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Wikipedia.org


www.nabard.org/email:mcid@nabard.org


**Appendix - I**

**Interview Schedule for SHG Members**  
(For Research leading to Ph. D. Degree)

Candidate: M. Narasamma  
Guide: Dr. D. Krishnamoorthy

Department of Economics, S.V. University P. G. Centre, Kavali  
Topic: Empowerment of Women Through DWCRA: A Study of Chittoor District

Name of the village: ___________________________  
Mandal: ___________________________

### 1.0. Basic details of the SHG Member:

1.1. Name of the SHG member: ___________________________

1.2. Name of the SHG: ___________________________

1.3. Age of the SHG member (in years): ______

1.4. Education: ___________________________

1.5. Social Category (SC/ST/OBC/OC/Minority/ Others): ______

1.6. Religion (Hindu, Muslim, Christian, Others): ______

1.7. Type of the house owned: (Doesn't own house, Kucha, Semi pucca, Pucca) ______

1.8. Whether the family is headed by woman (Yes/No): ______

1.9. Details of family members:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Relation with the Member</th>
<th>Sex</th>
<th>Age</th>
<th>Education</th>
<th>Income</th>
</tr>
</thead>
</table>

1.10. Ration Card (yes/No): ______

If Yes, Give details:

(a) Green  
(b) Yellow  
(c) Red  
(d) None of these: ______

1.11. Drinking water source:

(a) P.W.S  
(b) Bore well  
(c) Open well  
(d) TWS  
(e) Others: ______

1.12. Toilet Facility Available:

(a) Individual  
(b) Community  
(c) Open: ______

1.13. Cooking fuel used for cooking:

(a) Firewood  
(b) Kerosene  
(c) Electric stove  
(d) LPG-Gas: ______

1.14. If LPG-gas, whether got under (A) Deepam or (B) Open market: ______

### 2.0. Membership in DWCRA or SHG:

2.1. Number of members in the group: ______

2.2. Date of the formation of your group as SHG: ______

2.3. Date of absorption into SHG or DWCRA: ______

2.4. Amount of Revolving Fund sanctioned to the group and year: Rs. ______

2.5. What did you do your Revolving Fund?

(a) Shared equally  
(b) Deposited in Group’s Bank Account  
(c) Deposited in Federation’s Bank Account  
(d) Lent out to others on interest: ______

2.6. If the Revolving Fund amount is shared equally among the members, what did you do with your share amount?

(a) Used for consumption  
(b) Used to undertake some economic activity, (c) Lent out to others on interest  
(d) Others (Specify): ______

2.7. Reasons for becoming member in DWCRA or SHG:

(a) To Save Money  
(b) To get Loans  
(c) To earn more income: ______

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(d) To get awareness (e) To get Training (f) to get loans in emergency
(h) To Solving conflicts through SHG (i) To support family (j) To get better health
(k) To serve the society (l) any others

2.8 Date of your joining in SHG: ____________

2.9 Who motivated you to join SHG? : ____________

3.0 Savings of the Members:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Member Rs.</th>
<th>Group Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings per month</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings during 2006-07</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings during 2007-08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings during 2008-09</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total savings as on date</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.0 Occupations and Income:

4.1. Occupation before becoming member of DWCRA or SHG: ____________

4.2 What is the monthly income from your activity before SHG Rs.__________

4.3. Name of the occupation pursued: ____________

4.4 Whether it is pursued (a) individually (b) collectively ____________

4.5. Whether it is primary/Secondary: ____________

4.6 If secondary what is the primary activity: ____________

4.7 If the occupation is pursued collectively,

Monthly Gross Income Rs. ____________

Monthly Operational Expenditure Rs. ____________

4.8 If the occupation is pursued individually

What is the Net income per month from the Occupation Rs.__________

Net Income per Annum Rs.__________

5.0 Group Dynamics:

5.1 How do you elect/select your leaders in your leaders?

(a) Through the election (b) Unanimously (unopposed) (c) Others ____________

5.2. What are the functions of your leaders?

(a) Conduct meetings (b) To solve the problems of members (c) to enlist cooperation

(d) To Co-ordinate all works related to SHG (e) others.

5.3. How frequently do you conduct SHG meetings?

(a) Weekly (b) Quarterly (c) Monthly (d) Others ____________

5.4. How many times do you attend the meetings in a month?

(a) Once (b) Twice (c) Thrice (d) Never attend ____________

5.5. What issues do you discuss at the meetings?

(a) Rate of interest for loans (b) Development activities of members

(c) Development of SHG (d) Infrastructure development of the area

(e) Social issues (specify) (f) others ____________

6.0. Benefits of the SHG membership:

6.1 Did you get internal loans from the Group? Yes/No. ____________

6.2 If so How many times did you get loans since your joining in SHG? ____________
6.3 Internal loans received by you since your joining in the Group:

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount (Rs.)</th>
<th>R M</th>
<th>Purpose of use (select from the codes given below)</th>
<th>Repayment status</th>
</tr>
</thead>
</table>

Codes: (1) Milk animal (2) Sheep/Goat (3) Plough bullocks (4) Petty business, (5) Artisans (6) Agriculture, (7) Health (8) Education (9) Social functions (4) Others Specify

