Appendix – I

The list of Agencies which helped to facilitate the formation and progress of SHGs in Kerala

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Name of District</th>
<th>Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Kollam</td>
<td>Sthree Sakthi</td>
</tr>
<tr>
<td>5.</td>
<td>Kottayam</td>
<td>Madappally Farmers Club, Amaranilayam, Sandhya Farmers Club, Vijayapuram S.S.S., J.M.S.W.P.C.D., Chemb Grama Panchayat, Pala S.S.S., K.R.N.M.S.W.S., Changanacherry S.S.S., Kurichithanam Development Society, Gramavikas Kendra, Pampady V.V.V. Club, Kumarakam Gramapanchayat, Mundakkayam P.V.V. Club</td>
</tr>
<tr>
<td>6.</td>
<td>Idukki</td>
<td>Malanad Development Society, Anakkara Vikasana samithy, Peerumedu Development Society, Idukki C.S. Union, Muttom V.V.V. Club, Karunapuram V.V.V. Club, Nedumkandam Cultural Society, Mariyapuram V.V.V. Club, Vozard, Idukki Jilla Karshaka Vikasana Samithi, Vazhathoppu V.V.V. Club, Rekshadhana trust, Gramavikasana vedi.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>8.</td>
<td>Thrissur</td>
<td>Award, Ptoor V.V.V. Club, Marottichal V.V.V. Club, Vellikkulangara Gramapanchayath, E.S.A.F., Sisters of Diocis, Kids, Slum Service Centre, V.V.V. Club, Varantharappally, Mupliam V.V.V. Club., Kess, Kalloor V.V.V. Club, Cost Ford, Kuttiottu V.V.V. Club, Chelakkara V.V.V. Club, Alagappan Nagar V.V.V. club, Mundoor Gramapanchayat.</td>
</tr>
<tr>
<td>10.</td>
<td>Malappuram</td>
<td>C.D.S., Dhanagram Balavikas Mandal, Bhoodan Vikas Mandal, Desasevani Mahilasamajam</td>
</tr>
<tr>
<td>13.</td>
<td>Kannur</td>
<td>Thalassery Social Service Society, North Malabar Grameen Bank, V.V.V. Club, Kakathodu, V.V.V. Club Kozhichal S.N. Trust, Aralam Gramapanchayath, Keyrose.</td>
</tr>
<tr>
<td>14.</td>
<td>Kasargode</td>
<td>G.S.G.S.K., Palavayal V.V.V. Club, G.S.G.S.K., Panathoor Sahrudaya vedi, Kanfed.</td>
</tr>
</tbody>
</table>

Source: NABARD Report 2001
Appendix – II

List of Banks which providing Assistance to the SHGs in Kerala.

COMMERCIAL BANKS (PUBLIC SECTOR)

 State Bank of Mysoor
 Kanara Bank
 S.B.T.
 Corporation Bank
 Syndicate Bank
 Union Bank of India
 State Bank of India
 Indian Overseas Bank
 Indian Bank
 Bank of India
 Bank of Baroda
 Uko Bank
 Vijaya Bank
 Central Bank of India

Commercial Banks – Private Sector

 South Indian Bank
 Catholic Syrian Bank
 Federal Bank
 Lord Krishna Bank
 Dhanalekdhmi Bank

