ANNEXURE
LIST OF ABBREVIATIONS

AIWC : All India Women's Corporation.

AVAS : Association for Voluntary Action and Services.

BDP : Business Development officer.

BAIF : Bharatiya Agro Industries Foundation.

BCC : Business Counseling Centre.

BPL : Below Poverty Line.

BC : Backward Class.

CIDA : Canadian International Development Association.

CG : Cluster Groups.

CGAS : Cluster Group Associations.

CCE&VT: Condensed Course of Education & Vocational Training.

CDF : Co-operative Development Federation.

CPSU : Central Project Support Unit.

CPRs : Common Property Resources.

DPM : District Project Manager.

DRDA : District Rural Development Agency.

DPIU : District Project Implementation Unit.

DGET : Directorate General of Employment and Training.

DWCD : Department of Women and Child Development.

DWACRA : Development of Women and Children in Rural Areas.
DIC : District Industries and Commerce.

GEM : Gender Empowerment Measure.

GAM : Gender Analysis Matrix.

GER : Gender Enrolment Ration.

GE : Group Enterprises.


IFAD : International Fund for Agricultural Development.

IRMA : Institute of Rural Management Anand.

IMY : Indore Mahila Yojana.

IRDP : Integrated Rural Development Program.

IAY : Indira Awas Yojana.

IGA : Income Generating Activities.

JRY : Jawahar Rozgar yojana.

KSWDC: Karnataka State Women’s Development Corporation.

KMF : Karnataka Milk Federation.

MED : Micro Enterprise Development.

MYRADA: Mysore Resettlement Development Agency.

MDS : Mahila Dakshatha Samiti.

MMR : Maternal Mortality Rate.

NABARD: National Bank for Agriculture and Rural Development.

NGOs : Non-Government Organizations.
NER : Net Enrolment Ratio.

NCWI: National Conference for Women in India.

NFIW : National Federation of Indian Women.

NCW : National Commission for Women.

NORAD: Norwegian Agency for Development Cooperation.

OBC : Other Backward Class.

PC : Per capita Consumption.

PRADAN: Professional Assistance for Development Action.

PACs : Primary Agricultural Societies.

PMRY : Prime Minister Rozgar Yojana.

PHCs : Primary Health Centers.

PTG : Primitive Tribal Group.

RRBs : Regional Rural Banks.

RWDEP: Rural Women Development and Empowerment Project.

RMK : Rashtriya Mahila Kosh.

SPC : State Provided Commodities.

SHGs : Self – Help Groups.

SC/ST : Scheduled Caste and Scheduled Tribes.

SRA : Social Relation Approach.

SEWA : Self Employed Women’s Association.

STEP : Support for Training and Employment Program.
SGSY : Swarna Jayanthi Swa-rozgar Yojana.
SPMU : State Project Management Unit.
SIFPSA : State Innovation for Family Planning Services Project Agency.
SIRD : State Institute of Rural Development.
TRYSEM: Training of Rural Youth for Self Employment.
TREAD: Trade Related Entrepreneurship Assistance and Development.
TCS : Thrift and Credit Societies.
UNDP : United Nations Development Program.
WWF : Working Women’s Forum.
WCP : Women Component Plan.
WDF : Women Development Federation.
WO : Women’s Organizations.
WPR : Work Participatory Ratio.
WBT : World Buffalo Trust.
WIA : Women’s Indian Association.
QUESTIONNAIRE

WOMEN ECONOMIC EMPOWERMENT THROUGH INCOME GENERATING ACTIVITIES OF SELF-HELP GROUPS: NET-WORK OF SWA-SHAKTI PROJECT IN KARNATAKA- CASE STUDY OF CHITRADURGA DISTRICT.

