APPENDICES
APPENDIX - I

(I) Role of Representatives

i) Convening the group meetings at regular intervals
ii) Assist the animator in achievement of programme objective.
iii) Operate bank account jointly as authorized by group.
iv) Assist group in getting bank loan, asset creation and motivation for repayment.
v) Disseminate information received during training session to SHG members-relating to SHG management.
vi) Handling cash and all related banking activities
vii) Solving group problem.
viii) To mobilize local resources for benefit of the group/village.
ix) Assist the group members to improve their business skill, management of their activities and understanding of banking procedures.
x) Carry out decisions of the group.

(II) Role of SHG members

1) Attend the SHG meeting promptly
2) The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.
3) The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving among from all the members regularly in the group meetings.
4) The members in the group meeting should take all the loaning decisions through a participatory decision making.
5) The group should repay the loans promptly.
6) The members should attend training programmes promptly and ensure implementation of good practices.
7) Ensure unity and mutual trust among all members and adopt the principle of “give and take”
8) Members should participate in village social action programmes.

(III) Cluster Role Co-ordinator (NGO Field Workers)

1. Motivate poor women to form SHGs.
2. Motivate SHGs to meet regularly
3. Give proper instruction to SHGs to correct mistakes in day-to-day management of SHGs.
4. Train the members in proper book keeping.
5. Training SHGs in opening of bank accounts.
6. Assist SHGs in applying for an obtaining external credit.
7. Motivate SHGs in prompt repayment of all credit internal and external
8. Solve problems in income generation programmes of SHGs.

(IV) Role of NGOs (Project Co-ordinator (or) Chief Executive)

1. Participate in joint selection with PIU, of potential are block, clusters villages along with Dew.
2. Identify and facilitate the poorest women to come together for the programme
3. Group formation
4. Help in selection of Animator by the group. In form PIU regarding the selection of animator by group along with group resolution.
5. Work continuously with the groups to make them strong connive and sustainable
6. Motivate members for regular savings.
7. Monitor both savings and thrift fund usage.
8. Assist them in the operation of group reserve fund.
9. Guide the animator, representatives and group in proper book keeping and record
10. Motivation and facilitation for achievement of social development aspects of the project.
11. Advisor and facilitator to the groups on various matters like social and economic problem solving community action programmes etc.
12. Provide training continuously and support to the animators, representatives, groups, cluster, co-ordinators for management of savings and loan funds.
13. Monitor and evaluate field work done by cluster co-ordinators and trainers.
14. Assist group members in selecting suitable economic generation activities.
15. Arranging SHG credit for eligible groups from banks and other agencies and assisting in applying for loans and joint credit rating of SHGs.
16. Assist formation of federation of women’s groups at different levels.
17. Evaluation of groups periodically and improve performance in all aspects.
18. Ensuring and helping in prompt annual audit of books of accounts by each SHG.
19. Ensure the institutionalize sustainability at every level so that SHGs graduate in to self reliant, financially sound and independent units.
20. Prompt entrepreneurship cluster amongst SHGs by providing training for micro-enterprise development amongst SHGs.
21. Assist SHGs and facilitate development of income generation programme amongst SHG members.
(V) Role of Project Implementation Unit (PIV – District MT Office)

1. Build strong partnerships with line department, bank DRDA, PACBS and NGOs for effective implementation of MaThi.
2. Drawing up Annual Action Plans (ASPs) for training, workshops etc.
3. Co-ordinating work of all partners.
4. Monitoring project activities like SHG functioning and training.
5. Reviewing grading of each SHG and taking steps jointly with SHGs to strengthen such weak groups, through special training exposure visits and follow up visits to SHG.
6. Conducting regular NGO review meetings BLC meetings and taking follow up action.
7. Convene and use the DPCC Meeting effectively to solve field problems and co-ordination issues with the help of the district collector.
8. Attending training sessions of animators, representatives, cluster co-ordinators, beneficiaries groups and giving vital feedback on training quality to NGOs, cluster co-ordinators, beneficiaries and groups.
9. Visiting the women’s groups for both social and economic development aspects including audit checks.
10. Organise cluster level and district level workshop jointly with NGO.
11. Act as information and facilitation centre for various government programmes.
12. Organize training programmes for NGO field staff, bankers, PCB staff PRI functionaries, block extension staff, NINPL Angawadi workers etc.
13. Facilitate exchange of ideas and improvement of project strategy though interaction with NGOs, Bankers, NABARD, SHGs.
14. Draft the MaThi Annual Credit Plan in consultation with SHGs, BLCCS, NGOs, NABARD and Banks and ensure inclusion in District ACP.
15. Credit rating of over 6 months SHGs and arranging credit from all possible sources for eligible and progressive SHGs.
16. Assisting the financing agencies in prompt repayment of loan by SHGs.

