Commonly used dimensions of empowerment and potential operationalization in the household, community, and broader arenas.

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Household</th>
<th>Community</th>
<th>Broader Arenas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td>women’s control over income; relative contribution to family support; access to and control of family resources</td>
<td>Women’s access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets</td>
<td>Women’s representation in high paying jobs; women CEOs; representation of women’s economic interests in macroeconomic policies, state and federal budgets</td>
</tr>
<tr>
<td>Socio-Cultural</td>
<td>Women’s freedom of movement; lack of discrimination against daughters; commitment to educating daughters</td>
<td>Women’s visibility in and access to social spaces; access to modern transportation; participation in extra-familial groups and social networks; shift in patriarchal norms (such as son preference); symbolic representation of the female in myth and ritual</td>
<td>Women’s literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions</td>
</tr>
<tr>
<td>Familial/Interpersonal</td>
<td>Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access</td>
<td>Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g., later marriages, self selection of spouses, reduction in</td>
<td>Regional/ national trends in timing of marriage, options for divorce; political, legal, religious support for (or lack of active opposition to) such</td>
</tr>
<tr>
<td>Category</td>
<td>Indicator</td>
<td>Indicator</td>
<td>Indicator</td>
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<td>----------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Legal</td>
<td>Knowledge of legal rights; domestic support for exercising rights</td>
<td>Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights</td>
<td>Laws supporting women’s rights, access to resources and options; Advocacy for rights and legislation; use of judicial system to redress rights violations</td>
</tr>
<tr>
<td>Political</td>
<td>Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote</td>
<td>Women’s involvement or mobilization in the local political system/campaigns; support for specific candidates or legislation; representation in local bodies of government</td>
<td>Women’s representation in regional and national bodies of government; strength as a voting bloc; representation of women’s interests in effective lobbies and interest groups</td>
</tr>
<tr>
<td>Psychological</td>
<td>Self-esteem; self-efficacy; psychological well-being</td>
<td>Collective awareness of injustice, potential of mobilization</td>
<td>Women’s sense of inclusion and entitlement; systemic acceptance of women’s entitlement and inclusion</td>
</tr>
</tbody>
</table>

Source: Jill Williams (2005) Measuring gender and women’s empowerment using confirmatory factor analysis
### Milestones in SHG Bank linkage programme

