ANNEXURE

MICRO FINANCING - A CHANGING PERSPECTIVE OF WOMEN’S MICRO ENTERPRISES IN KARNATAKA

SCHEDULE
Part – A

I. Socio – Economic Profile of the Respondents:

1. Name of the Respondent:

2. Age of the Respondent: (a) 21-30 (b) 31-40 (c) 41-50 (d) 51-60

3. Residential Address:

4. Geographical area: (a) Urban (b) Rural (c) Tribal

5. Religion or Caste: (a) Brahmin (b) Lyngayat (c) Vokkaliga (d) Muslim (e) Christian (f) Schedule Caste and (g) Schedule Tribe

6. Marital Status: (a) Single (b) Married (c) Widow (d) Separated

7. Level of Education of the Respondent: (a) Illiterate (b) Primary (c) Middle (d) Higher primary (e) PUC (f) Diploma

8. Type of Family: (a) Nuclear (b) Joint (c) Single

9. Household Assets Possessed: [Pre Linkage Period]
   (a) Pucca House --- Yes / No (b) Electricity --- Yes / No
   (c) Drinking Water --- Yes / No (d) TV ---- Yes / No
   (e) Radio --- Yes / No (f) Gas Stove --- Yes / No
   (g) Two Wheeler --- Yes / No (h) Milch Animals --- Yes / No

10. Land Holdings of the Respondents: [Pre Linkage Period]
    (a) Irrigated Land: No land / Below one acre / Above one acre
    (b) Dry Land: No land / Below one acre / Above one acre
11. **Household Income of the Respondent per month**: [Pre Linkage Period]
   
   (a) Below Rs. 1000/-  (b) Above Rs. 1000/-

**Part – B**

II. **Scale of Finance for Enterprise**: [During the two periods]

12. **Ownership of the Enterprise or a business**: [Pre Linkage Period]
   
   (a) Self ---- Yes / No  (b) Husband / Relatives ---- Yes / No

13. **Ownership of the Enterprise or a business**: [Post Linkage Period]
   
   (a) Self ---- Yes / No  (b) Husband / Relatives ---- Yes / No

14. **Type of business**: [Pre Linkage Period]
   
   (a) Manufacturing ---- Yes / No  (b) Service ---- Yes / No
   (c) Trade ---- Yes / No

15. **Type of business**: [Post Linkage Period]
   
   (a) Manufacturing ---- Yes / No  (b) Service ---- Yes / No
   (c) Trade ---- Yes / No

16. **Sources of credit**: [Pre Linkage Period]
   
   Own money / Money borrowed from relatives / Moneylenders

17. **Sources of credit**: [Post Linkage Period]
   
   SHG - Bank / SHG-Non-Governmental Organisations / own money / other sources.

18. **Amount of Credit** borrowed to make initial investment on Income Generating Activities: [Pre Linkage Period]
   
   (a) Nil  (b) Below Rs.5000/-  (c) Above Rs.5000/-
19. **Amount of Credit** borrowed to make investment on Income Generating Activities: [Post Linkage Period]
   (a) Nil  (b) Below Rs.5000/-  (c) Above Rs.5000/-

20. **Repayment of credit**: [Pre Linkage Period]
   (a) Paid  (b) Not Paid  (c) Not Borrowed

21. **Repayment of credit**: [Post Linkage Period]
   (a) Paid  (b) Not Paid  (c) Not Borrowed

22. **Non – financial support undergone by the respondent**: [Post Linkage Period]
   (a) Training on respective IGAs  --- yes / no
   (b) Name and address of the sponsoring institution:
   (c) Impart of awareness on the availability of inputs or raw materials
       --- yes / no.
   (d) Impart of awareness on the availability of markets and the prices
       for the products turned out by the respondents  --- yes / no.
   (e) Motivation and encouragement from Banks / Non-Governmental
       Organisations / Government Organisations / others  --- yes / no

**Part – C**

III. **Performance of an Enterprise / business**:

23. **Monthly production** from the respective Income Generating Activities in units: [Pre Linkage Period]
   (a) 50 units and below  (b) 50 units and above
24. **Monthly production** from the respective Income Generating Activities in units: [Post Linkage Period]

   (a) 50 units and below  (b) 50 units and above

25. **Reasons for increase in production** quantity of the respondent after availing Micro Credit:

   (a) Assistance and involvement of husband and family members --- yes / no

   (b) Availability of credit and raw materials in time --- yes / no

26. **Monthly sales** from the respective Income Generating Activities in Rupees: [Pre Linkage Period]

   (a) Rs. 1000/- and Below  (b) Rs. 1000 and Above

27. **Monthly sales** from the respective Income Generating Activities in Rupees: [Post Linkage Period]

   (a) Rs. 1000/- and Below  (b) Rs. 1000 and Above

28. Availability of markets in time for sales ---yes / no.

29. **Monthly Returns** from the respective Income Generating Activities in Rupees: [Pre Linkage Period]

   (a) Rs. 2000/- and Below  (b) Rs. 2000 and Above

30. **Monthly Returns** from the respective Income Generating Activities in Rupees: [Post Linkage Period]

   (a) Rs. 2000/- and Below  (b) Rs. 2000 and Above

31. Had there been any rise in your family income? Yes / no
Part – D

IV. Socio- Economic Impact of Micro Finance Programme on Respondents:

32. Income incurred towards the expenditure on food for a month
   (a) Rs.500/- and Below       (b) Rs.500/- and Above

33. Income incurred towards the expenditure on their children’s education
   for an year:   (a) Rs.500/- and Below       (b) Rs.500/- and Above

34. Income incurred towards the expenditure on health
   (a) Rs.500/- and Below       (b) Rs.500/- and Above   (c) N.A

35. Type of hospital preferred and visited by you:
   (a) Government Hospital / Primary Health Center   (b) Nursing Homes
       (c) Private Clinics

36. Income incurred towards the expenditure on entertainment
   (a) Rs.500/- and Below       (b) Rs.500/- and Above   (c) N.A

37. Entertainment places preferred by the respondents
   Movie Shows / Fun Fairs / Weekly shandys / Exhibitions / etc.,

38. Household Assets Possessed: [Post Linkage Period]
   (a) Pucca House --- Yes / No   (b) Electricity --- Yes / No
   (c) Drinking Water --- Yes / No   (d) TV ---- Yes / No
   (e) Radio --- Yes / No       (f) Gas Stove --- Yes / No
   (g) Two Wheeler --- Yes / No   (h) Milch Animals --- Yes / No

39. Land Holdings of the Respondents: [Post Linkage Period]
   (a) Irrigated Land: No land / below one acre / above one acre
   (b) Dry Land: No land / below one acre / above one acre
40. **Household Income of the Respondent per month: [Post Linkage Period]**

(a) Below Rs. 1000/-  (b) Below Rs. 2000/-
(c) Below Rs. 3000/-  (d) Below Rs. 4000/-

**Part - E**

V. **Constraints:**

41. **Entrepreneurial constraints:** Finance / Marketing / Entrepreneurial Training / others: --- Yes / No

42. **Religious constraints:** Food habits vary with respective caste: --- Yes / No

43. **Political constraints:** --- Yes / No