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ANNEX-A

IN-DEPTH INTERVIEW

FOR AdCSI’s BENEFICIARIES (clients)

Age \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Religion \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Marital Status \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Level of Education \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Number of Children\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Family Size\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Duration of Microfinance (MFI) Membership (In Years) \_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Before joining the MFI, where did you use to borrow money from? If you had a source of credit, please explain any problems you experienced with the former source of credit.
2. In your view, what are the advantages and limitations of the microfinance delivery by the institution?
3. How do you utilize the loan secured from the MFI? How do you compare the income and saving levels before and after joining the MFI?
4. In what economic problems were you before you got the chance to borrow money from AMI? What changes are occurred in your economic status after you utilize the money you borrowed from the institution in entrepreneurships?
5. Who decides on the use of the loan received from the AdCSI?
6. Do you make contributions to the household from the loans secured from the MFI? If yes, how does your husband view your contribution to the family?
7. How do you describe your husband’s cash expenditure before you and after you joined the MFI? If you have noticed any change, what do you think are the reasons for it?
8. Is there any change in your household decision making after your MFI membership?
9. How do you compare the level of domestic violence caused by your husband before and after joining the MFI? What are the types of domestic violence encountered and what do you think are the reasons for the situation?

10) How do compare your domestic workload before and after you joined the MFI?

Why? Does your husband assist you in carrying out the workload?

11) Are there any changes in your political participation before and after you became a member of the MFI? What about with respect to your legal rights?

12) How would you compare your self-confidence before and after you joined the MFI? Why?

ANNEX-B

**IN-DEPTH INTERVIEW**

**FOR STAFF OF ADDIS MICROFINANCE INSTITUTION**

1ኛ በኢትዮጵያ ውስጥ ተቋሙ በአጠቃላይ ተጠቃሚ ያደረጋቸው ብዛት

ወንድ-------------------- ሴት------------------- ድምር---------------- (ከተቋቋመ ጀምሮ ያሉትን ይጨምራል)

ወንድ-------------------- ሴት------------------- ድምር---------------- (አሁን እየተጠቀሙ ያሉትን ብቻ)

2ኛ በአዲስ የብድርና ቁጠባ ተቋም አ.ማ. በአዲስ አበባ ከተማ ተጠቃሚ የሆኑ ብዛት

ወንድ--------------------ሴት----------------------ድምር (አሁን እየተጠቀሙ ያሉትን ብቻ)

3ኛ በአስሩም ክፍለ ከተማ የሴቶች ተጠቃሚ ቁጥሮች ብዛት

|  |  |  |
| --- | --- | --- |
| ተ.ቁ. | የክፍለ ከተማው ስም | ጠቅላላ የሴት ተጠቃሚዎች ቁጥር(በአሁኑ ሰዓት) |
| 1. |  |  |
| 2. |  |  |
| 3. |  |  |
| 4. |  |  |
| 5. |  |  |
| 6. |  |  |
| 7. |  |  |
| 8. |  |  |
| 9. |  |  |
| 10. |  |  |

4ኛ. በአ.አ. ከተማ ለድሃ ሴቶች ብድር ከተቋማችሁ እንዲበደሩ ለማድረግ ተበዳሪዎች ምን ምን መመዘኛዎችን ማሟላት አለባቸው

ሀ.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ለ.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ሐ.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

መ.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ሠ.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ረ.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5ኛ. በአ.አ. ከተማ ድሓ ሴቶች ገንዘብ ከተቋማችሁ ወስደው የማይመልሱ አሉ ወይ? የማይመልሱ ካሉ ዋና ዋና ምክንያታቸው ምንድነው?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6ኛ. በአ.አ. ከተማ በተቋማችሁ ብድር ተበድረው የሚወስዱ ድሓ ሴቶች ላይ ተቋሙ የሚቀበለው “Interest Rate” ስንት ነው?