RURAL BANKS

 South Malabar Grameen Bank
 North Malabar Grameen Bank

CO-OPERATIVE BANKS

74 Nos.

Source: NABARD Report 2001
## Appendix – III

### Community based organization status in Rural Areas as on 30.09.2007

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>District</th>
<th>Mp/ pg GPs</th>
<th>Total NHGs</th>
<th>Families Convered (Nos)</th>
<th>Thrift (nos.)</th>
<th>Loans (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Thiruvananthapuram</td>
<td>78</td>
<td>16744</td>
<td>344225</td>
<td>850594016</td>
<td>1564975560</td>
</tr>
<tr>
<td>2.</td>
<td>Kollam</td>
<td>71</td>
<td>12142</td>
<td>223550</td>
<td>607194518</td>
<td>1343712615</td>
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<tr>
<td>3.</td>
<td>Pathanamthitta</td>
<td>54</td>
<td>6486</td>
<td>137950</td>
<td>310192633</td>
<td>621871568</td>
</tr>
<tr>
<td>4.</td>
<td>Alappuzha</td>
<td>73</td>
<td>13075</td>
<td>261392</td>
<td>668587696</td>
<td>1548119353</td>
</tr>
<tr>
<td>5.</td>
<td>Kottayam</td>
<td>75</td>
<td>10736</td>
<td>219213</td>
<td>509588988</td>
<td>986516549</td>
</tr>
<tr>
<td>6.</td>
<td>Idukki</td>
<td>52</td>
<td>9119</td>
<td>163068</td>
<td>534761589</td>
<td>1335061139</td>
</tr>
<tr>
<td>7.</td>
<td>Ernakulam</td>
<td>88</td>
<td>12810</td>
<td>215610</td>
<td>548036114</td>
<td>1599016580</td>
</tr>
<tr>
<td>8.</td>
<td>Thrissur</td>
<td>92</td>
<td>15602</td>
<td>283764</td>
<td>803075217</td>
<td>3050405655</td>
</tr>
<tr>
<td>9.</td>
<td>Palakkad</td>
<td>91</td>
<td>19827</td>
<td>337440</td>
<td>889825804</td>
<td>2379530237</td>
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<tr>
<td>10.</td>
<td>Malappuram</td>
<td>102</td>
<td>13756</td>
<td>314538</td>
<td>677342852</td>
<td>1019477838</td>
</tr>
<tr>
<td>11.</td>
<td>Kozhikkodu</td>
<td>78</td>
<td>14127</td>
<td>289676</td>
<td>895472475</td>
<td>2225716344</td>
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<tr>
<td>12.</td>
<td>Vayanadu</td>
<td>25</td>
<td>7316</td>
<td>120248</td>
<td>276614608</td>
<td>1050405750</td>
</tr>
<tr>
<td>13.</td>
<td>Kannur</td>
<td>81</td>
<td>10882</td>
<td>212744</td>
<td>582973941</td>
<td>1842797332</td>
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<tr>
<td>14.</td>
<td>Kasargode</td>
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<td>5535</td>
<td>120022</td>
<td>326052075</td>
<td>1293559814</td>
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<tr>
<td>Total</td>
<td></td>
<td>999</td>
<td>168157</td>
<td>3243395</td>
<td>8480312526</td>
<td>21861166334</td>
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</table>

Source: Economic Review 2007
Appendix – IV

District wise details of Linkage Banking as on 30.09.2007

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>District</th>
<th>NHGs Linked</th>
<th>Amount (Rs. Lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Thiruvananthapuram</td>
<td>9632</td>
<td>3747.59</td>
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<tr>
<td>2.</td>
<td>Kollam</td>
<td>8575</td>
<td>6319.31</td>
</tr>
<tr>
<td>3.</td>
<td>Pathanamthitta</td>
<td>2622</td>
<td>2745.35</td>
</tr>
<tr>
<td>4.</td>
<td>Alappuzha</td>
<td>9991</td>
<td>5656.57</td>
</tr>
<tr>
<td>5.</td>
<td>Kottayam</td>
<td>3942</td>
<td>2718.06</td>
</tr>
<tr>
<td>6.</td>
<td>Idukki</td>
<td>4276</td>
<td>2982.02</td>
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<tr>
<td>7.</td>
<td>Ernakulam</td>
<td>7423</td>
<td>3059.78</td>
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<tr>
<td>8.</td>
<td>Thrissur</td>
<td>6980</td>
<td>4075.22</td>
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<td>Palakkad</td>
<td>10580</td>
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<td>Malappuram</td>
<td>4564</td>
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<tr>
<td>11.</td>
<td>Kozhikkodu</td>
<td>6409</td>
<td>3949.71</td>
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<tr>
<td>12.</td>
<td>Vayanadu</td>
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<td>Kannur</td>
<td>4386</td>
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<td>Kasargode</td>
<td>2841</td>
<td>1359.78</td>
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<tr>
<td>Total</td>
<td></td>
<td>86805</td>
<td>48385.98</td>
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</table>

