

## APPENDIX III

**SURVEY SCHEDULE**  
**"EMPOWERMENT OF WOMEN BENEFICIARIES THROUGH GSEUP"**

Schedule No    V<sub>1</sub>  
Date of Interview

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Name of Interviewer

General note Follow instruction carefully Key for Yes = 2 and No = 1 for all cases relevant Encircle Y or N as the case may be

- 1 Name of the respondent (respondent is the women who is a beneficiary under GSEUP during the period 1990-93)

Name

- 2 Address of beneficiary

Faha  
Block/taluka  
District

Please furnish the details about yourself and your family

- 3 Caste specify

Dominant        = 5  
Forward         = 4  
Backward        = 3  
Most backward   = 2  
Schedule        = 1

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- 4 Marital status of beneficiary

a) Married in-tact (spouse alive)    = 1  
b) Not married at all                 = 2  
c) Widowed                               = 3  
d) Separated/Divorced                = 4

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- 5 Please may I know who is the head of this household? (Head is the person who is the main income earner-supporter of this family/who assumes the responsibility of taking care of supporting this family financially)

Head

Self     = 1  
Husband                                         = 2  
Other male family member                 = 3  
Other female family member               = 4

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- 6 Now, may I know your age in completed years

6 1 Your age

6 2 Family head's age

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- 7 No. of years of your married life    yrs
- 
- (Note Count from first marriage)

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- 8 Education level (mention the class completed & passed)

8 1 Your education level =

8 2 Family heads' education level (refer to 6 4 for family head)

a) Illiterate = 1

b) Class 1 = 2

c) Class 2 = 3

d) Class 3 = 4

e) Class 4 = 5

f) Class 5 = 6

g) Class 6 = 7

h) Class 7 = 8

i) Class 8 = 9

j) Class 9 = 10

k) Class 10 = 11

l) UG Diploma, certificate after SSC = 12

m) Class 11 = 13

n) Class 12 = 14

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- n) UG diploma, certificate after 12th = 15  
 o) Incomplete BA/BSc /B Com/LLB = 16  
 p) Completed BA/B.Sc /B Com/LLB = 17  
 Incomplete MA/MSc /M.Com/LL.B = 18  
 B.Ed. after B Sc  
 q) Completed MA/M.Sc /M.Com/LL.B = 19  
 Any other specify

## 8.3 Categories of beneficiary by education

## 8.4 Categories of family head by education for categorization

- a) No schooling (illiterate) = 0  
 b) Functionally literate, class 1 to 5 = 1  
 c) Primary school class 5 pass to 8 (codes 6 to 8) = 2  
 d) Middle school class 8 pass to 10th (code 9 to 10) = 4  
 e) High school class 10 pass to Class 12 (Code 11 and 14) = 5  
 f) College (Code 15 to 19) = 6

- 9 Land holding - specify local unit of measure of area of land  
 Note Do not include land leased out/ mortgaged / not accessible as right is given to someone else

## Family land holding : Agriculture and Non-Agriculture land

	Assistance	Agriculture		Non Agriculture	
		in local unit	in hectare	in local unit	in hectare
9.1	No. land holding				
9.2	Wet land				
9.3	Dry land				
9.4	Total (wet land equivalence)				
9.5	Pre-assistance total land holding (Agr. land ) + Non Agr. land in Ha				
9.6	Wet land equivalence				
9.7	Out of the above is there any on your name Y=2, N=1				
9.8	If yes specify the area of land on your name				
		Pr-assistance		Post-assistance	
9.9	None				
9.10	Agr. & Non Agr land dry				
9.11	Agr. & Non Agr Wet				
9.12	Wet land equivalence				
9.13	Land holding categorization by wet land equivalence values in ha (Post Assistance)				
9.14	Family land holding				
9.15	Beneficiary land holding				
	Landless (no land)			0	
	Marginal (0.1 to 1.0 ha)			1	
	Small (1.1 to 2.0 ha)			2	
	Semi medium (2.1 to 4 ha)			3	
	Medium (4.1 to 10.0 ha)			4	
	Large (10.0 + ha)			5	

10 Family size

10 1 Family details (current)

S No	Name and relationship with respondent	Occupation	Annual earnings
1	Self		
2			
3			
4			
5			
6			
7			

10 2 Post financial assistance family size

Small (1 to 3 members) 1

Medium (4 to 6 members) 2

Large (7 to 9 members) 3

Very large (9 + members) 4

Special features

☐

11 Annual family income from all sources now (post financial assistance) Refer to Q

10 1 ask further for this question Specify pm/p a

a) Wages /salaries of all earners = Rs pa

b) Income from IGA = Rs pa

c) Income from other sources = Rs pa  
interest, gift etc

Total post financial assistance

(current) annual income = Rs pa

11 1

Annual family income before assistance was taken

a) Wages/ salaries of all earners = Rs pa

b) Income from other sources = Rs pa

(e g self employment, interest, gifts etc )

12 Beneficiary's annual income from all sources

(reference period one year prior to assistance)

Before assistance actual amount = Rs pa

12 1 1

Sources -----, -----

12 1 2

If no income then NA = -----

12 1 2

Post assistance (current) income

(reference period one year prior to date of interviews)

12 2 1

Actual amount from IGA Rs -----pa

12 2 2

Actual amount from other sources Rs. -----pa

12 2 3

Sources of income in 12 2 2 -----

12 2 3

Total Post assistance income from all sources

Rs pa

(12 2 1+12 2 2)

13 0

Main occupation of your family during

13 1

Pre-assistance period

13 2

Post-assistance period

14 0

Main occupation of beneficiary during

14 1

Pre-assistance period

14 2

Post-assistance period

15 0

Categorization of family by main occupation (Refer to Q 14 1 and 14 2 and enter as per code given below)

15 1

Pre-assistance period occupation

15 2

Post-assistance occupation

15 3

Categorization of beneficiary by main occupation (Refer to Q 14 1 and 14 2 enter as per code given below)

☐☐☐☐☐

15 3 1 Pre assistance period occupation

15 3 2 Post assistance occupation

No occupation = 0

Unskilled = 1

Semiskilled = 2

Skilled = 3

Business/farming/ petty business = 4

Professional = 5

16 0 May I know your family's possession of goods State number of each of the following owned by your family

- |  |  |
|--|--|
| (a) Farm animals                                     | (h) Motorcycle/scooter                           |
| (b) Improved Farm implements like harrow, cultivator | /Moped   |
|  | (i) Automobile (car, tempo, truck, metador. van) |
| (c) Pumpset  |  |
| (d) Gasifier   | (j) Tractor                                      |
| (e) Biogas plant                                     | (k) Radio  |
| (f) Bullock cart                                     | (l) Television                                   |
| (g) Furniture pieces                                 | (m) News paper                                   |
| (1) Cots   | (n) Electricity                                  |
| (2) Chairs   | (o) None of the above                            |
| (3) Tables   |  |
| (4) Bicycle  |  |