(VI) Role of Asst. Project Officer Credit in the Project Implementation Unit

1. Arranging or preparation of MaThi Annual credit plan, ensure its incorporation in the district credit plan and its approval.
2. Keeping all partners like NABARD, Banks and NGOs informed of all field problems on banking or credit for immediate solution.
3. Assisting PIU to achieve the cried plan in a time-bound manner.
4. Utilizing the service of PIU, Bank and NGO for ensuring timely and adequate credit to all eligible groups and for repayment of loans in time.
5. Joint credit rating of eligible SHGs in co-ordination with NGO, Bank and PIU, for bank credit and recommended eligible SHGs for credit to Banks / DRDA.
6. Action to be taken to repayment.
   a. Ensure prompt repayment of external credit by SHGs through and
      zonal officers (of PIU)
   b. Information to be collected from banks and sent to groups and
      NGOs regarding repayment of dues and over dues.
   c. Meet defaulting SHGs jointly with other participating agencies to
      apply pressure and ensure repayment, visit groups to get a better
      understanding about the groups, and establish a good report and
      to provide information on various banking schemes.
7. Training of animators, representatives and members relating to banking
   and account procedures, schemes, sanction criteria, repayment etc.
8. Establishing good report with lead bank, district co-ordinators of all
   banks, NABARD Bank Managers, NGOs and district administration.
9. Participate in co-ordination / review meetings at various levels.
10. Participate in workshops organized at various levels
11. Consolidation of progress report on credit given and DCE statements.
12. Monitoring the performance of bank branches in credit delivery,
    supervision and repayment of loans.
13. Visiting of bank branches for ensuring opening of bank accounts, credit
    linkage repayment of loan and other bank related works.

(VII) Role of Project Management Unit (PMU-Dew)

1. Drawing up Annual Action Plans (AAPs) for training, workshops etc
2. Overall co-ordination work of all partners.
3. Overall monitoring project activities like SHG functioning and training
4. Ensuring prompt credit rating of over 6 months SHGs by PIVs.
5. Arrange to convene CPCC and help sort out macro issues on credit and
   field problems.
6. Conducting regular PIU review meetings, NGOs workshop and joint co-
   ordination meetings with NABARD and banks and taking follow up
   action.
7. Liaison with District Collector and district administration and use them
   effectively in training SHGs and convergence of service SHGs.
8. Organise state and district level workshops jointly with NGO
   NABARD and banks.
9. Organise training programme for NGOs and bankers on credit and
   entrepreneurship.
10. Facilitate exchange of ideas and improvement of project strategy
    through interaction with NGOs, Banks, NABARD and SHGs.
11. Draft the MaThi Annual Credit Plan in consultation with PIVs, NGOs,
    NABARD and banks, land ensure inclusion in state ACP through SLBC.
12. Ensure assisting to financing agencies in prompt repayment of loans by
    SHGs through PIV and NGOs.
13. Review and correct performance of PIVS and NGO in terms of SHG
    quality credit flow and repayment.
14. Visiting of bank branches for ensuring opening of bank account credit linkage repayment of loan and other bank related works.

(VIII) Role of District Rural Development Agency (DRDA)

1. Scrutinizing the eligible credit rated SHGs sent from MaThi PIUS for credit as per parameters.
2. Participating in credit rating of SHGs with bankers, DEW and NGOs.
3. Sanctioning of Revolving Fund Loan and subsidy for economic activities to the eligible SHGs under MT.
4. Reimbursement of training cost and NGD support cost for group formation to the Dew, PIV on receipt of necessary bills.
5. Founding organizing and participation in workshops organized at district level for DRDA and block staff as well as PRI elected functionaries.
6. Participation in BLCC / DPCC meetings.
7. Jointly organizing orientation for other stakeholders like panchayat presidents, PACB staff, commercial bank staff, and block staff.
8. Ensuring that the Block Attention Staff are properly oriented and form effective partnership with Dew Staff, NGOs, SHGs and banks.
9. Convergence of various services offered and schemes implemented by the local body through SHGs leading to better local administration.

The SHGs can have access to credit from any bank convenient to them. They can also have access to any Government Schemes (or) any sources of funds from the NGO. They can also set up their own local area Banks after getting necessary permissions.1

(IX) Role of Banks including field staff like RDOS

1. Helping SHGs in opening bank accounts in the nearest branch on formation
2. Giving the animators, representatives and members in relation to banking procedure.
3. Attending MaThi Block-level Co-ordination Committee (BLCC) meetings for PIV and DPCC /DLCC meeting of District Collector.
4. Participating in credit rating of SHGs and delivering credit in time to eligible and progress SHGs.
5. Initiating efforts and participating in credit rating of SHGs and delivering credit in time to eligible and progressive SHGs.
6. Initiating efforts and participating in steps for promote repayment of loan by SHGs.

---

7. Encouraging disciplined SHGs which promptly repay loans through positive steps.
8. Participating in training group meetings, workshop, review meetings etc. at various levels on a regular basis so as to assess and track progress of SHGs.
9. Guiding group / members to choose right economic activities.

**APPENDIX - II**

*Chart : IV - 1*

```
PROJECT STAKE HOLDERS

SHGs

CLFs

Cont/Dew

DRD

DMA, DTP

NGOs

Banks

PACBs

NABARD

PRLS ULBS

DRDA - Rural development
DMA - Municipalities
DTP - Town Panchayats
REs - Rural Elected Bodies
ULBs - Urban Elected Bodies
```
Chart: IV-2

PROJECT IMPLEMENTATION UNITS (PIU) (DISTRICT LEVEL)

DIST COLLECTOR DPCC

LOAN DEPT. BANKS/NABARD

PROJECT OFFICER

ASSISTANT PROJECT OFFICER

Communications  Marketing  Monitoring  Credit Schemes  Admin.Accts

SUPPORT STAFF
Chart :IV-5

DISTRICT OFFICE

PROJECT OFFICER

Deputy Project Officers
(Admission Accounts / Supervision and Estimation / Training / Marketing and Planning / Resource)

Superintendent

Assistants

Typists
## GENERAL INFORMATION ON INDIVIDUAL MEMBER OF SHG

<table>
<thead>
<tr>
<th>VILLAGE:</th>
<th>BLOCK:</th>
<th>NAME OF SHG:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Name of the Member :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Name of Husband/Father :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Age :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Address :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Caste/Community : SC/ST/BC/OC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Religion : Hindu/Christian/Muslim/Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Mother Tongue : Tamil/ Other than Tamil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Marital status : Married/Unmarried/Widow/Divorced</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Type of family : Independent/Joint family/Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Type of house : a) Own/rented. If owned Well built/Semi built/Thatched/Tiled/ Government Quarters/Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Occupation (Specify) :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Other Jobs (if any) :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Head of the household : Self/Husband/Son/Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
14. Educational level: Primary/Middle/Secondary/Hr.Secondary/Degree: UG/PG or Diploma

II. HOUSEHOLD COMPOSITION:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Age</th>
<th>Sex</th>
<th>Relationship to the respondent</th>
<th>Marital status</th>
<th>Employment position</th>
<th>Monthly income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

III. ECONOMIC DEVELOPMENT

a) Details of the household income of the Respondent (Per month)

<table>
<thead>
<tr>
<th>Source for Occupation</th>
<th>Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before joining SHG</td>
</tr>
<tr>
<td>1. Agriculture</td>
<td></td>
</tr>
<tr>
<td>Income from land</td>
<td></td>
</tr>
<tr>
<td>Income from products</td>
<td></td>
</tr>
<tr>
<td>2. Allied activities</td>
<td></td>
</tr>
<tr>
<td>a. Milking</td>
<td></td>
</tr>
<tr>
<td>b. Sales of animals</td>
<td></td>
</tr>
<tr>
<td>c. Brokerage/Direct</td>
<td></td>
</tr>
<tr>
<td>Sales</td>
<td></td>
</tr>
<tr>
<td>d. Domestic animals</td>
<td></td>
</tr>
<tr>
<td>3. Wages</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>
### Non-agricultural income

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Wages</td>
</tr>
<tr>
<td>2.</td>
<td>Interest from Deposits:</td>
</tr>
<tr>
<td>3.</td>
<td>Rent from buildings/Motors:</td>
</tr>
<tr>
<td>4.</td>
<td>Equipments</td>
</tr>
<tr>
<td>5.</td>
<td>Others (if any specify)</td>
</tr>
</tbody>
</table>

**TOTAL**

### Income generating activities:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Industrial Sector</td>
</tr>
<tr>
<td>2.</td>
<td>Business Sector</td>
</tr>
<tr>
<td>3.</td>
<td>Service Sector</td>
</tr>
</tbody>
</table>

**Total**

### III. Income-Generating Activities:

- a) Industrial Sector
- b) Business Sector
- c) Service Sector

**Total**

### b. Expenditure (Per month)

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Consumption Expenditure on food-items (Per month)</th>
<th>Before Joining SHGS Rs.</th>
<th>After Joining SHGS Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
<td>Rice wheat and other millets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii)</td>
<td>Pulses and cereals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii)</td>
<td>Vegetables and fruits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv)</td>
<td>Non-Vegetarian (Egg, Mutton, Chicken)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v)</td>
<td>Milk and other milk products</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vi)</td>
<td>Oil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vii)</td>
<td>Tea and Coffee</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total**
### On Non food-items (Per month)

<table>
<thead>
<tr>
<th>Term</th>
<th>Before Joining SHGS</th>
<th>After Joining SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Festival and Entertainment/Clothes</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>ii) Education for children</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>iii) Medical Expenses</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>iv) Rent for house</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>v) Repayment of loan to bank</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>vi) Travelling Expenses</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>vii) Repair and maintenance service</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>viii) Buying things</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>ix) Betal leaves, nuts and tobacco and</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>x) others</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>Rs.</strong></td>
<td><strong>Rs.</strong></td>
</tr>
</tbody>
</table>

### Household Savings (Per Month)

Total amount of Savings Rs. (Per month)

<table>
<thead>
<tr>
<th>Form of Savings</th>
<th>Amount in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before joining SHG</td>
</tr>
<tr>
<td>i. Bank</td>
<td></td>
</tr>
<tr>
<td>ii. Domestic</td>
<td></td>
</tr>
<tr>
<td>iii. Chits</td>
<td></td>
</tr>
<tr>
<td>iv. Postal</td>
<td></td>
</tr>
<tr>
<td>v. Self-help group</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Assets Details

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Details of Assets</th>
<th>Value in Rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Before joining SHG</td>
</tr>
<tr>
<td>1</td>
<td>a) Immovable Assets</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>House Buildings</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Cultivable land 9in acres</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Farm land (in acres)</td>
<td></td>
</tr>
</tbody>
</table>
b) Movable Assets

1. Milk animals
2. Cart animals
3. Plough Bullocks
4. Bullock cart
5. Cattle
6. Birds
7. Goat, sheep
8. Cart, Tractor, etc.
9. Pump set
10. Well
11. Gold Jewels and silver
12. Household utensils
13. Cycle
14. Bike
15. Agricultural Tools and Instruments
16. Televisions
17. Others

C. FINANCIAL ASSETS

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Items</th>
<th>Before joining SHG</th>
<th>After joining SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank deposits, Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Postal Office Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>LIC/ Other than insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Investment in private company</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

e. CREDIT

1. From which source do you get loan?
   
   NABARD/SGSY/RMK/Others

2. Number of loans borrowed:
   
   One/two/three/four/more than four
3. Amount of loan borrowed
   1000-2000/2000-3000/3000-4000/4000-5000/5000-and above

4. How long did it take to get your loan sanctioned
   Months / 6 months/ 9 months/ 7 years

5. Purpose of the loan to get:
   To start business/Purchase of goods/Children Education/ for Medical
   Treatment/Others

6. Problem faced in getting loan organization: Not approachable / interest rate is
   high/Rule and Regulations are very strict

7. Do you repay the loan in time: Yes /No

IV. SOCIAL DEVELOPMENT

Please furnish the following information after joining SHGs in Mahalir Thittam

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Description</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Disagree</td>
</tr>
<tr>
<td>a)</td>
<td>Literacy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Ability to read has increased</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Ability to write has increased</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Learnt to do simple arithmetic</td>
<td></td>
</tr>
<tr>
<td>b)</td>
<td>Health</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. The quality and quantity of diet has</td>
<td></td>
</tr>
<tr>
<td></td>
<td>improved</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Awareness on cleanliness increased</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Health care has improved</td>
<td></td>
</tr>
<tr>
<td>c)</td>
<td>House hold benefit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Housing facility has improved</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Enough drinking water in the house</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. House is electrified</td>
<td></td>
</tr>
<tr>
<td>d)</td>
<td>Social amenities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Water supply is sufficient in the</td>
<td></td>
</tr>
<tr>
<td></td>
<td>village</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Transport facility is improved</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Primary Health care in the Village is</td>
<td></td>
</tr>
<tr>
<td></td>
<td>sufficient</td>
<td></td>
</tr>
</tbody>
</table>
### Social relationship

1. Number of friends has been increased
2. Ability to contact officers like Collector/BDO/Bank Officers/Others
3. Attend group meetings regularly
4. Participate in fellow member's functions
5. Caste influence (irrespect of caste)
6. Tours/Temple Visits increased
7. How it help to increase group savings: It advice the members to save/it compel/it teach how to save/others

---

6. Do you get any help from MaThi for your improvement: Yes / No
   (If yes, Training/Loan/Help to get raw materials/Help to introduce good product.)

7. Do you get any training facility from MaThi: Yes/No
   (SHG Training/ART Training/Skill Training/DEP/Others)

8. Do you think that, the social status of your group member has been improved by MaThi: Yes/No

9. Do you think that the economic status of yourself helps to create business activities/Service Activities/Industrial activities: Yes/No

10. What is your opinion about the functioning of MaThi: Satisfied/Partially satisfied/Not satisfied

11. Do you suggest anything for further betterment of this scheme

12. Becoming a member of this group gives very happiness/unhappiness/anything nothing to say anything


#### a. Social acceptance

i) Receive more respect in the village: Agree/Disagree

ii) People sought your advice have improved: Yes/No

iii) You received help from others easily: Yes/No
b. **Empowerment:**

i. Ability to mix with people freely

ii. Ability to manage the family economically

iii. Awareness about the transaction through Banks

iv. Ability to question others has improved

v. Ability to contribute to the development of the neighbours

vi. Ability to articulate for individual needs

vii. Ability to team has increased more from your activity

viii. Level of Self Confidence is enhanced

ix. Family members, sought your decision making in all family matters

14. **General opinion:**

i. How do you know about SHG scheme : Personal effort/Friends / Relatives/NGO/Others

ii. Reason for joining SHG : Poverty/Unemployment/To save money for existing/To get loan

iii. Do you know about the MaThi : Yes/No

NGO Officer/MaThi Officer/Animator/Group rep.

iv. What is its main function : Increasing the general formation/increasing group savings/Helps to groups to get loans) Give Training/ Helps the groups to sell its product.
APPENDIX – IV

QUESTIONNAIRE SELF HELP GROUP MEMBERS IN RESPECT OF ECONOMIC EMPOWERMENT

DETAILS OF SHG

1. தலை அன்றாணா சிற்றாம்:
   Place of SHG

2. பெயர் சிற்றாம்:
   Name of the SHG

3. ஆண்டுற்றுந்தியான் ஆண்டம்:
   Year of establishment

4. மொத்த சிற்றாணாவளிய ஊடகிகள்:
   Total number of Group members

5. பிற்பிகுறுந்தியான் / விகசரம்
   பிற்பிகுறுந்தியான் / ஊடகிகளின் ஊடகம்:
   Backward Community / Most
   Backward Community / Scheduled Caste / Scheduled Tribe

6. ஏக்கர் பெயர்கள் ஊடகிகள்:
   Number of educated women

7. ஏக்கர் பெயர்கள் ஊடகிகள்:
   Number of uneducated women

8. என் ஆண்டு விரும்பியான் / விரும்பியான் / விரும்பியான்
   Number of Women below 25-30 years / aged 40-50 years

9. ஆண்டு விரும்பியான்::
   Middle aged 30-40 years
9. குறிப்பிட்டு விளக்கும் தலைப்பினைக்
   No. of Widows

10. சாத்து புகழ் மறு விளையாடு
   (Weekly Subscription + savings)

11. விளையாடும் பாதுகாக்க விளையாடு கொண்டாக
   Total amount of savings

12. துவார சம்பந்தகள் தொகுப்பு
   Name of the Members
   1. 6. 11. 16.
   2. 7. 12. 17.
   3. 8. 13. 18.
   5. 10. 15. 20.