6.4 Did you get SHG linkage loans from banks? Yes/No. ______

6.5 If So How many times did you get loans since your joining in SHG? ______

6.6 SHG loans received by you since your joining in the Group:

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount to Group (Rs.)</th>
<th>Amount to member (Rs.)</th>
<th>R M</th>
<th>Subsidy If any</th>
<th>Purpose of use of the amount</th>
<th>Repayment status</th>
</tr>
</thead>
</table>

Codes: (1) Milk animal (2) Sheep/Goat (3) Plough bullocks (4) Petty business, (5) Artisans (6) Agriculture, (7) Health (8) Education (9) Social functions (4) Others Specify

7.0 Assets possessed by SHG member and the liabilities:

<table>
<thead>
<tr>
<th>Name of the asset</th>
<th>Prior to Joining SHG</th>
<th>After Joining SHG</th>
<th>Got with Family Income</th>
<th>Got with SHG Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Family Comforts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T.V</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tape Recorder</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steel Almirah</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mixer Grinder</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grinder</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moped/Scooter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swing Machine</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric Gas Store</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>II Agriculture Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bullock Carts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sprayer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pump set</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III Live Stock</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bullocks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cows</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goats/sheep</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV Financial Asset</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-Operative shares</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company shares</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans Advanced</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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### 8.0 Do you have any property your name?, if so details:

<table>
<thead>
<tr>
<th>Property</th>
<th>Yes/No</th>
<th>Its value Rs.</th>
<th>Inherited/ Acquired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agri Land</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>House sites</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Houses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Banks balance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shares</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (specify)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 9.0 Social Empowerment:

<table>
<thead>
<tr>
<th>Have you ever gone to the following places</th>
<th>Yes/No</th>
<th>How many times in a month</th>
<th>Do you need to take permission from husband?</th>
<th>With whom did you go?</th>
<th>For what purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market (Buying/Selling)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Govt. Office at local</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mandal Office</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>District level office</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State level offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post Offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious places</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any Other (Specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 10.0 Involvement in taking major Decisions in the family:

<table>
<thead>
<tr>
<th>Type of Decision</th>
<th>Yes/No</th>
<th>If yes, when did you take decision?</th>
<th>Decision taken individually/Jointly</th>
</tr>
</thead>
<tbody>
<tr>
<td>House Construction repair / Renovation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of Milk animals/Goats</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type crop</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Selling of agriculture products</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leasing in and out of agricultural land</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying and selling of land &amp; Other assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Planning</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Girls' education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boys' education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marriage of children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 11.0 Political Empowerment:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Knowledge</th>
<th>Before SHG</th>
<th>After SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.1</td>
<td>Do you know, as per law, women have the right to inherit the ancestral property? Y/N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.2</td>
<td>Giving and taking of dowry illegal?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.3</td>
<td>Did you ever participate in the election as candidate? Y/N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.4</td>
<td>Did you ever participate in the elections as campaigner? Y/N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.5</td>
<td>Are you a religious activist? Y/N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.6</td>
<td>How would you describe your participation in the above domains? (Satisfactory / Not satisfactory)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11.7 Are you a member of the following:
- A) Sarpanch
- B) M.P.T.C.
- C) Z.P.T.C.
- D) Ward member
- E) School Education Committee
- F) Others (Specify)

### 12.0 Involvement in Social Activities:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Knowledge</th>
<th>Y/N Before SHG</th>
<th>Y/N After SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.1</td>
<td>Do you protest against male domination?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.2</td>
<td>Do you protest against domination by in laws?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.3</td>
<td>Do you protest against Man beating his wife?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.4</td>
<td>Do you protest against the suppression of women?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.5</td>
<td>Do you protest against confining women to home?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.6</td>
<td>Do you protest against female feilicide?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.7</td>
<td>Do you protest against not educating the girl child?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.8</td>
<td>Do you protest against unfair wages?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.9</td>
<td>Do you protest against unfair prices for the products?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.10</td>
<td>Do you protest against unfair divorce?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.11</td>
<td>Do you protest against Alcoholism?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.12</td>
<td>Do you protest against Eve teasing?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.13</td>
<td>Do you protest against harassment at work places?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.14</td>
<td>Do you protest against Child labour?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 13.0 Suggestions for improvement of SHGs:

13.1 How do you feel about the working of your SHG?
   (a) Good
   (b) Very good
   (c) Satisfactory
   (d) bad.

13.2 Do the people of your village co-operate and encourage the SHG? (Yes/No):

13.3 Do you feel that the status of women has improved because of the SHGs? (Yes/No):
   If yes, in what ways?

### 14.0 Opinion of Beneficiaries:

14.1 About the performance of your SHG:

1. Timely and convenient to get credit? (Yes/Partly yes/No) __________
2. Repayment terms (Convenient / Inconvenient): __________
3. Reduction in the exploitation by moneylenders (Yes/Partly yes/No): __________
4. Lower interest rates (Yes/No): __________
5. Easy procedure in advances (Yes/Partly yes/No) __________
6. Low or no-interest rates (yes/Partly yes/No): __________
7. Increased social participation (yes/No): __________
8. Helped in over all development of family (yes/No) __________
9. Are you willing to continue as member of SHG? (Yes/No/Undecided) __________

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