7ኛ. ተቋማችሁ ድሓ ሴቶችን በአገልግሎት አሰጣጡ እንደሚያበረታታ በተለያዩ በራሪ ጽሁፎች ላይ ገልጽዋል፡፡ እነኚህ ማበረታታቻዎች ምን ምንድናቸው?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8ኛ. በአ.አ. ከተማ ከተቋማችሁ ብድር ወስደው ተጠቃሚና ውጤታማ የሆኑ ምሳሌ ሊሆኑ የሚችሉ ሴቶችን የቀድሞ ህይወት፣ብድር ከወሰዱና ውጤታማ ከሆኑ በኋላ በኢኮኖሚና ማህበራዊ አቋማቸው ለውጥ የታየባቸው ሴቶች ብዛት ቢገልጹልን ወይም ታሪካቸውን ቢነግሩን፤

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9ኛ. በአ.አ. ከተማ ድኃ ሴቶች የበለጠ ከተቋሙ ተጠቃሚ እንዲሆኑ ሌሎች አጋር ድርጅቶች ሊያደርጉ የሚገባቸውን ትብብር ቢገልጹልን?

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\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ANNEX-C

**A LIST OF QUESTIONS**

**FOR**

**FOCUS GROUP DISCUSSION**

GENERAL INFORMATION

No. of Participants in FGD\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Composition of Participants in FGD\_\_\_\_\_\_\_\_\_\_\_\_

1. Do you have knowledge about the services of Addis Micro-finance institution? If yes what types of services are provided by the institution?
2. What advantages are there particularly for poor women in borrowing money from the institution?
3. Are terms and condition to borrow money conducive for poor women? If no, what are the major constraints in borrowing money from the institution?
4. What changes in terms of economic and social status have been observed in the lives of poor women who are beneficiaries from the loan provided by the institution?
5. How far the services of AMI accessible for poor women in terms of distance and frequency?
6. Are there poor women beneficiaries who have not been successful from the loan provided by the institution? If yes, what would you think the reasons?
7. What any other problems would you think both on the part of the services of the institution and the beneficiaries?

A) Problems observed on the part of the service delivery of the institution

B) Problems observed on the part of the beneficiaries in relation to the usage of the loan

1. What solutions would you like to suggest to mitigate the problems observed both on the part of the services of the institution and the beneficiaries?
2. Solutions to improve the services of the institution

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Solution on problems observed on the part of beneficiaries in relation to the usage of the loan

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ANNEX-D

QUESTIONNAIRE FOR ADCSI’S CLIENTS

I- GENERAL INFORMATION

1.Residential Area;Sub- city \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Kebele\_\_\_\_\_\_\_\_\_\_\_\_\_

2. Age \_\_\_\_\_\_\_\_\_\_

3. Marital status

A-Single

B-Married

C-Widowed

D-Divorced

1. Education status

A-Illiterate

B-Read and write

C-grade 1-4

D-grade 5-8

E-grade 9-12

 F-grade 12 complete

G -grade 12 +

5. Number of household members \_\_\_\_\_\_\_\_\_

6. Head of the Household

A-My Self

B-Husband

C-Father

D-Mother

E-Son

F-others/specify \_\_\_\_\_\_\_\_\_\_\_\_

7. What is your family source of livelihood? (More than one response is possible)

A-Farming

B-Micro business

C-Wage labor

D-Monthly salary

E-Remittance

F-Food for work program

G- Other (please specify)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

II-LOAN AND REPAYMENT INFORMATION

8. When did you first join AdCSI’s program? Month \_\_\_\_\_year \_\_\_\_\_ E.C.\_\_\_\_\_\_\_\_\_\_\_

9. Have you ever taken loan from other source other than AdCSI?

A=yes B=No

10. If yes, from where?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

A-Neighbors, Relatives, Friends (cost free)

B-Village money lenders (at cost)

