ANNEXURE XI

INTERVIEW SCHEDULE
(FOR SHG FUNCTIONARIES)

Sl. No. | Date:
-------|-------
Name of the respondent : __________________________________________
Designation : __________________________________________

1. Identification:
   (a) Name of the SHG : __________________________________________
   (b) Promoting Institute/NGO : __________________________________
   (c) Micro Credit Programme : __________________________________
   (d) District : _________________________________________________
   (e) Block : __________________________________________________
   (f) Village : _________________________________________________

2. Formation of the SHG:
   (a) Year of inception : _________________________________________
   (b) Number of members : _________________________________________
   (c) Beneficiaries
      (i) Male------------------ (1)
      (ii) Female------------------ (2)
      (iii) Mixed------------------ (3)

3. Skill Formation:
   1. State the number of training programmes held for the SHG members since its inception: ________________
   2. Mention the total number of training programmes held during the last two years for the SHG members:

      | Year | No. of programmes |
      |------|------------------|
      |      |                  |
      |      |                  |

4. Details about Revolving Fund/ Project Fund/Loans (Last 2 Financial Years):

      | Year | Year |
      |------|------|
      | 1. Have you received any revolving/project fund/ grant/loan? |
      | (a) Yes------------------ (1) | (a) Yes------------------ (1) |
      | (b) No------------------ (2) | (b) No------------------ (2) |
      | If yes, specify source: | If yes, specify source: |
2. Amount of revolving fund/project fund/grant/loan received (in Rs.)

3. Utilization of revolving fund/project fund/grant/loan:

<table>
<thead>
<tr>
<th>Activities</th>
<th>Amount (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Loans for farm activities</td>
<td></td>
</tr>
<tr>
<td>(b) Loans for non-farm activities</td>
<td></td>
</tr>
<tr>
<td>(c) Others (specify)</td>
<td></td>
</tr>
</tbody>
</table>

5. Details about Sanction of loans (Last 2 Financial Years):

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>No. of loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Rs.5000/-</td>
<td></td>
</tr>
<tr>
<td>Rs.5000/- to below Rs.10,000/-</td>
<td></td>
</tr>
<tr>
<td>Rs. 10,000/- to below Rs.15,000/-</td>
<td></td>
</tr>
<tr>
<td>Rs. 15,000/- to below Rs.20,000/-</td>
<td></td>
</tr>
<tr>
<td>Rs. 20,000/- to below Rs.25,000/-</td>
<td></td>
</tr>
<tr>
<td>Rs. 25,000/- and above</td>
<td></td>
</tr>
</tbody>
</table>

6. Details about Repayment of loans (Last 2 Financial Years):

<table>
<thead>
<tr>
<th>Period of Repayment</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 months</td>
<td></td>
</tr>
<tr>
<td>6 months to below 12 months</td>
<td></td>
</tr>
<tr>
<td>12 months to below 18 months</td>
<td></td>
</tr>
<tr>
<td>18 months to below 24 months</td>
<td></td>
</tr>
<tr>
<td>24 months and above</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Percentage of loan amount repaid</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>75% and above (High Repayment)</td>
<td></td>
</tr>
<tr>
<td>50% to below 75% (Moderate Repayment)</td>
<td></td>
</tr>
<tr>
<td>25% to below 50% (Low Repayment)</td>
<td></td>
</tr>
<tr>
<td>Below 25% (Very Low Repayment)</td>
<td></td>
</tr>
<tr>
<td>0% (Defaulter)</td>
<td></td>
</tr>
</tbody>
</table>
7. Group Discipline:

Answer the following questions in the affirmative or negative:

1. Does the group have regular meetings (either weekly or fortnightly)?
   a) Yes -------------- (1)
   b) No -------------- (2)

2. Do the members participate in the decision making process?
   a) Yes -------------- (1)
   b) No -------------- (2)

3. Do the members build their corpus through regular savings?
   a) Yes -------------- (1)
   b) No -------------- (2)

4. Do your meetings have an agenda and take up discussions as per the agenda?
   a) Yes -------------- (1)
   b) No -------------- (2)

5. Does the group develop financial management norms covering the loans sanction, procedures, repayment schedule and interest rates?
   a) Yes -------------- (1)
   b) No -------------- (2)

6. Do the members in the group meetings take all the loaning decisions through a participatory decision making process?
   a) Yes -------------- (1)
   b) No -------------- (2)

7. Does the group prioritise the loan applications?
   a) Yes -------------- (1)
   b) No -------------- (2)

8. Does the group monitor the repayment of the loan instalments by the loanees?
   a) Yes -------------- (1)
   b) No -------------- (2)

9. Does the group have an account in the bank?
   a) Yes -------------- (1)
   b) No -------------- (2)

10. Does the group maintain the following records?
    i) Minutes book
    a) Yes -------------- (1)
    b) No -------------- (2)
ii) Attendance register
   a. Yes -------------- (1)
   b. No -------------- (2)

iii) Loan ledger
    a. Yes -------------- (1)
    b. No -------------- (2)

iv) Cashbook
    a. Yes -------------- (1)
    b. No -------------- (2)

v) Individual passbook
    a. Yes -------------- (1)
    b. No -------------- (2)

8. Linkage with other financial institutions.
   Does the SHG have any linkage with financial institutions?
   a. Yes -------------- (1)
   b. No -------------- (2)

   If Yes, specify: ________________________________________________

9. Give a brief account of your:
   a) Goal:
      .................................................................

   b) Activities:

   c) Organisational structures:

   d) Functioning:

   e) Performance:

   f) Loan recovery:

10. Constraints and new challenges:
   In the context of micro credit, what constraints and new challenges have you faced?