

GENDER DIFFERENTIATED IMPACT AT THE HOUSEHOLD LEVEL¹:

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Objective:

To capture:

- *Women's empowerment impact at the individual level:* power which women members exercise over their lives when compared to non members.
- *Poverty impact at the individual level:* impact on access of women and men and girl children and boy children to food, clothing, education, nutrition and toilets; as well as impact on seasonal vulnerability to food shortage and related coping mechanisms.
- *Dalit (Schedule caste)/Muslim women's empowerment at the individual level;* ability of individual dalit woman members to access resources and lead with dignity without caste based discrimination.
- *Changes in above and causality of change between the time of forming the group and now*

Scope:

- Control of women over credit and labour
- Access to and control of women over income and assets
- Access to basic needs
- Control of women over their bodies
- Control of women over their identities
- Overall happiness

Selection of members/non members should

- be done randomly, after preliminary stratification

Begin with:

- Introducing the purpose
- Mention about the time it may take
- Mention about confidentiality
- Gain informed consent
- Ensuring privacy

¹ Developed by Ranjani.K.Murthy, with inputs from the UP Gorakhpur Environment t Action Group, AP South Asia Poverty Alleviation Programme, Tamil Nadu Mahalir Thittam, Urban Poverty Reduction Project, UNDP, Sudan and IFAD agriculture projects Vietnam and Moldova

1.0 **BACKGROUND**

1.1 Name of the hamlet _____

1.2 Name of the Village/Gram Panchayat ____

1.3 Name of the Block _____

1.4 Name of the participant (respondent) _____
Age: _____ Yrs

1.5 Education level:

- No schooling ()
- Primary ()
- Middle school ()
- High school and above ()
- Graduate ()
- Other (Specify) _____

1.6 Marital status

- Married and living with husband ()
- Divorced ()
- Widow ()
- Deserted ()
- Never married, ()

1.6. If living with husband:

- Whether her first marriage ()
- Her second or later marriage ()

- Whether her husband's first marriage ()
- Second or later marriage ()

1.7 Nature of household²

- Single hearthhold, nuclear family ()
- Single hearthhold, joint family ()
- Multiple hearthhold, joint family ()
- Others () Specify _____

1.8 Women's economic contribution to household

Woman supported HH ()

² Adapted from Mayoux (2004) Intra-household impact assessment: issues and participatory tools, Mimeo

Man supported HH ()
Jointly run HH ()

1.9 Religious/caste background

Hindu () Muslim () Christian () Other ()

Caste:

SC () ST () OBC () General ()

1.10 Abilities of member

Able bodied ()
Disabled () Nature of disability _____

1.11 Membership of micro finance group

Are you a member of micro finance group? Yes () No ()

If yes, Year of formation : _____

Time of Joining the group: From the beginning () In the middle ()

Whether an office bearer in group Yes () Post _____ No ()

Whether an office bearer on federation Yes () Post _____ No ()

If a non member, reason for not joining

1.12 Nature of benefit availed from different associations

Micro finance group	Federation	Govt.	NGO	Banks	Others

1.13 Profile of other resident household members

Name	Age	Relationship To member	Education (note drop outs)	Physical ability/ Disabled
1				
2				
3				
4				
5				
6				

Family size: ___members

Any children no longer residing Yes (), give details No ()

2.0 CONTROL OVER CREDIT, LABOUR, INCOME AND ASSETS

2.1 Credit

2.1.1 Access to Loans of family members (you could get this before hand)

Details on loanee (woman, husband)	No of loans	Amount (loan wise)	Rate of interest (loan wise)	Source (loan wise)	Purpose	Security loan wise	Repayment status (Repaid, outstanding, overdue)	Source of Repayment	Assets created	Activity Mngt. ³ (women, husband, joint, others-specify)
BEFORE JOINING group										
AFTER JOINING group										

2.1.2 Decision making on Credit (PRA method)

Who takes decisions on loans in the household now?