Source: Economic Review 2007
## Appendix – V

### District wise details of Lease Land Farming as on 31.10.2007

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>District</th>
<th>CUMULATIVE</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>No. of GPs</td>
<td>No. of NHGs</td>
<td>No. of families</td>
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<td>1.</td>
<td>Thiruvananthapuram</td>
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<td>21159</td>
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<tr>
<td>2.</td>
<td>Kollam</td>
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<td>1324</td>
<td>5009</td>
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<td>3.</td>
<td>Pathanamthitta</td>
<td>38</td>
<td>349</td>
<td>16119</td>
<td>2002.31</td>
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<td>4.</td>
<td>Alappuzha</td>
<td>72</td>
<td>1044</td>
<td>10997</td>
<td>2094.20</td>
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<tr>
<td>5.</td>
<td>Kottayam</td>
<td>65</td>
<td>798</td>
<td>7492</td>
<td>1813.25</td>
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<tr>
<td>6.</td>
<td>Idukki</td>
<td>49</td>
<td>6616</td>
<td>54141</td>
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<td>7.</td>
<td>Ernakulam</td>
<td>52</td>
<td>3044</td>
<td>29949</td>
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<tr>
<td>8.</td>
<td>Thrissur</td>
<td>32</td>
<td>510</td>
<td>4459</td>
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<td>Palakkad</td>
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<td>2369</td>
<td>17906</td>
<td>4920.45</td>
</tr>
<tr>
<td>10.</td>
<td>Malappuram</td>
<td>72</td>
<td>2226</td>
<td>9202</td>
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<td>11.</td>
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<td>1316</td>
<td>1814</td>
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<td>Kannur</td>
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<td>39</td>
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<td>9883</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>820</strong></td>
<td><strong>27316</strong></td>
<td><strong>223779</strong></td>
<td><strong>46782.36</strong></td>
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</table>

Source: Economic Review 2007
## Appendix – VI

### District wise details of Balasabha – Childrens NHG as on 30.09.2007

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>District</th>
<th>No. of GPs</th>
<th>2007-08</th>
<th>CUMULATIVE</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>No. of Balasabha</td>
<td>No. of Children</td>
<td>No. of Balasabha</td>
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<tr>
<td>1.</td>
<td>Thiruvananthapuram</td>
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<td>513</td>
<td>7216</td>
<td>4176</td>
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<tr>
<td>2.</td>
<td>Kollam</td>
<td>67</td>
<td>187</td>
<td>4045</td>
<td>1651</td>
</tr>
<tr>
<td>3.</td>
<td>Pathanamthitta</td>
<td>53</td>
<td>722</td>
<td>11495</td>
<td>1946</td>
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<tr>
<td>4.</td>
<td>Alappuzha</td>
<td>73</td>
<td>1755</td>
<td>19347</td>
<td>4389</td>
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<tr>
<td>5.</td>
<td>Kottayam</td>
<td>75</td>
<td>663</td>
<td>11123</td>
<td>2981</td>
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<tr>
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<td>Idukki</td>
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<td>4229</td>
<td>2231</td>
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<td>1045</td>
<td>18374</td>
<td>3425</td>
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<tr>
<td>8.</td>
<td>Thrissur</td>
<td>83</td>
<td>394</td>
<td>6260</td>
<td>2478</td>
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<tr>
<td>9.</td>
<td>Palakkad</td>
<td>91</td>
<td>255</td>
<td>5609</td>
<td>3400</td>
</tr>
<tr>
<td>10.</td>
<td>Malappuram</td>
<td>100</td>
<td>534</td>
<td>16163</td>
<td>3830</td>
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<td>Kozhikkod</td>
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<td>13.</td>
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<td>357</td>
<td>6735</td>
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<td>235</td>
<td>4904</td>
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<td><strong>Total</strong></td>
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<td><strong>7334</strong></td>
<td><strong>122508</strong></td>
<td><strong>41872</strong></td>
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</tbody>
</table>