<table>
<thead>
<tr>
<th>Year</th>
<th>Milestones</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992</td>
<td>Launching of pilot project of linking 500 SHGs with the banking system</td>
</tr>
<tr>
<td>1993</td>
<td>Introduction of bulk handing scheme to NGOs by NABARD. Studies on transaction cost conducted by external experts</td>
</tr>
<tr>
<td>1994</td>
<td>Extension of policy support by RBI beyond the pilot phase. Unleasing the concepts of banking with poor. Extension of support for capacity building of NGOs by NABARD.</td>
</tr>
<tr>
<td>1995</td>
<td>Setting up credit and financial services fund within NABARD to support expansion of the programme. Setting up a working group on NGOs to assess group realities and identity operational issues in implementation of the programme. Setting up a working group an NGOs- SHGs to assess ground realities and identity operational issues in implementation of the programme. Extension Revolving Found Assistance to Federations of SHGs by NABARD.</td>
</tr>
<tr>
<td>1996</td>
<td>Mainstreaming SHG- Bank Linkage by bank-RBI and NABARD notifications. Taking operational issues, documentation, defaults, size of group, service area etc.</td>
</tr>
<tr>
<td>1997</td>
<td>Organizing National level training consultation meet-thrust on trainers training. First experiment of RRB as self help promoting Institution Up scaling training and awareness programmes by NABARD and banking system Emphasis on interventions winning in cooperative Banks.</td>
</tr>
<tr>
<td>1998</td>
<td>Recognition of potential of government intervention. Extension RRBas SHPI to other 10 other RRBs. Documentation of rating grading practices for SHGs appraisal.</td>
</tr>
<tr>
<td>1999</td>
<td>Recognition of potential of SHGs by GDI setting up task force on supportive regulatory and policy framework</td>
</tr>
<tr>
<td>Year</td>
<td>Summary</td>
</tr>
<tr>
<td>------</td>
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</tr>
<tr>
<td></td>
<td>Refinance requirements outgrow CFSF use of NABARDs normal resources.</td>
</tr>
<tr>
<td></td>
<td>Extension of RRB-SHIPI experiment in 2 more RRBs.</td>
</tr>
<tr>
<td></td>
<td>Crystallization of NABARDs vision and Mission</td>
</tr>
<tr>
<td></td>
<td>Building partnerships with Governments over regulation of interest rates in SHG lending.</td>
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<td></td>
<td>Emphasis on studies documentation and dissemination.</td>
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<td></td>
<td>Provision of promotional grants to NGOs for SHG promotion development NGO appraisal tools.</td>
</tr>
<tr>
<td>2000</td>
<td>Thrust on widening the range of SHPIs- SHGs credit linked crosses 100000.</td>
</tr>
<tr>
<td></td>
<td>RBI advises banks to finance micro credit organizations.</td>
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<td></td>
<td>Emphasis on flooding markew with quality SHGs by NABARD.</td>
</tr>
<tr>
<td></td>
<td>Thrust on expansion of the programme in union Budget.</td>
</tr>
<tr>
<td></td>
<td>Recognition of potential of farmers clubs as SHPIs</td>
</tr>
<tr>
<td></td>
<td>Roping in Rural volunteers as potential SPI. II National consultation meet on training modules contents and methodologies.</td>
</tr>
<tr>
<td></td>
<td>Collaboration with Indira Gandhi National Open University for commencing a distance education programme on women,s empowerment and SHGs.</td>
</tr>
<tr>
<td></td>
<td>Introduction of state level Awards for best performance.</td>
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<tr>
<td></td>
<td>Evaluation studies on impact on SHGs.</td>
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<tr>
<td></td>
<td>Setting up a separate fund for scaling up the programme micro finance Development Fund.</td>
</tr>
<tr>
<td></td>
<td>Technical collaboration with GTZ germany commenced.</td>
</tr>
<tr>
<td>2001</td>
<td>Crossing 200000 mark of credit linked SHGs</td>
</tr>
<tr>
<td></td>
<td>Thrust on backward states and districts</td>
</tr>
<tr>
<td></td>
<td>Extension of RRB-SHIPI module to all RRBs launching of National level newsletter</td>
</tr>
<tr>
<td></td>
<td>Diversifying capacity building approaches videos, tools visits</td>
</tr>
<tr>
<td>Year</td>
<td>Activities</td>
</tr>
<tr>
<td>------</td>
<td>------------</td>
</tr>
</tbody>
</table>
| 2002 | Intensifying training interventions through exposure visits  
      Focus on backward states/provinces  
      Encouraging and facilitating internalization of rating and self rating techniques  
      Increasing role of Government in internalizing the concept  
      Launching studies to understanding the commercial prospects of SHG linkage  
      Closer look at saving products for the poor designing pilot project for savings  
      Product development through an RRB  
      Support by way of promotional grants to NGOs closes to 500 nos.  
      About 500% of the 10 year mission covered  
      Diffusion of knowledge and experience with international MF practitioners  
      Redefining the role of banks in the programme as enhancing business opportunities not more service providers. |

Source: NABARD reports
Women’s participation in decision making by state:

Percentage of women who usually make specific decisions alone or jointly with their husband,

<table>
<thead>
<tr>
<th>State</th>
<th>Own health Care</th>
<th>Making major household purchases</th>
<th>Making purchases for daily household needs</th>
<th>Visits to her family or relatives</th>
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<tr>
<td>India</td>
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<td>Kerala</td>
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<td>78.4</td>
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<td>Tamil Nadu</td>
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<td>63.3</td>
<td>77.8</td>
<td>76.7</td>
</tr>
</tbody>
</table>