16 1 Family's possession of goods at present

- |  |     |
|--|-----|
| (a) None   | = 0 |
| (b) One farm animal/bicycle/furniture                              | = 1 |
| (c) Two farm animals/bullock cart/radio                            | = 2 |
| (d) 3-4 farm animals/improved farm implement/newspaper/electricity | = 3 |
| (e) 5-10 farm animals/gobar gas plant/pumpset/mobile               | = 4 |
| (f) More than 10 farm animals/tractor automobile                   | = 5 |

16 2 Specify the type of house of beneficiary

Material of Wall-Mud/brick/thatch material

Roof-thatch/iron sheet/tiled/concrete

Floor-mud leaped/tiled Cement(IPS)

Shed type (hut) one to two room housing concrete house (one storied)

Shed (hut) type thatched = 1

Mud walled and thatched = 2

Brick walled and tiled = 3

Concrete house = 4

Concrete and double storied = 5

## 16.3 Socio-political participation

Any one of your family members participate in any organisation given below indicate the same by (✓) marking against each under appropriate column

S No	Organisation	Member	Office bearer
1	Village panchayat		
2	Political party		
3	Taluka development board		
4	Co-operative society		
5	Youth club		
6	Mahila Mandal/DWCRA		
7	Farmer's forum		
8	Educational organisation		
9	Religious Institution		
10	Judicial system		
11	Temple committee		
12	Village fund raising committee		
13	Involvement in community development work		
	Socio-Political participation		
	a) No official position	= 0	<input type="text"/>
	b) Official position in one or more organization (membership)	= 1	
	c) Official positioning social and political committee.	= 2	
	d) Financial contribution or fund raising for common work	= 3	
	e) Active office bearer	= 4	
	f) Involvement in community work	= 5	

**Information on Financial Assistance under GSEUPs**

You have taken assistance under GSEUPs during 1990-93 period Isn't it? Please furnish information pertaining to the assistance received under GSEUPs only

17.1	The year in which assistance was taken and the scheme IRDP (1)/DWCRA (2) 1990-91 = 1 1991-92 = 2 1992-93 = 3	Scheme	<input type="text"/> <input type="text"/>
17.2	The IGA for which loan/ assistance was sought (mention the IGA written in the application for loan)		<input type="text"/>
17.2.1	Specific IGA code		
17.2.2	Sector code    Primary    1 Secondary    2 Tertiary    3		<input type="text"/>
Primary sector	Any IGA where primary production of agro based item / poultry etc is there, would fall under this		
Secondary sector	Any IGA where non agro based goods are produced like handicrafts, jari work, spinning, weaving, embroidery etc		
Tertiary sector	Any IGA which involves trading / purchase of goods and reselling (retailing)		
17.2.3	IGA by the nature of transaction Production oriented = 1 Service oriented = 2 Retailing / trading = 3		<input type="text"/>
	(1) Production oriented IGA		
	(2) Service oriented IGA		

## (3) Retailing / Trading oriented IGA

17.3	The office to which application was submitted specify . ----- Taluka ----- District		<input type="checkbox"/>
17.4	(4) The loan sanctioning and disbursing office specify ----- Taluka ----- District Prepare code based on answers -----		<input type="checkbox"/>
17.5	Loan released to a) Beneficiary = 1 b) The supplier of asset = 2 c) Any other specify		<input type="checkbox"/>
18	Did you receive a second dose of loan . Y N		<input type="checkbox"/>
19	Motivating factors May I know the factors that motivated you to seek loan / assistance under government scheme (encircle Y for relevant answers & N for others) Yes = 2 No = 1		
1.	To enhance family income / to overcome poverty Y N		<input type="checkbox"/>
2.	To earn independently Y N		<input type="checkbox"/>
3	To increase family consumption of items like milk Y N		<input type="checkbox"/>
4	To add to family capital wealth Y N		<input type="checkbox"/>
5	For livelihood Y N		<input type="checkbox"/>
6	To be employed usefully Y N		<input type="checkbox"/>
7	To make use of soft loan (low interest subsidy) Y N		<input type="checkbox"/>
8	To get easy money for consumption purpose like marriage, medical care etc Y N		<input type="checkbox"/>
9.	To be like my neighbour / relative who took loan under government programme Y N		<input type="checkbox"/>
10.	To satisfy the feeling that I can earn Y N		<input type="checkbox"/>
11.	Have my own income on which I have control to spend. Y N		<input type="checkbox"/>
12	Any other specify		<input type="checkbox"/>
20	Now would you please tell me who motivated you to seek loan for income generation under GSEUPs (encircle Y if answer relevant and N for not relevant)		
1	Self motivated Y N		<input type="checkbox"/>
2	Husband Y N		<input type="checkbox"/>
3	Village elder Y N		<input type="checkbox"/>
4	Sarpanch Y N		<input type="checkbox"/>
5	Gram sevak Y N		<input type="checkbox"/>
6	Other family members Y N		<input type="checkbox"/>
7	Friends / neighbours Y N		<input type="checkbox"/>
8.	Govt / Bank officer Y N		<input type="checkbox"/>
9.	NGO personnel Y N		<input type="checkbox"/>
10	Any other specify		<input type="checkbox"/>

21	Did you use the loan to start the IGA mentioned in your application Yes = 2 No = 1	<input type="checkbox"/>												
	If no to Q 21 move to Q 24													
22	If yes to Q 21 name the IGA proposed and started with loan under GSEUP Specify the IGA -----	<input type="checkbox"/>												
22.1	Sector under which the IGA as in Q 22 Fall ----- Refer to list of IGA under GSEUP	<input type="checkbox"/>												
	<table border="0" style="margin-left: 100px;"> <tr><td>Primary</td><td>1</td></tr> <tr><td>Secondary</td><td>2</td></tr> <tr><td>Tertiary</td><td>3</td></tr> <tr><td>Production oriented</td><td>1</td></tr> <tr><td>Service oriented</td><td>2</td></tr> <tr><td>Retailing / trading</td><td>3</td></tr> </table>	Primary	1	Secondary	2	Tertiary	3	Production oriented	1	Service oriented	2	Retailing / trading	3	<input type="checkbox"/>
Primary	1													
Secondary	2													
Tertiary	3													
Production oriented	1													
Service oriented	2													
Retailing / trading	3													
(1)	Primary Sector = (Any IGA where primary production of agro based item / poultry etc is there, would fall under this)													
(2)	Secondary sector = (Any IGA where non agro based goods are produced like handicrafts, jar work, spinning, weaving embroidery etc )													
(3)	Tertiary sector = (Any IGA which involves trading / purchase of goods and reselling)													
23	Please specify the particular asset / machine / equipment needed to pursue the IGA as in Q 22 e.g , cattle, sewing machine etc (Only one kind go asset would be relevant) (1) ----- code numbers to be prepared and assigned. (2) No asset required - 99 Note If no to Q 21 proceed to Q 24	<input type="checkbox"/>												
24)	What did you do with loan money													
	1) Started another IGA other than what was applied for = 1	<input type="checkbox"/>												
	2) Used for family consumption = 2	<input type="checkbox"/>												
	3) Used to clear off earlier debt = 3	<input type="checkbox"/>												
	4) Used for marriage = 4	<input type="checkbox"/>												
	5) Used for festival celebrations = 5	<input type="checkbox"/>												
	6) Any other specify	<input type="checkbox"/>												
25	How did you consider this IGA (Specify IGA in ----- under loan scheme)													
	1) Other women in the village applied for this IGA so did you Y N	<input type="checkbox"/>												
	2) Easy to get loan for this Y N	<input type="checkbox"/>												
	3) Potential for earning income Y N	<input type="checkbox"/>												
	4) Possess skill in this IGA as it is a traditional skill Y N	<input type="checkbox"/>												
	5) Husband suggested Y N	<input type="checkbox"/>												
	6) Novelty of this IGA Y N	<input type="checkbox"/>												
	7) Trained in this IGA Y N	<input type="checkbox"/>												
	8) Culturally appropriate Y N	<input type="checkbox"/>												
	9) It is homebased Y N	<input type="checkbox"/>												
	10) Ease in handling Y N	<input type="checkbox"/>												
	11) Local infrastructure for repair available Y N	<input type="checkbox"/>												
	12) Family has skill in this Y N	<input type="checkbox"/>												
	13) This IGA facilitates income generation along the increased consumption e.g. dairy farming Y N	<input type="checkbox"/>												

