Interview Schedule

I Basic information of the Group

1. Name and location of the SHG

2. Date of formation

3. No. of members in the group
   a. when it was started
   b. Present membership

4. Name of the promoting institution

5. Name of the bank and branch where a/c is operated:

II Savings in the Group

6. How much did the members save per week
   a. When the SHG started
   b. Present savings

7. Total savings of the SHG as on date Rs ____________

8. Average savings of the members till date Rs ____________

9. Saving practices other than weekly savings
   □ Monthly savings □ Chit fund □ Optional Savings
   □ Others

10. How regular is the attendance
    □ Above 90 % □ 80 - 90 □ 70 - 80 □ Below 70%

III Internal Lending of SHGs

11. When did the group start lending with its own fund?
12. Maximum amount of loan given to the members Rs. _________ and the purpose.

13. What is the rate of interest
   a. When the group was started
   b. Present rate of interest

14. Does the interest rate vary according to the purpose of the loan?
   □ Yes        □ No

15. Composition of loan portfolios (Internal lending during 2003-2004)

<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Purpose of lending</th>
<th>Order of priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Medical expenses</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Micro enterprises</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Repayment of other loans</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Agricultural activities</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Infrastructure development (housing, latrine, drinking water, etc)</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Food, clothing and other basic needs</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Others</td>
<td></td>
</tr>
</tbody>
</table>

16. Is the group linked with any bank? Yes □ No □

17. If yes amount of loan taken
   □ I  □ II  □ III  □

18. Purposes for which loan amount is utilized
   □ Farm activities  □ Micro enterprises  □ Consumption
   □ Other purpose    □ Others
IV Enterprises initiated through SHGs

A. Business Profile

19. Who promoted this enterprise?

☐ NGO  ☐ Local bodies  ☐ Own initiative

☐ Others

20. Why did you choose to start an enterprise

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Reasons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Forced choice</td>
</tr>
<tr>
<td>2.</td>
<td>Motivation from others</td>
</tr>
<tr>
<td>3.</td>
<td>Availability of loan</td>
</tr>
<tr>
<td>4.</td>
<td>Availability of Govt. sponsored schemes</td>
</tr>
<tr>
<td>5.</td>
<td>Traditional business</td>
</tr>
<tr>
<td>6.</td>
<td>Own initiative</td>
</tr>
<tr>
<td>7.</td>
<td>Others (specify)</td>
</tr>
</tbody>
</table>

21. Name of the unit

22. Nature of enterprise

☐ Service  ☐ Manufacturing  ☐ Trading

23. Products manufactured:

24. Age of the entrepreneur(s)

25. Religion of the entrepreneur(s):

☐ C  ☐ H  ☐ M

26. Education level of the entrepreneur
27. Marital status
   □ Married  □ Unmarried  □ Widow  □ Others

28. Status of the building where the enterprise is operated
   □ Rented  □ Owned by the group  □ Owned by one of the members
   □ Owned by the member  □ Own house of the member  □ Own house

29. If rented monthly rent paid:

30. For how long you are running this unit?
   □ Years  □ Months

31. What was your occupation before joining the SHG?
   □ Running the same business  □ Wage labour  □ House wife
   □ Others

32. What was your monthly income before joining the SHG?

33. What are the criteria considered for selecting this particular activity?

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Previous work experience in the same field</td>
</tr>
<tr>
<td>2</td>
<td>Availability of Skilled labour (others)</td>
</tr>
<tr>
<td>3</td>
<td>Success of similar enterprise</td>
</tr>
<tr>
<td>4</td>
<td>Raw materials are locally available</td>
</tr>
<tr>
<td>5</td>
<td>Suggested by somebody else</td>
</tr>
<tr>
<td>6</td>
<td>Less competition</td>
</tr>
<tr>
<td>7</td>
<td>Availability of subsidy / schemes, etc</td>
</tr>
<tr>
<td>8</td>
<td>Unguided apprenticeship</td>
</tr>
<tr>
<td>9</td>
<td>Others</td>
</tr>
</tbody>
</table>
B. Investment details

34. Have you prepared any project report?  □ Yes  □ No

35. If yes who prepared it?
   □ VEO  □ Animators of νGOs  □ Self  □ Others

36. Initial investment of the project

37. Could you mobilize adequate amount required for starting the unit
   □ Yes  □ No

38. If no what was the credit gap

39. Have you ever made any additional investment apart from the initial investment?
   □ Yes  □ No

40. If yes give the details
   □ No. of times  □ Total amount

41. Total Fixed capital invested?

42. From where you collect the raw materials?
   □ Locally collected  □ Local Wholesaler
   □ Wholesaler outside the state

