

**Women Empowerment through Microfinance**  
**(A study of need, practices and future trends)**  
**Schedule**  
**(For the members of Self Help Groups)**

1. Name of the respondent:
2. Name of the village:
3. Name of Gram Panchayat:
4. Name of Taluka Panchayat:
5. Name of district:
6. Name of the Bank:
7. Age of the respondent: \_\_\_\_\_ years
  - (a) < 18 years -1
  - (b) 18 – 30 years-2
  - (c) 31 – 40 years-3
  - (d) 40-50 years-4
  - (e) > 50 years-5
8. Gender:
  - (a) Male -1
  - (b) Female – 2
9. Marital status:
  - (a)Unmarried-1
  - (b)Married-2,
  - (c)Widow-3,
  - (d)Divorcee-4,
  - (e)Separated-5,
  - (f)Not informed-6
10. Children if any:
  - (a) Yes-1
  - (b) No-2
11. No. of children:
  - (a) 1-1
  - (b) 2 -2
  - (c) 3-3
  - (d) 4 -4
  - (e) 5 -5
  - (f) >5-6

12. Family type:  
(a) Joint-1  
(b) Nuclear-2  
(c) Extended-3  
(d) Single parent-4
13. Head of the family:  
(a) Male-1  
(b) Female-2
14. Religion:  
(a) Hindu-1  
(b) Muslim-2  
(c) Christian-3  
(d) Any other-4
15. Community:  
(a) Rural-1  
(b) Urban-2  
(c) Tribal-3
16. Category of Caste:  
(a) General-1  
(b) SEBC-2  
(c) SC-3  
(d) ST-4
17. Education:  
(a) Primary-1  
(b) Secondary-2  
(c) Higher Secondary-3  
(d) Graduate-4  
(e) Any other-5
18. Occupation:  
(a) Government Job-1  
(b) Private Job-2  
(c) Home maker-3  
(d) Farmer-4  
(e) Any other-5
19. Residential Status:  
(a) Panchayat Village -1  
(b) Taluka Panchayat-2  
(c) Nagar Panchayat-3
20. Monthly income of family:  
(a) < 5000-1  
(b) 5000 – 10000-2  
(c) > 10000-3

21. Living conditions of house:  
 (a) Kacha house-1  
 (b) Pakka house-2
22. Ownership of house with  
 (a) Male-1  
 (b) Female-2
23. Detail of assets:  
 (a) Own house-1  
 (b) Land in acres-2  
 (c) cart/tractor/two wheeler/four wheeler-3  
 (f) Any other, please specify-4
24. Do you have the following basic facilities?

Sr. No.	Particular	(a) Yes-1	(b) No-2
1	Safe drinking water		
2	Sanitary latrines		
3	Housing facility		
4	Household electrification		
5	LPG connection		
6	Availability from Ration shops		
7	Food and clothing		
8	Education for children		

### **Microfinance:**

25. Type of Group:  
 (a) Self Help Group-1                      (b) Joint liability Group-2
26. Name of Self Help Group/Joint liability Group:
27. Age of Self Help Group/Joint liability Group:  
 (a) < 12 months-1  
 (b) 1 - 2 years-2  
 (c) 2 – 3 years-3  
 (d) 3 – 4 years-4  
 (e) More than 4 years-5
28. Have you attended any meeting of gram Sabha/Ward Sabha?  
 (a) Yes-1              (b) No-2
29. If No, what are the reasons?

30. Do you have any role and responsibilities in planning of any event/activity of SHG?

- (a) Yes-1 (b) No-2

31. Who promoted and nurtured Self Help Group/Joint liability group?

- (a) NGO/MFI-1  
(b) Government functionaries-2  
(c) Any other, please specify-3

32. What is your group size:

- (a) < 10 members-1  
(b) 10 – 15 members-2  
(c) 15 – 20 members-3  
(d) 20 members-4

33. Type of Group:

- (a) Homogeneous-1 (b) Heterogenous-2

34. Group consists:

- (a) Only male members-1  
(b) Only female members-2  
(c) both male and female members-3

35. Since how long you are member of the group:

- (a) <2 years-1  
(b) 2-4 years-2  
(c) 4-6years-3  
(d) >6 years-4

36. Who motivated you to join self help groups?

- (a) Government functioning-1  
(b) Non government organization functioning-2  
(c) Bank functioning-3  
(d) Any other.....-4

37. What are the reasons for joining self help groups?

- (a) For saving purpose-1  
(b) For credit purpose-2  
(c) Both (a) and (b)-3  
(d) To improve standard of living of the entire family-4

