INTERVIEW SCHEDULE for survey of the beneficiaries

MICROFINANCE APPROACH TO RURAL CREDIT IN HARYANA: AN ANALYSIS

Part A: Personal Information

1. Name of the Self Help Group_________________________________________

2. Name of the member________________________________________________

3. Village ________________________ District_______________________

4. Age: (i) 20-30 yrs  (ii) 31-40 yrs  (iii) 41-50 yrs  (iv) 51-60 yrs  (v) More than 60 yrs

5. Male/Female

6. Marital Status      (i) Married     (ii) Unmarried     (iii) Widow   (v) Divorced

7. Caste:             (i) SC          (ii) ST          (iii) BC          (iv) General

8. Religion:          (i) Hindu       (ii) Muslim      (iii) Sikh       (iv) Other

9. Occupation:        (i) Agriculture

                       (ii) Allied Activity (Dairy, Piggery, Fishery etc.)

                       (iii) Casual Labor/ Agriculture labor

                       (iv) Business

10. Educational Level: (i) Illiterate     (ii) Primary     (iii) Matric

     (iv) Graduate   (v) Post Graduate

11. Family type:      (i) Nuclear      (ii) Joint

12. Family Size:

<table>
<thead>
<tr>
<th></th>
<th>Adults</th>
<th>Children</th>
<th>Total</th>
<th>Dependent</th>
<th>Working</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Economic Group: ___________________
Part B: (i) General Information (Before joining SHG)

If yes, (i) Up to 10000  (ii) 10001-20000  (iii) 20001-30000  (iv) Above 30000

2. What was the source of loan?
   (i) Village money lender  (ii) Bank  (iii) Relative  (iv) Friend

3. Was the loan amount sufficient to carry your business?  Yes/No

4. Give details of assets owned by you before joining the SHG-

<table>
<thead>
<tr>
<th>S. No</th>
<th>Assets</th>
<th>Tentative Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Land (in acres)</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Domestic animals: Cow/ Buffalo/ Bullock/ Male Buffalo</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Type of House: Katcha/ Pacca/ Semi Pacca</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>Household goods: TV/ Fridge/ Washing Machine/ Fan/ Two-Wheeler etc.</td>
<td></td>
</tr>
</tbody>
</table>

5. Annual Income at the time of joining the scheme/SHG (tentative)
   (i) Below 20000  (ii) 20001-40000  (iii) 40001-60000  (iv) Above 60000

6. What were your annual savings at the time of joining the scheme/SHG (Tentative)
   (i) Below 10000  (ii) 10001-20000  (iii) 20001-30000  (iv) Above 30000

7. Where did you keep your savings?
   (i) With bank  (ii) With post office  (iii) With friends

Part B: (ii) General Information (After joining SHG)

1. Year of Joining/formation of the SHG___________________

2. Age of the group:
   (i) Up to 3 years  (ii) 3-6 years  (iii) 6-9 years  (iv) More than 9 years

3. Number of members in the SHG:
   (i) Up to 5  (ii) 6-10  (iii) 11-15  (iv) 16-20
4. Who helped/encouraged you to form/join the group?
   (i) NGO  (ii) Bank officials  (iii) Govt. Agencies  (iv) Any other

5. Purpose of joining the SHG:
   (i) Savings  (ii) Employment/ Income generation
   (iii) Social Security  (iv) For the sake of the company of a relative/friend/villager

6. Are the meetings of the group being held regularly?  Yes/No
   If yes, (i) Once in a week  (ii) Once in a month  (iii) Once in 3 months
   (iv) Once in 6 months

7. What is the participation level of the members in the meetings?
   (i) High (90-100%)  (ii) Medium (60-90%)  (iii) Lower (less than 60%)

8. Was any member dropped out from the group?  Yes/No
   If yes, what were the reasons?
   (i) Heterogeneity of the group.
   (ii) Difficulty in meeting repayment and monthly saving obligations.
   (iii) Difference of opinion with members.
   (iv) No benefit to be in the group.


