Appendices
### Appendix 1

**Various Terms Used To Describe NGOs**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>BINGO</td>
<td>Big International Non-Governmental Organization</td>
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<tr>
<td>CBO</td>
<td>Community-Based Organization</td>
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<tr>
<td>CB-NGO</td>
<td>Community-Based Non-Governmental Organization</td>
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<tr>
<td>CSO</td>
<td>Civil Society Organization</td>
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<tr>
<td>DO</td>
<td>Development Organization</td>
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<tr>
<td>DONGO</td>
<td>Donor Non-Governmental Organization</td>
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<tr>
<td>GONGO</td>
<td>Government Non-Governmental Organization</td>
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<tr>
<td>GRO</td>
<td>Grassroots Organization</td>
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<tr>
<td>GRSO</td>
<td>Grassroots Support Organization</td>
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<tr>
<td>IDCI</td>
<td>International Development Cooperation Institution</td>
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<tr>
<td>INGO</td>
<td>International Non-Governmental Organization</td>
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<tr>
<td>MSO</td>
<td>Membership Support organization</td>
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<tr>
<td>NGDO</td>
<td>Non-Governmental Development Organization</td>
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<td>NNGO</td>
<td>Northern Non-Governmental Organization</td>
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<tr>
<td>NPO</td>
<td>Non-Profit Organization</td>
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<tr>
<td>PO</td>
<td>People's Organization</td>
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<tr>
<td>PSC</td>
<td>Public Service Contractor</td>
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<tr>
<td>PVO</td>
<td>Private Voluntary Organization</td>
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<tr>
<td>QUANGO</td>
<td>Quasi-Non-Governmental Organization</td>
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<tr>
<td>SCO</td>
<td>Social Change Organization</td>
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<tr>
<td>SNGO</td>
<td>Support Non-Governmental Organization</td>
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<tr>
<td>SNGO</td>
<td>Southern Non-Governmental Organization</td>
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<tr>
<td>WCO</td>
<td>Welfare Church Organization</td>
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Appendix 2
Interview Schedule – GRO Member

- Name.
- No. of members in household.
- Age.
- Education.
- Literacy.
- Occupation: member, husband, children and others. (income and availability of work)
- Family property: house (molded/tiled/molded) -ownership
  land (dry/wet-number and type of crops) –ownership
  cattle
- Caste.
- Religion.

- Name of GRO?
- Are you a member of your GRO right from its establishment?
- Who asked you to join the GRO?
- Why did you join the GRO?
- What is the purpose of the GRO?
- How many times is your GRO meeting held every month?
- What is the purpose of attending the GRO meetings?
- What sort of matters do you discuss in the GRO meetings?
- Do you generally speak in the GRO meetings?
- Do you discuss matters other than savings and loan at your GRO meetings?
- Have you ever initiated any proposal in the GRO?
- Have you ever opposed any proposal of another member in the GRO? If yes/no for what reasons?
- If there are more claimants for the available money, how do you decide the distribution? Who decides this? Is it done to the satisfaction of the claimants?
- Are there differences of opinion/ occasional quarrels in your GRO among the members? If yes, what are the matters over which they arise? How are these quarrels resolved and who resolves them?
- Do you think any member of your GRO does not adhere to the collective decisions of the GRO?
- Has your GRO taken any decision that you do not like?
- Is there any person in your GRO with who you are not in good terms?
- Has there been any instance when you had to sacrifice your individual interest for the sake of your GRO?
- What is the present amount of savings in your GRO?
- Is there any penalty for non-payment of savings deposit in your GRO?
- Is there any other purpose for the GRO other than savings and loan facility?
- Did the GRO ever reject your loan application? If so, for what purpose did you propose to take that loan?
- Do you think loan disbursement is done fairly in your GRO?
- Is there any problem in your GRO? Do you think this will affect the GRO in any way? What have you done about it?
- In what way can the functioning of your GRO be improved?
- Is the GRO meant to solve individual member’s problem alone or those of the community/ village too?
• Will you disband the GRO after all your basic needs are fulfilled?
• Does anyone other than your GRO members attend your meetings?
• Who are the office-bearers of your GRO?
• How were the office-bearers of your GRO selected?
• Have your office-bearers ever been admonished by the GRO? If yes, what were the reasons?
• Are you interested to become an office-bearer of your GRO?
• Is there any instance of the NGO failing to meet your expectations/requirements? What was the reason?
• Do you think it will be of any use to remain part of the NGO after your basic needs are fulfilled?

