ANNEXURE-1

QUESTIONNAIRE FOR SHGs

Dear Sir/Madam.

We are conducting a survey on Self-Help Groups to list the various problems being faced by these groups. We are also trying to find out the sustainability of these groups. Therefore, following information is required. It will take 5-10 minutes to complete the questionnaire.

Project Title: Marketing Strategies and Viability of Self Help Groups (SHGs): A study of Sangrur district of Punjab and Fatehabad district of Haryana.

PLEASE NOTE that all questions will be treated with full confidentiality.

(Read instructions and please tick in appropriate box)

Q.1 Name of SHG ______________________________

Q.2 Occupation…………………………………………….

Q.3 Month and year of establishment_______________

Q.4 Month and year of establishment of business _____

Q.5 Location of SHG:
   1. Rural □
   2. Semi-Urban □
   3. Urban □

Q.6 Total member in the SHG _____________________

Demographic Profile of SHG

Q.7. Category of members of SHG? (Please specify)
   1. BC........
   2. SC .......
   3. ST .......
   4. General ....

Q.8. Educational status of the members of SHG? (Please specify)
   1. Illiterate ............
   2. Primary schooling ........
   3. Middle & High school ..........
   4. Secondary ...........
   5. Graduate or Above ............

Q. 9. What is the marital status of the group members? (Please specify)
   1. Married.....
   2. Unmarried......
   3. Divorced/Widows......
Q. 10. Average age of the group members (Please Specify)
   1. Below 30 years
   2. 31-40 years
   3. 41 or Above

Q. 11. Type of the family to which the members belong? (Please specify)
   1. Nuclear
   2. Joint

Q. 12 Numbers of dependents in the SHG members family? (Please specify)
   1. 1-2
   2. 2-4
   3. More than 4

Q. 13 In which type of house do the members of your group live? (Please specify)
   1. Kutch house
   2. Semi-Pucca house
   3. Pucca House
   4. Rented

Q. 14 What is the average annual family income of the SHG members?
   1. Below 5000
   2. 5000-10000 per annum
   3. 10000-20000 per annum
   4. 20000-30000 per annum
   5. 30000 or above

   If more than 30000 (Please specify)

Loan & Subsidy:
Q. 15 Does your group provide loan to their members?
   Yes ☐ No ☐

   If yes
   Max Amount of loan
   Interest Rate

Q. 16. Have you received any loan from Government?
   Yes ☐ No ☐

   If yes (Please provide details)
   Total amount of Loan

<table>
<thead>
<tr>
<th>Term loan</th>
<th>Working capital amount (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Rate of interest
Amount repaid
Amount outstanding Overdue (if any)
Q.17. Have you received any subsidy from Government?
Yes □  No □
If yes (please provide details)
Total amount

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount of subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q.18 Do you face any problem while taking loan from Government?
Yes □  No □
If Yes (Please specify the reason)

saving and assets
Q.19 Subscription fees of the member per month ______
Q.20. Amount of saving of member per month ______
A. Fixed Assets ______

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of the assets</th>
<th>Source</th>
<th>Amount Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

B. Current Assets ______

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of the assets</th>
<th>Source</th>
<th>Amount Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

organization and conduct of meetings
Q.21 How does your group conduct meetings?
1. Occasionally □
2. Regularly □
3. Never □
Q.22 How many of SHG members attend the meetings regularly?
1. 0-25% of the members □
2. 25-50% of the members □
3. 50-75% of the members □
4. 75-100% of the members □
Q.23 what is the usual action taken against absentees?
1. Fine □
2. Removal from SHG □
3. No action □
Q.24 How many times the president of the SHG have been changed?
   1. Never changed
   2. Once
   3. More than once

**Conduct of Training / skill development**
Q.25 A) How many members of your group have got training from Government?
   a) 0-25%
   b) 25-50%
   c) 50-75%
   d) 75-100%

B) What type of training method is used by Government/NGOs to train your group members?
   a) demonstration Method
   b) On the job training methods
   c) lectures
   d) All the above

C) What is the impact of training on the group members?
   a) Boost up the morale
   b) Increase in productivity
   c) Knowledge Up gradation
   d) Skill improvement
   e) All of the above

D) Your suggestions for effective training?
   a) Training must be provided frequently
   b) Training must be relevant to the business
   c) Training duration must be increased
   d) Training must be provided by experts

**Marketing Strategies**
Q.26 Do you analyze the demand of your product in market?
   Yes
   No

Q.27 Which types of business activity do you belong?
   a) Manufacturing
   b) Trade
   c) Service
   d) Others

Q.28 What type of technology is used by your group?
   a. Manual
   b. Semi automation
   c. Fully automation
   d. Dependent on others
Q.29 Price policy of your product?
   a) Cost plus Margin
   b) Decided by the SHGs
   c) After analyzing market price at competitive cost
   d) According to the demand of product
Q.30 Method used for the sale of the product?
   a) Retail sale
   b) Whole sale
   c) Both
Q.31 Mode of Payment?
   a) Cash
   b) Credit
   c) Both
Q.32 Do you give any discount to the customers?
   a) Yes
   b) No
Q.33 Where do you sell your product?
   a) In the nearby market.
   b) Cities
   c) Towns
   d) Halts/Fairs
   e) Exhibitions
   f) Others (Please Specify)
Q.34 How people come to know about your product?
   a) By advertisement
   b) In the newspaper
   c) In pamphlets
   d) Exhibitions/Fairs
   f) Others (Please Specify)
Q.35 Total Sales (Per annum)

<table>
<thead>
<tr>
<th>Years</th>
<th>2006-07</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Rs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q.36 Did your SHG participates in exhibitions:
   a) Yes
   b) No
   Location (please specify)
Q.37 Do you give any publicity for increasing the sale of your product?
   a) Yes  
   b) No
Please specify how...........................................

Operational expenses and profit
Q.38 Expenses

<table>
<thead>
<tr>
<th>Years</th>
<th>2006-07</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Rs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q.39. Profits

<table>
<thead>
<tr>
<th>Years</th>
<th>2006-07</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Rs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q.40. When you distribute share of the profit to members?
   1. Weekly
   2. Monthly
   3. Quarterly
   4. Yearly

Q.41. Do you keep any part of profit as reserve or Undistributed profit?
   a) Yes
   b) No
If yes give details up to Dec 2011

<table>
<thead>
<tr>
<th>Years</th>
<th>2006-07</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserve/Undistributed Profits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Accounts and Auditing:
Q.42 Does your group maintains accounts regularly?
   a) Yes
   b) No

Q.43 when the accounts of SHG audited?
   a) Quarterly
   b) Half Yearly
   c) Yearly
Strength of SHG
Q.44 Rank the strength of your business

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Strengths</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Members cooperation and involvement</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Choice of business</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Efficient management of business</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Good potential of product in Market</td>
<td></td>
</tr>
</tbody>
</table>

Benefits and Problems of SHG
Q.45. Rank the benefits enjoyed by members of the group

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Benefits</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Economic Development</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Greater exposure to outside world</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Social recognition</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Better decision participative</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Financial benefit by increasing family income</td>
<td></td>
</tr>
</tbody>
</table>

Problems faced by SHG
Q.46. Rank the problems faced by members of the group

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Problems</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of Finance</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Manufacturing problems</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Distress Sale</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lack of interest of group members</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Lack of support from government/NGOs</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Poor transportation of products to specific markets</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Lack of Marketing Information</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Miscellaneous Problems etc.</td>
<td></td>
</tr>
</tbody>
</table>

Future Plan
Q.47 What is your future plan about the development of the business.
   a) Extending the existing business   ☐
   b) Engaging in other business.  ☐
   c) Diversion of business         ☐
   d) Other allied activity-       ☐

Q.48. Give your suggestions about the future development of SHGs.
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

Signature
ANNEXURE- II

INTERVIEW SCHEDULE (FOR THE MEMBERS)

Profile of SHG member
1. Name of the member:________________________________________________________
2. Name of SHG_____________________________________________________________
3. Socio economic background
   a) Date of Birth…………………………………Age……………………
   b) Category (Please Tick)
      1. SC ☐
      2. ST ☐
      3. BC ☐
4. Educational status.
   a) Illiterate ☐
   b) Primary level ☐
   c) Middle level (5th to 8th) ☐
   d) 9th to 10th ☐
   e) 10th to 12th ☐
   f) Graduate or above ☐
5. Did you join group on your own or persuasion by others?
   a) Own decision ☐
   b) Persuasion by others ☐
6. Reasons for joining the group
   a) Improving economic and social status ☐
   b) Getting loan ☐
   c) Self-employment & asset creation ☐
   d) To take up community development activities ☐
7. Type of family to which you belong
   1. Nuclear ☐
   2. Joint ☐
8. Number of dependents in your family
   1. 1-2 ☐
   2. 2-4 ☐
   3. More than 4 ☐
9. Occupation of the member
   1. Dairy farming ☐
   2. Agricultural Labor ☐
   3. Small business ☐
   4. Industrial activity ☐
   5. Any other ☐
10. Which type of house do you live
    1. Kutcha house ☐
    2. Semi-Pucca house ☐
    3. Pucca House ☐
    4. Rented ☐
11. Are you holding the land of your own?
   1. Yes □
   2. No □
   If Yes, then how much (please specify).........................................................

12. Annual family income (amount in Rs.)
   1. Before joining the group.........................................................
   2. After joining the group .........................................................

13. Are you holding the land of your own?
   1. Yes □
   2. No □
   If Yes, A) from where
   a) Banks
   b) Relatives
   c) Open market
   d) Others
   B) How much (Please specify).........................................................

14. Have you repaid loan the loan/dept?
   1. Yes □
   2. No □
   If Yes, how much paid..................Remaining amount..................

Member’s satisfaction Level

15. Are you satisfied with the subsidy given by the government?
   1. Satisfied □
   2. Neutral □
   3. Unsatisfied □

16. Are you satisfied with the performance of NGOs/Government agencies?
   1. Satisfied □
   2. Neutral □
   3. Unsatisfied □

17. Are you satisfied with the system of maintaining accounts?( Please tick)
   1. Satisfied □
   2. Neutral □
   3. Unsatisfied □

18. Are you satisfied with the assistance/facilities given by Government regarding SHGs.
   1. Satisfied □
   2. Neutral □
   3. Unsatisfied □

19. Suggestions if any
    ..............................................................................................................
    ..............................................................................................................
    ..............................................................................................................

Signature
## ANNEXURE- III

### STATEMENT SHOWING PUBLICATION OF RESEARCH PAPERS IN REVIEWED, REFERRED AND INDEXED INDIAN/INTERNATIONAL JOURNALS

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>RESEARCH PAPER</th>
<th>JOURNAL OF PUBLICATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sr. No.</td>
<td>RESEARCH PAPER</td>
<td>PAPERS IN PROCEEDINGS OF INTERNATIONAL CONFERENCES</td>
</tr>
<tr>
<td>--------</td>
<td>----------------</td>
<td>--------------------------------------------------</td>
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<tr>
<td>02</td>
<td><em>Role of Banks in Promoting Micro Enterprises: A Case Study of District Sangrur.</em></td>
<td>Paper Published in Proceedings of International Conference on Organization Innovation (ICOI 2010), Siam University, Bangkok, Thailand, 4-6 August 2010.</td>
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