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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: ____________________
f) 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 [  ]

g) 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 cast/ 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?
   Yes [ ] No [ ]

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 is it 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 [ ]
   d) Elders in the family [ ]

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?
   Yes [  ]  No [  ]

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 [  ]
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
APPENDIX B

FOCUS GROUP DISCUSSION

Name of the Group _________________

Existence of the Group (In Years) ______________

Questions Raised in FGDs

1) What is the reason/motivation behind joining the group?
2) Do you find any restrictions in participation of group activity?
3) How was the group members selected? Who are not allowed to join the group?
4) Are there any dropouts from the group? Give reasons for dropout of the members.
5) Who decides on the use of the loan you take? How do you spend the loan amount?
6) How do you repay the credit? Do you feel it difficult to repay the credit?
7) What is your opinion regarding the participation in SHGs?
8) Are you able to take up IGA independently or in group, after obtaining microcredit? If not what are the reasons for that?
9) Are you able to take up IGA independently or in group, after obtaining microcredit? If not what are the reasons for that?
10) Do you think your level of self confidence and mobility has enhanced after joining the group?
11) Do you think your life has changed after joining the group?
12) Are you happy with the Microfinance programme? If not, why?
## Details of SHGs participated in Focused Group Discussion (FGDs)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Name of SHG</th>
<th>Category of SHG</th>
<th>Year of formation</th>
<th>Name of the Village</th>
<th>Total members</th>
<th>No of members participated</th>
<th>Name of the Bank</th>
<th>Promoting Agency</th>
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<td>Akkamahadevi</td>
<td>GM</td>
<td>2001</td>
<td>Hombala</td>
<td>15</td>
<td>14</td>
<td>KVGB</td>
<td>Stree Shakti</td>
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<td>Hombala</td>
<td>16</td>
<td>16</td>
<td>KVGB</td>
<td>Stree Shakti</td>
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<tr>
<td>3</td>
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<td>OBC</td>
<td>2008</td>
<td>Antur</td>
<td>16</td>
<td>13</td>
<td>KVGB, Kurtkoti</td>
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<td>Nagavi</td>
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<td>Adaviomapura</td>
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<td>6</td>
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<td>AdaviomapuraTannda</td>
<td>10</td>
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<td>7</td>
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<td>-</td>
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<td>Sudi</td>
<td>10</td>
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<td>SKDRDP</td>
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Sources: CDPO Office, Gadag District. Head office SKDRDP, Gadag.

Note: SKDRDP does not promote groups on the basis of cast/community/religion. And as it is a MFI it manages financial transactions of the members by itself.