• Was there opposition from your family when you joined the GRO?
• Is there any change in the attitude of your family members towards the GRO?
• Was there any opposition in the village when you started the GRO?
• Is there any change in the attitude of the village people towards the GRO?
• Has your membership in the GRO improved your position/standing among your relatives/friends?
• Has your membership in GRO improved your position/standing in your village?
• Where you ever ill-treated in your workplace (incl. payment of wages) before joining the GRO? How did you react?
• Have you ever been ill-treated in your workplace (incl. payment of wages) after joining the GRO? How did you react?
• Do you have any intention of challenging the elite of your village through your GRO?
• What benefits have accrued to you after you joined the GRO?
• Have you started any new activity/business from the loan received from GRO?
• Is there any impact on your life because of this new activity/business?
• What problems do/did you face in this new activity/business? (backward-forward linkages)
• From whom did you take loans before joining the GRO?
• Do you still take loans from sources other than your GRO?
• Do you have any outstanding loans from outside at present?
• Where you able to borrow money from others before you joined the GRO? If yes, from whom?
• Are you able to borrow money from others after joining the GRO? If yes, from whom?
• Did you mortgage any of your property before joining the GRO? If yes, for what purpose?
• Have you mortgaged any of your property after joining the GRO? If yes, for what purpose?
• Did you pawn any of your possessions before joining the GRO? If yes, for what purpose?
• Have you pawned any of your possessions after joining the GRO? If yes for what purpose?

