APPENDIX- A

INTERVIEW SCHEDULE
ECONOMIC MPOWERMENT OF WOMEN THROUGH MICROFINANCE:
A CASE STUDY OF GADAG DISTRICT

PART-A
PERSONAL AND GROUP DETAILS

Name of the Village ----------- Taluk ----------- District -----------

1. Name of the respondent:

2. Age:
   a) 18-32 [ ]
   b) 32-50 [ ]
   c) 51 and above[ ]

3. Educational Status:
   1-Illiterate  2-Literate
   If literate
   a) Primary [ ]
   b) Middle [ ]
   c) High school [ ]
   d) Pre-University [ ]
   e) Degree & above

4. Religion:
   a) Hindu [ ]
   b) Muslim [ ]
   c) Christian [ ]
   d) Others [ ]
5. Category:
   a) GM [   ]
   b) SC [   ]
   c) ST [    ]
   d) Other Backward Cast [   ]

6. Marital Status:
   a) Married [   ]
   b) Unmarried [   ]
   c) Widow [   ]
   d) Divorcee [   ]

7. Size of family members:
   a) 3-5 [   ]
   b) 5-7[   ]
   c) 7-8 [   ]
   d) 9 and above [   ]

8. Type of family:
   a) Joint family [   ]
   b) Nuclear family [   ]

9. Give information about the members of your family:
a) Male members: __________________
b) Female members: ________________
c) Children’s:_____________________
d) Working members: ______________
e) Dependents: ____________________
g) Annual income of the family:
   a) Less than 12,000 [ ]
   b) 12,001 to 25,000 [ ]
   c) 25,001 to 27,000 [ ]
   d) 27,001 and above [ ]

   h) Headship of the family:
      a) Male headed [ ]
      b) Female headed [ ]

10. In which type of house your family stays?
   a) Own house [ ]
   b) Rented house [ ]
   c) Rent free [ ]
   d) Govt. Allotted [ ]

   If own house,

11. Who is the registered owner?
   a) Male member of the family [ ]
   b) Female member of the family [ ]
   c) Self [ ]
12. Name of the SHG: -----------------------------------------------

13. From how many years you were in the group?
   a) 1-3 years [ ]
   b) 4-6 years [ ]
   c) 7 years & above

14. Name of the Bank with which the Group has opened its account: -------------------------

15. Reasons behind joining the group?
   a) To share family expenditure [ ]
   b) To get easy loan at low rate of interest [ ]
   c) To fulfil the credit needs of the household
   d) To start own IGA
   e) To develop existing business [ ]
   f) For self-improvement [ ]
   g) Specify if any other [ ]

16. Occupation before joining SHG
   a) Agricultural labourer [ ]
   b) Work as a domestic worker [ ]
   c) Casual worker [ ]
   d) Construction labourer [ ]
   e) Home- based worker [ ]
   f) Self-employed [ ]
   g) Domestic work and responsibilities [ ]
   h) If any other specify [ ]

17. Who helps in maintenance of the group registers?
a) Representatives of the group [   ]  
b) Officials [   ]  
c) Family members of the respondents [   ]  
d) Others [   ]

18. Are you regular to the group meetings?
   Yes [  ]   No [  ]

19. Frequency in the Group Meetings
   a) Weekly [  ]
   b) Monthly [  ]

20. Do you have multiple memberships?
   a) Only in one group [  ]
   b) In two groups [  ]
   c) In three groups [  ]
   d) More than three groups [  ]

21. Women who are not allowed to join the group?
   a) Poor with no repayment capacity [  ]
   b) Women staying in a rented house [  ]
   c) Women not of their locality / village [  ]
   d) Women having default nature [  ]
   e) Women not of their caste/ community [  ]
   f) Any other specify [  ]

PART- B
IMPACT OF MICRO FINANCE ON WOMEN EMPOWERMENT

22. Purpose for which credit is used, before and after access to microfinance?
   a) Consumption purpose [   ]
   b) Production purpose [   ]
   c) Investment purpose [   ]

23. Which is the source of credit, before and after joining the MFP?
   a) Relatives / Friends Before [   ] After [   ]
   b) Private financial institution
   c) Local money lender
   d) Bank

24. Has access to credit through SHG helped you to create occupation?
   Yes [   ] No [   ]

25. If no, how you spend your loan amount?
   a) Consumption purpose [   ]
   b) Buying utensils [   ]
   c) Paying debt [   ]
   d) Any other specify [   ]

26. Have you started Income Generating Activity?
a) Yes, started & continued [   ]
b) Started but dropped [   ]
c) Not started [   ]

27. If yes, what type of Income Generating activity you undertake?
   a) Tailoring [   ]
   b) Kirana shop [   ]
   c) Dairy [   ]
   d) Sheep [   ]
   e) Food items [   ]
   f) Grocery [   ]
   g) Cloth business [   ]
   h) Vermicelli [   ]
   i) If any other specify [   ]

28. If not - What made it difficult for you to continue the business?
   a) Family problem [   ]
   b) No sufficient credit [   ]
   c) Heavy competition in business [   ]
   d) No marketing for goods produced
   e) No sufficient credit [   ]
   f) Incurred loss [   ]
   g) Any other specify [   ]
29. Is it easy to undertake IGA by a woman?
   a) Yes [   ]  
   b) No [   ]  
   c) Don’t Know [   ]

