INTERVIEW SCHEDULE
FOR SURVEY AMONG THE LEADERS OF SHGS
A STUDY ON THE MARKETING OF THE PRODUCTS OF SELF HELP GROUPS IN KERALA

I SCHEDULE FOR SHG
1. District:
2. Year of starting: 
   □ Before 2000  □ 2000 to 2005
   □ 2005 to 2010  □ After 2010
3. Present membership of the group: .................
4. Place of functioning:  Urban □  Rural □
5. Prior occupation of leaders:  □ House wife □ Agricultural labourers □ Wage employee
6. Educational levels of the respondent:  □ Literates □ Neo-literates □ Primary
   □ Upper Primary □ High school □ College

II DETAILS OF ENTERPRISE
7. Nature of unit: Individual    Group
8. Type of activity undertaken:
   7. Other products
9. Reason for selecting the particular activity(Rank)
   1. Availability of raw material
   2. Low cost technology
   3. Prior experience
   4. Low capital investment
   5. Market opportunities
   6. Advice by resource person
   7. Any other (Please specify)
10. How do you undertake the economic activity?  
   - 1. Individually  
   - 2. Collectively

11. Time spent per day for enterprise
   - Less than 4 hrs  
   - 4 to 8 hrs  
   - 8 to 12 hrs  
   - Above 12 hrs

III FINANCING AND COST DETAILS

12. Average monthly income from the enterprise
   - Below 2000  
   - 2000-5000  
   - 5000-10000  
   - Above 10000

13. Name of bank linked with
   - Commercial bank  
   - RRB  
   - Cooperative bank

14. What type of loan arrangement do you prefer?
   - Individual loan  
   - Group loan

15. Amount of loan from bank
   - Below 50000  
   - 50000-200000  
   - Above 200000

16. Average rate of interest on loan
   - Below 10%  
   - 10%-12%  
   - Above 12%

17. Value of Fixed assets created
   - No asset created  
   - Below 50000  
   - 50000-200000  
   - Above 200000

IV FINANCING PROBLEMS

18. Mark your response in the following statements relating to finance on a five-point scale

   A. CAPITAL
      - 18.1.1 Huge capital is required  
      - 18.1.2 Interest on capital is low  
      - 18.1.3 Regular collection from members  
      - 18.1.4 Amount saved is fixed  
      - 18.1.5 Interest on internal loan is low

   B. BOOK-KEEPING
      - 21.2.1 Regular maintenance of books of accounts  
      - 21.2.2 Regular training helps to maintain books of accounts  
      - 21.2.3 Regularly verify and evaluate financial performance
Annexure

C. BANKING SUPPORT
21.3.1 Group is linked with Bank/Financial institution [☐]
21.3.2 Many procedure delays in getting subsidies [☐]
21.3.3 Banks are providing loans quickly [☐]
21.3.4 The amount of loan is sufficient to meet the requirements [☐]
21.3.5 The interest of borrowed fund is high [☐]

D. REPAYMENT
21.4.1 Repayment is regular [☐]
21.4.2 Borrowed fund used for repayment of old loan [☐]
21.4.3 Insufficient income threat repayment of loan [☐]
21.4.4 Loan repayment blocks future development [☐]
21.4.5 Marketing cost is the main reason for default of repayment [☐]
21.4.6 Favorable household condition support regular repayment [☐]

V PRODUCTION PROBLEMS
19. Mark your response in the following statements relating to production on a five point scale

A. RAW MATERIAL
22.1.1 Source of raw material is nearly located [☐]
22.1.2 Cost of raw material is high [☐]
22.1.3 Different source of raw material used [☐]
22.1.4 Government agencies are issuing raw material at lower cost [☐]

B. TECHNOLOGY
22.2.1 Regular technology updating [☐]
22.2.2 Technological guidance helps to improve the productivity [☐]
22.2.3 Presently using out dated technology [☐]
22.2.4 Lack of skilled labour is a problem for practicing modern technology [☐]
22.2.5 Finance is the basic threat in adapting modern technology [☐]
22.2.6 Agencies provide financial support to import technology [☐]

C. TRAINING
22.3.1 Training given but not effective [☐]
22.3.2 Training centre located far away [☐]
22.3.3 Continuous training is not given in all stages of production [☐]
22.3.4 Not aware about the agencies given training [☐]
### D. LABOUR
22.4.1 Labour cost is high
22.4.2 Lack of skilled labour affect the production
22.4.3 Conflict among the members are effectively managed
22.4.4 Household condition of members helps to improve production

### E. OTHER PROBLEMS
22.5.1 Aware about the insurance given by insurance company
22.5.2 The enterprise is insured
22.5.3 Regular feedback is not collected by agencies
22.5.4 Market conditions are not considered while producing products
22.5.5 Periodical sampling is done to check weight and quality