• Being a woman is there any change in your position in the family after joining the GRO?
• When did you get married? What was your age at the time of marriage?
• Was your spouse related to you before marriage?
• Was your marriage an arranged one?
• Before marriage what was the type of work were you doing at your parental home?
• Were you allowed to make any decisions in your parental home? What type of decisions did you make there?
• After marriage what type of work do you do? How did you arrive at this decision?
• What did you do with your earnings? Is there any change before and after joining the GRO?
• Who decided about the expenditure on your income? Is there any change before and after joining the GRO?
• Did your husband give his earnings to you? If yes, did he give the entire or partial amount? Is there any change before and after joining the GRO?
• Who decided about the expenditure on your husband's income? Is there any change before and after joining the GRO?
• Before becoming a member of the GRO did you make any decisions in your family? If yes, what type of decisions were they?
• Before becoming a member of the GRO did your husband discuss with you before taking important decisions? Is there any change after joining the GRO?
• Before becoming a member of the GRO did your husband give importance to your opinion? Is there any change after joining the GRO?
• Before becoming a member of the GRO were you consulted by your husband on taking outside loans? Is there any change after joining the GRO?
• Before becoming a member of the GRO were you consulted by your husband on utilisation of the outside loans? Is there any change after joining the GRO?
• Before becoming a member of the GRO did you ever advice your husband against taking outside loans? Is there any change after joining the GRO?
• How much jewels were you given by your parents during your marriage?
• Has any of your jewels ever been pawned or sold?
• Who made the decision to pawn/sell the jewels?
• Have you ever retrieved any of your pawned jewels?
• Who made the decision to retrieve the pawned jewels?
• Who does financial transactions in your family?
• Do you think you are not given the decision-making role in your family in certain instances?
• Have you discouraged any decision made by your husband, which you thought would be detrimental to the welfare of your family?
• Are there any decisions, which you have made now that you are a member of the GRO and which you would have hesitated to make before becoming a member of the GRO?
• Has your improved financial status enabled you to make decisions that you would have otherwise not made?
• Has your husband or some other member of your family asked you to take loan from the GRO? What was your response?
• Has your husband ever scolded you for not being able to get loan from GRO?
• With whose earnings do you pay your savings to the GRO?
• With whose earnings do you repay the principal on your loan to the GRO?
• Has your husband or some other member of your family asked you to postpone/avoid the payment of savings to the GRO?
• Have you ever contemplated withdrawing from the GRO in all these years?
• If your husband asks you to withdraw from the GRO will you do so?
• Has your husband or other family members discouraged/stopped you from attending GRO meetings?
• Are there any decisions in your family, which you have started making after you became a member of the GRO?
• Is there any change in the pattern of household work done in your family after you joined/began income-generating activity in the GRO?
• Before you became a member of the GRO were you making any purchases for your family? If yes, what were they? Did you make these purchases on the direction of your husband, on your own or after consulting your husband?
• After you became a member of the GRO are you making any purchases for your family? If yes, what were they? Did you make these purchases on the direction of your husband, on your own or after consulting your husband?
• Has there been any increase in the amount spent on you in your family after you became a member of the GRO?
• Do you feel that there is any perceptible change in your attitude towards the outside world after becoming a member of the GRO in terms of Communication, Travel, Interaction with others, and Awareness about various issues, etc.?
• Have you ever presented a complaint/petition to any one before? If yes, to whom was it submitted? What was the purpose? Who gave you this idea? What was the result?
• Have you ever been to or attempted to meet the following regarding any problem before after becoming a member of the GRO? If yes, for what purpose and who accompanied you?
  a. District Collector/ District Collectorate
  b. District Police Superintendent/DSP Office
  c. District Court
  d. District Hospital
  e. Member of the Parliament
  f. Tehsildar/Tehsildar Office
  g. Area Police Station/ Sub-inspector
  h. Member of Legislative Assembly
  i. Bank
  j. Panchayat Chairman /Panchayat member/ Panchayat Office
• Have you participated in any meetings/programmes conducted by the NGO? Why did you participate? How was it helpful to you?
• Have you participated in any protest/agitation organised by the NGO? What was the cause? Why did you participate?
• What skills have you gained after becoming a member of the GRO? In what way are these skills helpful to you in your daily life?
• What other skills do you think you can gain through the GRO that will be of use to you?
• Have you attended any training/exposure programme through the GRO? Why did you participate? What was the programme about? How did you benefit from this?
• Has there been any increase in your mobility after joining the GRO? What is the reason?
• What do you understand by women rights? How did you get this idea?
• Do you think being a woman you are deprived of any rights?
• Do you think girl children should be educated? How did you get this idea?
• Do you think educated girl children should take up some job? How did you get this idea?
• What is your opinion on giving and taking dowry? How did you get this idea?
• Do you think family planning is important? How did you get this idea?
• Has your NGO communicated to you any information/idea on education (women), dowry, family planning, reproductive rights etc.?
• Did you vote in the recent Panchayat elections and other elections before?
• Did you campaign for any contestant in the Panchayat elections?
• Did you campaign against any contestant in the Panchayat elections?
• Has your GRO ever taken any collective decision regarding supporting a candidate in the elections?
• Do you attend the Gram Sabha meetings? How did you get to know about this?
• Have you ever spoken in the Gram Sabha meetings?
• What are the most pressing problems you face in your daily life?
• What in your opinion is the cause of your poverty?
• Has there been any change in the nature of your poverty after joining the GRO? What would alleviate your poverty?
• Has the NGO told you anything about the possible means to alleviate your poverty?
Appendix 3

Interview Schedule – GRO Leader

- Name.
- No. of members in household.
- Age.
- Education.
- Literacy.
- Occupation: member, husband, children and others. (income and availability of work)
- Family property: house (thatched/tiled/molded) -ownership
deepin
- land (dry/wet-number and type of crops) -ownership
- cattle
- Caste.
- Religion.

