Interview Schedule
Interview Schedule for the Officials of SHG

Personal Details

Name:

Age:

Sex: (1) Male (2) Female

Religion: (1) Hindu (2) Muslim (3) Christian (4) If any other, specify

Category: (1) General (2) Scheduled Caste (3) Schedule Tribe (4) Other Backward Caste

Marital Status: (1) Single (2) Married (3) Divorcee (4) Window/Widower

General background

1. What is the name and address of the SHG that you are working with?

2. In what type of SHG are you involved?
   • Individual
   • Government
   • Non-Governmental Organization

3. Is there any eligibility to become an official of the SHG? If yes, what is the minimum qualification?
   • Matriculation
   • Graduation
   • If any other, specify

4. What is the basic purpose of the SHG that you are involved with?
   • Providing loans
   • Promoting self-employment
   • Enhancing personality of women
   • Bringing about social development
   • If any other, specify
Functioning of SHG

5. Does the SHG have any register for maintaining accounts?

6. Who is involved in maintaining the accounts?
   - Officials
   - Members of SHG
   - Representative of women
   - If any other, specify

7. In which bank does the SHG have an account?

8. In whose name is the account opened?
   - Officials
   - Members of SHG
   - If any other, specify

9. How much money is accumulated from women in a month?
   - Rs.10-20
   - Rs.20-30
   - Rs.30-40
   - Rs.40-50
   - >Rs.50

10. What is the minimum and maximum amount that is given to women on loan?
    - Below Rs.1000
    - Rs.1000-3000
    - Rs.3000-5000
    - Above Rs.5000

11. What are the basic criteria of giving loans to women?
    - Ownership of landholdings
    - Possession of livestock
    - Occupying eminent position
    - If any other, specify

12. Is there any follow up method for the money given on loan? If yes, what are these?
• Invigilation of borrower’s firm
• Awareness about business tactics
• Receiving feedback from borrower and her family
• If any other, specify

13. What is the duration of time given for the procurement of loans given?
• Less than 1 year
• 1 Year
• More than 1 Year

Outcomes and Implementation

14. What is the duration of holding meetings?
• Weekly
• Monthly
• If any other, specify

15. What all are the areas of discussion in those meetings?
• Collection of money
• Proper investment
• Procure interest
• Self-employment
• Education and awareness
• Health and hygiene
• Self-respect
• If any other, specify

16. Apart from health and hygiene, are there any of the followings programmes run by the SHG?
• Nutrition
• Reproductive and child health
• Awareness about contagious diseases like HIV/AIDS etc.

17. Who presides over the meetings?
• Officials
• Members of SHG
• Representative of women
• If any other, specify
18. How is the record of the meetings kept?
   • Passbook of the members of SHG
   • Attendance register
   • Record for loan collection
   • Record of proceedings for meetings

19. In what ways do you think that the SHG has brought about changes in the lives of the women?
   • Generating self-employment
   • Promoting health and hygiene
   • Generating awareness about education
   • Developing self-respect among women
   • Bringing about social development
   • If any other, specify

20. How has the SHG helped the women to be empowered?
   • Go alone out of the house without taking anyone’s consent
   • Has overcome the fear in taking with male members of the village
   • Speak about my view in family matters
   • Say my point in the meetings
   • Walk in village without feeling shy
   • Talk with everyone establishing eye contact
Interview Schedule for the members of SHG

Socio-economic Background

Name:

Age:

Educational Qualification: (1) Illiterate (2) Primary (3) Middle (4) Secondary (5) Above

Religion: (1) Hindu (2) Muslim (3) Christian (4) If any other, specify

Category: (1) General (2) Scheduled Caste (3) Schedule Tribe (4) Other Backward Caste

Marital Status: (1) Single (2) Married (3) Divorcee (4) Widow

Details of family members:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Age</th>
<th>Sex</th>
<th>Educational qualification</th>
<th>Occupational status</th>
<th>Income (if any)</th>
</tr>
</thead>
<tbody>
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Involvement in SHG

1. In what type of SHG are you involved?
   - Individual
   - Government
   - Non-Governmental Organization

2. In what other activities were you involved before joining the SHG?
   - Confined to household activities
   - Engaged in some other work
   - If any other, specify

