did you/your HH contribute while accessing the medical facilities?
   (1) From Income earned from IGA ❑  (2) From Loan ❑
   (3) Both ❑

3.19. How significantly you/your HH contributed in those conditions?
   (1) Very Large extent ❑  (2) Some Extent ❑
   (3) Very limited ❑  (4) Insignificant ❑

3.20 Can you/your HH now put more expenditure on the educations of your children?
   (1) Yes ❑  (2) No ❑

3.21. How did you/your HH contribute to your HH?
   (1) From Income earned from IGA ❑  (2) From Loan ❑
   (3) Both ❑

3.22. How significantly you /your HH contributed in improving access to educations?
   (1) Significant ❑  (2) Some Extent ❑
   (3) Very limited ❑

MICROFINANCE AND VULNERABILITY

4.1. Have your household confronted with some risky and uncertain situation after becoming the member of group?
   (1) Yes ❑  (2) No ❑
4.2. **What do you think was the main reason for this? (Multiple Responses)**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>(1)</td>
<td>General illness</td>
</tr>
<tr>
<td>(2)</td>
<td>General Lack of resources</td>
</tr>
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<td>(3)</td>
<td>Food Shortage</td>
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<td>(4)</td>
<td>Failure of crops</td>
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<tr>
<td>(5)</td>
<td>Loss of animal</td>
</tr>
<tr>
<td>(6)</td>
<td>Accident of family member</td>
</tr>
<tr>
<td>(7)</td>
<td>Death of bread earner</td>
</tr>
<tr>
<td>(8)</td>
<td>Alcoholism and gambling among men</td>
</tr>
<tr>
<td>(9)</td>
<td>Repay of old debts</td>
</tr>
<tr>
<td>(10)</td>
<td>High increase in price</td>
</tr>
<tr>
<td>(11)</td>
<td>Business losses</td>
</tr>
<tr>
<td>(12)</td>
<td>Draught, flood, storms</td>
</tr>
<tr>
<td>(13)</td>
<td>Large Operation</td>
</tr>
<tr>
<td>(14)</td>
<td>Any other</td>
</tr>
</tbody>
</table>

4.3. **What was the impact of these on your household's condition? (Multiple Responses)**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Loss of Income</td>
</tr>
<tr>
<td>(2)</td>
<td>Food shortage</td>
</tr>
<tr>
<td>(3)</td>
<td>More expenditure</td>
</tr>
<tr>
<td>(4)</td>
<td>Damage to household</td>
</tr>
<tr>
<td>(5)</td>
<td>Reduced employment opportunities</td>
</tr>
<tr>
<td>(6)</td>
<td>any other</td>
</tr>
</tbody>
</table>

4.4. **What did your household do to get through this situation? (Multiple Responses)**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Cut in consumption expenditure</td>
</tr>
<tr>
<td>(2)</td>
<td>Sell assets</td>
</tr>
<tr>
<td>(3)</td>
<td>Draw on savings</td>
</tr>
<tr>
<td>(4)</td>
<td>Extra hours of work</td>
</tr>
<tr>
<td>(5)</td>
<td>Borrow from family and friends</td>
</tr>
<tr>
<td>(6)</td>
<td>Borrow more from group</td>
</tr>
<tr>
<td>(7)</td>
<td>Borrow from money lender</td>
</tr>
<tr>
<td>(8)</td>
<td>any other</td>
</tr>
</tbody>
</table>

4.5. **Do you think such tough times have decreased because you joined the group?**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Yes</td>
</tr>
<tr>
<td>(2)</td>
<td>No</td>
</tr>
</tbody>
</table>
### 4.8. How do you think that joining the group decreased your vulnerability?

*Multiple Responses*

1. Provided cash in the tough situation
2. Promotes self insurance with saving
3. Increased income of the household
4. More assets, income diversification
5. Better money management
6. Consumption smoothening
7. Any other

### MICRO FINANCE AND WOMEN EMPOWERMENT

#### 5.1. USE OF CREDIT

<table>
<thead>
<tr>
<th>Aspects</th>
<th>Independently</th>
<th>Joint</th>
<th>Husband seek her suggestion</th>
<th>Husband used independently</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buying consumer durable goods</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying physical assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenditure on children</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenditure on social events</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenditure on health</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home repair</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 5.2. CONTROL OVER ASSETS

<table>
<thead>
<tr>
<th>Type of Aspect</th>
<th>Complete Control</th>
<th>Partial Control</th>
<th>Joint Control</th>
<th>No Control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Productive Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of assets on her name</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Give money or loan independently to parents in adverse situation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sell any item that was purchased with money from a loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 5.3. INVOLVEMENT IN DECISION MAKING

<table>
<thead>
<tr>
<th>Aspects</th>
<th>By herself</th>
<th>Joint</th>
<th>Husband seek her suggestions</th>
<th>Husband</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taking Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livelihood Choices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying and Selling property</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Casting Vote</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 5.4. SELF CONFIDENCE

<table>
<thead>
<tr>
<th>Type of Aspect</th>
<th>Level of Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Much Improved</td>
<td>Improved Limited</td>
</tr>
<tr>
<td>Improved</td>
<td>Limited Improvement</td>
</tr>
<tr>
<td>Improved</td>
<td>No Change</td>
</tr>
<tr>
<td>Traveling alone to the nearest town/ district headquarters</td>
<td></td>
</tr>
<tr>
<td>Going alone for medical treatment for self / children.</td>
<td></td>
</tr>
</tbody>
</table>
Handling certain amount of money

Addressing a forum

**SKILL / ABILITY**

After becoming a member of the SHG, how much change has occurred in you regarding the following skills/abilities?

<table>
<thead>
<tr>
<th>Type of Aspect</th>
<th>Level of Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Much</td>
</tr>
<tr>
<td></td>
<td>Improved</td>
</tr>
<tr>
<td></td>
<td>Limited Improvement</td>
</tr>
<tr>
<td></td>
<td>No Change</td>
</tr>
<tr>
<td>Freely and frankly speaking in SRO meetings.</td>
<td></td>
</tr>
<tr>
<td>Speaking during public meetings</td>
<td></td>
</tr>
<tr>
<td>Talking to government/officials NGO</td>
<td></td>
</tr>
</tbody>
</table>

**PARTICIPATION IN PUBLIC ISSUES AT VILLAGE LEVEL**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Level of Participation/Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>01</td>
</tr>
<tr>
<td>Village level politics</td>
<td></td>
</tr>
<tr>
<td>Gram Sabha meetings</td>
<td></td>
</tr>
<tr>
<td>Public functions in the village</td>
<td></td>
</tr>
<tr>
<td>Worked for removal of social evils like dowry, alcoholism, female feticide etc.</td>
<td></td>
</tr>
<tr>
<td>Cases of atrocities against women in the village</td>
<td></td>
</tr>
<tr>
<td>Village problems like roads, drinking water, infrastructure, education</td>
<td></td>
</tr>
<tr>
<td>Fight for providing old age / widow / disabled pensions to deserving candidate</td>
<td></td>
</tr>
<tr>
<td>of the village</td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>---</td>
</tr>
<tr>
<td>Ration</td>
<td></td>
</tr>
<tr>
<td>Participation in sanitation activities in the village</td>
<td></td>
</tr>
</tbody>
</table>

**Code** 01 (Very Actively) 02 (Actively) 03 (Indifferently) 04 (No Involvement)