- Name of GRO?
- Are you a member of your GRO right from its establishment?
- Who asked you to join the GRO?
- Why did you join the GRO?
- What is the purpose of the GRO?
- How many times is your GRO meeting held every month?
- What is the purpose of attending the GRO meetings?
- What sort of matters do you discuss in the GRO meetings?
- Do you generally speak in the GRO meetings?
- Do you discuss matters other than savings and loan at your GRO meetings?
- Have you ever initiated any proposal in the GRO?
- Have you ever opposed any proposal of another member in the GRO? If yes/no, for what reasons?
- If there are more claimants for the available money, how do you decide the distribution? Who decides this? Is it done to the satisfaction of the claimants?
- Are there differences of opinion/occasional quarrels in your GRO among the members? If yes, what are the matters over which they arise? How are these quarrels resolved and who resolves them?
- Do you think any member of your GRO does not adhere to the collective decisions of the GRO?
- Has any GRO member ever been removed? If yes, for what reasons?
- Has your GRO taken any decision that you do not like?
- Is there any person in your GRO with who you are not in good terms?
- Has there been any instance when you had to sacrifice your individual interest for the sake of your GRO?
- What is the present amount of savings in your GRO?
- Is there any penalty for non-payment of savings deposit in your GRO?
- Is there any other purpose for the GRO other than savings and loan facility?
- Did the GRO ever reject your loan application? If so, for what purpose did you propose to take that loan?
- Is there any problem in your GRO? Do you think this will affect the GRO in any way? What have you done about it?
- In what way can the functioning of your GRO be improved?
- Has your GRO taken action against any man who misbehaved/ill-treated his wife?
• Has your GRO expressed its solidarity with any individual’s action/issue in your village?
• Has your GRO opposed any individual’s action/issue in your village?
• Has your GRO initiated any welfare measure for the village?
• Has your GRO indulged in public protest on any issue?
• Has your GRO joined with other GROs in your village on any public protest/programme?
• Is the GRO meant to solve individual member’s problem alone or those of the community/village too?
• Will you disband the GRO after all your basic needs are fulfilled?
• Does anyone other than your GRO members attend your meetings?
• Who is your GRO accountant? What are the duties of your GRO accountant?
• Does your GRO check the accounts maintained by the GRO accountant? Has your GRO ever found fault with the GRO accountant?
• Who attends your GRO meetings from the intermediate and higher levels of the NGO? Do they offer suggestions at the GRO meetings? What are the good suggestions offered by them?
• Does your GRO accept and implement all the suggestions offered by them? Has your GRO rejected any suggestions offered by them? For what reasons?
• Are you satisfied with the frequency with which the NGO staffs visit your GRO?
• Is there any instance of the NGO failing to meet your expectations/requirements? What was the reason?
• Do you think it will be of any use to remain part of the NGO after your basic needs are fulfilled?

• How did you become an office-bearer of this GRO?
• As an office-bearer of this GRO what are your responsibilities? Do you face any constraints in fulfilling them?
• Is there any problem (time, money, education etc.) you experience while functioning as an office-bearer of your GRO?
• Was any leadership training imparted to you? By whom? What did you learn? How useful is it? Was there any difference between State and NGO training?
• Does the NGO allow you enough freedom in functioning or do you have to follow their specifications?
• Have you ever had any difficulty in convincing the GRO members regarding any scheme/programme proposed or conducted by the NGO?
• Some of your GRO members might be hesitant to accept a proposal? What are the instances and how did you respond? What was the result? Was there any help from the other members?
• Has any government/bank official visited your GRO? What was their response? Did you ask/demand anything from them?
• Is it essential for a member to utilise the loan for the specific purpose for which it was issued? How do you ensure it?
• If a member needs money urgently how does your GRO respond to it? Do you give money only after the GRO meetings or is there possibility for any interim arrangement?