I-SOCIO-ECONOMIC PROFILE OF RESPONDENTS
A: GENERAL
1] Name of the member respondent :------------------------------------------
Non-member respondents :-----------------------------------------------

2] Age :---------------------------------------------------------------

3] Caste/ category/ SC/ST/OBC/OTHERS.:------------------------------------------

4] Marital Status :------------------------------------------------------

5] Village :-------------------------------------------------------------

6] Taluka :--------------------------------------------------------------

7] Education: Literate / Illiterate :--------------------------------------
   If literate: functionally literate/ primary :--------------------------
   Middle school / High school / PUC/Graduate.-------------------------------

B: FAMILY COMPOSITION AND DETAILS:
Members of the family: relation : Age : Education : Occupation : Income/p.m.
1.--------------------------------------
2.--------------------------------------
3.--------------------------------------
4.--------------------------------------
5.--------------------------------------
6.--------------------------------------
7.--------------------------------------
8.--------------------------------------
9.--------------------------------------
II- LAND HOLDINGS OF THE FAMILY:

A: Dry Land: -------------- acres
B: Irrigated Land: ------- acres  Total Land Holdings: -------------- acres

OCCUPATION:

A: Main: ------------------------------- Monthly income:
B: Subsidiary: ------------------------ Rs. -----------------------

III- SOCIAL PARTICIPATION:

<table>
<thead>
<tr>
<th>Sl.NO</th>
<th>Organization</th>
<th>Member/Non Member</th>
<th>Extent of Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Village Panchayat</td>
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<td>2.</td>
<td>Taluka Panchayat</td>
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<td>3.</td>
<td>Zilla Panchayat</td>
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<td>4.</td>
<td>Co-Operative Society</td>
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<td>5.</td>
<td>Mahila Mandal</td>
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<td>6.</td>
<td>Youth Club</td>
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<td>7.</td>
<td>Milk co-operatives</td>
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<td>8.</td>
<td>Any other</td>
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</table>

III- INFORMATION ABOUT THE SELF HELP GROUP:

1. Name of the Group: ------------------------------------------
2. What is the basis of group formation: a] Activity  b] Homogeneity  c] Proximity to stay
4. Number of members: ------------------------------------------
5. Year of Establishment: --------------------------------------
7. When did you join the Group: -----------------------------------
10. Where are the meetings conducted: -----------------------------------
11. What is the level of attendance: a] Above 90% b] 80-90% c] 60-70% d] less than 60%

12. Who decides the agenda of meeting: a] Leaders b] Representatives c] Collective

13. Is penalty imposed for absenteeism and late arrivals? Yes— No— if yes how much?

14. Who takes decision in the meeting?: a] President b] Representatives c] Unanimous

15. What is the level of weekly savings?: a] < Rs.5/- b] Rs.5-10/- c] 10-20/- d] Rs. 20-30&above

16. Has Savings per week over the years? : a] Stable b] Increased c] Decreased

17. What was the level of savings before joining SHG?: ________________________________

18. What is the current level of savings?: ________________________________


IV- INCOME GENERATING ACTIVITY:

1. Have you undertaken income generating activity with the help of your group? YES \ NO
   If Yes, a] Farm activity:---------------------- b] Non-Farm activity:----------------------
   c] Off-Farm activity/Other activity; specify:------------------------------------------

   + b] Variable Cost------------------------- = TOTAL COST:-----------------------------
3. Have you undergone Special Training on IGA?  YES / NO  If yes, a) Name of the training / Organization: ________________________________________________________________
   b) Year of joining: ----------------------  c) Training period: ____________________________________________________

4. Year of start of the IG Activity: ______________

5. What is the amount of loan borrowed? a) SHG loan  _______________  b) Bank loan  _______________

6. What is the Income Generated? Monthly: Rs. _______________  Annually Rs. _______________

7. What was your monthly/annual income before joining SHG: Rs. __________________________

8. What is the Outstanding loan amount after repaying loan installments; _______________________

9. Extension Participation:  
   a) Krishi Mela  
   b) Exhibition / Sales Mela  
   c) Demonstration of Products  
   d) Market Linkage Programmes  
   e) Business Contract Programmes  

10. Mass Media Exposure  
    a) Reading News Paper  
    b) Listening to Radio  
    c) Watching TV  
    d) Watching Krishi Programmes  
    e) Watching Women Programmes  
    f) Listening to Women Programmes  
    g) Reading Feminine Magazines  
    h) Watching/Listening to Government Schemes/Programmes on Women  
    i) Reading Farm Magazines  