3. What are the major occupations undertaken by the participants of the SHG?
   - Diary
   - Poultry
   - Weaving
   - Tailoring
   - Handicraft
   - If any other, specify

4. How did you get involved in the SHG?
   - By the officials of SHG
   - With husband’s help
   - Through own awareness
   - If any other, specify

5. What were the reasons behind joining the SHG?
   - Sharing fiscal burden of family
   - Motivation of husband
   - Procurement of loan
   - Self-employment
   - If any other, specify

6. How much time do you spare for your involvement in the SHG?
   - In a day
   - In a month
   - In an year
Empowerment at Individual Level

7. Details of loan taken so far:

<table>
<thead>
<tr>
<th>Procurement of loan (whether within or outside the SHG)</th>
<th>Amount of loan taken</th>
<th>Rate of interest charged (if any)</th>
<th>Time duration</th>
<th>Number of installments for payment of loan</th>
<th>Amount of loan returned</th>
<th>Amount of interest returned</th>
<th>Reason for taking loan</th>
</tr>
</thead>
<tbody>
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8. Who helps you to calculate the entry in the passbook about the deposits and the interest added?
   - By self
   - With husband’s help
   - With the help of the officials of the SHG
   - If any other, specify

9. Who decides about the expenditure of income earned by you?
   - Self
   - Husband
   - Father-in-law
• Mother-in-law
• If any other, specify

10. What are the other investments that you have made by your earning?
• On food
• On education
• On health
• If any other, specify

11. What is the share of your income spent on food?
• Less than 30%
• 30-50%
• More than 50%

12. How is the food distributed in the family?
• Priority to elders
• Priority to children
• Priority to male members
• Priority to female members
• If any other, specify

**Empowerment at Familial level**

13. Is their any involvement of the family members in the business undertaken by you?
• Husband
• In-laws
• Daughter
• Son
• If any other, specify

14. Do your family members share the household chores after your involvement in the SHG?

15. Do you own any land? If yes, then how much?
16. In whose name are all the lands registered?

17. Do you have a say in taking decisions regarding the following points?
   - Birth of a girl child
   - Provision of education to the girl child
   - Maintaining gap between children
   - Denial to give dowry in daughter’s marriage

**Empowerment at Societal level**

18. Have you ever contested for being the representative in the meetings of the SHG?

19. Did you ever contest for representation at the Panchayat level?

20. In your opinion, what are the challenges in respect of gender, caste and class has to be faced while contesting elections?

**Health Status**

21. Record of illness:

<table>
<thead>
<tr>
<th>Relation of sick person with the SHG member</th>
<th>Name of illness</th>
<th>Place of treatment</th>
<th>Expenses incurred</th>
<th>Source of money received for treatment</th>
</tr>
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22. At what stage of your illness, do you visit the health center?

23. Do you go to the health center alone or somebody accompanies you?
   - Husband
   - In-laws
   - Daughter
   - Son
   - If any other, specify

24. Does the SHG with whom you are involved, take up any initiatives for providing health care services?

25. If yes, have you ever been a part of organizing health camps; and spreading awareness about health and hygiene?

26. Do you think that after joining the SHG, there has been any change in your awareness about health and well-being?
   - Go to the hospital during illness
   - Eat nutritious food
   - Adopt family planning measures
   - If any other, specify

27. Do you have a say in having intercourse? If yes, then when?

28. What all family planning measures are adopted by you?
   - Oral pills
   - IUDs
   - Sterilisation
   - If any other, specify

29. Who was behind the decision for adopting family planning?
   - Self
   - Husband
   - Mother-in-law
   - If any other, specify
30. Has it brought about any impact upon your health status?
   • Fatigue
   • Inflammation
   • Bleeding
   • If any other, specify

**Perception about Empowerment**

31. What is your perception about empowerment of women?
   • Go alone out of the house without taking anyone’s consent
   • Has overcome the fear in taking with male members of the village
   • Speak about my view in family matters
   • Say my point in the meetings

32. What is your assessment about the overall development of your personality after involvement in the SHG?
   • Get respect from my family members
   • Get respect from members of the villagers
   • Speak my mind
   • Taking care to be well-dressed
   • Walk in village without feeling shy
   • Talk with everyone establishing eye contact

33. Do you think that your financial independence has enhanced your self-esteem and self-confidence?