30. How often you repay the money?
   a) Repay in time [   ]
   b) Repay in advance [   ]
   c) Repay not in time [   ]

31. Do you feel the repayment is burdensome?
   Yes [   ]  
   No [   ]

32. How do you return the borrowed money?
   a) Repay from the profit earned [   ]
   b) Repay with help of family member [   ]
   c) Repay by taking another credit [   ]
   d) Repay from own source of income [   ]
   e) Other specify [   ]

33. Have you taken any multiple loans?
   Yes [   ]  
   No [   ]

34. Does multiple borrowing created any tensions in your life?
   Yes [   ]  
   No [   ]

35. If yes, is it your own decision?
36. Do you use your loan for long-term investments?
   Yes [ ]
   No [ ]

37. What type of job do you prefer?
   a) Self employment [ ]
   b) Salaried job [ ]
   c) Wage worker [ ]

38. Do you receive non-financial services? If yes, which ones?
   a. Technical training [ ]
   b. Marketing facility [ ]
   c. Skill development [ ]
   d. Personal guidance [ ]
   e. Any other specify [ ]

39. Are you satisfied with them?
   Yes [ ]
   No [ ]

40. Who helps you to maintain your account/ money/pass book?
   a. Self [ ]
   b. Other member [ ]
   c. Officials [ ]
   d. Husband [ ]
   e. If other specify [ ]
41. Do you think it is more difficult for women than for men being economically successful?
   Yes [ ]    No [ ]

42. Who take care of your domestic responsibilities when you are busy in group meeting or you go out of your house?
   a) Daughter [ ]
   b) Son [ ]
   c) Husband [ ]
   d) Any other female members in the family [ ]
   e) Any other male members in the family [ ]
   f) Any other specify [ ]

43. Have your contributions changed since participating in the programme?
   Yes [ ]    No [ ]

44. If yes, do you feel proud about your contribution to the household income?
   Yes [ ]    No [ ]

45. What do other members of your household think of your loan?
   Happy [ ]    Sad [ ]    No Opinion [ ]

46. Who decides about the expenditure of income earned by you?
   a. Self [ ]
   b. Husband [ ]
   c. In laws [ ]
   d. Any other [ ]

47. On what items you can spend independently without taking permission of your Husband/other family member
a) Vegetables [   ]
b) Groceries [   ]
c) Clothes for children and yourself [   ]
d) Doctors and medicines [   ]
e) Beauty products [   ]
f) Items of personal care and hygiene [   ]
g) Any other [   ]

48. Involvement in Major Family Decisions after joining MFP
   a) Changed Considerably [   ]
   b) Changed Moderately [   ]
   c) Remained Same [   ]
   d) Decreased

49. Participation in Major Household Decisions after joining MFP
   a) Purchase and sale of property [   ]
   b) Celebration of marriage or other ceremony [   ]
   c) Purchase or Sale of gold [   ]
   d) Purchase or Sale of livestock [   ]
   e) Obtain or Repayment of Credit [   ]
   f) Construction or Repair of house [   ]
   g) Purchase of Household appliances [   ]

50. Who takes the Reproductive Decisions in the family?
   a) Self [   ]
   b) Husband [   ]
   c) Jointly together [   ]
51. Overall impact of Microfinance on Economic Advancement of Respondent
   a) Increased income and income security.
      Yes [ ]
      No [ ]
   b) Increased access to & control over ownership of assets and income.
      Yes [ ]
      No [ ]
   c) Increased or improved health care and sanitation.
      Yes [ ]
      No [ ]
   d) Increased consumption of nutritious food.
      Yes [ ]
      No [ ]
   e) Improved education facility for children.
      Yes [ ]
      No [ ]
   f) Increased earning capacity.
      Yes [ ]
      No [ ]
   g) Increased employment opportunities.
      Yes [ ]
      No [ ]
   h) Increased household materials
      Yes [ ]
      No [ ]
   i) Increased expenditure
      Yes [ ]
      No [ ]

52. Do you think that your financial independence has enhanced your self-esteem and self-confidence?
    Yes [ ]
    No [ ]

53. Do you think that your ability to think ahead and plan for the future enhanced?
54. What is your opinion about men beating women?
   a) Justify it [ ]
   b) Condemn it [ ]
   c) Accept it as tradition [ ]
   d) No opinion [ ]

55. Do you feel increase in bargaining power?
   Yes [ ]  No [ ]

56. Do your participation in non-family groups increased
   Yes [ ]  No [ ]

57. Do you feel self reliant in handling market situation?
   Yes [ ]  No [ ]

58. Do you think your life has changed after joining Microfinance Programme?
   If Yes,
   a) In positive way [ ]
   b) In negative way [ ]
   c) In both way [ ]
   In positive way
   More confident and self-respect [ ]
   More respect and recognition in society [ ]
   Prominence in family [ ]
   Enhanced mobility [ ]
   Enhanced knowledge & skill [ ]
   Any other specify [ ]
In negative way

Increase in household tensions [ ]

More suspicion from husband [ ]

Increased burden of domestic responsibilities [ ]

Increased tensions among members / neighbourhood [ ]

Any other specify [ ]

59. Suggestions for improvement of Microfinance Programme

a. Increase loan amount [ ]

b. Reduce frequency of meetings [ ]

c. Saving amount of the group must not be ceased if one member defaults [ ]

d. Relaxation in frequency of repayment [ ]

e. Trainings should be backed up with job opportunities [ ]

f. Marketing of the goods [ ]

g. Any other specify [ ]