26	Source of information on loan scheme	Y = 2	N = 1	
	1) Neighbours	Y	N	<input type="checkbox"/>
	2) Husband	Y	N	<input type="checkbox"/>
	3) Sarpanch	Y	N	<input type="checkbox"/>
	4) Panchayat members	Y	N	<input type="checkbox"/>
	5) Village elders	Y	N	<input type="checkbox"/>
	6) NGO personnel	Y	N	<input type="checkbox"/>
	7) Bank / DRDA official	Y	N	<input type="checkbox"/>
	8) Village level worker	N	N	<input type="checkbox"/>
	9) Extension officer / Panchayat	Y	N	<input type="checkbox"/>
	10) Any other specify			<input type="checkbox"/>
	1)			<input type="checkbox"/>
	2)			<input type="checkbox"/>
27	Please furnish information on loan amount, subsidy and so on			
	27 1 Amount of loan applied for	Rs		<input type="text"/>
	27 2 Amount of loan sanctioned	Rs		<input type="text"/>
	27 3 Amount of loan received	Rs		<input type="text"/>
	27 4 Amount of subsidy received	Rs		
	27 5 Subsidy percentage of total cost		Rs	
	Check amount of subsidy in the programme and verify correctness of data furnished by beneficiary			
	Refer to Q 28 1 and 28 2 correct/incorrect			
	Note Please enter here correct amount of subsidy and its percentage to total			
28 1	Subsidy amount Rs -----			
28 2	Percentage to total cost -----%			<input type="text"/>
28 3	Rate of interest charged on loan -----% (Check with concerned office)			<input type="text"/>
28 4	Correct / incorrect			
28 5	If incorrect write correct rate of interest-----%			<input type="text"/>
29	Amount added (invested) by you if any, to loan amount from government programme			
29 1	From savings	Rs -----		
29 2	Loan from other sources	Rs -----		
29 3	Total	Rs -----		
30	Total initial investment (27 2+28 1+29 3)	Rs -----		<input type="text"/>



31	Did you receive a second dose of loan under GSEUP to strengthen your IGA	Y - 2 , N - 1	<input type="checkbox"/>
31 1	If second dose was received please mention the year when it was received ----- month 199      year		<input type="checkbox"/>
31 2	If yes to Q 31, mention amount of second dose of loan received Rs		<input type="checkbox"/>
31 3	Did you add to the second loan amount		
31 3 1	From your saving Rs -----		<input type="checkbox"/>
31 3 2	Loan from other sources Rs -----		<input type="checkbox"/>
31 3 3	Total from your side (31 3 1 + 31 3 2)      Rs		<input type="checkbox"/>
31 4	Total investment in second dose (31 2 + 31 3 3)      Rs		<input type="checkbox"/>
31 5	Do you think this second dose was useful to strengthen your IGA	Y      N	<input type="checkbox"/>
31 6	If yes how did it help 1) To buy additional asset (specify what was purchased) ----- 2) To buy raw materials (specify any special benefit e.g. could buy from whole saler etc ) Any other specify 3) 4) 5)		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
32	If you did not seek second dose of loan under GSEUP is it because (✓ mark against those applicable)		
	1) You did not know that a second dose is available	Y      N	<input type="checkbox"/>
	2) IGA was discontinued	Y      N	<input type="checkbox"/>
	3) Not required as IGA generated enough surplus to invest.	Y      N	<input type="checkbox"/>
	4) Installment payment of 1st loan was still joining on and hence did not want to take additional burden	Y      N	<input type="checkbox"/>
	5) Lack confidence to take more loan	Y      N	<input type="checkbox"/>
	Any other specify		<input type="checkbox"/>
	6) 1		<input type="checkbox"/>
	2		<input type="checkbox"/>
	3		<input type="checkbox"/>
	Code    ✓    Y = 2    N = 1		
33	Please give details of purpose if in subsequent years you have invested privately more money into your IGA (for machinery / asset specify, raw materials work shed etc		
	Year	Amount of additional investment (If loan mark L, if saving mark S against amount)	Purpose
33 1	1991-92	Rs-----	L      S      -----
33 2	1992-93	Rs-----	L      S      -----
33 3	1993-94	Rs-----	L      S      -----
33 4	1994-95	Rs-----	L      S      -----
33 5	1995-96	Rs-----	L      S      -----
33 6	Total	Rs-----	L      S      -----
	Key	L = Loan S = Savings	

- 33.7 Total investment in IGA (30.0 + 31.4 + 33.6)  
Rs \_\_\_\_\_ □ □ □ □
- 34.0 May I know the number of installments allowed to repay loan/s
- 34.1 1st dose of Govt. loan \_\_\_\_\_, Do not know
- 34.2 2nd dose of Govt. loan if yet to Q. 34 \_\_\_\_\_ Do not know  
Ref. to Q. 33 for any other private loan taken for IGA specify for that also the number of installment
- 34.3 \_\_\_\_\_, Do not know = 09 □ □
- 34.4 \_\_\_\_\_, Do not know = 09 □ □
- Note** Correct number of installments to be written here by investigator Refer to DRDA or literature for Q. 34.1 and 34.2 and note instalments for each dose of loan.
- 1st Dose □ □
- 2nd Dose □ □
- 35 Refer to answer to Q. 37.1 and Q. 37.2 state whether the number of instalments for GSEUP loan reported is correct or not
- 35.1 1st loan / code : Correct (c) = 3  
Incorrect (ic) = 2  
Do not know / unaware (u) = 1
- 35.2 2nd loan / code : Correct (c) = 3  
Incorrect (ic) = 2  
Do not know / unaware (u) = 1  
NA = 9