Source: Economic Review 2007
## Appendix – VII

**District wise details of Rural Micro Enterprises (RME) Programme – Status of Individual Enterprise as on 31.10.2007**

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>District</th>
<th>2007-08</th>
<th>CUMULATIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of Enterprises</td>
<td>Subsidy (Rs.)</td>
</tr>
<tr>
<td>1.</td>
<td>Thiruvananthapuram</td>
<td>1</td>
<td>7500</td>
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<td>2.</td>
<td>Kollam</td>
<td>1</td>
<td>7500</td>
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<td>3.</td>
<td>Pathanamthitta</td>
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<td>0</td>
</tr>
<tr>
<td>4.</td>
<td>Alappuzha</td>
<td>0</td>
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<tr>
<td>5.</td>
<td>Kottayam</td>
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<td>Ernakulam</td>
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<td>Thrissur</td>
<td>15</td>
<td>112500</td>
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<td>Palakkad</td>
<td>33</td>
<td>246000</td>
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<td>Malappuram</td>
<td>48</td>
<td>360000</td>
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<td>11.</td>
<td>Kozhikkodu</td>
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<tr>
<td>12.</td>
<td>Vayanadu</td>
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<td>7500</td>
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<td>Kannur</td>
<td>6</td>
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<tr>
<td>14.</td>
<td>Kasargode</td>
<td>27</td>
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</tr>
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<td><strong>Total</strong></td>
<td></td>
<td><strong>187</strong></td>
<td><strong>2362000</strong></td>
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</tbody>
</table>

Source: Economic Review 2007
## Appendix – VIII

### List of Micro Enterprises (District wise)

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Name of District</th>
<th>DWCUA</th>
<th>USEP</th>
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<tbody>
<tr>
<td>1.</td>
<td>Thiruvananthapuram</td>
<td>310</td>
<td>2890</td>
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<td>2.</td>
<td>Kollam</td>
<td>85</td>
<td>1870</td>
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<td>3.</td>
<td>Pathanamthitta</td>
<td>32</td>
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<tr>
<td>4.</td>
<td>Alappuzha</td>
<td>152</td>
<td>1850</td>
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<td>Kottayam</td>
<td>78</td>
<td>1095</td>
</tr>
<tr>
<td>6.</td>
<td>Idukki</td>
<td>10</td>
<td>135</td>
</tr>
<tr>
<td>7.</td>
<td>Ernakulam</td>
<td>520</td>
<td>2850</td>
</tr>
<tr>
<td>8.</td>
<td>Thrissur</td>
<td>168</td>
<td>1045</td>
</tr>
<tr>
<td>9.</td>
<td>Palakkad</td>
<td>87</td>
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<td>Malappuram</td>
<td>83</td>
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<td>127</td>
</tr>
<tr>
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<td>Kannur</td>
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<td></td>
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<td><strong>20599</strong></td>
</tr>
</tbody>
</table>

Source: Economic Review 2007
Appendix - IX

**Questionnaire Schedule**

1. Name : 
2. Religion : 
3. Age : 
4. Sex : 
5. Marital Status : 
6. Educational attainments:
   - Literate
   - VII Standard
   - Matriculate
   - Graduate
   - Above Graduation
7. Occupation :
   - Unemployed
   - Daily Wage
   - Agriculture
   - Self employed
   - Private Sector
8. Your Monthly income :
9. Caste :
   - General
   - SC and ST
   - Other backward classes
10. Do you own a house? Yes [ ] No [ ]
    (a) If Yes, what type?
       - Kutcha House
       - Concrete
       - Asbestos Sheet
       - Titled Roof
11. Do you have latrine facility in your house? Yes [ ] No [ ]
    (a) If yes, what type?
       - Single Pit
       - Double pit
       - Septic tank
       - Others
12. Do you have safe – drinking water facilities? Yes [ ] No. [ ]
13. Do you have illiterate adult in the family? Yes [ ] No [ ]
14. How many earning members are there in the family?
15. How many times do you take food a day?
16. Do you have any children below five years? Yes [ ] No [ ]
17. Do you have alcoholic or drug addict member in your family? Yes [ ] No [ ]
18. Do you know about the formation of SHGs? Yes [ ] No [ ]
19. Which agency extends assistance to your SHG?
20. How are the decisions taken?
   Deliberate ☐  Unilateral ☐  Collective ☐  External Influence ☐