NATURE OF DECISION	RESPONSIBILITY FOR DECISION			
	Member	Husband	Joint	Others(specify)
To join group:				
To take a group loan, Purpose of loan and loan amount				
To take a loans from other sources, Purpose of loan and loan amount				

³ Should be decided depending on who takes decisions, and who does the marketing.

Repayment of group loan (how & when)				
Repayment of other loan (how and when)				

Whether decision making power of the member on loans has changed after joining the group

Yes () No ()

If yes, greater say of women now ()

If yes, lesser say of women now ()

Others ()

2.2 Asset

2.2.1. Redemption of mortgaged assets

Do you have any mortgaged asset now?

Yes () No ()

If yes, specify nature of asset, when mortgaged, who mortgaged and value

Nature of asset	When	Value
-----------------	------	-------

If no, whether any of the mortgaged assets have been redeemed after joining micro finance group?

Yes () Specify how _____

No ()

2.2.2 Asset ownership

Please mention details of the nature of asset that your family owns, how it was created, when, (micro finance group/bank loan, inheritance, government, others), who legally owns it, and who in your mind has powers to decide on its disposal or use.

Nature of asset	Details on amount	How asset was created, - male inheritance - self inheritance - group loan - direct bank loan - government programme - others	Year of creation	Who legally owns it (if applicable) (woman, husband, mother-in law, father in-law, mother, father, others (specify))	Power to decide on its use or dispose it (woman, husband, mother-in-law, father in-law, mother, father, others (specify))
Savings	Rs				
Land	Irrigated ___ Non irrigated ___ Total _____				
House	Sq ft				
Livestock - Sheep/goat/ pigs - Cow - Hen	Number			*****	
Equipments - Vehicles/ - farming equipment - grinding machine	Details *****			***** *****	
TV	*****				
Jewels	*****			*****	
Utensils	*****			*****	
Shop	*****				
Others					

2.2.3. Plan for bequeathing property (ask only if children include both boys and girls)

Whom do you and your husband plan to bequeath your property to in the future?

- Sons alone ()
 - Daughters alone ()
 - Equally divide all assets between sons and daughters ()
 - Give some assets to sons, and some to daughters () Specify _____
-
- Others ()
 - Not thought about it ()

2.3. Labour

2.3.1 Impact on diversification of sources of livelihood (See table below)

Please indicate number of livelihood sources and kind of livelihood (agriculture, animal husbandry, wage work, plate making, government etc.) of you, your husband and other earning members before joining group and as of date. If there are more than three sources, please indicate only the three most important in the order of priority. Please specify reasons for change if any in number and nature of livelihood sources.

2.3.2 Impact on social relationship of work (See table below)

Please specify any change in the social relationship of work which you, your husband and other earning members do (unpaid family work, wage work, self-employed, employers, others) between joining the group and as of date, and reasons for such changes.

2.3.3 Please give details on changes in number of days of employment (paid/unpaid) for women, husband and other earning members between pre-group formation days and as current year, along with reasons for change. Also specify changes in employment created for outside labourers

- If yes, my unemployment has decreased ()
- If yes, my unemployment has increased ()
- If yes, my husbands' unemployment has decreased ()
- If yes, my husbands' unemployment has increased ()
- If yes, other earning members' unemployment has decreased ()
- If yes, other earning members' unemployment has increased ()

Please state reasons for change

2.3.4 Gender division of Labour

Is there any new enterprise related technical (Eg. vermi composting, or/and managerial task (example: marketing, finance management, accounting) that you have started doing after joining the group that they did not do earlier?

- Yes ()
- No ()

If yes, specify:

- Marketing ()
- Accounting ()
- Finance Management ()
- Others ()

- Vocational skill ()
- Agriculture related ()
- Others ()

2.3.5 Is there any new domestic work and child care related work that men have started doing after their you have joined the group

- Yes, only during meetings/training () Specify _____
- Yes, routinely () Specify _____
- No ()

2.3.6 Total work load- productive and reproductive tasks (*method: ask when you get up in the morning, and sleep, and subtract rest and leisure time, if any*)

Please give details on average workload per day in typical day during peak work season, and low work load season

	Member		Husband		Girl Children (exclude education)		Boy children (exclude education)		Reasons for change
	B	N	B	N	B	N	B	N	
Average Workload Per day- peak season (hrs.)									
Average workload per day- low season (hrs)									

B: Before group formation

N: As of now

If there has been an increase in your work load, what do you feel about it?

