ROLE OF SELF HELP GROUPS [SHGS] IN THE DEVELOPMENT OF
SOCIO-ECONOMIC STATUS OF WOMEN IN COIMBATORE DISTRICT

INTERVIEW SCHEDULE

I Profile of SHG

1. Name of the Group
2. Area of the Group
3. Name of the Animator
4. Year of Establishment
5. Number of members in the Group

II Profile of the Member

1. Age (a) Below 30 (b) 30 to 40 (c) above 40
2. Marital status (a) Married (b) Unmarried
3. Education (a) Primary school (b) High school (c) Higher secondary
4. Occupation (a) Small petty shop (b) Small business (c) Street vendors
5. Type of family (a) Nuclear (b) Joint
6. Monthly family income (a) below Rs. 2500 (b) Rs.2500 to Rs.3500 (c) Rs.3501 to Rs. 4500 (d) above Rs. 4500
III Formation of SHGs

1. How did you come to know about SHG?
   (a) NGO’s   (b) Government   (c) Banker   (d) Society
   (e) Others (Specify)

2. Who motivated you to start this Group?
   (a) NGO’s   (b) Government   (c) Friends
   (d) Relatives   (e) Family members   (f) Others (Specify)

3. Rank the purpose for which the SHGs formed
   (i) Self-Employment
   (ii) Earning money
   (iii) Improving Social Status
   (iv) Sharing risk
   (v) Discouraging child labor
   (vi) Educating children
   (vii) Serving the society

4. Formation of SHG     Easy/Difficult

5. Are new members admitted     Yes/No

6. Do members leave the group     Yes/No

IV Meeting of SHG

1. The purpose of conducting meeting
   To take important decisions relating to business
   To decide upon the loan amount
   To collect the subscription amount
   To discuss the socio-economic matters
   To discuss the proceedings of training programme
2. How frequently are the meetings held:

(a) Weekly  (b) Fortnightly  (c) Monthly

3. Meeting details [SA-Strongly Agree, A-Agree, UD-Undecided, SDA- Strongly Disagree, DA- Disagree]

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>UD</th>
<th>SAD</th>
<th>DA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Meeting was held properly</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>2) The place, date, and time was priorly informed</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>3) Attendance was made compulsory</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>4) All members attended the meeting</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>5) All members participated in the meeting</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>6) Members opinion was accepted</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>7) Any fine was collected for absence</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>8) Separate minute book was maintained</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>9) Proceedings of the meeting were recorded in the minute book</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>10) All the members signed the minute book</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

V Internal fund savings of SHG

1. What is the amount contributed by each member in the group?

(a) Below Rs. 20  (b) Rs. 20 to Rs 25  (c) Above Rs.25

2. Where is the internal contribution amount deposited?

(a) National Bank  (b) Co-operative Bank

3. State the type of account in which the internal contribution amount is deposited

(a) Saving Account (b) Current Account

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Capital for starting and expanding enterprises</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Meets out group activity expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Avoids borrowing money from Moneylenders</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Promotes financial discipline</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Increases group cohesion</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. No collateral security</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Guards against risk</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Develops sense of ownership</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Builds financial self-reliance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Assists in emergencies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Did you avail loan   Yes/ No

6. State the purpose of getting a loan from internal fund
   - To invest in the business
   - To educate the children
   - To meet the family expenses
   - To repay money borrowed from outsiders
   - To repay the bank loan
   - Others (Specify)
### VI Training for members

1. Training Details [ SA-Strongly Agree, A-Agree, UD-Undecided SAD- Strongly Disagree, DA-Disagree]

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>UD</th>
<th>SAD</th>
<th>DA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Training given to all members</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2) Training given to animators</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3) Training given to representatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4) Training made compulsory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5) Training place, date and time were informed in advance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6) Any fine collected for absence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7) Training was useful and helpful</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8) Training given by experienced and talented persons</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9) Training was attended by all members</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10) Training was related to business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11) Training was related to SHG activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Which organization gives the training programme

(a) NGO's  
(b) Government  
(c) Bank officials  
(d) Rural development agencies  
(e) Others (Specify)

3. On what ways the training help to the members.

(i) To run business efficiently

(ii) To decide on the loan required

(iii) To run the SHG efficiently

(iv) Others (Specify)
4. How many times you have attended the training programme.
(a) 1 to 5 times  (b) 6 to 10 times  (c) above 10 times

5. How many days you have attended the training programme.
(a) 1 to 5 days  (b) 6 to 10 days  (c) above 10 days

6. Constraints in attending a training [SA-Strongly Agree, A-Agree, UD- Undecided,
SDA- Strongly Disagree, DA-Disagree]

<table>
<thead>
<tr>
<th>Constraint</th>
<th>SA</th>
<th>A</th>
<th>UD</th>
<th>SAD</th>
<th>DA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of wages during training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shortage of allowance for training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insufficient amount to adopt and implementing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>the known technology</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comments from the surroundings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inhabitation in participation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Difficulty in understanding the terms</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of interaction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restriction from family members</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insufficient practical exposure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inadequate training period</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lesser number of field trips</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burden of attending extended training programme</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inadequate follow up training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermingling of training program with personal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>activates.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
VII. Financial Assistance of SHG