Source: NFHS-3- 2005-06, MoHFW, Govt. of India
APPENDIX II

a) Questionnaires for SHGs members

1. Name of the group member:

2. Name of SHG and address:

3. Age of the group members:
   (1) 15-20 years (2) 21-25 (3) 26-45 (4) above 45

4. Caste:
   (1) SC (2) ST (3) OBC (4) Others

5. Education Level:
   (1) Illiterates (2) Primary (3) High School (4) Degree

6. Marital status:
   (1) Married (2) Unmarried (3) Widow (4) Divorce

7. Family Size [Number]:
   (1) Male:   (2) Female:   (3) Children:   Total no:

8. Main occupation:
   (1) Agriculture (2) Small trade (3) Small agriculture labour (4) Others

9. Farmers occupation:
   (1) Marginal farmers (2) small farmers (3) agricultural labour (4) others

10. Other Occupation:
    (1) Animal husbandry (2) Poultry (3) Fisheries (3) Others

11. Land Owned?
    (1) Yes (2) No

12. How many acers of land owned?
    (1) Area:   (2) Value:
13. House owned?
   (1) Yes (2) No
   (a) If yes, which type of house?
      (1) Kaccha (2) Tiles house (3) RCC house
   (b) House value:
14. Family annual income:
15. Land income:
16. Annual income and expenditure of the beneficiaries’ family.

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Income</th>
<th>Rs</th>
<th>Sl No.</th>
<th>Expenditure</th>
<th>Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture</td>
<td>1</td>
<td>Food items</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Allied activities</td>
<td>2</td>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Agricultural</td>
<td>3</td>
<td>Health</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Labour</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Nonfarm activities</td>
<td>4</td>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Petty trade</td>
<td>5</td>
<td>Consumer durable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Others</td>
<td>6</td>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Total</td>
<td>7</td>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

17. Year of joining to the group:
18. Age of SHG group:
   (1) 3 years old (2) 3-6 years old (3) 7 years and above.
19. Prime motives in joining SHG.
   (1) Obtaining credit (2) From saving habit (3) For economic self reliance (4) Improve job skill (4) Others
20. Which type of IGA
   1. Animal husbandry (2) Poultry (3) Fisheries (3) Others
21. After joining the group, Did you participate any income generation activity
   (1) Yes (2) No

22. If yes, how much rise in monthly income:
   1. Percentage of contribution in your family?
      (1) 100% (2) 75% (3) 50% (4) 25%
   2. Who manage your family income?
      (1) Husband (2) Wife (3) Family elders (4) others
   3. Do you have bank account?
      (1) Yes (2) No
   4. If yes, When?
      (1) Before joining group (2) after joining group
   5. Which type of account you have?
      (1) Wife (2) Wife & husband
   6. Have you taken bank loan through group?
      (1) Yes (2) No
   7. If yes, in which purpose and amount in Rs. (1) < 5000 (2) > 5000
      (1) Consumption
      (2) Health
      (3) Festivals
      (4) Repay old debts
      (5) Investment in business
      (6) Children’s education
      (7) Others.
   8. How many times you take loans:
23. Type of savings, lending

(1) Weekly (2) Fortnightly (3) Monthly

Time amount

1) Saving
2) Lending

24. Savings amount in following Institutions.
(1) Co-Operatives (2) Bank (3) chit fund (4) others

25. Increase capacity building

(a) Did you attend any training class? Yes-1 No-2

(b) Type of training: (1) Knowledge based (2) skill based (3) combination

of both

26. Benefit perceived through training (1) knowledge (2) Self confidence

(3) Institutional credit (4) skill up gradation (5) Market knowledge

27. Do you get any benefit from the group? Yes-1 No-2

If yes, which are they?
(1) Saving habit (2) better access to credit (3) self confidence

(4) social participation (5) skill up gradation (6) others

28. What is your position regarding?
(1) Increase (2) Decrease (3) No change

29. Changes in confidence level:
(1) More confident (2) less confident (3) can’t say

30. Changes in ability to face problems
(1) Significantly improved (2) Improved (3) No change (4) No response

(a) Health:

(b) Financial problem:

(c) Family dispute:
31. Changes in control over use of money
   (1) Significantly improved (2) Improved (3) No change (4) No response
   (a) Buying consumer durables:
   (b) Buying physical assets:
   (c) Expenditure on family function:
   (d) Expenditure on children’s education:

32. Who decide the following in your family?
   (1) Self (2) wife and husband (3) husband, father and brother

   Before joining       after joining
   (1) Cooking
   (2) Live stock rearing
   (3) Buying assets
   (4) Social visits
   (5) Visiting offices
   (6) Children’s education health
   (7) Buying jewelry
   (8) Buying groceries

33. Annual income:
   (1)5000 & below  (2)5001-10000  (3)10001-15000  (4)15000-20000
      (5)20001 & above

   Before joining    after joining

34. Annual asset creation:
   (1)5000 & below  (2)5001-10000  (3)10001-15000  (4)15000-20000  (5)20001 & above

   Before joining    after joining
35. Annual savings: (1) 1000-2000 (2) 2001-3000 (3) 3001-4000 (4) 4001-5000 (5) 5001-6000 (6) 6001-7000 (7) 7000 & above

Before joining _ after joining _

36. IGA purpose credit availed: (1) 5000 & below (2) 5001-10000 (3) 10001-20000 (4) 20001-30000 (5) 30001 & above

Before joining _ after joining _

37. Recovery performance: (1) 50% (2) 75% (3) 90% (4) 100%

Before joining _ after joining _

38. Interest rate: (1) 21-25% (2) 25-30% (3) 30-35% (4) 35-40% (5) 40-45% (6) 45-50%

Before joining _ after joining _

39. Food expenditure: (1) 5000 & below (2) 5001-10000 (3) 10001-15000 (4) 15000-20000 (5) 20001 & above

Before joining _ after joining _

40. Non food expenditure: (1) 5000 & below (2) 5001-6000 (3) 6001-7000 (4) 7001-8000 (5) 8001 & above

Before joining _ after joining _

41. Any sort of harassments faced in your life: Yes-1 No-2

42. Do you have any interest to participate in politics: Yes-1 No-2

43. If yes, participation in local or state politics

(1) Maximum participate (2) sometime (3) No participation

44. Your overall rating of the SHG

(1) Bad (2) Good (3) very good (4) Excellent

45. Have you ever think of quitting SHG: Yes-1 No-2
b) Questionnairies for SHGs

1. Name of SHGs:

2. Place:

3. Year of existence:

4. Type of SHG:
   a) Voluntary organization  b) promoted by NGO  c) others

5. Size of the group:

6. Group size:
   a) Stable  b) Increased  c) Decreased

7. SHG members according to age:
   a) 18 – 25  b) 26 – 35  c) 36 – 55  d) 55 and above

8. Education of the group members:
   a) Illiterate  b) Primary  c) High School  d) Graduate

9. SHG members according to Social group:
   a) SC  b) ST  c) Back ward class  d) Others

11. Reasons for group formation:
   a) To save money regularly – Yes/No
   b) To meet regularly – Yes/No
   c) To start / take part in internal lending – Yes/No
   d) To generate income for the member – Yes/No
   e) To become economically secured-yes/no

12. Do group members still go to money lenders? – Yes/No

13. Frequency of meeting:
   a) Weekly  b) Fort nightly  c) Monthly

14. Name of linked Bank:
   a) Commercial Banks b) Regional Rural Banks c) co-operative Bank d) Others
15. Frequency to visit the bank to deposit and withdrawal
   a) Once in a month   b) More than once in a month   c) Occasionally

16. How do members save the money to deposit with the group?
   a) Curtailing their expenditure
   b) Saving from the income
   c) Provided by their family members
   d) Others

17. Total cumulative bank loans disbursed to SHG up to 2008.
   a) < 25,00,000   b) 25,00,000 – 50,00,000   c) 50,00,000 and above

