APPENDIX -A
PERFORMANCE EVALUATION OF SELF HELP GROUPS
IN RADHAPURAM TALUK, TIRUNELVELI DISTRICT
Questionnaire for Self Help Group Members

(Please fill up your opinion by putting (√) marks)

I. GENERAL INFORMATION

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<td>Name (Optional):</td>
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<td>1.2</td>
<td>Name of the SHG:</td>
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<td>Name of the Village and the Block:</td>
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<td>Name of the NGO Promoting the SHG:</td>
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<td>1.5</td>
<td>Month and Year of Formation of SHG:</td>
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<td>Type of SHG:</td>
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<td></td>
<td>a) Men Group</td>
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<td>c) Mixed Group</td>
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<td>Educational Qualification of the Leader:</td>
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<td>a) Illiterate</td>
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<td>c) Primary School</td>
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<td>e) Graduate</td>
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<td>1.8</td>
<td>Total Number of Members: Men</td>
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<td>Number of Members at the time of formation: Drop-outs</td>
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<td>1.10</td>
<td>Number of Members Present:</td>
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<td>a) 1 – 5 Members</td>
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<td>c) 11 – 15 Members</td>
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<td>1.11</td>
<td>Caste:</td>
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<td>a) SC/ ST</td>
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<td>c) BC</td>
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<td>1.12</td>
<td>Literacy Level:</td>
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<td>a) Illiterate</td>
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<td>c) Primary School</td>
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<td>e) Graduate</td>
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1.13 Age Group
a) Less than 25 Years ☐ b) 26 – 40 Years ☐
c) 41 – 50 Years ☐ d) Separated ☐

1.14 Marital Status
a) Married ☐ b) Unmarried ☐
c) Widow ☐ d) Separated ☐

1.15 Monthly Income Level
a) Below ₹500 ☐ b) ₹501 – ₹1000 ☐
c) ₹1001 – ₹1500 ☐ d) ₹1501 – ₹2000 ☐
e) Above ₹2000 ☐

1.16 Nature of Homogeneity
a) Same Caste ☐ b) Same Occupation ☐
c) Same Age Group ☐ d) Affinity ☐

1.17 General Housing Conditions of the Members
1.17.1 Number of Members having
a) Own House ☐ b) Rental House ☐

1.17.2 Nature of House
a) Thatched ☐ b) Tiled ☐
c) R.C. Roofing ☐

1.17.3 Nature of House
a) Thatched ☐ b) Tiled ☐
c) R.C. Roofing ☐

1.17.4 About Electrification
a) Electrified ☐ b) No Electricity ☐

1.17.5 Number of Light at Home
a) Only one ☐ b) More than one ☐
1.17.6 Toilet Facility at Home
   a) Available  ☐  b) Not Available  ☐

1.17.7 Water Facility
   a) Own Well  ☐  b) Common Well  ☐
   c) Own Tape  ☐  d) Common Tape  ☐

1.17.8 Medium of Cooking
   a) Gas  ☐  b) Kerosene  ☐
   c) Fire Wood  ☐  d) Smokeless Chula  ☐
   e) Bio-gas  ☐

1.17.9 General Housing Condition
   a) Miserable  ☐  b) Satisfactory  ☐
   c) Good  ☐

1.18 Occupation of Members Before Joining Self Help Group
   a) Agricultural Labourers  ☐  b) Petty Traders  ☐
   c) Artisans  ☐  d) Others  ☐

II. SAVINGS

2.1 The amount of Savings per term
   a) Optional  ☐  b) Fixed Amount  ☐

2.2 The member who saves more get some concession
   a) More often  ☐  b) Often  ☐
   c) Always  ☐  d) Occasionally  ☐
   e) Never  ☐

2.3 Who decides the quantum of savings?
   a) Animator  ☐  b) NGO  ☐
   c) Group  ☐  d) Bank  ☐
2.4 Who keeps the money till it is deposited
   a) Animator
   b) NGO
   c) Authorized Representative
   d) Others

