Interview Schedule

Socio-Demographic Profile of the Respondent

1.1 Name of the Respondent
1.2 Present Address
1.3 Please state your age
1.4 Are you literate? Yes/No
1.4.1 If literate, please state the level of your education.
1.5 Have you received any training? Yes/No
1.5.1 If yes, kindly specify the nature of training.
1.6 What is your marital status? Single/Married/Widowed/Divorced/Separated
1.7 Which religion do you belong to?
1.8 What is your caste and sub-caste?
1.9 Native status Rural/Urban Name of the place
1.10 Since how long have you been residing in Lucknow?
1.11 What is your status at present? Working/Helping in the family-enterprise/ Non-working (Housewife)
1.12 If working or assisting in the family-work, what is the nature of your work/occupation.
1.12.1 The salary/income derived from that work (in Rs.) P.M.
1.13 Are you involved in some subsidiary occupation also? Yes/No
1.13.1 If yes, the nature of work you are involved in?
1.13.2 And the income/salary derived from that work (in Rs.) P.M.
1.14 Any other source of income. 
1.15 If Yes, What is that? 
1.16 Property owned by you. Movable Value
Immovable Value

(2) Household Composition of the Respondent

2.1 How many persons are there in your household?

2.2 Are they all related to you by blood/kinship? Yes/No

2.3 What type of family* do you belong to?
(I) Nuclear Family (II) Joint Family (III) Extended Family

2.4 Education of the head of the household

2.5 Main occupation of the head of the household.

2.5.1 Subsidiary occupation, if any

2.6 Income of the head of the household from the
(i) Main Occupation (in Rs.) P.M.
(ii) Subsidiary occupation (in Rs.) P.M.

2.7 Total number of earners in the household

2.7.1 Number of child earners

2.8 Income of each earner (I) Rs............P.M.
(II) Rs............P.M.
(III)Rs............P.M.
(IV) Rs............P.M.

*(I) Nuclear Family : It consists of parents and their Unmarried children. 
(II) Joint Family : A joint family exists when "two or more lineally related kinsfolk of the same sex, their spouses and off spring, occupy a single homestead and are jointly subject to the same authority or single head."
(III) Extended Family : Any grouping broader than the nuclear family which is related by descent, marriage, or adoption.
2.9 Total number of dependents in the household
(I) No. of Children......................
(II) No. of Adults......................

2.10 Land and property owned by the household
and income derived from it

2.10.1 and value of the property
(I) Property movable....... Value....... Income....... 
(II) Property Immovable..... Value....... Income....... 

2.11 Any other source of income, if any

2.12 Total family income from all sources (in Rs.) P.M.

(3) Membership Pattern :

3.1 How many ROSCAs have you joined? Please specify the actual number?

3.2 How many members are there in the credit associations that you have joined?

1. 2. 3.
4. 5. 6.
7. 8. 9.

3.3 Is the qualification for membership the same for all? Yes/No

3.3.1 If no, what is the basis of qualification for members in your association?

3.4 Is the qualification for membership determined by one or more of the following criteria:

(I) Age
(II) Kinship
(III) Caste
(IV) Education
(V) Locality
(VI) Occupation
3.5 Is qualification for membership determined by affiliation to another association? If so, what is the required qualification of the parent association?

3.6 Is joint membership by a group permitted? Yes/No

3.6.1 If yes, explain the circumstances in which it is permitted?

**Organizations Structure**

4.1 What is the name of the associations that you have joined?

(I) (II) (III)

4.2 Explain its organizational structure?

4.3 Do all the members play identical roles in your associations/association? Yes/No

4.3.1 If no, what is the difference in their roles?

4.4 Are there any officials or organizers? Yes/No

4.4.1 If yes, what are their titles?

4.4.2 What are their functions?

4.4.3 By what criteria are they selected?

4.5 Are members organized into sub-groups? Yes/No

4.5.1 If yes, how
4.6 Are any records maintained such as
(I) giving receipts for payments or  Yes/No
(II) maintaining a register of members  Yes/No
4.6.1 If yes, give details

4.7 Is there a constitution or set of formal rules? Yes/No

4.8 Are special printed stationery/pamphlets in use? Yes/No
4.8.1 If yes, why it is used?

4.9 How long does the meeting last?

4.10 Are refreshments arranged as a part of your associational-meetings? Yes/No

4.11 Is entertainment also arranged as a part of your associational-activities? Yes/No
4.11.1 If yes, how do you try to make it more entertaining? Give details.