10. Was any training provided to you to carry out your business/manufacturing
    by  Govt. agency /DRDA  Yes/No

11. How much loan amount was given to you by the bank under the scheme?
    Name the Bank___________________________________
    (i) Up to 10000  (ii) 10001-20000
    (iii) 20001-30000  (iv) Above 30000

12. What is your annual income level after availing the loan under the scheme?
    (i) Below 20000  (ii) 20001-40000
    (iii) 40001-60000  (iv) Above 60000
13. Is there any increase in the annual savings after availing the loan? Yes/No
   If yes, what is your savings now?
   (i) Up to 10000  (ii) 10001-20000
   (iii) 20001-30000  (iv) Above 30000

14. Did you get the loan amount/revolving fund in time for your SHG? Yes/No

15. Are you repaying the loan in regular installments? Yes/No
   If Yes, what are the motivating factors?
   (i) Adequate income earning
   (ii) Group pressure
   (iii) Availing of further loan
   (iv) Fear of legal action
   If No, what are the reasons?
   (i) Not paying deliberately
   (ii) No capacity to repay
   (iii) Insufficient income from the assets
   (iv) Illness/Mis-happening in the family

16. Do you face any difficulty in marketing of your product? Yes/No
   If yes, what are the problems?
   (i) No demand  (ii) Poor quality
   (iii) Charging by middle man (iv) Lack of support from DRDA

17. Where do you sell your product?
   (i) Locally  (ii) In the urban area
   (iii) In the exhibition and mela  (iv) Middle man
   (v) Out of state market

Part C: Impact Assessment (Economic and Social Determinants)
1. Do you feel you are more confident after joining the group and availing microfinance? Yes/No

2. Have your annual income increased by adopting the scheme? Yes/No
   If Yes (i) Up to 10000  (ii) 10001-20000  (iii) 20001-40000
   (iv) 40001-60000

3. Has the microfinance helped you to generate self employment? Yes/No
4. Have your quality of life improved after participating in the scheme?
   Yes/No If yes, (Tick)
   1. Leadership quality  2. Self decision making
   5. Self reliance

5. Do you observe any increase in your social status? Yes/No

6. Give details of your assets after availing microfinance:

<table>
<thead>
<tr>
<th>S. No</th>
<th>Assets</th>
<th>Tentative Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Land (in acres)</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Domestic animals: Cow/ Buffalo/ Bullock/ Male Buffalo</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Type of House: Katcha/ Pacca/ Semi Pacca</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>Household goods: TV/ Fridge/ Washing Machine/ Fan/ Two-Wheeler</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>Any other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

7. Where do you keep your savings?
   (i) With SHG  (ii) With banks  (iii) With Post office
   (iv) With Friends

8. Have you purchased an Insurance Policy out of your savings? Yes/No

9. Do you feel that after utilizing the loan there is a qualitative change in the following?

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
<th>Annual Increase in expenditure on Consumption</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A)</td>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(B)</td>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(C)</td>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(D)</td>
<td>Health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(E)</td>
<td>Recreation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(F)</td>
<td>Festivals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(G)</td>
<td>Maintenance of House</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(H)</td>
<td>Marriage</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
10. Have you achieved the following objectives of microfinance?

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Get rid of money lender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Fulfillment of immediate credit needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Repayment of old debt</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Increase in social status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Helped in income generation/ employment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. Has the microfinance resulted in empowerment of women? Yes/No

If yes,

(i) Whether any member was elected to village panchayat?
(ii) Role in governance of village
(iii) Role in community decision and actions
(iv) Role in delivery and maintenance of services (such as schools, health care, roads, veterinary care, pulse polio, literacy, anti-dowry etc.)