21. Do you have APL members in your Group?  Yes ☐  No ☐

22. What motivated you to join SHG?
   Financial difficulties ☐  Family problems ☐  Unemployment ☐
   Social Interaction ☐

23. When did you join SHG?

24. Have you had any personal problems before joining SHG?
   Yes ☐  No ☐
   (a) If yes, what were they?
      Unemployment ☐  Poverty ☐  Social backwardness ☐
      Disease ☐  Any other ☐

25. What is the state of such problems after joining SHG?
   Solved ☐  Not Solved ☐  Being solved ☐
   Aggravated (Made worse) ☐

26. Whom do you trust in times of crisis?
   Religious leaders ☐  SHG office bearers ☐  Police ☐
   Panchayat member ☐

27. What kind of changes have you had after joining SHG?

28. What is the quorum of SHG?

29. Have you noticed any favouratism/ malpractice in the functioning of SHGs?
   Yes ☐  No ☐
   If yes, which of them is prominent?
      Political consideration ☐  Economic consideration ☐
      Religious Consideration ☐  Caste consideration ☐

30. Is your husband/ father happy about your participation in the SHGs?
   Yes ☐  No ☐  Indifferent ☐

31. Have you noticed any political consideration or interference in the functioning of SHG?
   Yes ☐  No ☐  Not much ☐

32. Was there any election to the post of office bearers in the S.H.G?
   Yes ☐  No ☐
33. Do you believe that the SHG has helped in developing solidarity among women?
   Yes  No

34. Do you approach private finance companies in case of emergency? (after joining SHG)
   Never  Rarely  Sometimes  Very Often  Always

35. Do you normally cast your vote in the election?
   Never  Rarely  Sometimes  Very Often  Always

36. Do you have any role in the election/campaigning of any of the candidate?
   No role at all  Not very much  Some Role  Big role  Neutral

37. Do you attend Grama Sabhas?
   Never  Rarely  Sometimes  Very Often  Always

38. What role did you have in SHGs?
   Active participant  Silent Observer
   Frequent participant  Rare participant

39. Did you get an opportunity to ask questions?
   Never  Rarely  Sometimes  Very Often  Always

40. Are the minutes read in the meetings?
   Yes  No  sometimes  Rarely

41. Do you know that the Rural Credit Delivery (Thrift) system is implemented through SHGs?
   Yes  No

42. Is the goal of women empowerment achieved through SHGs?
   Yes  No  to some extent

43. Do you have APL members in your group?
   Yes  No

44. Do you help those who are not members of the group?
   Yes  No

45. Is the goal of Rural Development achieved through SHG?
   Yes  No  Can’t Say

46. Do you have an Animator for the group?
   Yes  No
47. Do you take part in the activities of the literacy Mission?
   Yes  No  Now and then  

48. Does it promote social interaction and social awareness?
   Yes  No  some times  Cann’t Say  

49. Do you think that membership of the group helps to relax tension?
   Yes  No  Can’t Say  

50. Do you think that the associational life helps to increase life span?
   Yes  No  Can’t Say  

51. Is there any penalty for non attendance of Meetings?
   Yes  No  

52. Do you know who is entrusted with the responsibility of convening and
    concluding meetings?
   Yes  No  

53. Do you get self-reliance and financial discipline from SHGs?
   Yes  No  

54. Do the members of the group extend mental help to solve personal problems?
   Yes  No  Occasionally  

55. Have you improved General knowledge and awareness?
   Yes  No  

56. Does the SHG observe order and rules of procedures during its meetings?
   Yes  No  Sometimes  

57. Do the members have absolute trust in the group?
   Yes  No  

58. Do you approve the destruction of public properties?
   Yes  No  

59. Do you support Bandh/ Hartal etc. which disrupt social life?
   Yes  No  

60. Do you support the observance of traffic rules?
   Yes  No  

61. Do you feel gender inequality and discrimination in government offices?
   Yes  No  
62. What kind of relationship do you have with government officials?
   - smooth □
   - strained □
   - bureaucratic □
   - friendly □