18. To how many banks the SHG has linkage?

19. No. of members who have taken loan more than once
   a) < 5   b) 6 – 10   c) > 10

20. Total savings of the SHG per month?

21. Monthly average savings per member is
   a) 25-50   b) 51-100   c)>100

22. Change in value of assets for SHG members
   a) < 25,000   b) 25,000 – 50,000   c) 50,000 – 1,00,000   d) > 1,00,000

23. Change in financial position in members
   a) It has improved
   b) It has remained the same
   c) Can’t say

24. Change in confidence level for members
   a) More confident   b) Less confident   d) can’t say

25. What should be the appropriate interest rate on loans from SHG to its members?
   a) < 5%   b) 6 – 8%   c) > 8%
26. What is the level of recovery of loan in your SHG?
   a) 50%      b) 75%      c) 90%      d) 100%

27. Do you find any rise in the income levels of the members of SHGs due to SHG –
   Yes/No

28. What is the effect on the living standards of the SHG members due to SHG?
   a) More effective   b) less effective c) can not say

29. Do you find any political interference?

30. Do you find change in awareness levels of the members – Yes/ No

31. Do you find any impact on alcoholism in the area – Yes / No.

32. If yes? How?
c) Questioner for Linkage Banks

1. Name of Bank:

2. Place (Taluk):

3. Type of Bank:
   a) Commercial Banks  b) Regional Rural Banks  c) co-operative Bank  d) Others

4. How many SHGs you have promoted _____________

5. No. of NGO’s linked to banks _________________
   a) < 3  b) 3 – 5  c) > 5

6. What is the normal group size _____________
   a) 10 – 15  b) 16 – 20  c) 21 – 25

7. What is the time taken in total for one SHG loan operation? ________________
   a) One week  b) 15 days  c) One month

8. How much of your branch constitutes the SHG Business? (percentage)
   a) > 25%  b) 26% - 50%  c) 50% and above

9. How much cumulative bank loans disbursed to SHGs. ______________

10. How much cumulative bank loans disbursed to SHGs through NGOs _____________

11. Is there any Increase in credit flow to SHGs over the previous years – Yes /No

12. Average loan per SHG Rs. ______________

13. Average loan per beneficiaries’ ______________
   a) 25,000  b) 25,000 – 50,000  c) 50,000 – 1,00,000

14. What is credit deposit ratio? ______________
   a) 1: 5  b) 2 : 5  c) 3 : 5

15. Rate of interest ______________
   a) < 8%  b) 8% - 10%  c)>10%

16. Repayment rate (from SHG to Bank / NGO)
a) 50%  b) 75%  c) 90%  d) 100%

17. Which linkage model do you follow?
   a) Direct  b) Indirect  c) Bank as SHPI

18. What is the impact of SHG lending on your branch ________________
   a) Economically good b) Economically very good c) Economically bad
d) Questionnaires for NGOs

1. Name of the NGO:

2. Year of establishment:

3. Aim of NGO:

4. How many SHGs you are promoting? ______________

5. Do you have any linkage with Banks? Yes/no

6. If yes what are they?

7. How many of your SHGs are linked to the Banks? ______________

8. Name of the linked banks _____________

9. How is the group money kept?
   a) Deposited in the bank account
   b) Distributed as a loan among the members

10. No. of groups who have taken loan ______________

11. No. of groups who have taken loan more than once ______________

12. How much time bank takes in sanction and disbursement of loan to groups?

13. Total savings of the groups Rs. _________________

14. SHGs loan from NGO association Rs. _________________

15. Do you plan your activities – Yes/No?

16. Do you offer any Training programme – Yes/No?

17 If yes what are they?

18. to whom?

19. Any problems encountered in the course of its programmes – Yes/No

20. If yes what are they?

21. to whom?

22. Change in financial position in group
   a) It has improved
b) It has remained the same

c) Can’t say

23. Change in confidence level of group

a) More confident

b) Less confident

c) Can’t say
Dear Mrs Sahashikala

Thanks for submitting your article entitled, ‘Empowerment of women through Micro credit programme’ for our bi-annual refereed journal mySociety. I am glad to inform you that your article has been approved by the editorial collective for its publication in the back issue of mySociety 2011/2012. I shall inform you once it is published. Thank you very much for showing interest to publish your article in our journal.

Sincerely

[Signature]

(Prof. Muzaffar Assadi)
Editor