Overall, happy as it is good for me/household ()

Mixed feelings ()

Unhappy ()

Your opinion about increase in workload of other family members (if applicable):

Girl children _____

Boy children _____

Husband _____

Others' _____

2.4 Income, expenditure And Control Over Income:

1. Change in gross income, production related expenditure, net income between joining the group and as of now

	Before joining group			As of now			Reasons for change
	Gross income	Expe nses	Net inc	Net income	Expenses	Net income	
Women managed activities							
Men managed activities							
Jointly managed activity							
Activities managed by others							
Total household income							

Has there been any change in household members’ well being between the time of joining group and as of now (use wealth ranking outcome: very poor, poor, moderate, rich, very rich)

Has there been a change in individual members’ poverty levels

Self Husband Other earning members Girls Boys Household

Before

Now

If there are any changes, are there any reasons for these changes apart form increase in income?

Yes () Specify

No ()

2. Gender Analysis of change in cash contribution of women managed activity to household income (PRA pie diagrman)

Extent of Contribution	Before	After

No contribution		
Less than 25%		
26-50%		
51-75%		
76-100%		

3. Control of women over household income

a) What happens to the income you earn from activity you manage?

- Woman receives cash & hands it all to husband ()
- Woman receives cash & hands it all to mother in law ()
- Woman members receive cash & keeps 50 or less% ()
- Woman receives cash and keep majority ()
- Woman receives cash & keeps 100% ()
- Any other (specify) -----

b) What happens to the income your husband earns from activity he manages?

- Man receives cash & hands it all to wife ()
- Man receives cash & hands it all to mother ()
- Man members receive cash & keeps 50 or less% ()
- Man receives cash and keep majority ()
- Man receives cash & keeps 100% ()
- Any other (specify) -----

c) What happens to the income other working members earn from the activity that they manage?

d) Has there been any change in income management after joining the group?

- Yes () Specify _____
- No ()

4. Household expenditure

a) On an average, how much of the income you earn do you use for your personal needs per month?

_____Rs./month
(calculate and put the figure in percentage)

Specify the personal needs

b) On an average, how much of the income your husband earns goes for his personal needs?

Rs _____/month
(calculate and put the figure in percentage)

Specify the personal needs (probe in particular alcohol, cigarettes)

c) On an average, how much of the income of other members goes for their personal needs?

Rs _____ /month

(calculate and put the figure in percentage)

Specify the personal needs (probe in particular alcohol, cigarettes)

4.0 INTRA-HOUSEHOLD/PUBLIC ACCESS TO BASIC NEEDS and GOVERNMENT PROGRAMMES

4.1 Food: Eating and distribution habits

1. What is the current eating pattern in your household?

All of us eat together ()

Different members eat at different times ()

Specify who eats first, and who eats last

If all of you eat together, since when is this practice followed?

What influenced you to eat together?

2. Are there occasions when special food items are prepared in your family

Yes () No ()

If yes, is there any change in the frequency of eating?

Yes () Specify the reasons

No ()

Who in the family gets priority in distribution of special food items?

Woman ()

Husband ()

Boy children ()

Girl children ()

Others ()

No distinction() If so, since when _____

4.2. Sufficiency of food and coping mechanisms

1. Do your household members now get three square meals on all days in a year?

Yes ()

No ()

Some members do, others do not ()

2. If yes, since when?

3. Has the group played any role in strengthening the food security of the household members?

Yes () No ()

4. If your household members are not able to have three square meals through out the year, specify number of months of shortfall, the months of shortfall and the reasons for shortfall.