4.12 Do you organize some functions on different festivals? Yes/No
4.12.1 If yes, please explain in detail:

4.13 What else do you do in your ROSCA? Please explain

(5) Financial Aspects of ROSCAs*
(A) Contribution

5.1 Is there any membership fee for the subscribers? Yes/No

ROSCAs * Rotating savings and credit associations
5.1.1 If yes, how much? (in Rs.)

5.2 Are contributions made
(I) in cash
(II) in kind or
(II) Both

5.3 Do all the members contribute? Yes/No

5.4 Do all the members contribute equal amount? Yes/No

5.5 Do the amounts a member contributes remain constant?

5.6 Do members pay a different contribution after being received a kitty/lottery/kameti, etc. earlier? Yes/No

5.6.1 If yes, please explain

5.6.2 Please give details of the monetary aspects of at least one rosen that you have joined.

5.7 What are the amounts of contribution? Please explain

5.8 Are they fixed in advance? Please explain the method.

5.9 Can a member make more than one contribution to each fund? Yes/No

5.9.1 If so, explain the circumstances under which it may be allowed.

5.10 What is the frequency of payment? Is it
(I) Everyday
(II) Weekly
(III) 10 days
(IV) Fortnight
b.11 On what date did the current rotation begin, how long is it expected to last?

(I) 
(II) 
(III) 

5.12 Do you want to renew it/them? 

Yes/No

5.12.1 Please explain

5.13 Where is payment made? Is it made at a member's house
at the organizer's house
at a restaurant
at the market place
at a meeting house
Elsewhere

(6) Funds

6.1 What are the amounts of the funds? Rs. 

6.2 Do they remain constant? 

Yes/No

6.3 Are the uses to which funds may be put restricted by the association? 

Yes/No

6.4 Are funds transferable? 

Yes/No

6.4.1 If yes, under what circumstances are they transferred?

6.4.2 Do the subscribers pay interest or some amount for the transfer of funds? 

Yes/No

6.4.2a If yes, how much is the rate of interest decided?
(7) **Order of Rotation**

7.1 Is the order of rotation determined by

(I) general-agreement
(II) pre-determine criteria (if so, what are they)
(III) the organizer's?
(IV) Auction
(V) Lot
(VI) Seniority basis
(VII) Different methods alternate
(VIII) Other means

(8) **Interest**

8.1 Is any form of interest paid? Yes/No

8.2 If so, is it determined by

(I) use of a formally fixed rate
(II) any form of auction or tender

(9) **Deductions/Additional Amount**

9.1 Are any deductions made from the fund? Yes/No

9.1.1 If yes, are these for

(I) Contingency needs
(II) entertainment of members
(III) a loan fund
(IV) for organizers
(V) others

9.2 Are the rates of deductions pre-determined? Yes/No

9.3 Are additional charges asked for from the subscribers? Yes/No

9.3.1 If so, on what items are these spend?

(I)
(II)
(III)

9.4 Are the amounts pre-determined? Yes/No
(10) Sanctions

10.1 Are written contracts required?
   (I) When joining the association
   (II) When receiving a fund

10.2 Are guarantors required? Yes/No
10.2.1 If yes, explain in detail

10.3 If security required? Yes/No
10.3.1 If yes, of what type?

10.4 Is there any legislation to safeguard the interest of women organizers/subscribers? Yes/No
10.4.1 If yes, what is that?

(11) Origin of ROSCAs

11.1 From whom you came to know about ROSCA? was it through
   (I) Neighbors
   (II) Colony-mate
   (II) Friends
   (IV) Family-members
   (V) Relatives
   (VI) Others.
   Please give details

11.2 When did you first learns about ROSCAs existence?

11.3 Do you have any ideas how ROSCA originated? Yes/No
11.3.1 If yes, please explain

11.4 Do you also know when did it originate? Yes/No
11.4.1 If yes, explain it

11.5 What nomenclature and terminology are in use? Please explain
12) **Reasons for joining ROSCAs**

12.1 What was your immediate reason for joining a ROSCA?

12.2 Who persuaded you to join these associations and why?

12.3 Do you have any relations in your ROSCA? Yes/No

12.3.1 If yes, how many?

12.3.2 What is their relationship with you?

12.3.3 Are they also the members of these ROSCAs because (I) you persuaded them to do so or (II) vice versa? Please explain.

12.4 What kind of need does one satisfy by becoming a member of a ROSCA? Is it the need

(I) to pass time
(II) to make friends and socialize
(III) to gain status and prestige
(IV) to regulate your own activity
(V) to save some money
(VI) to develop a sense of economic security
(VII) to obtain credit on easy and informal conditions
(VIII) to start an economic activity
(IX) all the above
(X) any other

12.5 Do you feel that you have been successful in achieving these needs? Yes/No

12.5.1 If yes, which of the above stated needs has been specifically fulfilled by your becoming a member of these associations and how? Give details.

12.5.2 Are there any needs that have remained unfulfilled? Yes/No

12.5.3 If yes, (I) what are these needs?
12.6 Do you think that ROSCA members have often been helpful

(I) In giving emotional-support when required
(II) when someone is sick in the family
(III) to come to your rescue at the time of crisis
(VI) in solving family-problems
(V) in solving financial-problems
(VI) to break the loneliness of the housewife and sharing your experiences with them/to regulate your own activity?
(VII) to solve the problems of children's school admission, and or their marriage, and occupations.

Please specify:

(VIII) in maintaining closeness with relatives
(XI) in the development of personal contracts with well placed people
(X) in establishing your enterprise
(XI) to live with pride/ to live a decent life
(XII) any other

Please give reasons for your answers

(13) Utilization of ROSCA Savings

13.1 Did ROSCA savings help you or your family members in any way? Please explain.

13.2 From where do you get the money invested in ROSCAs that you have joined? Is it.

i) self-earned money,
ii) taken up from some family members (specify the relationship),
iii) taken-out from the family budget,
iv) any other source

13.3 Does your family members know about your membership in ROSCA? Yes/No

13.3.1 If no, why do not you want to disclose it to them? Give reasons for your answers
13.3.2 In case, if they know, do they also know the amount your contribution in ROSCAs? Yes/No

13.4 What do you generally do with ROSCA savings? Do you

a) Keep them with yourself,
b) Give partial amount to the family-members, and keep the rest with yourself,
c) Give the entire amount to some other family-members,
d) have not received ROSCA fund as yet.

13.4.1 In case, if you keep the savings with yourself.

On which of the following areas do you generally spend them? Do you spend it,

a) On yourself
b) Other family-members
c) For buying household items
d) On social and cultural activities,
e) Above all

a) If on yourself

(i) On what personal-items do you spend that money and why?
(ii) Do you spend the entire amount? Yes/No

b) On other family-members

If you spend your ROSCA savings on other family-members then

(i) specify who are these members and for what specific need of theirs are these savings utilized?

For Buying Household items

If you utilize ROSCA savings for household items then

(I) what are these and
(II) how do they help you?

For Social and Cultural Activities

If you spend your ROSCA savings on social and cultural ceremonies, then
(i) what are they?

(ii) how much do you spend?

(iii) why do you spend money on these ceremonial occasions? Please give reasons for your answer:

(iv) Give partial amount to the family-members, and keep the rest with yourself, then

Why do you do that? Please explain:

(v) In case, if you give your ROSCA savings to some other family-members, then

(i) what is your relationship with them?

(ii) why do you prefer to give it to them, and

(iii) where does that person spend that money? and

(iv) who decides how that money is to be spend?

14. Expansion of Capital and Income Generation

14.1 Have you used ROSCA savings/credit for productive purposes? Yes/No

14.1.1 If yes, in what way, have you invested it? Have you

a deposited the lump-sum in a bank

b invested the whole amount for setting up your business

c used the lumpsum to pay back the previous loan

d used it in buying a piece of land or house

e Constructed/renovated a house
If you have deposited the lump-sum in the bank; please explain, why have you preferred to do the same?

If you have invested the ROSCA savings on setting-up your business, then

(i) When did you start this activity?

(ii) How did you manage the money requirement of your economic activity?

(iii) Have you used ROSCA savings for this purpose? Yes/No

If yes, have you used ROSCA savings for the

(a) establishment of the enterprise or
(b) expansion of the unit

(iv) Can you tell approximately how much have you invested on your business?

(v) Why did you prefer to use the ROSCA money for your enterprise? Please explain

(vi) What are the other sources from which you receive financial and other help for starting your business? Please give details.

(vii) Have you ever given your ROSCA savings to any of your family-members to help them in their enterprise? Yes/No

(a) If yes, what is your relationship with those persons?

(b) And what kind of activity they are involved into in?
(X) Do you think that ROSCA membership helps you in promoting the circulation and sale of goods? Yes/No

Explain in detail

(X) Do you think that ROSCA membership help you in increasing your business? Yes/No

(X) From whom would you prefer to borrow, in case if you need some money? Will you take it from a

(I) Bank
(II) Money lender
(III) ROSCA members
(IV) Friends
(V) Neighbor
(VI) Relatives
(VII) Others

(X) Being involved in business, how do you spare time for your ROSCA meetings? Please explain

(X) Do your family members help you on ROSCA meeting day? Yes/No/N.A.

If yes, how do they help you?

c In case, if ROSCA saving has been used for paying back previous loan, then explain

(i) for what purpose did you borrow?

(ii) How much did you borrow?

(iii) How much has been paid back? and

(iv) Are you facing any problems in paying back the loan?
d In case, if a piece of land or house has been bought, then

(i) Why did you prefer to invest it for buying property such as land or house? Please explain

(ii) Are you getting any income from it? Yes/No

(iii) Did you buy it on your own or with the suggestion and help of someone else? Please explain

(15) Effect of ROSCA in Attaining Autonomy

15.1 Do you get any preferential treatment on account of the fact that you help your family with your savings? Yes/No

15.1.1 Give reasons for your answers,

15.2 Do you feel that your participation in ROSCAs gives you a sense of independence/freedom, which could have been difficult otherwise? Please explain

15.3 Has your membership helped you in improving your position in the family? If so, please explain how?

15.4 Do you find any difference in the behavior of the following persons since you have joined ROSCAs such as

i) you get more importance
ii) you get less importance
iii) do not find any difference

Please explain, how?
15.5 Do you or someone else in the family take decision when it is so required, on personal or ROSCA related issues?

<table>
<thead>
<tr>
<th>Decision regarding personal or ROSCA related issues</th>
<th>Self</th>
<th>Husband</th>
<th>Joint</th>
<th>Anyone else specify</th>
</tr>
</thead>
</table>

i) the decision to join a ROSCA

ii) the decision to spend/invest ROSCA savings

iii) the decision to start your business

iv) the decision to carry on with your business

v) the decision to meet business associates when it is required

vi) to go and attend ROSCA meetings, when it is due

vii) the decision to meet friends whenever it is required

viii) the decision to spare time for social functions

ix) the decision to spare time for recreation or leisure time activities

(16) ROSCAs-as an Alternative Institutions of social-support

16.1 Are your best friends the same persons who are also your ROSCA group members? Yes/No

16.2 Would you want the same people in your ROSCA who are from your neighbours/among your friends or relatives? Yes/No

16.2.1 If so, explain why?
16.3 Do ROSCA relationships remain restricted only to the pre-determined periodical meetings or do ROSCA members meet one-another on other occasion also?

