INTERVIEW SCHEDULE

1. **IDENTIFICATION**

1.1 Name and address of the SHG

1.2 Name and address of the head

1.3 Block

2. **SOCIAL- ECONOMIC AND LIVING CONDITIONS OF THE RESPONDENTS**

**SOCIAL CONDITIONS**

2.1. Name and address of the respondent

2.2. Designation of the respondent

Ordinary member -1, Office bearer - 2

2.3. Were you an office bearer at any time previously?

Yes – 1          No - 2

2.4. Age

2.5. Religion

Hindu – 1,       Muslim – 2,   Christian - 3   Others - 4

2.6. Caste

SC – 1,         ST-2,    OBC – 3,     Others - 4

2.7 Marital status

Single -1        Married – 2    Widow – 3    Separated – 4  Divorced - 5

2.8 Educational qualification

Illiterate -1    Up to 5th – 2   Up to 8th – 3  HS – 4        +2-5

Degree – 6       Post graduation – 7  Other - 8
2.9. Information about Family members
   a) Member below 18 years          b) Member above 18 years to 35
   e) Member above 35 to 60          f) Member above up to 60 years

2.10. Place of residence

2.11. Type of family

2.12. Any school drop out child in your family?

2.13. Explain the Reason for dropout

2.14. Death of children below 5 year within one year

2.15 Is there any drug addict/alcoholic in your family?

**ECONOMIC CONDITIONS OF THE RESPONDENT**

3.1 Main occupation
   Agriculture and allied – 1          Daily labour – 2          Salaried – 3
   Self employed -4                   House wife – 5              Unemployed – 6
   Any other (Specify) -7

3.2 Average monthly income of the family (approximate) Rs

   < 500-1,     500 to 1000 -2,     1001 to 1500 – 3,     1501-2000- 4

   2001 to 3000 -5,  3001 to 4000 – 6,  4000 to 5000 – 7
   More than 5000 -8

3.3 Do you have land with patta?
   Yes – 1            No -2

3.4 If yes, how much is the size of the land (in Cents)?

   < 10-1,  10 to 20 – 2,  21 to 35 -3,  36 to 50 – 4,  50-100- 5   > 100-6

3.5 Do you have gold ornaments?
   Yes – 1            No -2

3.6 if yes, how much ------------------------
3.7 Other financial assets

Chits -1 Private savings – 2 Informal deposits -3
Insurance – 4 Any other – 5 No -0

LIVING CONDITIONS OF THE RESPONDENT

4.1 Do you have own house ?
Yes – 1 No -2

4.2 If yes, Type of housing ?
Kutcha – 1 Semi – Pucca -2 Pucca -3 NA -0

4.3 Is it due to your membership in SHG?
Yes – 1 No -2

4.4 Is your house electrified?
Yes – 1 No -2

4.5 If yes, is it due to your membership in SHG?
Yes – 1 No -2 NA -0

4.6 Do you have a sanitary latrine ?
Yes – 1 No -2

4.7 If yes, is it due to your membership in SHG ?
Yes – 1 No -2 NA – 0

4.8 If no, what is the type of sanitation do you have?
Public Latrine -1, Pit Latrine -2, Open Place – 3 NA -0

4.9 If you do not have sanitary latrine, what is the reasons?
No sufficient land -1, No money – 2, Not a felt need -3 NA -0

4.10 Do you have safe drinking water your own house?
Yes – 1 No -2
4.11 How do you dispose household waste – solid / liquid (Specify)

CONSTITUTION AND FUNCTIONING / ORGANIZATIONAL DYNAMICS

5.1 When did you in the SHG?
Month ..................... Year .....................

5.2 Who motivated you to become the member of SHG?
Neighbours -1, Friends -2 SHG Members – 3
NGO/ Black to back -4 Any other (Specify) -5

5.3 What motivated you to become the member of SHG?

5.4 If there are dropouts in your SHG?
Yes -1 No - 2

5.5 What are the reasons for dropouts?

5.6 Are the attendance registers, account books, reports are maintained properly?
Yes -1 No – 2 Don’t know -3

5.7 Are the attendance registers, account books, reports etc. available to any member on demand?
Yes -1 No – 2 Don’t know – 3

5.8 Have you examined any of these during the last six months?
Yes -1 No - 2

5.9 Do you know the total amount collected through thrift saving and loans repayment during the last meeting?
Yes -1 No - 2
5.10 If yes, how did you know it?

- It is announced at the end of the meeting
- I ask the others
- It is announced in the next meeting
- Others tell me
- Any other (Specify)

5.11 What is the amount of thrift collected from one member?

- If thrift is a fixed amount – what is the amount Rs
- If it within a range, what is the range from Rs to Rs

5.12 From where do you find money to deposit in thrift?

- From my own income
- Others

5.13 How many months after the formation of the SHG thrift were started?

After

5.14 Is the SHG linked to any bank / Financial institution?

- Yes
- No

5.15 How many months after the formation of the SHG, the SHG was linked with the bank / Financial institution?

After

5.16 Do your SHG active participate in the common programme organized by Federation/ NGO/ Panchayat?

- Yes
- No

5.17 If no, what are the reasons?

5.18 If yes, what were the common programmes organized by Federation/ NGO/ Panchayat during last one year?

5.19 Are you satisfied with the working of your Federation?

- Yes
- No

5.10 If no what are the reasons Explain?

DECISION MAKING

6.1 How are the decisions take in the SHG?
Arrive at a consensus after discussing the matter in the SHG -1,
Decides on majority after discussing the matter in the SHG -2
Leaders and committee members -3
As per directive from higher authorities -4 any other (specify) -5

6.2 Who selects the beneficiary for loans?  
NGO officials – 1 Committee members -2
The whole group -3

6.3 Who decides the interest for loans?  
NGO officials -1 Committe members -2 The whole group -3
Not Applicable -4

6.4 If somebody defaults in loans repayment who decides the fine or punishment?  
NGO officials -1 Committee members -2 The whole group -3
Not Applicable -4

6.5 If some problem arises in the SHG who solves it?  
By the SHG member them selves -1 By the leaders or Committee members -2
By higher authorities -3 By outsiders -4, Not Applicable -5
Any other (Specify) -6

5 COLLECTIVE AND ORGANIZATIONAL EFFORTS IN RESOLVING SOCIAL ISSUES AND COMMUNITY PROBLEMS

7.1 Please indicate whether the following social issues/ community problems exist in your community.

<table>
<thead>
<tr>
<th>S.No</th>
<th>Statement</th>
<th>Yes</th>
<th>No</th>
<th>Do not know</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Scarcity of safe drinking water</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Insufficient basic infra structure facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Unequal wages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Drop outs from school</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Atrocity against women

6. Eve teasing

7. Child abuse

8. Child labour

9. Alcoholism

10. Domestic violence

(Remarks – Type of issues)

7.2 How often do you discuss the above problems / issues at the SHG meetings?

Very often - 1
Sometimes – 2
Never - 3

7.3 Have you ever organized any action in respect of such social issues and problems?

Yes - 1
No - 2
Don’t Know - 3
NA - 0

7.4 If no, why did you not react to these?

Fear of isolation - 1
Lack of co-operation from others - 2
Discouragement from others - 3
Lack of time - 4
Unwillingness to participate in such activities - 5
Any other (Specify) – 6
NA - 0

7.5 If yes, Please explain.

7.6 Is there any change occurred regarding these issues & problems?

Yes - 1
No - 2
NA - 0

7.7 Have you taken up any social development programme or any other panchayat programmer?

Yes - 1
No - 2

7.8 If yes, please give details regarding important works done.

8. SOCIAL EMPOWERMENT

(i) Knowledge / Information
ECONOMIC EMPOWERMENT

9.1 Did you have a Saving Bank account before joining the SHG?
   Yes -1   No-2

9.2 Did you have a Post office account before joining the SHG?
   Yes -1   No-2

9.3 If yes, in whose name was the account?
   Own name -1   Joint account -2   NA -0

9.4 Did you have your own savings accounts did you have monthly savings?
   Yes -1   No-2   NA-0

9.5 What was the source of finance in your contingency before joining the SHG

9.6 Do you take loan from this source after joining the SHG
   Yes -1   No-2   NA-0

9.7 Had you / your family taken loans from money lenders before joining the SHG?
   Yes -1   No-2   Don’t know -3

9.8 Are you still availing loans from money lenders even after joining SHG?
   Yes -1   No-2   NA-0

9.9 If yes, what are the reasons that you still depend on money lenders?
   Don’t get sufficient loans from SHGs -1   Haven’t repaid the loans from SHG -2
   Delay in getting the loans from SHG -3   Any other (Specify) -4   NA – 0

9.10 If yes, what are the reasons that you still depend on gold loans?

9.11 What is your thrift saving as on today? Rs .....................

9.12 Suppose the SHG ceases to exist and there are no more SHG meetings, or you leave the SHG, still will you continue your savings in a Bank / Post office?
9.13 Have you taken any loans from / through the SHG?
Yes -1       No-2

9.14 If yes, give the details of loans and their repayment status?

<table>
<thead>
<tr>
<th>SI NO</th>
<th>Purpose of Loans</th>
<th>Total Amount Rs</th>
<th>No. Of times</th>
<th>Last Loan</th>
<th>Repayment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Consumption</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Income Generation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Other Loans</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Consumption – Food -1        Clothing -2       Education -3      Marriage -4
Festival Needs -5            Any other (Specify) -6