63. What kind of problems do you find in the functioning of SHG?
   - Yes □
   - No □

64. Are you a member in any of the religious organizations?
   - Yes □
   - No □
   (a) if yes, what is your role?
      - Member □
      - Officer bearer □

65. Are you a member of a political party?
   - Yes □
   - No □
   (a) if yes, what is your role?
      - Member □
      - Officer bearer □

66. Are you a member of any cultural organization?
   - Yes □
   - No □
   (a) if yes, what is your role?
      - Member □
      - Officer bearer □

67. Which man-media are you interested in? What is your attitude towards the media?
   - News paper □
   - Visual media □
   - Magaine □
   - Pamphlets □

68. Do you know about the reservation of seats and posts for women in PRIs?
   - Yes □
   - No □

69. Did you participate in agitational politics?
   - Yes □
   - No □
   (a) If yes, which of the following?
      - Rallies □
      - Strikes □
      - Picketing □

70. Are you aware of the following issues?
   - Band/ Hartal □
   - Smoking in public places □
   - Anti-dowry rules □
   - Anti-corruption rules □

71. Do you pay attention to the major policy decisions of National, States and local governments?
   - Yes □
   - No □

72. Do you maintain cordial relationship with your neighbouring families?
   - Yes □
   - No □
(a) if yes, what type?
Frequent visit □ Exchange of goods □
Sharing of views □ Participation in functions □

73. Do you offer help and assistance to the fellow members?
Yes □ No □
(a) If yes, what type?
Financial help □ Manual Help □ Advisory help □ Collective help □

74. Do you intervene in the resolution of conflicts in your group. If yes, how?
Problem finding □ Making Suggestions □
Involvement □ Report to legal authorities □

75. Are you aware of the following health related issues?
Immunisation □ Family Planning □ Nutrition □
Regular Medical Checkup □ Personal Hygiene □

76. What is your level of capacity in the following educational skills?
Sign □ Read and Write □
Numerical Skills □ Maintain Records □

77. Are you aware of the following legal issues?
inheritance of property Rights □ Marriage laws □
Domestic violence laws □ Special protection laws □

78. What is your role in the decision – making process of your family and groups?
a. Participation Family □ Group □
b. Acceptance of opinion Family □ Group □
c. Self satisfaction Family □ Group □
d. Awareness of decision Family □ Group □

79. What is your role in the economic affairs relating to your family and group?
a. Financial Transaction Family □ Group □
b. Consultation in expenditure Family □ Group □
c. Involvement in Thrift System Family □ Group □
d. Knowledge about liabilities Family □ Group □

80. Do you aware of the following aspects of micro – finance?
a. Loan possibilities Yes □ No □
b. Condition of loans Yes □ No □
c. Loan Procedures Yes □ No □
81. What is your knowledge about the employment possibilities through SHGs?
   a. Job opportunities
      Yes [ ] No [ ]
   b. New Enterprise
      Yes [ ] No [ ]
   c. Viable marketing System
      Yes [ ] No [ ]
   d. Collective Enterprise
      Yes [ ] No [ ]

82. What type of skills have you acquired through the involvement in SHGs?
   a. Training or Job skill
      Yes [ ] No [ ]
   b. Leadership skill
      Yes [ ] No [ ]
   c. Skill in record keeping
      Yes [ ] No [ ]
   d. Skill on accounting
      Yes [ ] No [ ]

83. Do you believe that your involvement in SHGs improved your standard of living?
    Yes [ ] No [ ]
    (a) If yes, how?
        Change in the life Style [ ] Greater Social Recognition [ ]
        Prestige at Home [ ] Saving Habit [ ]