• Was there opposition from your family when you joined the GRO?
• Is there any change in the attitude of your family members towards the GRO?
• Was there any opposition in the village when you started the GRO?
• Is there any change in the attitude of the village people towards the GRO?
• Has your membership in GRO improved your position/standing among your relatives/friends?
• Has your membership in GRO improved your position/standing in your village?
• Where you ever ill-treated in your workplace (incl. payment of wages) before joining the GRO? How did you react?
• Have you ever been ill-treated in your workplace (incl. payment of wages) after joining the GRO? How did you react?
• Do you have any intention of challenging the elite of your village through your GRO?
• What benefits have accrued to you after you joined the GRO?
• Have you started any new activity/business from the loan received from GRO?
• Is there any impact on your life because of this new activity/business?
• What problems do/did you face in this new activity/business? (backward- forward linkages)?
• From whom did you take loans before joining the GRO?
• Do you still take loans from sources other than your GRO?
• Do you have any outstanding loans from outside at present?
• Where you able to borrow money from others before you joined the GRO? If yes, from whom?
• Are you able to borrow money from others after joining GRO? If yes, from whom?
• Did you mortgage any of your property before joining GRO? If yes, for what purpose?
• Have you mortgaged any of your property after joining the GRO? If yes, for what purpose?
• Did you pawn any of your possessions before joining the GRO? If yes, for what purpose?
• Have you pawned any of your possessions after joining the GRO? If yes for what purpose?
• Being a woman is there any change in your position in the family after joining the GRO?
• When did you get married? What was your age at the time of marriage?
• Was your spouse related to you before marriage?
• Was your marriage an arranged one?
• Before marriage what was the type of work were you doing at your parental home?
• Were you allowed to make any decisions in your parental home? What type of decisions did you make there?
• After marriage what type of work do you do? How did you arrive at this decision?
• What did you do with your earnings? Is there any change before and after joining the GRO?
• Who decided about the expenditure on your income? Is there any change before and after joining the GRO?
• Did your husband give his earnings to you? If yes, did he give the entire or partial amount? Is there any change before and after joining the GRO?
• Who decided about the expenditure on your husband's income? Is there any change before and after joining the GRO?
• Before becoming a member of the GRO did you make any decisions in your family? If yes, what type of decisions were they?
• Before becoming a member of the GRO did your husband discuss with you before taking important decisions? Is there any change after joining the GRO?
• Before becoming a member of the GRO did your husband give importance to your opinion? Is there any change after joining the GRO?
• Before becoming a member of the GRO were you consulted by your husband on taking outside loans? Is there any change after joining the GRO?
• Before becoming a member of the GRO were you consulted by your husband on utilisation of the outside loans? Is there any change after joining the GRO?
• Before becoming a member of the GRO did you ever advice your husband against taking outside loans? Is there any change after joining the GRO?
• How much jewels were you given by your parents during your marriage?
• Has any of your jewels ever been pawned or sold?
• Who made the decision to pawn/sell the jewels?
• Have you ever retrieved any of your pawned jewels?
• Who made the decision to retrieve the pawned jewels?
• Who does financial transactions in your family?
• Do you think you are not given the decision-making role in your family in certain instances?
• Have you discouraged any decision made by your husband, which you thought would be detrimental to the welfare of your family?
• Are there any decisions, which you have made now that you are a member of the GRO and which you would have hesitated to make before becoming a member of the GRO?
• Has your improved financial status enabled you to make decisions that you would have otherwise not made?
• Has your husband or some other member of your family asked you to take loan from the GRO? What was your response?
• Has your husband ever scolded you for not being able to get loan from GRO?
• With whose earnings do you pay your savings to the GRO?
• With whose earnings do you repay the principal on your loan to the GRO?
• Has your husband or some other member of your family asked you to postpone/avoid the payment of savings to the GRO?
• Have you ever contemplated withdrawing from the GRO in all these years?
• If your husband asks you to withdraw from the GRO will you do so?
• Has your husband or other family members discouraged/stopped you from attending GRO meetings?
• Are there any decisions in your family, which you have started making after you became a member of the GRO?
• Is there any change in the pattern of household work done in your family after you joined/began income-generating activity in the GRO?
• Before you became a member of the GRO were you making any purchases for your family? If yes, what were they? Did you make these purchases on the direction of your husband, on your own or after consulting your husband?
• After you became a member of the GRO are you making any purchases for your family? If yes, what were they? Did you make these purchases on the direction of your husband, on your own or after consulting your husband?
• Has there been any increase in the amount spent on you in your family after you became a member of the GRO?
• Do you feel that there is any perceptible change in your attitude towards the outside world after becoming a member of the GRO in terms of Communication, Travel, Interaction with others, and Awareness about various issues, etc.?
• Have you ever presented a complaint/petition to any one before? If yes, to whom was it submitted? What was the purpose? Who gave you this idea? What was the result?
• Have you ever been to or attempted to meet the following regarding any problem before/after becoming a member of the GRO? If yes, for what purpose and who accompanied you?
  a. District Collector/ District Collectorate
  b. District Police Superintendent/DSP Office
  c. District Court
  d. District Hospital
  e. Member of the Parliament
  f. Tehsildar/Tehsildar Office
  g. Area Police Station/ Sub-inspector
  h. Member of Legislative Assembly
  i. Bank
  j. Panchayat Chairman / Panchayat member/ Panchayat Office