Shortfall during _____ number of months
 Specify months _____
 Specify reasons _____

5. Is there any change in the food shortage in the household after joining the group?
 Yes, increased () _____ months
 Yes, decreased () _____ months
 (No ()

6. How do you handle food shortage, now and before group formation?

	Before group formation	Now
Borrow from groups		
Borrow from parents		
Borrow from others		
Decrease household consumption		
Decrease my consumption		
Others		

4.3 Nutrition:

1 Do you have a ration card?

Yes () What type: H type () BPL type ()
 Yes, mortgaged ()
 No ()

If yes, since when?

Has the group played any role in you having a functional ration card?

Yes () Specify ().

2. Child Nutrition and child care (only if there are children in the age group 0-5 years)

a) Do you send children under five years to the Anganwadi center? (ask if applicable)

Yes () No ()

b) Do you monitor the weight of the child/children regularly?

Yes () No () Not aware ()

c) If yes, what is the nutrition grade of the child/children?

(give for each child with name) _____

Not aware ()

d) Is the child selected for supplementary feeding in the Anganwadi center?

Yes () Name of the child _____, No ()

e) If yes, whether the child is given the supplementary feed?

Yes () No ()

f) Are you happy with the child care facilities available at the Angawadi Center?

Yes () No ()

g). If a Dalit/disabled/Muslim/girl whether the child faced any discrimination or problem in the Anganwadi center? Specify the Nature of the problem (plates, seating, food, clothing others?)

Yes () Nature _____

No ()

h) Is the child immunized fully?

Yes, fully () No only partially () Not at all ()

i) Is there any change in the nutrition level of the child/children since group formation

Yes, improved ()

Yes, deteriorated ()

No ()

Not applicable ()

4.4 Clothing

1. In the last year, how many sets of new clothes were bought for different family members? (probe for festivals, birthdays, others)

	Number of new sets				
	Nil	1 Incomplete set	1 complete set	2 sets	More than 2
Woman					
Husband					
Girl children					
Male children					
Others					

2. Has there been any change in number of clothes purchased for different family members as a result of activities initiated with the support of the group

Yes, increased () specify for whom, why _____

Yes, decreased () Specify for whom, why _____

No ()

3. If dalit/minority woman, if you wear a new clothing did she face comments form the public

Yes () No ()

4.5 Water And Fuel

Water

1. What are the sources of drinking water for you?

- Common Handpump ()
- Separate Handpump ()
- Common tap ()
- Private tap ()
- Well ()
- Others ()

2. Any change in water source in the recent years?

- Yes, improvement () Specify
- Yes, deterioration () Specify
- No ()
- If yes, has the group played any role?

3. Who in the family normally takes the responsibility of fetching water for common purposes?

- Woman ()
- Husband ()
- Girl child ()
- Male child ()
- Others ()

Any change in this division since the year of group formation?

Yes () Specify the change and whether it is a result of the group

No ()

Fuel and electricity

4. What are the sources of fuel for you?

- Firewood ()
- Cow-dung cake ()
- Crop residues ()
- Kerosene stove ()
- Gas ()
- Others, specify () _____

5. Any change in fuel source since the year of group formation?

- Yes, improved () Specify the change and whether it is a result of the group
- Yes, deteriorated () Specify the change and whether it is a result of group
- No ()

6. Do you have access to electricity?

- Yes, illegal ()
- Yes, regularized ()

No ()

7. Any change in fuel source since the year of group formation?

Yes, improved () Specify the change and whether it is a result of the group

Yes, deteriorated () Specify the change and whether it is a result of group

No ()

4.6 Toilet

1. Do you have access to your own private toilet?

Yes () No ()

If Yes, are you using it ()

2. Any change in fuel source since the year of group formation?

Yes, improved () Specify the change and whether it is a result of the group

Yes, deteriorated () Specify the change and whether it is a result of group

No ()

3. If you do not have toilet, why?

Not necessary ()

Cannot afford it ()

Other reasons ()

4.7 Housing

1. Do you live in own house?

Yes() No ()