### VIII EVALUATION OF AGENCIES IN CONNECTION WITH THE PRODUCTION PROCESS OF SHG


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<thead>
<tr>
<th></th>
<th>Government (Specify)</th>
<th>NGO</th>
<th>Other Agency</th>
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<tbody>
<tr>
<td>20.1 Support on technology innovation</td>
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<td>20.2 Financial support to improve technology</td>
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<td>20.3 Intervention during technology break down</td>
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<td>20.4 Issuing rawmaterial at lower cost</td>
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<td>20.5 Checking exploitation by middlemen</td>
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<td>20.7 Helps to locate the source of rawmaterial</td>
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<td>20.8 Continuous training in all stages of production</td>
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<td>20.9 Financial support for training</td>
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<td>20.10 Insurance support</td>
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<td>20.11 Subsidies on power and other charges</td>
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<td>20.12 Helps to create value added products</td>
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<td>20.13 Intervention during diseases</td>
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<td>20.14 Collection of regular feedback</td>
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<td>20.15 Monitoring and periodic assessment</td>
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<td>20.16 Solutions to common production problems</td>
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VI MARKETING DETAILS

A. MARKETING CHANNELS

21. What is the nature of the market? 1. Seasonal 2. Permanent

22. Where do you sell your products from the activity undertaken?

1. Domestic market
2. Foreign market
3. Domestic and Foreign market

23. Channel of distribution opted in the domestic market

1. Directly to Consumer
2. Wholesaler- Retailer-Consumer
3. Retailer- Consumer
4. Commission agent – Retailer- Consumer
5. Government agency – Consumer
6. Any other (Specify)

24. Methods of transportation used for distribution of the products

1. Motor Cycle
2. Tractor
3. Lorry
4. Others (Specify)

25. Nature of problems in the transportation (Rank)

1. No proper road to reach the market
2. High cost of transportation
3. Means of transport not readily available
4. Lack of skilled drivers

B. SALES PROMOTION PRACTICES

26. Who mainly undertake the marketing of the products?

Government agency
NGO
Group itself
Any others (Specify)
27. **Employed Sales people**
   1. Nil
   2. One
   3. Two
   4. Three
   5. Four
   6. more than four

28. **Nature of task assigned to the sales people**
   1. Sampling
   2. Grading
   3. Negotiation with the purchase staff
   4. Handling objections
   5. Locating prospects
   6. Display of products
   7. Fixation of price
   8. Collection of sale proceeds

29. **Other promotion practices followed**
   1. Trade fair
   2. Exhibition
   3. Special Events
   4. Stalls
   5. Souvenir
   6. Advertisement

**C. PRICING OF PRODUCE**

30. **Pricing methods followed**
   1. Fixed amount per unit
   2. Fixed price per unit by variety and weight
   3. Variable price on production cost
   4. Variable on market conditions
   5. Others (Specify)

31. **What are the market factors that influence the price of the produce (Rank)**
   1. Quality of the produce
   2. Demand and supply conditions
   3. Middlemen influence
   4. Others (Specify)

32. **Opinion about current prices of products:**
   1. Better than Earlier
   2. Good
   3. No response
   4. Bad

33. **Sources of information about the price (Rank)**
   1. Customers
   2. Middlemen and Agents
   3. Other entrepreneurs
   4. Related periodicals
   5. Govt. Publications/Agencies
VII MARKETING PROBLEMS

34. Mark your response in the following statements relating to marketing in a five point scale 1. Strongly disagree 2. Disagree 3. Indifferent 4. Agree 5. Strongly Agree

A. PRICE

34.1.1 Price is fixed by the middlemen
34.1.2 Comparatively low price is fixed for the products
34.1.3 Agencies helps to fix the price

B. ADVERTISING

38.2.1 Advertising of the product is not a problem
38.2.2 Direct selling is difficult
38.2.3 Advertisements in bulletins and publications are of no use
38.2.4 Cost of advertisement is very high

C. TRANSPORTATION

38.3.1 Middlemen bear the transportation cost of product
38.3.2 Owned transportation is impracticable
38.3.3 Lack of skilled drivers
38.3.4 No proper road to reach the market

D. STORAGE AND GRADING

38.4.1 Storage cost is high
38.4.2 Members are ignorant about the technologies in processing
38.4.3 Grading products is a major problem
38.4.4 Members have technical knowledge in grading
38.4.5 Agencies provide training for grading
38.4.6 Skilled labour is not available for grading

E. EXPORT

38.5.1 Low capacity is the hindrance for achieving export orders
38.5.2 Exportable products requires higher quality standards
38.5.3 Training is given to maintain quality standards
38.5.4 Periodic evaluation is done by agencies for maintaining quality
38.5.5 Export procedure is complicated
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<td>39.5 Popularising the products</td>
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