#### UTILISATION OF LOAN

- 36 So you received only □
- 36.1 One dose = 1
- 36.2 Two doses = 2
- 36.3 None = 9
- of loan to finance your IGA
- 37 So total loan received by you for IGA (Refer to q. 27.3 + Q. 31.2) was Rs. \_\_\_\_\_
- 38 Please may I know the present status of your IGA (only one item relevant in each case)
- |   |       |    |  |
|---|-------|----|--|
| a) IGA on going   | Y , N | 1  | <span style="float: right;">□ □</span> |
| b) IGA not on going   | Y , N | 2  |  |
| c) Asset is in order but not generating income                              | Y , N | 3  |  |
| d) Was not economical as low / insufficient income though asset is in order | Y , N | 4  |  |
| e) Beneficiary not interested any more,                                     | Y , N | 5  |  |
| f) Asset out of order though available                                      | Y , N | 6  |  |
| g) Asset is no more available as it has died                                | Y , N | 7  |  |
| h) Asset no more available as it is issued off                              | Y , N | 8  |  |
| i) Asset no more available as it is leased out (Rent _____)                 | Y , N | 9  |  |
| j) IGA not on going even though no asset required                           | Y , N | 10 |  |
- 39 IGA on going = 2 □
- IGA discontinued = 1
- (If any from 45 b-j are applicable then code 1)
- 40 The year in which loan was sanctioned 199--- 199--- please cross check answer with earlier question no. 17.1 and also with record (secondary source) □
- Code : 1990-91 = 1
- 1991-92 = 2
- 1992-93 = 3
- 41.1 If IGA is ongoing (Ref. Q. 39.0) No of months / years IGA \_\_\_\_\_months / \_\_\_\_\_years □
- (w.e.f. \_\_\_\_\_month 199 \_\_\_\_\_year)

- 41 2 If IGA is discontinued (Ref Q No 39 0 ) IGA stopped with effect from ----- month 199---  
year
- |         |   |   |         |   |   |   |
|---------|---|---|---------|---|---|---|
| 1990-91 | = | 1 | 1993-94 | = | 4 | - |
| 1991-92 | = | 2 | 1994-95 | = | 5 |   |
| 1992-93 | = | 3 | 195-96  | = | 6 |   |
- 41 3 If IGA is discontinued (Ref Q 41 1) No of months / Years IGA was on going -----  
Note If IGA is on going move to Q 48 0
- 44 Income - Expenditure statement for those IGA's not on going / discontinued  
Information on recurring expenses and income when it was on going  
Name of discontinued IGA
- 44 1 Sector of IGA (to code later)  
Primary sector 1   
Secondary sector 2   
Tertiary sector 3
- 44 2 Type of IGA (to code later)  
Production oriented   
Intermediate product 1  
Final product 2  
Service oriented 3  
Trading, retailing 4
- Note (1) Production oriented IGA include all these IGAs where a product is exchanged for money, e g ,  
dairy farming, making garments, tea shop etc  
(2) Service oriented IGA include all those IGAs for money, e g , tailoring where self employed  
does not pay for raw material  
(3) Retailing/Trading where products are purchased at wholesale price and sold at retail price  
hawker, vendor, shopkeeper, cloth merchant etc
- 44 3 Raw material required specify item and unit of measure and time it lasts for raw material  
(specify/kg meter), lasts for (specify weeks/months etc.), NA
- 44 4 Average cost of raw material per month Rs
- 44 5 Repair and maintenance charges  
per year = p a  
Per month = p m  
Do not know = p m  
NA =
- 44 6 Rental charges  
per month = pm  
NA = p m  
Do not know =
- 44 7 Wages and salaries  
No of full time employees =  
NA =
- 44 8 Wages/salaries paid per month to those in Q 44 7 per month = p m. (write  
total period to all cases)  
NA =  
Do not know =
- 44 9 Utilities charges (water electricity etc (specify item/s)  
Per month  
NA  
Do not know
- 44 10 Transport charges per month Rs  
NA  
Do not know
- 44 11 Miscellaneous expenses per month Rs  
NA  
Do not know
- 44 12 Installment payment toward IGA loan clearance p m  
NA  
Do not know

44 13	Total expenditure incurred per month Rs. ----- (Total the expenses from 44 4 till 44 12)	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																												
45	Income receipt period for which IGA was ongoing From ----- month 199---- year To ----- month 199---- year																													
45 1	Average earnings from IGA per month during the above period 1) Rs. ----- p m 2) No earning at all or nothing worth mentioning -----	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																												
45 2	Average expenditure the above period of its functionality as in Q 45 1, Rs. -----	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																												
46	Calculate profit/loss Difference between income expenditure Rs. -----	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																												
46 1	The IGA was run on (ref to Q46& state) 1) Profit = 2 2) Loss = 1	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td></tr></table>																												
47	The reasons for discontinuing/stopping IGA (encircle Y or N whichever is relevant and applicable) 1) From the very beginning I (beneficiary) was not interested but took loan due to pressure from family 2) Could not handle IGA properly due to lack of skill 3) Lack of knowledge regarding use, care and maintenance of asset 4) Lack of infrastructure locally, for trouble shooting 5) No one to call service men 6) No one to assist in IGA 7) No one to assist in household chores 8) Lack of infrastructure within my family (if yes to any of 5,6 or 7 item above) 9) Inappropriate IGA and hence lack of demand for the product/service of IGA 10) Lack of competence to maintain quality in the end product/service 11) Lack of publicity for IGA and hence no demand 12) Lack of transport facility to get raw material and to market product 13) Exploitation by middle men 14) Demotivated due to poor quality of asset obtained under IGA 15) Lack of income generated 16) Lack of knowledge on reliable source for raw material	<table border="0"> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> <tr> <td>Y</td> <td>N</td> </tr> </table>	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N
Y	N																													
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Specify any other																														
17)																														
18)																														
19)																														
47 1	Out of the above as in Q 47 0 name the two important reasons for stopping IGA Item No -----, Most important -----, Second most important List for coding to be prepared later on																													

## SECTION III

## 48 0 INCOME - EXPENDITURE STATEMENT FOR ON GOING IGA

Refer to expenditure incurred in the past four months for regular monthly expenses or in the past one year or six months for occasional expenses and give answers (i.e. suppose interviewing takes place in July then March - June forms 4 months, Jan to June forms six months and July 95 to June 96 forms one year reference period)

48 1 Name of IGA \_\_\_\_\_

48 2 Asset used specify \_\_\_\_\_  
None (no asset) \_\_\_\_\_

48 3 Raw materials required for production of IGA for one month and expenditure on the same  
Prepare a coding plan by listing all varied raw materials products of trading dealt with in the IGA  
and code data in Q 48 3