11. Source of Family Income  
    a) Agriculture / Horticulture  
    b) Dairy  

Frequency of participation:  
   Regular / Occasional  
   Monthly  
   Annually  
   Regular / Occasional
### 1. After joining SHG, has your Asset pattern changed? YES / NO, If YES Has it increased? or decreased? : ____________________________

### 2. Details of family Assets and Value of Assets.

<table>
<thead>
<tr>
<th>Particulars of Assets</th>
<th>Year of purchase</th>
<th>Finance by SHG</th>
<th>Self Finance</th>
<th>Value of Asset</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. House</td>
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<tr>
<td>2. Furnitures</td>
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<td>3. T.V. Radio, DVD.</td>
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<td>4. Motor Bike/Jeep</td>
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<td>5. Tractor</td>
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<td>6. TubeWell with H P. Motor</td>
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<td>7. Refrigerator</td>
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<td>8. Land / Mobile Phone</td>
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<td>9. Cows</td>
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<td>10. Buffalos</td>
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<td>11. Bullocks and Cart</td>
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<td>12. LPG gas with Stove</td>
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<td>13. Tailoring Machines</td>
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<td>14. Dairy/Poultry Equipments</td>
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<td>15. Farm House for storage</td>
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<td>16. Sheep/ Goat</td>
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<tr>
<td>17. Spice products machines</td>
<td></td>
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<td>18. Petty Shop building</td>
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</tbody>
</table>

### 3. Self-Help Groups are crucial step towards rural women empowerment:

<table>
<thead>
<tr>
<th></th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Neutral</th>
<th>Dis Agree</th>
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<tbody>
<tr>
<td>a)</td>
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**VI-WOMEN EMPOWERMENT INDICATORS IN RURAL AREAS PRE-SHG & POST SHG:**

**A.** SL.No. | Decision making and Empowerment Indicators | Pre-SHG | Post-SHG |
---|---|---|---|
1. | Confident of One Self | | |
2. | Handling Financial Crisis of the Family | | |
3. | Owning Finance and Family Assets | | |
4. | Decision on Investment on IGA & Savings | | |
5. | Decision on Purchasing Assets | | |
6. | Respectful Treatment from the Family Members/Society | | |
7. | Help Neighbours and Others | | |
8. | Providing Good Education to Children, specially Girl Child | | |
9. | Decision on Health/Medical Care/Hygiene/Sanitation etc. | | |
10. | Marriage of Girl Child [Minor] | | |
11. | Confident to Speak Freely | | |
12. | Speak Only If Asked | | |
13. | Meeting and Interacting with Bank/Govt. Officials NGOs | | |
14. | Protest Against Social Evils i.e. Alcoholism/Gambling etc. | | |
15. | Protest Against Wife Beating/Torturing | | |
16. | Protest Against Domestic Violence/Drudgery | | |
17. | Protest Against Social Evils in the Society | | |
18. | Move Out Freely | | |

**B.** CONSTRAINT IN RURAL WOMEN EMPOWERMENT:

| SL.NO. | Particulars | PRE-SHG | POST-SHG |
---|---|---|---|
| | Lack of Education | | | |
| | Lack of Training | | | |
3. Lack of Freedom to take Decision
4. Lack of Child Care Facilities
5. Responsibility of performing Legitimate House Hold Activities
6. Lack of Social Mobility because of Restrictions in the Family
7. Caste System in the Village
8. Conflict with Others
10. Doubts regarding Women Capabilities
11. Ego Problems of Men Folk
12. Confining the role of Women to the House-hold Activities
13. Loans are not Sufficient
14. Income derived is too little
15. Women are Over Burdened with Dual Responsibility of Managing House-Hold Activities and Economic Activities
16. Partiality of the Government Officials
17. Lack of Knowledge and Skill
18. Lack of Collateral Security

VII- SUGGESTIONS FOR IMPROVEMENT OF RURAL WOMEN THROUGH SHGs
SHG member respondents involved in group meetings, training camps and interaction with government officials.
Research scholar interacting with member respondents in group meetings, income generating activities. Development activities undertaken by respondents in rural areas.
Agricultural activities, marketing of agricultural products marketing, live stock activities under taken by member respondents in the study area.