(i) Meet on pre-determined occasions.
(ii) Meet on other occasions as well.

16.3.1 Why do you meet only on pre-determined meetings? Explain

*If you meet other occasions, then*

16.3.2 Please elaborate what are those occasions when you meet with other ROSCA members?

16.4 Who are the persons who come to your aid at the time of crisis? Are they your

(i) relatives
(ii) friends
(iii) neighbours
(iv) members of your ROSCA
(v) any other

16.5 Give reasons for your answer and explain the circumstances under which they were helpful to you.

16.6 Please cite one example where you have benefitted (in solving any of your problem) through ROSCA members?

16.7 Please cite one example where you have benefitted (in solving any of your problem) through ROSCA members?

16.8 In what ways have your ROSCA friends/members been helpful to you personally? Give details
16.9 Do you think that ROSCA is one of the ways in which women can interact with one-another, which might be otherwise difficult? Explain

16.10 Have you been able to develop a new or special bonds with your members? Yes/No

16.11 Do you think that ROSCA membership helped you to change your outlook on life? Yes/No

16.11.1 If yes, how?

16.12 Do ROSCA friendship continue, even after one ceases to be its members? Yes/No/N.A.

16.12.1 How?

17 Role of ROSCA in the flow of Information

17.1 Do you think that interaction with other ROSCAs's members helps in widening one's vision, knowledge and information level? Yes/No

17.1.1 Please elaborate

17.2 What are the topics which is generally discussed during ROSCA meetings?

17.3 Are the problems of individuals/families or society discussed during these meetings? Yes/No

17.3.1 If yes, what are they, please give details

17.4 Also please explain one such problem that was discussed?

17.5 After coming back from ROSCA meetings, do you feel that you have gained knowledge about
17.5.1 Women and their Problems

(I) What kind of discussion related to women takes place during ROSCA meetings? Explain

(II) Do such discussions help women in solving the problems of their day-to-day lives? Yes/No

People and their Problems

(I) Do you also discuss about the general problem related to the people? Yes/No

(II) If yes, what kind of problems are discussed?

Society in which you live

(I) Do you discuss the problem of your society? Yes/No

(II) If yes, what kind of problems, generally do you discuss? Yes/No

(III) Do you discuss why these problems emerge in our society? Yes/No

(IV) Do you also discuss how these problems can be solved? Please explain Yes/No

17.6 Does this knowledge help you in organizing your life in your household? Yes/No

17.6.1 If yes, in what way?

XX
Did the conversation during ROSCA meetings help you in the exchange of vital information concerning:

i) education/admission of children
ii) marriage possibilities of children
iii) to learn skill in different areas (Specify the nature tailoring, recipes, dress-designing, gardening, different patterns of cardigans etc. hair-style, mehandi-design, etc.).
iv) sources of getting the work
v) counseling and medical-aid
vi) availability of better things in the area
vii) arranging pilgrimage programs, etc.
viii) any other

Do members display their special skills through ROSCA meetings? Yes/No/N.A.

If yes, what are they and have you acquired any skills from your ROSCA meetings? Please elaborate

Do all the members play an active role during ROSCA meetings? Yes/No

Do you think that some members are heard more than the others during ROSCA meetings? Yes/No

If yes, is it because

i) they belong to higher status of family
ii) they are more articulate
iii) they are more domineering
iv) they are aged women
v) they are intelligent
vi) others

Do such women play important role in crucial-matter? Yes/No/It has never happened/N.A.

If yes, in what way? Please explain

Do you think that extending one's relations with friends now-a-days is more dependable than with one's blood relations? Yes/No

Please give reasons for your answers
18.1 Do you remember some incident, related with ROSCA, which would have occurred with you or other ROSCA members? Kindly brief that?

19.1 Do you think that ROSCA can run more effectively if certain improvement can be made?

19.1.1 If yes, can you suggest the kind of improvement required?