38. Frequency of internal meeting of group members:

- (a) Weekly once-1  
(b) Monthly once-2  
(c) Monthly twice-3  
(d) Quarterly once-4

39. Average attendance of group members in group meeting:

- (a) < 50 %-1 (b) 50-60 %-2 (c) 60-80 %-3 (d) > 80%-4

40. Are relations improved with the others after joining the SHGs?  
(a) Yes -1  
(b) No-2
41. Who take decision on day to day functioning of your group?  
(a) Group leaders-1  
(b) Group members-2  
(c) Joint decision by group leaders n group members-3
42. Is there any conflict among group members?  
(a) Yes-1  
(b) No-2
43. Maintenance of SHGs/JLGs documents: (a) Yes-1 (b) No-2
44. What are the documents that Group maintains?  
(a) Attendance register-1  
(b) Minutes & resolution register-2  
(c) Bank passbook & related documents-3  
(d) All the above-4
45. Who keeps Group documents?  
(a) Group leader-1 (b) Group members-2  
(c) NGO functionaries-3 (d) any other-4
46. Who deals with Bank/NGO functionaries?  
(a) Group leader-1 (b) Group members-2
47. Total corpus of Self Help Group/Joint liability group:  
(a) < 5000-1 (b) 5000 – 10000-2  
(b) 10000 – 15000-3 (d) > 10000-4
48. Average saving per member per month:  
(a) < 50 Rs.-1  
(b) 50 – 100 Rs.-2  
(c) 100 – 150 Rs.-3  
(d) > 150 Rs.-4
49. Purpose of saving:  
(a) Consumption-1 (b) economic-2 (c) any other-3
50. What is the installment period to repay loan?  
(a) Monthly-1  
(b) Weekly-2  
(c) Bi-weekly-3
51. What is the status of repayment?  
(a) Fully repaid-1  
(b) Being repaid-2

52. Revolving fund/subsidy availed from Government/NGO/MFI:  
 (a) Yes-1 (b) No-2
53. If yes, please mention the source:  
 (a) Bank-1 (b) NGO/MFI-2 (c) Government functionaries-3
54. How much interest group takes on the internal lending?
55. How much interest rate given to the basic for availing loan?
56. From where did you know about microfinance programme?  
 (a) Government functionary-1  
 (b) Non government functionary-2  
 (c) Bank functionary-3  
 (d) Any other...-4
57. Tick the purposes for which credit facility has been availed by you.  
 (a) Retiring debts-1 (e) Starting up micro enterprises-5  
 (b) Education for children-2 (f) Acquiring assets in family-6  
 (c) Medical expenses -3 (g) Consumption purpose-7  
 (d) Social events like marriage, funeral, etc. -4 (h) Purchase of vehicles -8  
 (i) Sanitation and electrification-9  
 (j) Any other: specify-10
58. Source of loan requirement before joining the SHG/JLG?  
 (a) Money Lenders-1  
 (b) Co-operative Banks-2  
 (c) Friends and Relatives-3  
 (d) Nationalized Banks-4  
 (e) Other, please specify-5.....
59. How did you meet the loan requirement after joining the SHG/JLG?  
 (a) From SHG/JLG -1  
 (b) Money Lenders-2  
 (c) Co-operative Banks-3  
 (d) NGO/MFI-4  
 (e) Nationalized Banks-5  
 (f) Other, specify-6.....
60. Do you have any micro insurance policy? (a) Yes-1 (b) No-2
61. If yes, what type of policy have you taken and from where you have taken?
62. If you are covered by any other social security scheme, give details:  
 (a) Group insurance-1  
 (b) Family pension-2  
 (c) Old age pension -3  
 (d) Unemployment benefit-4  
 (e) Any Welfare Fund -5  
 (f) Others: specify-6.....

63. How do you pay the insurance premium?

64. Detail of microfinance activity of the respondent:

	Type of microfinance activity	How long have you been engaged in this activity?	Earnings from the activity: Daily/ Weekly/ Monthly
<b>I. Agricultural &amp; allied:</b>			
A	agricultural labourers		
B	Dairy farming		
C	Poultry farming		
D	Banana cultivation		
E	Floriculture		
F	Paddy cultivation		
G	Others: specify		
<b>II. Non-agricultural:</b>			
A	Food & beverages		
B	Manufacturing		
C	Tailoring & embroidery		
D	Own shops		
E	Service		
F	Coir & yarn products		
G	Others: specify		

65. Tick the factors that prompted you to take up the above activities?

- |                                  |                               |
|----------------------------------|-------------------------------|
| (a) Previous experience-1        | (g) Occupy family members -7  |
| (b) Market potential -2          | (h) Earn additional income -8 |
| (c) Influence of spouse-3        | (i) Unemployment -9           |
| (d) Low investment requirement-4 | (j) Self-interest -10         |
| (e) Less risk -5                 | (k) Utilize time properly-11  |
| (f) High success rate observed-6 | (l) Others: specify-12        |