C. Source of finance

43. Amount of margin money invested

44. Other source of finance
   □ Bank loan  □ Local bodies  □ NGO  □ Others (specify)

45. Was there any difficulty in getting loan from the above agencies?

x
46. If yes what are they?
47. What is the interest rate for the above loan?
48. What is the repayment period?
49. Have you received any subsidy for starting your enterprise?
50. If yes amount Rs and source

D. Marketing arrangements

51. Have you done any market assessment before starting your enterprise?
   □ Yes □ No

52. Where do you sell your products?
   □ Locally □ With in the Panchayat □ Outside the Panchayat
   □ Outside the district

53. Distribution channels
   □ Door to door □ Retailer □ Wholesaler □ Distributor
   □ Through SHGs □ Others

54. Have you ever sought the feedback from your customers?
   □ Yes □ No

55. Have you ever thought of product diversification
   □ Yes □ No

56. Do you have any brand name for your products?
   □ Yes □ No

57. Have you ever thought of the scope for organic products?
   □ Yes □ No

58. Do you adopt credit sales?
59. If so what is the usual duration?

60. Have you ever adopted any sales promotion techniques?

61. If so what was it?
   □ Advertisement □ Discount sale □ Special offers
   □ Participation in exhibitions and Melas □ Others

62. Have you ever thought of Export market? □ Yes □ No

E. Profit Details

63. Average monthly sales revenue of the enterprise Rs.

64. Average monthly profit earned from the business Rs

65. Per capita income generated from the business Rs

F. Management of the enterprise

66. Have you prepared any, written or unwritten, partnership deed?

67. Have you divided job and responsibilities among yourself?

68. What is the system followed in dividing the profits earned in the business?

69. How many people are employed in your enterprise
   □ Part time □ Full time

70. Do you keep any books of accounts in your business?

71. Have you ever attended any EDP training?

□ Yes □ No
72. If so from where
   - □ NGO
   - □ Local Bodies
   - □ Banks
   - □ Others

73. What was the duration of the programme?
   - □ 1 Week
   - □ 2 Weeks
   - □ 3 Weeks
   - □ 4 Weeks

74. Level of competition faced by the entrepreneur
   - □ Very High
   - □ High
   - □ Low
   - □ Very Low

75. What are the strategies adopted to meet the competition
   - □ Door to door sales
   - □ Installment
   - □ Credit sales
   - □ Sales through SHGs
   - □ Others

76. What is the criterion considered for pricing your products?
   - □ Market Rate
   - □ Profit
   - □ Cost of production
   - □ Others

77. Is your enterprise monitored by any agency?
   - □ Yes
   - □ No

78. If so, name the agency.

79. Do you have any idea about globalization?
   - □ Yes
   - □ No

80. Do you have insurance
   a. Health/Life insurance
      - □ Yes
      - □ No
   b. Enterprise insurance
81. What are the problems that you face in running this business?

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Problems faced</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Shortage of finance</td>
</tr>
<tr>
<td>2.</td>
<td>Problems in marketing</td>
</tr>
<tr>
<td>3.</td>
<td>Technological inadequacies</td>
</tr>
<tr>
<td>4.</td>
<td>Shortage of raw materials</td>
</tr>
<tr>
<td>5.</td>
<td>Severe competition</td>
</tr>
<tr>
<td>6.</td>
<td>Poor quality of the product</td>
</tr>
<tr>
<td>7.</td>
<td>Management incapability</td>
</tr>
<tr>
<td>8.</td>
<td>Aversion of the local people</td>
</tr>
<tr>
<td>9.</td>
<td>Poor infrastructure facilities</td>
</tr>
<tr>
<td>10.</td>
<td>Others</td>
</tr>
</tbody>
</table>

G. Impact of micro enterprises on the economic empowerment of women

82. How you mobilize the money required for weekly savings?

☐ Own savings ☐ From husband ☐ Children ☐ Others (specify)

83. Who runs the enterprise

☐ Member(s) herself (themselves) ☐ Husband ☐ jointly

☐ Others

84. What are the assets created using the income from the business

☐ V Livestock ☐ Property ☐ Household equipments ☐ Gold

☐ ornaments ☐ Others

85. What is the total value of these assets Rs?
86. Involvement of women in the household level decision making process.

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Areas of control</th>
<th>Women</th>
<th>Dominate d by women</th>
<th>Joint decision</th>
<th>Dominate d by men</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Pre Stage</td>
<td>Post Stage</td>
<td>Pre Stage</td>
<td>Post Stage</td>
<td>Pre Stage</td>
</tr>
<tr>
<td>1</td>
<td>Decision on the amount of loan to be taken</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Purpose of loan to be taken</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Management of funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Control over the income created from the business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Ownership of the assets created using the income from the business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Major household purchases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Sale or mortgage of assets in times of financial need</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Decision on other household matters like education of the children, etc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