No. of rooms _____

2. Please specify nature of house

Wall:

Mud ()

Brick and mud ()

Brick and Cement ()

Others ()

Roof

Thatch ()

Asbestos ()

Cement ()

Others ()

3. Has there been any change in housing in the years after group formation

Ownership of house () Specify the change and role of group_____

Nature of house () Specify the change and role of group_____

No of rooms () Specify the change and role of group_____

Repair of house () Specify the change and role of group_____

4.8 Education

1. Enrolment of children/drop out

(ask if only there are children in school going age- 5 to 15 yrs in the family)

a) Do all the children between 5 &15 in the household go to school, If no, number, age and sex of the children not going to school. Refer table 1.12

Number Age Sex

If all the children go to school, did the group have any role to play?

b) Did any child/children drop out from school to support the loan related activities

No () Yes ()
If yes, was it a Boy () or Girl ()

c) Any change in attendance of children since the year of group formation?

Yes, improved () Is it a result of the group
Yes, deteriorated () Is it a result of group
No ()

2. Discrimination: If a dalit/Muslim/girl child are they treated with the same respect in school (seating, different plate for eating, water etc.)?

Yes ()
No () If no, specify the nature of discrimination

If your children do not face discrimination is it a result of group membership.

Yes () Specify _____
NO ()

3. Literacy of Member

a) What was your literacy level at the time of joining the group? What is your present literacy level? What is the reason for change?

Literacy level	Literacy before joining the group	Literacy level as of now	Reasons for change
Unable to sign			
Able to sign			
Functional reading/writing ability			
Able to read fluently			
Able to write fluently			

4.9 Health

1. Infant birth

a) Was any infant born in your household after group formation?

Yes () No ()

- b) If yes, what was the place of delivery.
 Home, without trained midwife () ()
 Home with trained midwife ()
 Hospital()

- c) Did any infant/child (below one year) in your household die after joining the group?
 Yes () No ()

- d) What was the sex of the baby: Male () Female ()

- e) What was the cause of death? _____
 (neglect, disease, pre-mature birth)

2) Pre-mature adult/child death

- a) Did any child/adult in your household die pre-maturely after joining the group?
 Yes () No ()

- b) If yes, what was the sex of the person
 Male () Female () age _____ years

- c) What do you think were the causes _____

3) Health seeking behaviour

- a) What is your and your husbands' health seeking behaviour now, what was it earlier?

	Now		Before	
	W	H	W	H
Do not seek medical advise from health centers				
Seek medical advise as soon as sick (ANM/PHC/Pvt.- homeopathy, allopathy, ayurvedic)				
Seek medical advice if home remedies fail				
Seek medical advise from health centers only if advise of <i>sokha</i> fail				
Others				

- b). If a Dalit or Muslim member, are you and your family members given same kind of treatment as upper caste people by health care institutions.

Yes () If yes, is it a result of group membership Yes() No ()
 No () Specify the kind of discrimination faced

5.0 CONTROL OVER THEIR BODIES

5.1 Reproduction

1) Do you as a couple use contraceptive? If yes, by whom? Since when?

- Yes, by self () Since _____
- Yes, by husband () Since _____
- No ()

2) Please specify decision making on following issues since group formation (tick more than one, if more than one person is involved in deciding on that issue. If not applicable, tick the last column)

Area of decision making	Woman	Husband	Mother in law	Father in law	Others	NA
How many children to have, and spacing between children						
Contraceptive matters: Whether to use contraceptives, nature, who should use						
Place of delivery						
Age of marriage of your daughter						

3) Is there any change in your decision making powers on these issues as a result of your joining the group?

- Yes, improved ()
- Yes, deteriorated () why?
- No ()

4) Are there places you cannot visit during your menstrual cycle?

- Yes () Kitchen () Religious places () Others, _____
- No () Is this due to the group interventions yes () No ()

5) If you had a choice would you prefer to have male children or female children in your next birth? Why?