48 4 1 Total cost incurred on raw materials per month Rs

--	--	--	--	--	--

48 4 2 Total cost incurred on raw materials per year Rs

--	--	--	--	--	--

48 5 Repair and maintenance expenses (mention the repair, maintenance, servicing, health care  
service, replacements done for the asset and expenses incurred)  
Prepare coding plan on type of repair and maintenance after pilot study collection and code items  
48 5 1 to 48 5 3

Sr No	Details of repair done in the last six months	Cost incurred	Average per month
48 5 1	1		
48 5 2	2		
48 5 3	3		
48 5 4	4		

Prepare list of repair and assign code

48 6 1 Total repair and maintenance expenses per month Rs

--	--	--	--	--	--

48 7 1 Total wages and salaries paid per month Rs

--	--	--	--	--	--

48 7 2 Total wages and salaries paid per year Rs

--	--	--	--	--	--

48 8 Expenses incurred on transport and incidental charges for procuring raw materials, handling  
over products of IGA, for collecting payments for making payments etc

48 8 1 Average transport charges per month Rs

48 8 2 Transport charge per year Rs

48 8 3 Average incidental charges (tea, coffee, tips etc) per month Rs

48 8 4 Incidental charges per year Rs

48 8 5 Total transport and incidental charges per month (48 8 2 + 48 8 3) = Rs

--	--	--	--	--	--

48 8 6 Total transport &amp; incidental charges per year

(48 8 2 + 48 8 4) = Rs \_\_\_\_\_

--	--	--	--	--	--

48 9 Monthly rental charges

48 9 1 Items hired and rental charges shed / building machinery / tool / equipment hired (specify hired items)

Items	Rent p.m. on an average
-------	-------------------------

1) \_\_\_\_\_ Rs \_\_\_\_\_

2) \_\_\_\_\_ Rs \_\_\_\_\_

3) \_\_\_\_\_ Rs \_\_\_\_\_

Total monthly rent Rs \_\_\_\_\_

--	--	--	--	--	--

48 9 3 Total yearly rental charges for all items as in 48 9 2 (to compute later) Rs \_\_\_\_\_

--	--	--	--	--	--

48 10 1 Utility (water electricity etc) charges per month for IGA Rs \_\_\_\_\_

--	--	--	--	--	--

48 10 2 Utility charges for IGA per year Rs

--	--	--	--	--	--

48.11 Installment payments made to clear loan under GSEUP

48.11.1 Monthly Rs. \_\_\_\_\_

48.11.2 Year Rs. \_\_\_\_\_

48.12 Miscellaneous

48.12.1 Commission paid - monthly Rs. \_\_\_\_\_

48.12.2 Yearly Rs. \_\_\_\_\_

48.13 Any other expenditure incurred specify \_\_\_\_\_

48.13.1 Monthly Rs. \_\_\_\_\_

48.13.2 Yearly Rs. \_\_\_\_\_

49.1 Total monthly expenditure on IGA (Total all monthly expenses for 48.3 to 48.13) Rs. \_\_\_\_\_

49.2 Total annual expenditure IGA (Total all yearly expenses for 48.3 to 48.4) Rs. \_\_\_\_\_

49.3.1 Non recurring expenditure incurred on fixed capital assets from loan amount)

49.3.2 Addition to it by beneficiary from other sources Rs. \_\_\_\_\_

49.3.3 Total non recurring amount expenses Rs. \_\_\_\_\_

Note: Non recurring expenses are one time expenses like expenses on Asset, machinery etc

50 Income receipts (information on average figures) Income receipts for sale of product/service/trading under IGA supported with loan of income earned on an average per month. Furnish details in the table below as shown in example:

51.1 Total income receipts per month Rs. \_\_\_\_\_

(Do not know)

51.2 Total annual income receipts. Rs. \_\_\_\_\_ Do not know

52 Surplus income (Difference between income receipts and expenditure)

52.1 Total monthly income - Total monthly expenditure Rs. \_\_\_\_\_ Rs. \_\_\_\_\_  
Rs. \_\_\_\_\_

a) Profit = Rs. \_\_\_\_\_

b) Loss = Rs. \_\_\_\_\_

c) No loss - No profit nil code 0000

d) NA no sale - no income 0009

52.2 a) Profit = 1

b) Loss = 2

c) No loss-No profit = 3

d) NA as product used for = 4

consumption only & no sale

52.3 Annual income Rs. \_\_\_\_\_, NA

53.1 Annual expenditure Rs. \_\_\_\_\_, NA

53.2 Difference Annual Rs. \_\_\_\_\_ Rs. \_\_\_\_\_

Inc-Annual Exp  
Profit Rs. \_\_\_\_\_

Loss NA \_\_\_\_\_

No sale no income

53 3	a) Surplus income/profit	= 1	<div style="border: 1px solid black; width: 40px; height: 20px;"></div>
	b) Loss	= 2	
	c) No loss- No profit	= 3	
	d) NA as product used for home consumption and no sale	= 4	
54	Utilisation of surplus income or out put over the years (To be filled only for those who is profit marking)		
54 1	Reinvestment into IGA to expand the same (e g milch cattle sewing machine etc )		
	Specify item (asset) of purchase	(1)	
		(2)	
		(3)	
		(4) NA	
54,2	Investment in real estate (e g housing, land)		
	(1)		
	(2)		
	(3) NA		
54 3	Investment in farming (e g bullock, bullock cart, seed, farm implements, pumpset, fertilizer)		
	(1) -----	(2) -----	NA
54 4	Used for hiring machinery (e.g pump, tractor etc )		
	(1)		
	(2)		
	(3)		
	(4) NA		
54 5	Investment in jewellery (e g silver, gold, specify)		
	(1)		
	(2)		
	(3)		
	(4) NA		
54 6	Investment in bonds, shares etc (specify)		
	(1)		
	(2)		
	(3)		
	(4) NA		
54 7	Investment in human capital e g , fees on formal, education vocational training, etc specify son's or daughter's or other's		
	(1)		
	(2)		
	(3)		
	(4) NA		
55	Increased consumption of		
	(1) Food -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(2) Clothing -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(3) Household utensils -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(4) Improved housing -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(5) Household goods,e g fan,cupboards, furniture -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(6) Automobiles e g , moped, scooter etc -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(7) Marriage expenses -----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(8) Any other specify-----		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(9)		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(1) To clear off loan taken for IGA		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	(2) To clear off other loans taken by family		<div style="border: 1px solid black; width: 30px; height: 20px;"></div>
	If do not know what use is made of surplus income then specify that I do not know -----		
56	Contribution of beneficiary to family's current monthly income. Refer to earlier questions Fill data here		
	1) Average family income from all sources		
	(Ref q 11 1) yearly Rs -----		<div style="border: 1px solid black; width: 60px; height: 15px;"></div>
	Monthly income Rs -----		<div style="border: 1px solid black; width: 60px; height: 15px;"></div>