குறிப்பிட்டு விளையாடு
Details of Individual Member

1. பெயர் (Name) :

2. வயது (Age) :

3. பண்டையது (Bachelor) : Yes / No
   வியாபமும் (Married) : Yes / No
   வியாபமும் முதுவியாபம் (Married but Separated) : Yes / No

4. குறிப்பிட்டு விளையாடு (Family Income)
   ஆ. புனராயனம் அசுரகு பின்னணி
   (Before joining of SHG)
   ஆ. புனராயனம் அசுரகு பின்னணி
   (After joining of SHG)
5. **Occupation**
   - வொழியாணை (Agriculture)
   - மற்றும் வொழியாணை மற்ற வேந்தரங்கள் (Other Occupations)

**Details on Member’s activities in SHG**

1. How did you become the member of the SHG? Yourself/Officials/Both
2. How many times your group meeting is held in a month
3. Are you participating the meeting regularly: Yes / No
4. Whether all are working unitedly: Yes / No.
5. If there any difference of opinion among members? : Yes / No

**Freedom of Earning**

1. Are you earning money by working?
2. Do you have ability? What special talent you have?
3.  தனிநபர் அல்லது காசல் வேலையாளர் / casual labour?
   Nature of your job independent / casual labour?
4.  அல்லது சுமார் வாய்ப்பாடு மேற்பாடு?
   Your monthly income?
5.  மாதமும் மாதமும் வருமானம் கையேற்றம்?
   Do you get regular income throughout the year?
6.  நீங்கை காவல்கையாளர் பார்வை கிளையுறுவோருக்கு தேர்வுகள்? ஆம் / மென்பொழிவு
   Have you learnt the banking accounts? Yes / No
7.  நீங்கை பெங்கல்கையாளர் மற்றும் அவை உள்ளிட்டு அவற்றின் கையேற்ற?
   Know the bank procedure: before after joining SHG.

அகத்தை (Personality)

1.  மக்களுக்கு அடுத்து அதிகாரிகள், அவர்கள் அதிகாரிகள், விமர்சகிகள் அவற்றில் காந்துசெயல்பட்டீர்? அவ்வுடன் அவர்கள் தொடரும்? அவ்வுடன் பயன்படுத்தும் காரம் கையேற்ற காந்துசெயல்?
   Do you consult the Panchayat Officials or Bank officials or other official or refrain yourself from such officials I.S. there any change.
2.  மாவட்ட அரசு மாநில வளைய அதிகாரிகள் வளையாளர்கள் விளையாடும் அதிகாரிகள் விளையாட்டின் கிளையுறுவோர் அவைகளை பயன்படுத்தும் தொடரும்? அவைகளின் பயன்படுத்துவதற்கு கிளையுறுவோர் தொடரும்?
   Do you have boldness to meet the District Rule Development officers or District Industrial Officials? If not do you find any change after becoming the member SHG.
3.  பொருளியல் விளையாட்டு வருமானங்கள் தயாரிக்கலாம் தயாரிக்கும் கையேற்றங்கள்?
   Do you exchange economic matters with your fellow members.
1. Did you receive any support from your members? Yes/No

2. Looking after children when taking part in SHG Meeting? : Husband / Family Members

3. Does your Husband assist in household work or looking after children? : Yes / No

4. Do your relatives help in the household work? : Yes/No

SAVING / INVESTMENT

1. How much amount do you earn in a month?

2. Are you saving money regularly? Yes / No

3. What is your monthly income before joining the SHG?

4. Are you saving money from your income or your husband?
5. Are you giving loan to your fellow SHG members only or others also?

6. What is the rate of interest?

7. What is the purpose for which you give loan

8. Whether the members of SHG are repaying the loan without fail?

9. Is your income is sufficient?

10. Are you getting income regularly throughout the year? Yes / No.

11. Do you think that you SHG will continue in future : Yes / No

12. Will it continue even if the Govt. discontinues its assistance: Yes / No

13. Will you quit your village in search of good job? Yes / No.

14. Do you feel happy for joining the SHG Yes / No.