- Male ()
- Female ()
- One male and one female ()
- No preference ()

Reasons for preference _____

5.2 Violence

1. Did you face any problems at home when you joined the group?

- Yes () Specify the nature of problem and who created problem

 No ()

2. Do you face any problems now at home when you attend meetings or training programmes?

Yes () Specify the nature of problem and who creates problem

 No ()

3. It is not uncommon for women to experience problems within the household like wife battering, dowry harassment, sexual harassment and other forms of violence etc. Do you experience any such problem? By whom? What form of violence? Has becoming a member of the group had a bearing on the incidence of such problems within your household ?

Forms of violence	Incidence before joining the group		Incidence as of date	
	Whether faced Yes/NO	By whom H/In/O	Whether faced Yes/No	By H/In/O
Wife beating				
Male alcoholism				
Dowry harassment				
Girl child abuse				
Suspicion				
Mental abuse				
Others (specify)				

H: Husband, In: In-laws, O: Others

4. Do you experience any sexual or other harassment or any other forms of harassment at the work place now? Has becoming a member of the group, had a bearing on the incidence of such problems within the work place?

Forms of violence	Incidence before joining the group		Incidence as of date	
	Whether face violence Yes/NO	By Whom	Whether face violence Yes/NO	By Whom
Physical Sexual harassment				

Caste/religion/disability based comments				
Obscene comments				
Others				

6.0 CONTROL OVER MOBILITY, INTERACTION AND IDENTITIES

6.1 Mobility And Interaction (mobility mapping)

1. Specify the places you visit now and before joining the group, and with whom you go

Institution	With whom you go (before group)		With whom you go (now)		
	Alone	Husband	Alone	husband	Group members
Revenue office office					
PHC					
Panchayats					
BDO					
Agrciultural department					
Collector office					
Other Line departments specify _____					
NGO office					
Banks					
Market places					
Police station					
Melas outside					
Others ()					

2. If a dalit/Muslim member, are group meetings conducted in Dalit/Muslim member’s household

Yes () No ()

If yes, do all the members in the group attend the meetings.

Yes () No ()

If yes, do other community members eat and drink in your house

Yes () No ()

3. Whether dalit/Muslim members attend meetings when held in upper caste/BC households

Yes () No ()

Do BC/Upper caste member offer food and drinks to you in the same way as members from their community

Yes () No () Specify _____

4. Can you visit your parents or siblings in other villages whenever you want?

Yes after joining the group ()

Yes I always had the freedom ()

No ().

5. Can you call your parents and siblings to visit you whenever you want

- Yes after joining the group ()
- Yes I always had the freedom ()
- No ().

6. Do you think adolescent daughters should be given as much sons as adolescent sons?

- Yes () No, lesser ()
- In no, what are the restrictions you think should be posed on adolescent daughters
- If no, why? _____

7. What age do you plan to get your daughter married (if unmarried)? _____

8. Will you give dowry in case the bridegroom's family asks?

- Yes () No ()
- If yes, why?

9. Do you think girls should choose their spouses?

- Yes, anybody ()
- Yes, within boys chosen by us ()
- No ()

6.2 Political participation

1. Do you have a voter id?

- Yes () Since _____ Did the group play a role Yes () No ()
- No ()

2. How do you caste your vote?

- I decide whom to vote () Since _____ Did the group play a role Yes () No ()
- I do as my husband/others say ()

3. Have you ever contested elections.

- Yes () If yes, what level did you contest _____ What were the results _____
- No () If no, what was the reason _____

Did the group have a role to play in this regard?

- Yes () No ()

4. Do you participate in Gram Sabha meeting?

- Yes () Since _____ Did the group play a role Yes () No ()
- No ()

6.3 Happiness Index:

1. Portrayal of the woman (Sad face, Moderate face or Happy face) of herself before joining the group

Now _____ Before _____

2. If moderate, or sad now reasons for the same? _____

3. If there is a improvement in happiness index, please explain reasons

8.0 OBSERVATIONS OF FACILITATOR

Signature Date