C-Bank

D-Other development programs

E- others/specify \_\_\_\_\_\_\_

11. How did you take the loan from ACSI?

A-In group

B-Individually

C- Others/specify \_\_\_\_\_\_\_\_\_

12. If it is in group, how many members are there in the group? \_\_\_\_

13. What is the relation of members to you?

A-Relatives

B-Neighbors

C- Friends

D- Both A and B

E- Both A and C

F- Both B and C

G-all the above

H.-Others/specify\_\_\_\_\_

14. In how many cycles did you take loan from AdCSI?

15. Was the loan sufficient to undertake your intended purpose?

A-yes B-No

16. Did you spend the entire loan on your intended purposes (specified above) only?

A-yes B-No

17. If no, state those non-intended purposes and amount spent on them.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

18. Did the above, non-intended, purposes were specified in the agreement document?

A-yes B-No C - Don't know

19. When you are deciding to undertake business, what factors do you consider? (Multiple answers possible.)

A-Work I am familiar with

B -Whether the product or service appears to be profitable because there seems to be a high demand

C-How much working capital is needed/ whether I have enough money

D-Whether I can do it and still take care of my family and other responsibilities

E -To diversify overall business and/or income

**20.** Did you face any difficulty in repaying your loan in the last loan cycle?

A-Yes B-No

**21.** If yes, what caused your repayment problems?

A-Loan activity was not profitable

B-I or others in my family had been sick

C-Lack of sales/ demand

D- Used enterprise capital for consumption (food, clothing, household goods)

E-Sold on credit and did not get paid back in time

F-Death in family

G- Family celebration (wedding, birth, etc.)

H- Disaster (natural, theft, fire, etc.)

 I-Other (specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

G-Don't know

22. How did you manage the difficulties?

A-Sold household assets

B- Borrowed from relatives, friends, neighbors (cost free)

C- Borrowed at cost from village money lenders

D- I did not pay

E- others/specify\_\_\_\_\_\_\_

III-ACCESS TO AND CONTROL OVER ASSETS.

23. Is there any improvements or additions made for your house which cost above 100 birr at a time during your loan program period?

A-yes B-No

24. Please indicate your assets before and after joining the program.

|  |  |  |  |
| --- | --- | --- | --- |
| **Asset type** | **Before the program**  | **After the program** |  |
| Ornaments |  |  |  |
| Utensils |  |  |  |
| Stoves |  |  |  |
| Chair |  |  |  |
| Table |  |  |  |
| Radio |  |  |  |
| Tape player |  |  |  |
| Frame bed  |  |  |  |
| mattress |  |  |  |
| Refrigerator |  |  |  |
| Television |  |  |  |
| Stock room |  |  |  |
| Others, please Specify |  |  |  |
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25. How do you evaluate the impact of AdCSI program to improve your access to and control over assets?

A-very high

B-high

C- Medium

D- Low

E-very low

F-no impact

G-negatively affect

H-Don’t know

26. If negative, please explain ;\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

27. Would you please State the sources of income and the average amount of yearly income for your house hold.

|  |  |  |
| --- | --- | --- |
| BEFORE THE LOAN | AFTER THE LOAN |  |
| Source of income | Amount of income in birr per year  | Source of income | Amount of income in birr per year |  |
|  |  |  |  |  |
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IV-AVERAGE YEARLY INCOME

28. If the sources of income are increased, do you think that it is because of the loan program?

A- Yes B-No

29. If the amount of income is increased, do you think that it is because of the loan program?

A- Yes B- No

30. over the last 12 months, has your overall household income...?

A- Decreased Greatly

B- Decreased

C-Stayed the Same

D- Increased

E -Increased Greatly

31. If your house hold income increased at all, is that because of the loan programe?

A- Yes B- No

32. over the last 12 months, has your personal income you have been able to earn…?