• Have you participated in any meetings/programmes conducted by the NGO? Why did you participate? How was it helpful to you?
• Have you participated in any protest/ agitation organised by the NGO? What was the cause? Why did you participate? What was the result?
• What skills have you gained after becoming a member of the GRO? In what way are these skills helpful to you in your daily life?
• What other skills do you think you can gain through the GRO that will be of use to you?
• Have you attended any training/exposure programme through GRO? Why did you participate? What was the programme about? How did you benefit from this?
• Has there been any increase in your mobility after joining the GRO? What is the reason?
• What do you understand by women rights? How did you get this idea?
• Do you think being a woman you are deprived of any rights?
• Do you think girl children should be educated? How did you get this idea?
• Do you think educated girl children should take up some job? How did you get this idea?
• What is your opinion on giving and taking dowry? How did you get this idea?
• Do you think family planning is important? How did you get this idea?
• Has your NGO communicated to you any information/idea on education (women), dowry, family planning, reproductive rights etc.?
• Did you vote in the recent Panchayat elections and other elections before?
• Did you campaign for any contestant in the Panchayat elections?
• Did you campaign against any contestant in the Panchayat elections?
• Has your GRO ever taken any collective decision regarding supporting a candidate in the elections?
• Do you attend the Gram Sabha meetings? How did you get to know about this?
• Have you ever spoken in the Gram Sabha meetings?
• What in your opinion is the cause of your poverty?
• Has there been any change in the nature of your poverty after joining the GRO? What would alleviate your poverty?
• Has the NGO told you anything about the possible means to alleviate your poverty?
Appendix 4