1. Loan details (Revolving Fund)
   (i) Sanctioning of loan Yes / No
   (ii) Repayment of loan Yes / No
   (iii) Repayment convenience Yes / No
   (iv) Reduction of installment amount Yes / No
   (v) Adequacy of loan Yes / No
   (vi) Availability of subsidy Yes / No

2. Mention the type of loan received from the bank
   (a) Cash credit (b) Term loan

3. How much amount did you get as subsidy?
   (a) Rs. 1000 to 2000 (b) Rs. 2001 to 4000 (c) above 4000

4. Rank the reason for prompt repayments.
   1) Government interference
   2) NGO's intervention
   3) Member's pressure
   4) Promotion of future funds
   5) Loss of security
   6) Maintenance of goodwill

5. State the purpose of getting loan.
   1) Expanding the business
   2) Capital for new business
   3) Educate children
   4) Meet family expenses
   5) Repay the loan borrowed from outsiders
VIII Marketing Activities

1. What is the type of your business?
   (a) Individual business (b) Group business

2. State the nature of your business
   (a) Manufacturing (b) Trading (c) Servicing

3. State the purpose of your business
   (a) To serve our country
   (b) To export the product
   (c) To meet local market
   (d) To earn income
   (e) Others (Specify)

4. Who motivated you to start the present business?
   (a) Advice given by the group members
   (b) Encouragement given by NGO’s
   (c) Advice given by family members
   (d) Experienced gained previously
   (e) Others (Specify)

5. Mention the details of sales promotion.
   1) Did you advertise for your produce Yes / No
   2) Did you have any brand name for your product Yes / No
   3) Did you participate in an exhibition to promote your product Yes / No
   4) Did you face you any competition for your product Yes / No
   5) Did you sell your products through agents Yes / No
   6) Did you give any discount for cash sales Yes / No
   7) Did you sell your product for credit Yes / No
6. What is the monthly amount of sales?
   (a) Below Rs.2000  (b) Rs.2000-5000  (c) Above 5000

7. What is the monthly expense relating to business--------?

8. What is the monthly amount of profit?
   (a) Below Rs. 1000  (b) Rs.1000- Rs.2000  (c) Above Rs 2000

9. How do you distribute the profit?
   1) Share among the members
   2) Reinvest in the same business
   3) Invested in some other business
   4) Repayment of loan
   5) Others (Specify)

10. Profit that you earn is adequate  Yes / No

11. Does the SHG maintain the accounts  Yes / No

12. Are the accounts of SHG has been audited  Yes / No

13. Challenges faced while starting the business
   (a) Inadequate finance
   (b) Insufficient training
   (c) Inadequate marketing facilities
   (d) Lack of Co-ordination
   (e) Insufficient family support
   (f) Others (Specify)--------

14. How do you tackle competitors?
   (a) By improving the quality  (b) By reducing the price
   (c) By offering discount
IX General information

1. General details

a) Do the SHGs perform well  Yes / No
b) Do the SHGs participate in decision making  Yes / No
c) Do you feel that the animator be changed frequently  Yes / No
d) Do you feel that the government should assist the growth of SHG  Yes / No
e) Do you believe that the SHG can alleviate the poverty  Yes / No

2. What sort of assistance do you want to get from government?

1) Enhanced marketing facilities
2) Quick disposal of loan
3) Increased subsidy facilities
4) Other (specify)------

3. Rank your opinion on the economic role of SHG

a) Increases status in society
b) Increases income
c) Increases awareness of health and family welfare
d) Increases self confidence
e) Increases unity
f) Helps Government
g) Creates employment
X. Socio-Economic Role of SHG

1. Mention Socio-Economic Role of SHG [SA-Strongly Agree, A- Agree, UD- Undecided, SDA-Strongly Disagree, and DA-Disagree]

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>UD</th>
<th>SAD</th>
<th>DA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Promotes the economic conditions of the family.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Promotes the savings habit.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Promotes the banking habits.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Promotes the personal income of women.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Promotes better leadership quality.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Promotes better communication skills.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Promotes the decision making power in household affairs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Promotes the business talents.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Promotes the financial management talents.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Promotes life oriented skills.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Promotes decision making power in common activates.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Promotes the education of children.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Promotes the borrowing potential.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Promotes repayment of loan.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Promotes avoidance of private money lenders.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Promotes co-operation in social activities.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Promotes breaking social cultural and religious barriers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Promotes participation in development programme.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Promotes self confidence.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21. Promotes awareness in preventing child lab our.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Increases self- confident
2. Increases women’s own income
3. Increases decision- making power
4. Increases the business ability & skill
5. Increases the co-ordination in work
6. Increases the knowledge of activity
7. Fully engaged
8. Root for socio-economic development
9. Financial self-fullfilment
10. Increases the standard of living

3. Commitment of members to the group [A- Always, O- Often, S- Sometime, R- Rarely, N- Never]

1. Helps in participating social activities.
2. Helps in attending meeting conducted by NGO’s
3. Helps in participating in meetings held in collect rater office.
4. Helps in co-operating with co-member of the group.
5. Helps in contributing ideas during meeting.
6. Helps in depositing amount in bank.
7. Helps in keeping proper records.
8. Helps in supporting group savings.

4. Suggestions and recommendations for the improvement of SHGs