Income Generation – Agriculture -1    Animal Husbandry -2   Petty Business -3
Cottage Industries -4 Any other (Specify) -5

Other Loans – Purchasing of land -1 Construction / Maintenance of Well -2
Construction / Maintenance of House -3 Construction / Maintenance of Latrine -4

Repayment of Old loans -5 Re – claiming mortgaged loan -6 Any other (specify) -7 (*Status of repayment – Fully Repaid -1 Being repaid -2 Not yet started -3)

9.15 Have you taken bank loans for income generation?
Yes -1       No-2

9.16 If no, why did you not utilize the opportunity?
Not interested -1, Not able to take my share -2, I can’t get a bank loans -3 could not select a suitable enterprise -4 any other (specify) -5

(For those who have taken up Income Generation Programme)
Self Employment / Income generation (individual)
9.17 Activity of the enterprise .........................
9.18 When was it started .................................
9.19 Have you got any training.
   Yes -1          No-2        NA-0
9.20 The total project cost in Rs .....................
9.21 Loans amount Rs .................... subsidy/ grant amount Rs............
9.22 Beneficiary share amount Rs ...............  
9.23 What type of loans.
   Direct Bank Loans -1                NGO/ CDS transferring Loans -2
   only from thrift -3                         any other (Specify) -4
9.24 Average monthly profit ......................
9.25 If no why?
9.26 Rough monthly expenses in Rs..........  
9.27 Status of repayment
   Fully Repaid -1                Being repaid - 2       Not yet started -3
Self Employment / Income generation (group)
9.28 Activity of the enterprise .........................
9.29 When was it started .................................
9.30 Have you got any training?
   Yes -1          No-2        NA-0
9.31 Number of people engaged ...............  
9.32 Total project cost in Rs.................
9.33 Loans amount Rs .................... Subsidy / grant amount Rs............
9.34 Beneficial contribution amount Rs.............
9.35 Is there any difficulty in getting beneficial contribution?
Yes -1    No-2    NA-0

9.36 If yes what is the difficulty please explain

9.37 What type of loans?

Direct Bank Loans -1          NGO/CDS transferring Loans -2
Only from thrift -3           Any other (specify) -4
1. Research Questions and Empowerment Indicators

1. Does participation in SHGs increase the members influence over economic resources and participation in economic decision making?

*Empowerment indicators:*

- Decision making regarding purpose of loan.
- Control of use of credit.
- Management of enterprises supported by credit.
- Use in income generated.
- Increased savings: monetary (SHG savings, chit funds, other accounts, insurance, loans to others) and in kind (livestock, gold, land).
- Increased Income.
- Access to loans.
- Increase in bargaining power.
- Ability to spend money independently.
- Make household purchases.

2. Does participation in Self Help Groups influence the individual development and growth of a member?
**Empowerment indicators:**

- Addition to her literacy/education
- Improvement in technical and practical skills through training.
- Acquisition of skills for income generation.
- Use of skills for income generation.
- Development of managerial skills, ability to facilitate a group meeting.
- Increase in articulation abilities, self confidence and self respect.
- Access to health care.
- Side effect: Additional workload for savings and repayment of loans, effect of participation on daily work, fatigue, attention to children, family members, delegation of work to other family members.

3. Is there an increase in a woman's influence in decision making in the household?

**Empowerment measures:**

- Purpose of loan taken by SHG.
- Adoption of household infrastructure programmes (latrine, smokeless chullah, house repair programme).
• Household purchases (household equipment, farm equipment and livestock).

• Education of children and parenting issues.

• Education and status of girl children: nutrition, health, enrolment in schools, drop out rates.

• Fertility issues, use of family planning methods.

4. Has participation in SHGs increased a woman’s mobility, development of networks and interaction with other members of her group and community?

5. Does participation in SHGs increase a woman’s awareness and knowledge?

_Empowerment indicators:_

Knowledge regarding:

• SHG approach and procedures.

• Banking transactions.

• Health and sanitation.

• Family planning.

• Income generating programmes.
6. Does participation in SHGs increase a woman’s participation and influence in social, community and political activities?

*Empowerment measures:*

- Participation in meetings of village panchayats, gram sabhas.
- Participation in elections-as voter.
- Participation as candidate in local body elections/elected member.
- Action on social issues: dowry, alcoholism, purdah, domestic violence, sex selective abortions/infanticide.
- Role in community development activities: initiation, planning, implementation, monitoring of community/village development activities, approached by other groups in the village/community for solving social/community problems, involvement in maintenance of village infrastructure measures.

7. Is there any change in the attitude of the husband/household/community regarding women’s empowerment?

*Empowerment Indicators:*

- Reduction in domestic violence.
- Attitudes towards dowry, freedom and empowerment of women.
• Recognition of intelligence, ability, economic contribution of women’s.