Interview Schedule – NGO Staff

- Name.
- Education.
- Position.
- Area of work.
- What is the purpose of the GRO?
- What is your work vis-à-vis the GROs?
- Was there any opposition in the village when you started the GROs?
- Is there any change in the attitude of the village people towards the GROs now?
- How many times are GRO meetings held every month?
- Do you regularly attend these GRO meetings? How frequently do you visit the various GROs? What are the constraints?
- What is the purpose of attending the GRO meetings?
- Is there any other purpose for the GRO other than savings and loan facility?
- Have you ever initiated any proposal in the GROs you work with?
- If there are more claimants for the available money, how do you decide the distribution? Who decides this? Is it done to the satisfaction of the claimants?
- Is there any penalty for non-payment of savings deposit in GROs?
- Is the GRO meant to solve individual member’s problem alone or those of the community/ village too?
- Is there any instance of a GRO starting a novel scheme/ idea on its own?
- Have the GROs taken action against a man who misbehaved/ill-treated his wife?
- Have the GROs expressed their solidarity with any individual’s action/ issue in their village?
- Have the GROs opposed any individual’s action/ issue in their village?
- Have the GROs initiated any welfare measure for their village?
- Have the GROs indulged in public protest on any issue?
- Have you ever had any difficulty in convincing the GRO members regarding any scheme/programme proposed or conducted by the NGO?
- Has any government/bank official visited the GROs? What was their response? Did you ask/demand anything from them?
- Do the GROs have any intention of challenging the elite of their village?
- Is it essential for a member to utilise the loan for the specific purpose for which it was issued? How do you ensure it?
- What benefits have accrued to members after joining the GRO?
- Have they started any new activity/business from the loan received?
- Is there any impact on their life because of this new activity/business?
- Do they face any problems in this new activity/business (backward- forward linkages)?
- Do you conduct exposure visits for the GROs? And, for what purpose?
- Do you feel that there is any perceptible change in attitude of members (towards the outside world in terms of Communication, Travel, Interaction with others, Awareness about various issues etc.)?
- Is there any problem in GROs you work with (caste, personal)? Do you think this will affect the GRO in any way? What have you done about it?
- Have you ever opposed any behaviour/ action in the GROs? If yes, for what reasons?
- Has any GRO become defunct in your area? What were the reasons? What was your response?
• Has there been any instance of disagreement between you and the GROs you work with?
• Has any dispute within the GRO been brought to your attention? How did you respond?
• Did your NGO encourage anyone to contest the panchayat or other elections? What is the reason?
• Did any of the GRO members contest in panchayat or other elections? What was the result? What role did the GRO(s) and the NGO play?
• Did any of these contestants face any constraint/ trouble in this process?
• Did the GROs campaign for any contestant in the Panchayat elections?
• Did the GROs campaign against any contestant in the Panchayat elections?
• Has any GRO ever taken any collective decision regarding supporting a candidate in the elections?
• Do the GRO members attend the Gram Sabha meetings? Do they speak in the Gram Sabha meetings?
• What other strategies do you employ in your interaction with the GROs to fulfil the objectives of the NGO?
• What in your opinion is the cause of the poverty of members?
• Has there been any change in the nature of poverty among members after joining the GRO?
• As a staff of this NGO what are your responsibilities? Do you face any constraints in fulfilling them?
• Was any training given to you? By whom? What did you learn? How useful is it?
• Does the NGO allow you enough freedom in functioning or do you have to follow their specifications?
• Has there been any instance of change in the social relations in a locality because of the efforts of the NGO/ GROs?
• Has there been any instance of change in the gender relations because of the efforts of the NGO/ GROs?
• Has there been any instance of change in the economic relations because of the efforts of the NGO/ GROs?
• Has there been any instance of GROs effecting a change in local politics on their own or due to the efforts of the NGO?
• Has the bargaining power of the poor increased? With whom and at what level?
• How do you prioritise meeting of basic needs vis-à-vis other concerns?
• In what State programmes is your NGO involved?
• Why do you take up State programmes? What are the advantages?
• How do you decide the involvement of your NGO in a State programme?
• In what stage of a State programme is your NGO involved- planning, implementation and/or evaluation?
• Do you experience any problems in collaborating with the State in these programmes?
• Do you think that taking up State programmes constraints freedom in your work in any way?
• Has your NGO overtly or covertly refused any direction from the State/ banks?
• Has there been any change in your opinion on collaborating with the State?
• Has your NGO or any GROs altered any State policy? How was it done?
• Has your NGO or any of the GROs effected any change in the attitude of the State/ bank officials towards the poor?
• Have you altered any of the eligibility criteria fixed by the State/ bank for their various programmes for the poor? How did you bring this change?
- Has your NGO or any of the GROs negotiated any deal with the State/bank officials in the interest of the poor? How was this deal negotiated?
- Do you get any co-operation from the development staff of the State/bank in your efforts?
- Have you faced any obstacles from the State bureaucracy in the process of implementation of State programmes after you decided to undertake them?
- Do the GROs experience any problems with regard to State programmes in terms of registration, opening of bank accounts, bank transactions, compliance to the rules and regulations etc.?
- How do you regard the generation/utilisation of indigenous resources vis-à-vis the State resources?
- Has co-operation with the State increased record-keeping and other formalities? How do they affect the functioning of GROs and NGO? What strategies does the NGO staff adopt to minimise the constraints?
- How are the State/bank funds/loans managed and repaid? What is the role of the GROs and the NGO? What strategies does the NGO staff adopt to ensure smooth transaction?
- How would you define your relationship with the State? Is there any perceptible change over the period of time?
- What is the approach of your NGO on direct interaction, financial and otherwise between the GROs and the State/bank officials? - Reasons for this approach?
- What other strategies do you employ in your interaction with the State to fulfil the needs of the poor?
Appendix 5