2) Average income of beneficiary from all sources (Ref Q 12 2 3)

Yearly Rs -----

Monthly Rs -----

3) Average income of beneficiary from IGA (Ref Q 12 2 1 and Q 51 2)

Yearly Rs -----

Monthly Rs -----

4) Average income of beneficiary's spouse / male head from all sources (Ref Q 10 1)

Yearly Rs -----

Monthly Rs. -----

5) Contribution of beneficiary to family income % (to compute later)

6) Contribution of beneficiary from IGA alone to family income % (to compute later)

7) Contribution of IGA to beneficiary's total income % (to compute later)

57 Impact of IGA on family income from Q 57 0 one onwards to be administrated on all on going discontinued IGA (Refer to Q 12 1 and Q 12 2 and estimate change in income during pre and post assistance period)

57 1 Difference in income (use +, - sign to indicate more or less respectively)

Post assistance inc more by Rs -----

Post assistance inc less by Rs -----

Difference Nil 000

57 2 Post assistance income as compared to pre loan income (Family's)

More = 3

Same = 2

Less = 1

Percentage difference in income =  $\frac{\text{Post assistance inc. pre assistance inc}}{\text{pre assistance inc}} \times 100$

58 Impact of IGA on beneficiary's income estimate difference in pre and post loan income of beneficiaries (Ref to Q 13 2 3 and 13 1)

59 1 Difference (use +, - sign for more or less income in post loan period respectively)

Post loan income of beneficiaries more by Rs -----

Post loan income of beneficiaries less by R -----

No difference (difference - Nil)

59 2 Post loan income as compared to pre loan income is (beneficiary's)

More = 3

Same = 2

Less = 1

59 3 Percentage difference in income =  $\frac{\text{Post assistance inc pre assistance inc}}{\text{pre assistance inc}} \times 100$

60 Practice scale - Perceived Changes in Practices Related to Multiple Role Fulfilment Respond to each item to indicate the items specified in the post assistance period due to IGA of beneficiary. Encircle the relevant letter from I, S and D

I = Increased

S = Same

D = Decreased

60 1 To measure impact of IGA on practices of beneficiaries related to fulfilment of economic, socio-cultural and politico-legal spheres in the course of MRF

1) Gainfull employment Increased I S D

Same 3 2 1

Decreased

60 2 2) Participation in investment related decision making I S D

60 3 Participation in decision making bodies in village Mahila Mandal, Panchayat I S D



60 4	Participation in decision making at home	1	S	D	<input type="checkbox"/>
60 5	Participation in giving leadership for development work	1	S	D	<input type="checkbox"/>
60 6	Participation in representing women's problem at offices at taluka / district	1	S	D	<input type="checkbox"/>
60 7	Participation in lodging grievances at panchayat office etc	1	S	D	<input type="checkbox"/>
60 8	Decision making related to use of income earned - i.e. allocation of income earned	1	S	D	<input type="checkbox"/>
60 9	Participation in management of IGA	1	S	D	<input type="checkbox"/>
60 10	Participation in management of children's future	1	S	D	<input type="checkbox"/>
60 11	Participation in management of family's farming	1	S	D	<input type="checkbox"/>
60 12	Participation in management of family's income what to buy, how much to save, where to invest	1	S	D	<input type="checkbox"/>
60 13	Participation in local political life	1	S	D	<input type="checkbox"/>
60 14	Participation in management of local school	1	S	D	<input type="checkbox"/>
60 15	Participation in management of local health care services	1	S	D	<input type="checkbox"/>
60 16	Participation in local fund raising	1	S	D	<input type="checkbox"/>
60 17	Employment status	1	S	D	<input type="checkbox"/>
60 18	Social status	1	S	D	<input type="checkbox"/>
60 19	Social status in neighbourhood	1	S	D	<input type="checkbox"/>
60 20	Control on money, income	1	S	D	<input type="checkbox"/>
60 21	Participation in farm labour	1	S	D	<input type="checkbox"/>
60 22	Participation in wage labour outside	1	S	D	<input type="checkbox"/>
60 23	Participation in personal grooming	1	S	D	<input type="checkbox"/>
60 24	Decision making related to family planning	1	S	D	<input type="checkbox"/>
60 25	Belief in traditional customs	1	S	D	<input type="checkbox"/>
60 26	Belief in traditional roles of women	1	S	D	<input type="checkbox"/>
60 27	Belief in superstitions	1	S	D	<input type="checkbox"/>
60 28	Indebtedness of the family / self	1	S	D	<input type="checkbox"/>
60 29	Credit worthiness of the family / self	1	S	D	<input type="checkbox"/>
60 30	Number of workers	1	S	D	<input type="checkbox"/>
60 31	Overall consumption level of family/self	1	S	D	<input type="checkbox"/>
60 32	Social status of family / self	1	S	D	<input type="checkbox"/>
60 33	Self confidence	1	S	D	<input type="checkbox"/>
60 34	Self respect	1	S	D	<input type="checkbox"/>
60 35	Ability to meet emergency situations	1	S	D	<input type="checkbox"/>
60 36	Ability to move papers at offices	1	S	D	<input type="checkbox"/>
60 37	Sympathy with self	1	S	D	<input type="checkbox"/>
60 38	Apathy in life condition	1	S	D	<input type="checkbox"/>
60 39	Family's financial security (savings)	1	S	D	<input type="checkbox"/>
60 40	Personal financial security (savings)	1	S	D	<input type="checkbox"/>
	Any other specify				<input type="checkbox"/>
60 41	Family income	1	S	D	<input type="checkbox"/>
60 42	Personal income	1	S	D	<input type="checkbox"/>

Total score



61

Please state the problems related to running IGA supported by loan

- 1) Problems related to asset, e.g., poor quality, lack of knowledge about use care etc
    - 1.
    - 2.
    - 3.
  - 2) Problems related to raw material/items traded, e.g., high price, poor quality, irregular supply, inadequate supply etc.
    - 1.
    - 2.
    - 3.
  - 3) Problems related to managing work alongwith household duties, e.g. no help from other, tired by end of day, no co-operation from male members, etc.
    - 1.
    - 2.
    - 3.
  - 4) Problems related to marketing, e.g. poor quality of output do not know where to market, difficulty in creation of market demand etc
    - 1.
    - 2.
    - 3.
  - 5) Problems related to middle men, e.g. exploitation, irregular supply, high commission, low price, delayed payment etc
    - 1.
    - 2.
    - 3.
  - 6) Problems related to working capital e.g. not enough working capital etc.
    - 1.
    - 2.
    - 3.
  - 7) Problems related to care, repair and maintenance e.g. can't handle care, lack competency in upkeep, maintenance of asset, no service centre, no prompt service, do not know whom to approach etc.
    - 1.
    - 2.
    - 3.
  - 8) Problem related to skill and know how required e.g. does not possess fine skill, no training programme undergone etc.
    - 1.
    - 2.
    - 3.
  - 9) Problems related to being a woman in handling IGA e.g. people donot take seriously, can't to service centres, dependency on other etc
    - 1.
    - 2.
    - 3.
  - 10) Problems related to production, e.g. can't predict demand, can't cope with demand, product pile up, quality control not possible, no storage space, etc
    - 1.
    - 2.
    - 3.
- Any other problem specify.
- 1.
  - 2.
  - 3.
  - 4.
  - 5.