2.5 Does any member accompany the authorized members to deposit money in the bank?
   a) Most Often
   b) Often
   c) Always
   d) Occasionally
   e) Never

2.5 If any member quits from the group, the interest on savings by him is also given to her
   a) Most Often
   b) Often
   c) Always
   d) Occasionally
   e) Never

III. MEETINGS
3.1 Frequency of meeting
   a) Weekly
   b) Fortnightly
   c) Monthly

3.2 Time
3.3 Venue
3.4 How often do you attend the meeting?
   a) Regularly
   b) Intermittently

3.5 Average attendance at the meeting
   a) Less than 50
   b) Less than 75
   c) Less than 90
   d) More than 90
3.6 What are the reasons for not being regular and punctual in meeting?

3.6.1 Lack of time

3.6.2 Husband/Parent hindrance

3.6.3 Do not find useful to attend

3.6.4 Meeting timings not suitable

3.6.5 Atmosphere not congenial

3.6.6 Domestic problems

3.6.7 Any other, specify……………..

3.7 Who convenes the meeting?

a) Group Leader

b) NGO

c) Project Staff

d) Mixed

3.8 Who decides the agenda of the meeting?

3.8.1 Majority of Members

3.8.2 Some Members

3.8.3 Group Representative

3.8.4 Group Members and Link Worker Jointly

3.8.5 Link Worker

3.9 How the decision is taken?

3.9.1 By Consensus

3.9.2 By Voting

3.9.3 By Group Representative

3.9.4 By Link Workers/Facilitator in Consultation with Members

3.10 Is there any punishment for the members for not attending the meeting?

a) Most Often

b) Often

c) Always

d) Occasionally

e) Never
3.11 Are the members punctual?
   a) Most Often  
   b) Often  
   c) Always  
   d) Occasionally  
   e) Never  

3.12 If any occasion to leading to the postponement or cancellation of the meeting?
   a) Most Often  
   b) Often  
   c) Always  
   d) Occasionally  
   e) Never  

3.13 Generally what kind of issues and problems are discussed in the Self Help Group Meetings
   3.13.1 Social Issues  
   3.13.2 Economic/Financial Problems  
   3.13.3 Health and Environment Issues  
   3.13.4 Education of Children  
   3.13.5 Local Politics  
   3.13.6 Any other, Specify…………….

3.15 The decision taken at the meeting are normally
   a) Unanimous  
   b) Some Members  
   c) Disagree  

3.15 The meetings are conducted
   a) By the Group itself  
   b) Within the Co-ordination of the NGO  

3.16 The members reaction in the meetings
   a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

3.17 The members reaction in the solution of issues
   a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree
IV. AWARENESS OF THE SELF HELP GROUP CONCEPTS BY THE MEMBERS

4.1 The main features of the self help group are (Rank them)
   a) Homogeneity
   b) Common Goal
   c) Mutual Help
   d) Collective Action
   e) Sacrifice to Help others

4.2 Size of the ideal group in your opinion:
   a) 10 - 15
   b) 16 - 20
   c) More than 20

4.3 What would happen if the group has twenty (or) more members?
   4.3.1 It would result in confusion
      a) Strongly Agree
      b) Agree
      c) No Opinion
      d) Disagree
      e) Strongly Disagree
   4.3.2 Managing the group will become difficult
      a) Strongly Agree
      b) Agree
      c) No Opinion
      d) Disagree
      e) Strongly Disagree
   4.3.3 All members do not actively participate
      a) Strongly Agree
      b) Agree
      c) No Opinion
      d) Disagree
      e) Strongly Disagree
   4.3.4 Poor interaction
      a) Strongly Agree
      b) Agree
      c) No Opinion
      d) Disagree
      e) Strongly Disagree
4.4 A Self Help Group Members function properly when
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.4.1 Regular meetings are conducted
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.4.2 Mobilization of the savings is carried on
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.4.3 Maintaining books and records properly
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.4.4 Paves way for women empowerment
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.4.5 Credit activities take place in Self Help Group
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.4.6 Effective administration takes place in Self Help Group
a) Strongly Agree  [ ] b) Agree  [ ]
c) No Opinion  [ ] d) Disagree  [ ]
e) Strongly Disagree  [ ]
4.5 Each and every Self Help Group Members are aware of