A- Decreased Greatly

B- Decreased

C- Stayed the Same

D - Increased

E - Increased Greatly

33. If decreased at all, why did your income decrease? *(Multiple answers possible)*

A- Household member has been sick/died

B- I have been sick

C- Natural disaster (flood, earthquake…)

D- Poor agricultural season

E- Poor sales

F- Could not collect credit sales

G- I did not take loan

H- Other (specify) \_\_\_\_\_\_\_\_\_\_

34. If increased at all, why did your income increase? *(Multiple responses possible)*

A- Expanded existing enterprise

B- Sold in new markets

C- Undertook new enterprise

D- Increase in demand/sales

E- Good agricultural season

F- Other (specify) \_\_\_\_\_\_\_\_\_\_\_

35. Did you invest any of the last loans you took from the AdCSI program into an income-generating activity?

A- Yes

B- No

36. If yes**,** in which activity did you invest the last loan you took from the AdCSI program?(Multiple responses possible)

A- Commerce/trade/retail (includes petty trade)

B- Manufacturing (includes food processing, textile production, crafts, leather work)

C- Service (includes hairdressing, restaurants, food stalls, cleaning services)

D- Agriculture (includes food or other crop production, animal raising)

E- Business inputs (Machinery, fertilizer…)

F- Did not invest the loan in an income-generating enterprise

G- Others please specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

37. If not**, d**id you use any portion of your last loan to …? *(Multiple answers possible)*

A- Buy food for your household

B- Buy clothes or other household items

C- Give or loan the money to your spouse or someone else

D- Keep money on hand in case of an emergency or to repay the loan

F- To repay other debt

G- For house/land improvement or purchase

H- To spend on a celebration, like a wedding, etc.

1. Other please specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

38. How do you evaluate the impact of AdCSI program to increase your source and level of income?

A- Very high

B- High

C- Medium

D- Low

E-very low

F-no impact

G-negatively affect

39. If negative, please explain \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

V-SAVING HABIT

40. Did you have saving account before your participation in AdCSI program?

A-yes B-No

41. If yes, where do you save? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

42. What was your estimated monthly saving in birr?\_\_\_\_\_\_\_

43. If not, what was the reason?

A-lack of money

B-lack of awareness

C-absence of nearby institution to save

D-others Please specify\_\_\_\_\_\_

44. Do you have savings at AdCSI?

A-yes B-No

45. If yes, what type of saving?

A-compulsory

B-voluntary

C- Both

D-others/specify\_\_\_\_\_\_

46. Specify the average monthly saving amount in birr

A-compulsory\_\_\_\_\_\_\_\_

B-voluntary\_\_\_\_\_\_

47*.* Indicate the decision maker in your house holds day to day activity after.

Please choose the decision makers from the top by marking a ranking number like 1,2,3,…..

A - Mostly my Self

B - Myself and spouse equally

C - Mostly spouse

D - Female relative (mother, sister, aunt, grandmother, mother-in-law)

E - Male relative (husband, father, brother, uncle, grandfather, father-in-law, brother-in-law)

F- Other, Please specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

48. How do you evaluate the impact of AdCSI program to improve your decision making role in the household?

A-very high

B-high

C. Medium

D. Low

E-very low

F-no impact

G-negatively affect

49. If negative, please explain; ---------------------------------\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

VI-ABOUT OVER ALL PROGRAM

50. Name three things you like most about the AdCSI program.

A- Lower interest rate than other informal sources of credit(informal lenders)

B- Steady source of working capital

C - Group solidarity and/or group dynamics

D -Training or technical assistance

E - other financial services, such as savings or insurance

F- Efficiency, compared to banks or other sources

G - Easier guarantees than loan alternatives

H - other (specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

51. Name three things you like least about AdCSI program.

A -High interest rates or commission

B- Size of initial or subsequent loans too small

C -Loan cycle too long or too short

D -Problematic group dynamics (with leaders or at meetings)

E - Meeting frequency too often or meetings too long

F - Meeting place / office not convenient

G- Repayment policies (frequency, amount)

H -Guarantee policies

I - Transaction costs for client (such as slow disbursement or have to cash checks)

J - Dislike behavior/ attitude of loan officer or other program personnel

K -Lack of grace period

L -Forced savings or insurance

M -Other (specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

N- Nothing

52. If you could change something about the AdCSI program to make it even better, what would you change?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_