62

Handling of the earned from IGA on your name

- a) Income comes to self and use decided by self
- b) Income is given to male head
- c) Use of income decided jointly by self, husband and other family members
- d) No income is generated
- e)
- f)



63 Regularity in repayment of loan -----

Regular in repayment = 1

Irregular in repayment = 2

Not repaid at all = 3

No intention to repay any amount = 4

No intention to repay un paid balance = 5

63 1 Why not intending to pay

a) Insufficient income from IGA Y, N

b) No income from IGA Y, N

c) Nothing will happen if not repaid Y, N

(will be written off)

Any other specify

d)

e)

63 2 If regular, why you are concerned about regular repayment

a) It is my responsibility Y, N

b) To become eligible for further loan Y, N

c) To build faith Y, N

d) For success of the scheme so that Y, N

loan can be given to other women,

Any other specify

a)

b)

Total

--	--	--	--

64 Extent of Involvement of beneficiary in IGA

Specify whether your (Beneficiary's) involvement in the items given w r t your IGA is to the tune of 76-100%, 50-75%, 26-50% , 1-25% or more

Please encircle the appropriate response category against each statement There is no right or wrong answer The statements measure the extent of your involvement in decision making, in processes and actions related to IGA

S No	Activities	Extent of involvement					
		To 100%	50-75%	25-50%	1-25%	None	
1	Decision to seek loan under GSEUP	5	4	3	2	1	<input type="text"/>
2	Process of procuring application form,	5	4	3	2	1	<input type="text"/>
3	Process of filling application form	5	4	3	2	1	<input type="text"/>
4	Process of submitting application form	5	4	3	2	1	<input type="text"/>
5	Identification of IGA	5	4	3	2	1	<input type="text"/>
6	Process of follow up of application for loan	5	4	3	2	1	<input type="text"/>
7	Selection of asset / products traded/quality or service given	5	4	3	2	1	<input type="text"/>
8	Pricing of units sold under IGA (output / product / service)	5	4	3	2	1	<input type="text"/>
9	Utilisation of loan amount	5	4	3	2	1	<input type="text"/>
10	Utilisation of output of IGA	5	4	3	2	1	<input type="text"/>
11	Utilisation of profit from IGA						<input type="text"/>
12	Decision on making up for the loss	5	4	3	2	1	<input type="text"/>
13	Procurement decisions related to raw materials/products	5	4	3	2	1	<input type="text"/>
14	Handling-storage of raw materials/products	5	4	3	2	1	<input type="text"/>
15	Purchase decision related to raw materials / products	5	4	3	2	1	<input type="text"/>
16	Product storage decision	5	4	3	2	1	<input type="text"/>
17	Decisions related to marketing of output of IGA	5	4	3	2	1	<input type="text"/>
18	Decisions related to production/operation of IGA	5	4	3	2	1	<input type="text"/>
19	Employment of workers on IGA related decisions	5	4	3	2	1	<input type="text"/>
20	Decisions on participation of other family members in IGA	5	4	3	2	1	<input type="text"/>
21	Decisions related to your involvement in production activities IGA	5	4	3	2	1	<input type="text"/>
22	Decision related to expansion of IGA	5	4	3	2	1	<input type="text"/>
23	Decision of repayment of loan	5	4	3	2	1	<input type="text"/>
24	Decisions related to further loan	5	4	3	2	1	<input type="text"/>
25	Decisions on care and maintenance of asset, e.g tools, machinery, buffaloes	5	4	3	2	1	<input type="text"/>
26	Total Score						<input type="text"/> <input type="text"/> <input type="text"/>

## 65 ATTITUDE SCALE

The following statements are related to attitude towards the empowerment of women (economic, social, cultural, legal and political) through Government sponsored economic upliftment programmes like IRDP. There is no right or wrong answer. Keep this in mind and indicate your agreement or disagreement in relation to each statement by encircling the appropriate letter against each.

A = Agree  
U = Uncertain  
D = Disagree

Statement related to economic empowerment

1	Participation of women in GSEUPs loan scheme would bring out the managerial skills in them	A	U	D	<input type="checkbox"/>
2	Women beneficiaries of GSEUPs scheme would not be capable of generation of income from self employment for a long period (over years)	A	U	D	<input type="checkbox"/>
3	GSEUP like DWCRA/IRDP would lead to betterment of women's economic position	A	U	D	<input type="checkbox"/>
4	Women beneficiaries of GSEUP would be able to raise the consumption level of their house holds for a short period	A	U	D	<input type="checkbox"/>
5	DWCRA/IRDP would not give opportunity its beneficiary women to learn to handle their income	A	A	D	<input type="checkbox"/>
6	Self employed women under GSEUPs would make decisions over money they earn	A	U	D	<input type="checkbox"/>
7	GSEUPs would be given an opportunity to women to be a partner in supporting family	A	U	D	<input type="checkbox"/>
8	Women beneficiaries of GSEUPs would not be able to plan investments on their own	A	A	D	<input type="checkbox"/>
9	Due to participation in GSEUPs women beneficiaries would gain access to more resources to generate income	A	U	D	<input type="checkbox"/>
10	GSEUPs (IRDP/DWCRA) would build little capacity in women to raise funds	A	U	D	<input type="checkbox"/>
11	Women beneficiaries would be unable to build their selected IGA through necessary contacts	A	U	D	<input type="checkbox"/>
12	GSEUP like DWCRA/IRDP would enable women to build capacity to undertake variety of IGA in due course of time	A	U	D	<input type="checkbox"/>
13	Women beneficiaries of GSEUP would make little/no contribution to rural economic development	A	U	D	<input type="checkbox"/>
14	Women beneficiaries of GSEUP would become confident in her skill and knowledge to start her own income generation activity	A	U	D	<input type="checkbox"/>
15	Participation of women in GSEUPs, would lead to little/no increase in family assets	A	A	D	<input type="checkbox"/>
16	Women beneficiaries of GSEUP would not gain freedom to spend her earnings according to her desire	A	U	D	<input type="checkbox"/>
17	Women beneficiaries of GSEUP would plan the use of her income to the benefit of the family	A	U	D	<input type="checkbox"/>
Total Score					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