66. Have you attended any training for the above activities? Yes/No

- (a) Yes-1                      (b) No-2

67. If yes, who provided training?

- (a) Government functionaries-1  
 (b) Non-Government functionaries-2  
 (c) Bank functionaries-3  
 (d) Any other, please specify-4

68. Type of training:

- (a) Residential -1                      (b) non-residential-2

69. Duration of training: No. of days:

70. Do you have any other source of income?

(a) Yes-1 (b) No-2

71. If yes, specify the source of income:

72. Your total income from all sources:

73. Can you spend your income as per your wish?

(a) Yes-1 (b) No-2

74. If no, to whom you have to concern in spending your income?

(a) Husband-1 (b) in-laws-2 (c) Children-3 (d) Any other-4

75. Purpose behind spending income?

(a) Consumption-1 (b) Productive/ economic-2 (c) any other-3

76. Please tick mark on your view:

No.	Particular about changes after joining SHG/JLG	Yes	No
<b>Socio economic aspect</b>			
1	Mobility has increased		
2	Recognition in family has increased		
3	Recognition in community has increased		
4	Interaction with outsiders like NGOs/Banks/Govt officials has improved		
5	Literacy/ education level has improved in family		
6	Access to Health care services has increased		
7	Access to Immunization and child care practices		
8	Access to sanitation facility		
9	Voicing your concern		
10	Nutrition awareness		
11	Family Planning awareness		
12	Girl Child development and gender equality awareness		
13	Health awareness – various schemes and policies		
14	Decision making related to child centered		
15	Decision making related to money centered		
16	Participation in Development programmes		
17	Learning of new entrepreneurship skills		
18	Self-confidence increased after joining SHG/JLG		
19	Social relationship with others increased		
20	Better decision making power		
21	Awareness increased about the banking procedure		
22	Mutual help and support have increased		
23	Collective bargaining power has increased		
24	Participation in cultural activities and festivals		
<b>Economic aspect</b>			
25	Access to credit sources		
26	Asset Building		
27	Increasing of monthly income		



28	Monthly expenditure		
29	Improvement in credit facility		
30	Economic freedom has increased		
31	Decision making power in financial matter has increased		
32	Poverty alleviation through better economic condition		
33	Self-reliance through income generating activities		
<b>Political aspect</b>			
34	Participation in discussion with local leaders and others		
35	Awareness in participation in political activity		
36	Membership in local bodies		
37	Awareness regarding position of power and authority		
<b>Improvement in conditions of the family</b>			
38	Support from spouse		
39	Improvement in family relationships		
40	Better education to children		
41	Ability to provide medical care to family members		
42	Ability to provide nutrition food has improved		
43	Improvement in basic facilities and amenities		
44	Improvement in standard of living		

77. Perceptions of members on the impact of Self Help Groups/Joint Liability Groups.  
Please provide your perception on the following statements:

No.	Perception of group members	Yes	No
1	Membership in SHG increases capacity to spend more		
2	Membership in SHG increases the value of assets		
3	Membership in SHG increases the income		
4	Membership in SHG increases the savings		
5	Membership in SHG provides employment opportunities		
6	Membership in SHG increases power of decision-making in the family		
7	Membership in SHG creates better awareness about health		
8	Membership in SHG induces social responsibility		
9	Membership in SHG creates confidence to face problems		
10	Membership in SHG creates awareness about self-reliance		
11	Membership in SHG gives social status		
12	Membership in SHG improves literacy l		
13	Membership in SHG improves communication skill		
14	Membership in SHG improves leadership skill		

78. Family problems and constraints

No.	Problems and constraints	Tick
1	Lack of freedom in decision making	
2	Lack of proper guidance	
3	Over stress, strain and lack of family support	
4	Family issues	
5	Male dominance in family	

79. Financial problems and constraints:

No.	Problems and constraints	Tick
1	Lack of finance	
2	Loans not received on time	
3	Lack of income	
4	Overdue debts	
5	Lack of support from financial functionaries	

80. Are you satisfied with the functioning of your group?

- (a) Yes-1
- (b) No-2

81. If you are satisfied, what is your level of satisfaction over the functioning of the SHGs?

- (a) Good
- (b) Very good
- (c) Satisfactory
- (d) Bad

82. Give your suggestions for improvement of Self Help Group.

83. What is your opinion about future prospects?

Date of Visit:

Place of Visit:

Time: