## Schedule for SHG Members

### A. Socio Economic profile of Respondents

### I. General Information

1. **Name** ____________________  D/o. /W/o. __________________

2. **Age** _______________

3. **Religion:** (i) Hindu [ ]  (ii) Muslims [ ]  (iii) Christians [ ]  (iv) others [ ]

4. **Caste:**
   - (a) Scheduled Castes [ ]
   - (b) Scheduled Tribes [ ]
   - (c) Backward Classes [ ]
   - (d) Most Backward Classes [ ]
   - (e) Others [ ]

5. **Qualification:**
   - (a) Illiterate [ ]
   - (b) Literate [ ]
   - (c) Primary (1-5) [ ]
   - (d) Upper Primary (6-8) [ ]
   - (e) High School (9-10) [ ]
   - (f) Higher Secondary (11-12) [ ]
   - (g) College [ ]
   - (h) Teacher Training [ ]

6. **Marital Status:**
   - (a) Unmarried [ ]
   - (b) Married [ ]
   - (c) Widow [ ]
   - (d) Separated [ ]
   - (e) Deserted [ ]

7. **Family Data**

   7.1 **Type of Family:**  Nuclear [ ]  Joint [ ]  Extended [ ]

   7.2 **Total Member of the Family**
   
   [ ]
7.3 Who is the head of your family?
(i) Self □ (ii) Husband □ (iii) Father in law □
(iv) Mother in law □ (v) Father □ (vi) Mother □

7.4 If married, (i) Age of the Husband _____________
(ii) Qualification of Husband (Ref 5 above for Code) □
(iii) Employment : (i) employed □ (ii) unemployed □

8. Type Of House

<table>
<thead>
<tr>
<th>Type</th>
<th>No. Rooms</th>
<th>Separate Kitchen</th>
<th>separate Bathroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Kachha</td>
<td>_________</td>
<td>Y / N</td>
<td>Y / N</td>
</tr>
<tr>
<td>(ii) Semi</td>
<td>_________</td>
<td>Y / N</td>
<td>Y / N</td>
</tr>
<tr>
<td>(iii) Pucca</td>
<td>_________</td>
<td>Y / N</td>
<td>Y / N</td>
</tr>
<tr>
<td>(iv) Own</td>
<td>_________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v) Rented</td>
<td>_________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8.1 Amenities

A. Source of Drinking Water
   i. Well □
   ii. Piped water Community □ / Domestic □
   iii. Hand pump □
   iv. Others □

B. Electricity
   Yes □ No □

C. Toilet
   i). Dry Latrine □ ii) Wet □ iii) Open □

9. Whether your family has land? Yes □ No □

10. Income Level (Family)

10.1 Annual Average Income (i) <Rs.2500 □ (ii) Rs. 5000 □ (iii) Rs.>5000 □
10.2 Who generally spends family income: Give code as per 7.3 above
11. Family Assets

i) TV  □  vi) Motor cycle/Scooter  □  xi) Any other  □

ii) Radio  □  vii) Tractor  □

iii) Fridge  □  viii) Car  □

iv) Sewing Machine  □  ix) LPG Connection  □

v) Cycle  □  x) Telephone  □

12. Participation in Local Bodies:

Whether any Member in the family is a member of

<table>
<thead>
<tr>
<th>Family Member</th>
<th>Respondent</th>
<th>Yes</th>
<th>No</th>
<th>Status/position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Panchayat</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ward</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Block Samiti</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zilla Parishad</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Pre SHG Membership Employment Status of Respondent:

13.1 Whether the respondent was employed before joining SHG?

Yes / No

If yes,

13.2 Type of Employment

(a) Casual Labour: (i) Agri  □  (ii) Beedi rolling  □  (iii) Other specify  □

(b) Self-Employed  i). Skill/Craft work(anything hand made)  □

ii). Petty Shop-keeper  □

iii). Vendor  □

iv). Other, specify _______________  □

Monthly Income

(i) Below Rs. 500  □  (ii) Rs. 500 to 1000  □

(iii) Rs. 1000 to 1500  □  (iv) Rs. 1500 to 2000  □

(v) Rs. 2000/- plus  □
B. Participation of Respondent with SHG

14. When did you join the SHG?

14.1 How long are you associated with SHG __________(years)

14.2. Who suggested you to join SHG: (i) Self (ii) NGO (iii) family members (iv) Friends (v) Bankers (vi) others, specify_______

14.3. What is your position in the group (tick)

(1) Ordinary Members (2) Active Member (3) Cashier/Secretary
(4) President (5) Other(specify)

14.4. How many members are in your group:

(1)<10 (2) 11-15 (3) 16 –20 (4) 20 +

15. Meeting

(i) Frequency of Meeting:- Weekly ☐ Fortnightly ☐ Monthly ☐

(ii) How often you attend the meeting? Regularly ☐ intermittently ☐

(iii) What are the reasons for not being regular and punctual in meeting?

a) lack of Time ☐

b) Husband /parents does not allow to participate ☐

c) Do not find useful to attend ☐

d) Meeting timings not suitable ☐

e) Atmosphere not congenial ☐

f) Domestic problems ☐

g) Any other , specify____________

(iv) Who calls the meeting?

(i) Group Leader ☐ (ii) NGO ☐ (iii) Project Staff ☐

(iv) Mixed ☐

(v) Who decides agenda of the Meeting

(a) Majority of members ☐

(b) Some members ☐

(c) Group representatives ☐

(d) Group members and link worker jointly ☐
(vi) How the decision is taken?
(a) By consensus
(b) By voting
(c) By Group representatives
(d) By Link worker/ facilitator in consultation with members

16.1 Generally what kinds of issues and problems are discussed in the SHG Meetings (tick mark)

(i) Social issues
(ii) Economic/financial problems
(iii) Health & environment issues
(iv) education of children
(v) occupation
(vi) Local politics
(vii) family problems
(viii) Any other, specify _______

16.2 How do you select your leader
(i) voting
(ii) consensus
(iii) nominated by promoters

16.5. Who does the monitoring activities? Leader / Member & leader

17. Saving Pattern

17.1. What is the monthly contribution (saving) made by you?
(i) Initial Rs. ___________  ii) present Rs. ___________

17.2. Do you make monthly contribution regularly? Yes / No

17.3. If no, is there any penalty, please quantify ___________

17.4. How do you save the money to deposit with the group?
   a) Curtailing their expenditure
   b) Saving from the income
   c) Provided by their family members
   d) Other (specify)

17.5. What is your average cumulative saving Rs. ___________

17.6. Is there any interest paid on your savings? Yes No
### 17.7 Main purpose of savings

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Social security</td>
</tr>
<tr>
<td>2</td>
<td>Food security</td>
</tr>
<tr>
<td>3</td>
<td>Education</td>
</tr>
<tr>
<td>4</td>
<td>Medical</td>
</tr>
<tr>
<td>5</td>
<td>Marriage/festivals</td>
</tr>
<tr>
<td>6</td>
<td>Emergencies</td>
</tr>
<tr>
<td>7</td>
<td>Agriculture</td>
</tr>
<tr>
<td>8</td>
<td>Assets building</td>
</tr>
<tr>
<td>9</td>
<td>Self respect</td>
</tr>
<tr>
<td>10</td>
<td>Income Generation Activities</td>
</tr>
</tbody>
</table>

### 17.8 what other activities your SHG is engaged with generating awareness on

*Answer on Tick Mark ( )

i) Enrolment of children in schools
ii) Immunization programme
iii) Child marriage
iv) Child labour
v) Adult literacy programme
vi) Legal literacy (property rights equal
vii) Wage to men and women etc.
viii) HIV/AIDS
ix) Dowry menace
x) Family planning

Any other, specify ______

### 18. Training

18.1 Have you attended any training programme: Yes ☐ No ☐
18.2 If yes, please specify:

<table>
<thead>
<tr>
<th>Training Programmes</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Income Generation Activities</td>
<td></td>
</tr>
<tr>
<td>(ii) Legal rights</td>
<td></td>
</tr>
<tr>
<td>(iii) Marriageable age</td>
<td></td>
</tr>
<tr>
<td>(iv) HIV/AIDS</td>
<td></td>
</tr>
<tr>
<td>(v) Adult literacy</td>
<td></td>
</tr>
<tr>
<td>(vi) Importance of education for children</td>
<td></td>
</tr>
<tr>
<td>(vii) Child marriage</td>
<td></td>
</tr>
<tr>
<td>viii) Exposure tour</td>
<td></td>
</tr>
<tr>
<td>(ix) Marketing linkages</td>
<td></td>
</tr>
<tr>
<td>(x) Child labour</td>
<td></td>
</tr>
<tr>
<td>(xi) Dowry system</td>
<td></td>
</tr>
</tbody>
</table>

18.3 Who organized /provided training?
   i) NGO □
   ii) Government Officials □
   iii) Resource Persons □
   iv) Others □

18.4 No. of days worked in a year
   i) < 150
   ii) 151-175
   iii) 176-200
   iv) 200-225
   v) 226-250
   vi) 251+

18.5 What was the average monthly income of the member before and after attending training

<table>
<thead>
<tr>
<th>Engaged in IGA</th>
<th>Income before</th>
<th>Income after</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18.6 What the problems /constraints faced by you while undertaking economic activities, specify
   (i) No family support □
   (ii) Lack of marketing facilities □
   (iii) Non receipt of timely loan □
   (iv) Non co-operation of group members □
   (v) Others □

18.7 What do you do with the additional income?

<table>
<thead>
<tr>
<th>S.No.</th>
<th>activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Income generation activities</td>
</tr>
<tr>
<td>2</td>
<td>Consumption</td>
</tr>
<tr>
<td>3</td>
<td>Education</td>
</tr>
<tr>
<td>4</td>
<td>Health care</td>
</tr>
<tr>
<td>5</td>
<td>Assets creation</td>
</tr>
</tbody>
</table>
19.  Credit Rotation Process

i) How much amount / loan availed?       Rs. 

ii) how much money repaid?               ____________

iii) How much time is required for availing loan after making application?
       < 5 day       ☐
       6-10 day     ☐
       11- 15 day   ☐
       16+           ☐

iv) How the money generated through interest, fine and other sources is utilized by the group?
       a) Added to group capital       ☐
       b) Utilized for group activities ☐
       c) Shared as dividend among members ☐
       d) Others (specify)…          ☐

v). How do you deposit your contribution?
       a) Deposited in the group meeting on fixed date ☐
       b) Collected by representatives from members individually outside meetings ☐

vi) How is the group money kept?
       a) Deposited in the bank account ☐
       b) Distributed as a loan among the members ☐
       c) Remains with group representatives ☐
       d) Kept in cash box of the group ☐

vii). Does the group keep cash in hand for emergency requirements of members?  
       Yes / No

viii) If yes –  
       a) Who keeps cash
       b) What is the amount
       c) How is the loan given in case of sudden requirement

ix) Who operates Bank accounts on behalf of group?
       i) President, Treasurer & Secretary ☐
       ii) President & Treasurer ☐
       iii) President & Secretary ☐
       iv) Any two of above three ☐
       v) Other if any ☐
x) Frequency to visit the bank to deposit and withdrawal
   i) Once in a month
   ii) More than once in a month
   iii) Occasionally

xi). purpose for which loan is taken

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Loan category</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Domestic exp</td>
</tr>
<tr>
<td>2</td>
<td>Agricultural</td>
</tr>
<tr>
<td>3</td>
<td>Animal husbandry</td>
</tr>
<tr>
<td>4</td>
<td>IGA</td>
</tr>
<tr>
<td>5</td>
<td>Asset building</td>
</tr>
<tr>
<td>6</td>
<td>emergencies</td>
</tr>
<tr>
<td>7</td>
<td>Repayment of existing loan</td>
</tr>
</tbody>
</table>

20. Problems faced by SHG

<table>
<thead>
<tr>
<th>S.No.</th>
<th>problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of attention from government</td>
</tr>
<tr>
<td>2</td>
<td>High rate of interest on loan</td>
</tr>
<tr>
<td>3</td>
<td>In adequate loan amount</td>
</tr>
<tr>
<td>4</td>
<td>Repayment of loan</td>
</tr>
<tr>
<td>5</td>
<td>High price of raw materials</td>
</tr>
<tr>
<td>6</td>
<td>Conflict over loan sharing</td>
</tr>
<tr>
<td>7</td>
<td>Marketing of products</td>
</tr>
<tr>
<td>8</td>
<td>Delay in loan disbursement</td>
</tr>
<tr>
<td>9</td>
<td>Crop failure</td>
</tr>
<tr>
<td>10</td>
<td>No proper income</td>
</tr>
<tr>
<td>11</td>
<td>Few meetings</td>
</tr>
</tbody>
</table>
21. Changes on Socio economic status after joining SHG:
(1) same (2) increase (3) decreased

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Category</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mobility</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Recognition in family</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Recognition in community</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Interaction with outsiders</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Literacy</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Access to health services</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Access to immunization</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Access to sanitation facility</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Access to credit sources</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Asset building</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Family income</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Family planning awareness</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Health awareness</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Individual income</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Decision making related to child centered</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Decision making related to money centered</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Participation in development programme</td>
<td></td>
</tr>
</tbody>
</table>
1 General Information
i) Name of village………………………………………Panchayat……………………………………

ii) Block …………………

iii) Name of NGO

v) Name of the sample group (SHG) …………………

vi) Formation Date………………………………………A/C opening Date……………………………………

vii) Group size (members) –I) Initial…………………II) ………………………………………

viii) Composition of the group : SC ☐ ST ☐ BC ☐ GEN ☐ ALL ☐

2) Organisational Management :

(a) Group Size : Stable ☐ Increased ☐ Decreased ☐

(b) Meeting :

i) Frequency of meeting – weekly ☐ Fortnightly ☐ Monthly ☐

ii) Who calls the meeting ?

   a) Group (b) NGO (c) Project Staff (d) Mixed

iii) Who decides the agenda of the meeting ?

   a) Majority of members (b) Some members (c) Group representatives

   d) Link worker (e) Group members and link worker jointly

iv) How the decision is taken ?

   a) by consensus (b) by voting (c) by group representatives

   d) by link worker/facilitator in consultation with members

   e) by link worker/facilitator and representatives

3) Financial Management :

   Thrift and Saving Management-

   1) How is the saving collected?

      c) Deposited by members in group meeting on fixed date

      d) Collected by representatives from members individually outside meetings
2) How is the group money kept?
   e) Deposited in the bank account
   f) Distributed as a loan among the members
   g) Remains with group representatives
   h) Kept in cash box of the group

3) Does the group keep cash in hand for sudden requirements of members? Yes/No

4) If yes – i) Who keeps cash
   ii) What is the amount (in Rupees)    (a) < 500  (b) <1000  (c) <2000  (d) >2000
   iii) How is the loan given
       (a) President (b) Treasurer (c) Secretary (d) a&b (e) b & c (f) others

5) Who operates Bank accounts on behalf of group?
   (a) President, Treasurer & Secretary    (b) President & Treasurer
   (c) President & Secretary               (d) Any two of above three

6) Frequency to visit the bank to deposit and withdrawal
   (a) Once in a month    (b) More than once in a month    (c) Occasionally

4) CREDIT ROTATION-
A) Credit Utilization and Repayment

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Consumption (domestic)</th>
<th>Agriculture</th>
<th>Animal Husbandry</th>
<th>Income Generation Activities</th>
<th>Asset Building</th>
<th>Emergencies</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

C) Credit Rotation Process

1) How much time group takes in sanction and disbursement of loan to members?
   (a) 1-2 days (b) one week (c) More than a week

2) How much time Bank takes to extend loan?
   (a) 15 days   (b) one month    (c) two months    (d) > 2 months
3. Documents required for obtaining loan from Bank?

D) Repayment
1) How the money generated through interest, fine and other sources is utilized by the group?
   e) Added to group capital
   f) Utilized for group activities
   g) Shared as divided among members
   h) Others (specify)

2) Are there any default in re-payment of loan? Yes / No

E) Increased savings of SHGs members

5.1) What are the constraints/difficulties faced by group/members while being engaged in income generation activities?

6) Training:

<table>
<thead>
<tr>
<th>Training Programmes</th>
<th>Duration</th>
<th>No. of Members attended</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Income Generation Activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Legal rights</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) Marriageable age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iv) HIV/AIDS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v) Adult literacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(vi) Importance of education for children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(vii) Child marriage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(viii) exposure tour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ix) Marketing linkages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(x) Child labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(xi) Dowry system</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8.) decision making power of SHG members in their family affairs

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Areas</th>
<th>Before group formation</th>
<th>After group formation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Joint</td>
</tr>
<tr>
<td>1</td>
<td>Marriage of girls</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Marriage of boys</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Education of Children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Loan arrangement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Purchasing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Expenditure on festivals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Participation in meetings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Interaction with outsiders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Asset Building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>IGAs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Income from SHG initiated IGAs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix 3

ALAGAPPA UNIVERSITY

EDUCATIONAL EMPOWERMENT OF WOMEN'S SELF HELP GROUP- A MICRO CREDIT ANALYSIS - A RESEARCH STUDY

A.Manohar, Research Scholar

Questionnaire for Community Leaders

1. Name of the Person :

2. Position held :

3. Do you aware of the SHG Activities in your village

4. Influence of SHG on village and community affairs:

4.1) What are the perceptions of community towards women organized into self help group?
   A) Well organized family
   B) Good relationship with their husband
   C) Check on alcoholism D) Say in family affairs
   D) Control over saving
   E) Self Confidence
   F) Awareness
   G) Awareness

4.2) Major community development initiatives taken by SHG at the village level?

4.3. Did you ever supported SHG in their activities Yes/ No.

4.4 Do you feel that the SHG is good for the development of the society

        Yes / No

4.5 Do you feel that the educated SHG Women do better than uneducated

        Yes / No

        Investigator

xxiv
Appendix-4

ALAGAPPA UNIVERSITY

EDUCATIONAL EMPOWERMENT OF WOMEN’S SELF HELP GROUP– A MICRO CREDIT ANALYSIS - A RESEARCH STUDY

A.Manohar, Research Scholar

Interview Schedule for Bankers

1. Name of the Bank__________

2. How long are you working in this Bank?

3. Do you aware about SHGs?

4. Is there any linkage between your bank and SHG?

5. How many SHGs approached your for opening of account

6. Usually how much time is taken to give loan?
   (a) a week
   (b) two weeks
   (c) one month
   (d) more than a month

10. Did the NGO facilitate in opening of SHG bank account?  Yes    No

11. What do you see before sanctioning loan to SHG/SHG Members?
   (i) Number of meetings held
   (ii) regularity of members in the meeting
   (iii) record proceedings
   (iv) Savings with the bank
   (v) Educational level of Members
   (vi) any other, specify

12. Do SHG members make repayment regularly?  Yes    No

13. Are there any default in repayment? please specify _________
    (in numbers)

Dated : 

Investigator
## Name of the NGOs covered in the study

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the NGO</th>
<th>Block covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Action Trust (ACT)</td>
<td>Vallioor</td>
</tr>
<tr>
<td>2</td>
<td>Arumbugal Trust (ART)</td>
<td>Manur</td>
</tr>
<tr>
<td>3</td>
<td>Amar Seva Sangh(ASS)</td>
<td>Shenkottai</td>
</tr>
<tr>
<td>4</td>
<td>Bullock cart Workers Development Association (DWDA)</td>
<td>Tenkasi</td>
</tr>
<tr>
<td>5</td>
<td>Community Action for Food and Rural Development (CAFARD)</td>
<td>Pappakudi</td>
</tr>
<tr>
<td>6</td>
<td>Community Action for Social Transformation (CAST)</td>
<td>Kalakadu</td>
</tr>
<tr>
<td>7</td>
<td>Community Organisation for Development of Education (CODE)</td>
<td>Radhapuram</td>
</tr>
<tr>
<td>8</td>
<td>Centre for People’s Education(CPE)</td>
<td>Keelapavoor</td>
</tr>
<tr>
<td>9</td>
<td>Centre for Rural Technology(CRT)</td>
<td>Melaneelitha Nallur</td>
</tr>
<tr>
<td>10</td>
<td>Gramodaya Social Service Society( GSSS)</td>
<td>Palayamkottai</td>
</tr>
<tr>
<td>11</td>
<td>Island of Peace (IOP)</td>
<td>Cheranmahadevi</td>
</tr>
<tr>
<td>12</td>
<td>Jana Priya Trust(JPT)</td>
<td>Vasudevanallur</td>
</tr>
<tr>
<td>13</td>
<td>Malarchi Trust (MALARCHI)</td>
<td>Kuruwikulam</td>
</tr>
<tr>
<td>14</td>
<td>Rural Reconstruction Organisation (RRO)</td>
<td>Alangulam</td>
</tr>
<tr>
<td>15</td>
<td>RVS Educational Trust(RVS)</td>
<td>Kadayanallur</td>
</tr>
<tr>
<td>16</td>
<td>Suviseshapuram and Neighbourhood Development Society (SANDS)</td>
<td>Nanguneri</td>
</tr>
<tr>
<td>17</td>
<td>Social Change and Development(SCAD)</td>
<td>Ambasamudram</td>
</tr>
<tr>
<td>18</td>
<td>Sri Ramakrishna Seva Nilayam(SRSN)</td>
<td>Sankarankovil</td>
</tr>
<tr>
<td>19</td>
<td>Tirunelveli Social Service Society(TSSS)</td>
<td>Tirunelveli</td>
</tr>
<tr>
<td>20</td>
<td>Aussi Community Development and Educational Society(AUSSI)</td>
<td>Kadayam</td>
</tr>
</tbody>
</table>
Appendix 6

Trade Categorisation

Group I  Agriculture and Allied Activities

1. Banana Fibre Products
2. Palm leaf Product
3. Herbal Oil Product
4. Vegetable Vender
5. Milk Product
6. Goat rearing
7. Milk Animal
8. Mat Making
9. Herbal products
10. Pickle making
11. Jute Basket
12. Tractor renting
13. Rabbit rearing
14. Masala powder making
15. Beehives
16. Sericulture

Group II  Micro Enterprises

1. Garments
2. Bread Making
3. Grocery Shop
4. Paper cup making
5. Candle making
6. Rice retail shop
7. Handloom weaving
8. Silk saree sales
9. Milk parlour
10. Om water preparation
Group III  Handicrafts

1. Rexin Bags making
2. Sanitary Napkin
3. Handicrafts
4. Terra cota product/pottery

Group IV  Others

1. Typing Centre
2. Brick producer
3. Tiffin Centre
4. Decorative Things
5. Washing Powder
6. Mini Van
7. Beauty Parlour
8. Computer Centre
9. Tailoring
10. Photo copier