## 66. Statements related to SOCIO-CULTURAL Empowerment

1	Community members would appreciate a successful beneficiary to participate in village functions	A	U	D	<input type="checkbox"/>
2	Women beneficiaries of GSEUPs would remain within socio-cultural barriers like covering head with pallu of saree	A	U	D	<input type="checkbox"/>
3.	Community would accept successful women beneficiary who come out of traditional norms like covering head with pallu	A	U	D	<input type="checkbox"/>
4	Women beneficiaries of GSEUPs would earn social respect from their family members	A	U	D	<input type="checkbox"/>
5.	Community would continue to look with suspicion women who work late hours/travel late hours even though they have been beneficiaries of IRDP/DWCRA	A	U	D	<input type="checkbox"/>
6	Participation in GSEUP would given women potential to bring forth change in customs that are deep rooted in tradition.	A	U	D	<input type="checkbox"/>
7.	Participation in GSEUP would enable women to exercise their rights.	A	U	D	<input type="checkbox"/>
8	Community would rarely (not) seek women beneficiaries of GSEUPs	A	U	D	<input type="checkbox"/>
9	First generation of women beneficiary of GSEUPs would lack courage to come out of societal norms for fear of social stigma or social obstruction.	A	U	D	<input type="checkbox"/>
10	Women beneficiaries of GSEUPs would be able do much to change the low status of women.	A	U	D	<input type="checkbox"/>
11	Women beneficiaries of GSEUPs would be able to undertake official interactions with government / non-government institutions	A	U	D	<input type="checkbox"/>
12	GSEUPs would develop self respect in women beneficiary.	A	U	D	<input type="checkbox"/>
13	Women beneficiary would develop respect and empathy for women counterparts in society.	A	U	D	<input type="checkbox"/>
14.	Women beneficiaries of GSEUP unable to set their own agenda/goals.	A	U	D	<input type="checkbox"/>
15	Women beneficiaries of GSEUP would be incompetent to give leadership other less fortunate women in the community	A	U	D	<input type="checkbox"/>
16	Women beneficiaries of GSEUP would have limited knowledge to deal with cultural issues	A	U	D	<input type="checkbox"/>
17	Women beneficiaries of GSEUP would have limited acceptance of traditional roles.	A	U	D	<input type="checkbox"/>
18.	Women beneficiaries of GSEUP surpass societal norms that inhibit their upward mobility in social structure	A	U	D	<input type="checkbox"/>
Total	Score				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Statement related to politicolegal empowerment					
1	Women beneficiaries of GSEUP would lack insight into their rights as beneficiaries	A	U	D	
2	Women beneficiaries would develop competency to select local leader of panchayat	A	U	D	
3	Women beneficiaries would develop a desire to find a place in local governance (gram panchayat)	A	U	D	
4	Women beneficiaries would lack skill in planning her campaign in gram panchayat elections	A	U	D	
5	Women beneficiaries would lack awareness on human rights	A	U	D	
6	Women beneficiaries would be alert to identify societal issues that need political will to solve	A	U	D	
7	When beneficiaries would be passive no action to exploitation by political leaders	A	U	D	
8	Women beneficiary would know their civil rights	A	U	D	
9	Women beneficiaries would be in a position to assess community resources for development planning	A	U	D	
10	Women beneficiaries would have little capacity to chalk out long-term perspective plans for development	A	U	D	
11	Women beneficiaries would lead people to solve their problems on their own	A	U	D	
12	Women beneficiaries would be able to guide women regarding the legal machinery to project their interests as consumers	A	U	D	
13	Women beneficiaries would lack confidence to stand for elections in their community	A	U	D	
14	Women beneficiaries would support women with ideologies of development and women's cause in their community	A	U	D	
15	Women beneficiaries would make efforts to learn about their rights	A	U	D	
Total Score PL					
Grand total					

## 67 Self esteem Scale

The following statements are related to the opinion about one self i.e. the competence with which one can deal with situations in life. There is no right or wrong answer. Keep this in mind and please indicate your agreement or disagreement in relation to each statement by encircling the appropriate letter against each.

	I feel	A	U	D	
1	Would feel afraid or anxious while entering a room where other people have already gathered and are talking	A	U	D	<input type="checkbox"/>
2	Would feel ignored	A	U	D	<input type="checkbox"/>
3	Would feel every body likes me	A	U	D	<input type="checkbox"/>
4	Would think, would be able to convince people of what I believes in	A	U	D	<input type="checkbox"/>
5	Would think that most of my friends are better looking then me	A	U	D	<input type="checkbox"/>
6	Would find it very smle to take decisions in every day life	A	U	D	<input type="checkbox"/>
7	Would like myself	A	U	D	<input type="checkbox"/>
8	Would continuously be working over possible problems	A	U	D	<input type="checkbox"/>
9	Would find it very difficult to make new friends	A	U	D	<input type="checkbox"/>
10	Would be successful in handling social interaction	A	U	D	<input type="checkbox"/>
11	Would be constantly under the fear of failing	A	U	D	<input type="checkbox"/>
12	Would be confused	A	U	D	<input type="checkbox"/>
13	Would think plans will meet with considerable success	A	U	D	<input type="checkbox"/>
14	Would wish I would be more intelligent	A	U	D	<input type="checkbox"/>
15	Would flournish in my business	A	U	D	<input type="checkbox"/>
16	Would consider myself low in status	A	U	D	<input type="checkbox"/>
Total					



## 68 Family Commitment Scale

The following section aims at finding out what you and your family were willing and determined to do to sustain the income generating activity for which loan support was obtained under GSEUP. There is no right or wrong answer. Please indicate the extent of willingness showed to follow these lines of action, if by doing so you and your family could sustain the IGA started by encircling the appropriate response category.

F = Followed  
U = Uncertain  
NF = Not followed

1	Beneficiary cut down on her house work time	F	U	NF	
2	Adult family members spend less time in social activities	F	U	NF	
3	Husband get information on IGA to upgrade it	F	U	NF	
4	Husband work overtime	F	U	NF	
5	Other females look after household chores	F	U	NF	
6	Children spend less time on play	F	U	NF	
7	Adults not visit the doctor unless very sick	F	U	NF	
8	Adult male members give up spare time	F	U	NF	
9	Beneficiary work overtime to carry on service oriented IGA (tailoring)	F	U	NF	
10	Husband attend to repair and maintenance of asset	F	U	NF	
11	Beneficiary learn more about IGA	F	U	NF	
12	Family grow own vegetables	F	U	NF	
13	Beneficiary avoid wastage of time	F	U	NF	
14	Beneficiary be prompt in completing orders as per schedule	F	U	NF	
15	Beneficiary pursue and not get discouraged by delays in release of loan, receipt of raw material and payments etc	F	U	NF	
16	Beneficiary look for new buyers of their products	F	U	NF	
17	Beneficiary eliminate middlemen	F	U	NF	
18	Beneficiary remain responsible for IGA started and attend to it	F	U	NF	
19	Beneficiary promptly repay instalments to qualify for additional loan support	F	U	NF	
20	Beneficiary seek assistance to select good quality asset	F	U	NF	
Total					