H. Impact of micro enterprises on the socio political empowerment of women

<table>
<thead>
<tr>
<th>SN</th>
<th>Areas</th>
<th>Highly supportive</th>
<th>Supportive</th>
<th>Not supportive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Attitude of the family members towards running this business</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Attitude of your husband towards this business</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Attitude of your SHG members towards your business</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Attitude of the public towards your enterprise</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
87. Level of interaction with other groups, local people, institutions like bank, panchayat, □ Very high □ High □ Low □ Very Low

88. Level of Participation in social activities
□ Very high □ High □ Low □ Very Low

89. Membership in any other CBOs □ Yes □ No

90. How you manage the triple roles of productive reproductive and community service roles
□ Jointly managed by husband and wife □ Managed by Self
□ Other family members □ Others

91. Do you feel that this is an additional burden?
□ Yes □ No

92. Do you participate in the Grama sabha meetings?
□ Yes □ No

93. Have you ever voiced your demands in any public forum like Gramasabha, Panchayat, Kudumbasree, etc?
□ Yes □ No

94. Have you been the office bearer of the SHG, ADS, CDS, or any other CBOs
□ Yes □ No

95. Have you ever contested in the local body elections?
□ Yes □ No

Comments
Interview Schedule for Banks

1. Name of the Bank
2. No. of SHGs having a/c with the bank
3. When did the bank start lending operations with SHGs
4. How many SHGs are provided with loan from bank
5. How many SHGs have taken multiple loans from bank
   a. Second loan
   b. Third loan
   c. Fourth loan
6. What is the repayment rate
7. What are the documents required for availing loan by SHGs
8. Have you received any training related to SHG movement
9. What are the other services provided to SHGs other than loan
10. What is the total amount of loan provided by bank?
11. Do you have any monitoring mechanism with regard to utilization of funds by SHGs
12. Do you have any ceiling on the amount of loan given to SHGs
13. What is the maximum amount of loan given to the SHGs
14. Do you have any special arrangements to facilitate the speedy disbursement of loans to SHGs
   a. Separate wing
   b. Specific date and time
   c. Others
15. What are the problems faced by the bank in lending to SHGs
Interview Schedule for NGOs / Local bodies

1. Name of the NGO / Local body

2. What are the major activities of the agency

3. Do you have a separate wing for SHG promotion

4. Have you received any training from NABRD / similar organizations in SHG promotion

5. When did you start promoting SHGs

6. How many SHGs are promoted as on date

7. Do you have any system for affiliating / registering SHGs with the agency

8. What is the system followed in forming SHGs

9. What is the system followed in monitoring SHGs

10. What are the areas in which training is given to the SHGs

11. Do you provide any grant assistance to SHGs

12. If yes what is the purpose of assistance

13. Do you promote micro enterprises through SHGs

14. If yes what are services provided in promoting micro enterprises

15. Do you promote SHG linkage with banks

16. How many SHGs are directly linked with bank

17. What is the system followed in linking SHGs with bank

18. Do you collect any service charge for linking SHGs with bank

19. Are the SHGs federated

20. If yes how it is formed and operated

21. What is the role of SHG federation in promoting micro enterprises
# ANNEXURE II

Details of Micro Enterprises Under Study

<table>
<thead>
<tr>
<th>Category</th>
<th>Activities</th>
</tr>
</thead>
</table>
| Manufacturing          | **Areca nut** Processing  
Ayurvedic Medicine  
Bakery  
Bed Making  
Fibre door making  
**Finoil**  
Food products, Curry Powder, Spices Processing  
Furniture Making  
Garment making  
**Pappad** making  
**Vermicompost** making |
| Trading                | Automobile spare parts  
Ayurvedic Medicine  
Canteen  
Coconut business  
Coffee bar  
Dry fish business  
Garment business  
Gift house  
Grocery  
Ladies Store  
Milk Booth  
Stationary  
Tea business |
| Service units          | Beauty Parlour  
Day care **Centre**  
Hiring Centre  
Laundry Unit  
**STD booth**  
**Tailoring** units  
**Tuition** ce itre  
Xerox |
| Livestock / Agriculture| Agriculture Nursery  
Dairying  
Goat rearing  
Lease farming  
Piggery  
Poultry  
Rabbit rearing  
Tea Cultivation |