Interview Schedule – NGO Officials

- What in your opinion is the cause of the poverty of members?
- How do you seek to alleviate this poverty?
- Has there been any change in the nature of poverty among members after joining the GRO?
- What is the approach of your NGO towards the idea that structural changes are the only answer for the problem of poverty?
- What is the approach of your NGO to empower the poor?
- What constraints/ problems do you face in this effort to empower poor?
- How effective is your effort to work through GROs rather than through individuals?
- Why are you focusing on women in your programmes?
- How do you prioritise meeting of basic needs vis-à-vis other concerns?
- How effective are the income-generating programmes as a means of empowerment? Do you seek to integrate the poor with the market economy - to what effect?
- What is the approach of your organisation on effecting change in social, economic, political, and gender relations in favour of the poor?
- Why do you take up State programmes? What are the advantages?
- How does your NGO try to empower the rural poor through the State programmes?
- How do you decide the involvement of your NGO in a particular State programme?
- In what stage of a State programme is your NGO involved - planning, implementation, and evaluation?
- How different is a State programme implemented by your organisation different from that implemented by the State agencies themselves?
- Do you experience any problems in collaborating with the State in these programmes?
- Have you faced any obstacles from the State bureaucracy in the process of implementation of State programmes after you decided to undertake them?
- Do you think that taking up State programmes constrains freedom in your work/autonomy in any way?
- Has your NGO overtly or covertly refused any direction from the State/ banks?
- Has there been any change in your opinion on collaborating with the State?
- Has your NGO or any GROs altered any State policy? How was it done?
- Has your NGO or any of the GROs effected any change in the attitude of the State/bank officials towards the poor?
- Have you changed any of the stereotypes State/bank officials had about poor/women?
- Has your NGO or any of the GROs negotiated any deal with the State/bank officials in the interest of the poor? How was this deal negotiated?
- Do you get any co-operation from the development staff of the State/bank in your efforts?
- Has the State tried to undermine your organisation in any way? How did you respond?
- Has the bargaining power of the poor increased? With whom/ at what level?
- Do you network with other NGOs? For what reasons and on which issues?
• Do you have scaling-up as an objective for your NGO? Why? What are the advantages? Does the expansion of your activities pose any problems for the NGO?
• Do the funding agencies-State or external, impose any constraints on your functioning?
• How do you regard the generation/utilisation of indigenous resources vis-à-vis the State resources?
• How would you define your relationship with the State? Is there any perceptible change over the period of time?
• Does your NGO plan to withdraw its activities after the people have attained a certain level of development?
• What importance do you give for conscientizing the poor?