12. Has the microfinance resulted in social justice for women? Yes/No

If yes, it helped in

(i) Ending domestic violence
(ii) Preventing bigamy
(iii) Marriage of girls/ remarriage of widows
(iv) Anti-alcoholism

13. Has the microfinance resulted in any collective enterprise in the village/ area? Yes/No

If yes, (i) Marketing of milk.
(ii) Leasing of ponds/ land
(iii) Mid- day meals
(iv) Ration shops/ tent houses etc.

14. Have you started any social security scheme like micro pension/ insurance for the members of the SHG?

15. Do you feel satisfied with the scheme? Yes/No

If Yes, (i) Fully (ii) Fairly (iii) Partially

16. Problems faced, if any ____________________________

17. Suggestions, if any, for the improvement of the scheme.
CHAPTER - 1
INTRODUCTION

1.1 Need of the Present Study

1.2 Review of Literature
   1.2.1 Studies indicating Income increase and Alleviation of Poverty showing Quantitative Change
   1.2.2 Studies indicating Improvement in Economic well being showing Qualitative Change
   1.2.3 Studies indicating Empowerment of Women

1.3 Objectives of the Study

1.4 Hypothesis

1.5 Sample Design and Research Methodology
   1.5.1 Selection of the Study Sample
   1.5.2 Primary Data
   1.5.3 Secondary Data
   1.5.4 Techniques of Analysis

1.6 Chapter Scheme

1.7 Limitations of the Study
CHAPTER - 2

REVIEW OF MICROFINANCE SCHEME IN INDIA

2.1 Microfinance
2.2 The Concept of Rural Development
2.3 Rural Development Strategy under the Plans
2.4 Role of the Banking Sector
2.5 Evolution of Microfinance in India
  2.5.1 Models of Microfinance
  2.5.2 Microfinance Institutions (MFIs)
2.6 Self Help Groups (SHGs)
  2.6.1 Major target group of SHGs
  2.6.2 SHG Federations
2.7 Swarnjayanti Gram Swarojgar Yojna (SGSY)
  2.7.1 Formation of Self Help Groups under SGSY
  2.7.2 Role of the NGOs
  2.7.3 Linkage of SHGs with the Banks
  2.7.4 Grading of the Self-Help Groups
  2.7.5 Capacity building of the Self-Help Groups
  2.7.6 Taking up of Economic Activities
  2.7.7 Loan-cum-Subsidy to the Members of the Group
  2.7.8 Loan-cum-Subsidy for the Group Activity
  2.7.9 Training and Skill Development
2.8 National Rural Livelihood Mission (NRLM)
  2.8.1 Shift from SGSY to NRLM
CHAPTER - 3

NATURE AND EXTENT OF MICROFINANCE IN HARYANA

3.1 Three decades of Microfinance in India

3.2 Progress and Present status of Microfinance in India

3.3 Progress and Present status of Microfinance in Haryana
CHAPTER - 4

ANALYSIS OF IMPACT ASSESSMENT OF MICROFINANCE IN HARYANA

4.1 Demographic Profile of the Study Area
4.2 Socio- Economic Profile of the Study Sample
4.3 SHG formation and Participation
4.4 Availing of Bank loan and Marketing of products
4.5 Impact Assessment of Microfinance
  4.5.1 Description of the Outcome Variables of Socio-economic Impact
  4.5.2 Analysis of Impact Assessment within Districts
  4.5.3 Analysis of Impact Assessment with Age of the members
  4.5.4 Analysis of Impact Assessment with Caste of the members
  4.5.5 Analysis of Impact Assessment with Family Type of the members
  4.5.6 Analysis of Impact Assessment with Training of the members
  4.5.7 Analysis of Impact Assessment with Occupation of the members
  4.5.8 Analysis of Impact Assessment with Education Level of the members
  4.5.9 Analysis of Impact on Income after Joining SHG
  4.5.10 Regression Analysis
CHAPTER - 5
MAIN FINDINGS AND POLICY IMPLICATIONS

5.1 Main Findings of the Study

5.2 Policy Implications of the Study
BIBLIOGRAPHY
APPENDICES

- Interview Schedule
- Research Papers