4.5.1 Felt needs/common goals of formations
   a) Strongly Agree  b) Agree
   c) No Opinion  d) Disagree
   e) Strongly Disagree

4.5.2 Bye-laws/norms of the Self Help Group
   a) Strongly Agree  b) Agree
   c) No Opinion  d) Disagree
   e) Strongly Disagree

4.5.3 Government programmes
   a) Strongly Agree  b) Agree
   c) No Opinion  d) Disagree
   e) Strongly Disagree

4.5.4 Rotation of common funds
   a) Strongly Agree  b) Agree
   c) No Opinion  d) Disagree
   e) Strongly Disagree

V. MAINTENANCE OF BOOKS AND ACCOUNTS

5.1 The Self Help Group maintains the following books:

5.1.1 Savings Ledger
5.1.2 Loan Ledger
5.1.3 Meetings Register/Minutes Book
5.1.4 Attendance Register
5.1.5 Subscription Register
5.1.6 Cash Book
5.1.7 Individual Pass Book
5.1.8 General Ledger
5.1.9 Any other, Specify……………. 
5.2 Who prepares and maintains the books and accounts?
   a) Animator  
   b) NGO  
   c) One of the Members  
   d) Outside  
   e) Other (specify)………….

5.2.1 If the books are maintained by others it is due to
   a) Illiteracy  
   b) Fear  
   c) Reluctance  
   d) Fear of Responsibility  
   e) Others (Specify). . . . . . . . . . . . . .

5.2.2 The members are making efforts to learn letters and numbers
   a) Yes  
   b) No  

5.2.3 Is the group informed of their savings and credits from time to time?
   a) Most Often  
   b) Often  
   c) Always  
   d) Occasionally  
   e) Never  

5.2.4 Does the group verify the books maintained by the NGO/Outsider?
   a) Most Often  
   b) Often  
   c) Always  
   d) Occasionally  
   e) Never  

5.3 Are the accounts up-to-date?
   a) Most Often  
   b) Often  
   c) Always  
   d) Occasionally  
   e) Never  

VI. LEADERSHIP AND TRAINING

6.1 How are the leaders selected?
   6.1.1 Through Election  
   6.1.2 By Rotation  
   6.1.3 By Nomination of the NGO/Group  

6.2 The group has been functioning democratically
a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

6.3 Other members are trained to become leaders
a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

6.4 Do you feel that leaders are good?
   a) Strongly Agree  
      b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

6.5 The attendance in the training programmes are:
i) Animators less than 80%  
   Greater than 80%  
ii) Representative less than 80%  
   Greater than 80%  
iii) Other Members Less than 80%  
   Greater than 80%  

6.6 Training experiences are share with the
a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

6.7 The following are the results of the training programme
6.7.1 Changes in/additions to Knowledge
   a) Strongly Agree  
      b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

6.7.2 Changes in/additions to Aptitude
   a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

6.7.3 Changes in/additions to Skills
   a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

VII. CREDIT ACTIVITY
7.1 Loans are provided to members for the following purpose:
   7.1.1 To buy cross breed cow  
   7.1.2 Health Care  
   7.1.3 Education of Children  
   7.1.4 Purchase of Rations  
   7.1.5 House Repairs  
   7.1.6 Grocery  
   7.1.7 Redemption of Jewellery  
   7.1.8 Village/Other Festival Expenses  
   7.1.9 Marriage/other functions  
   7.1.10 For necessities like food, medicines etc.  
   7.1.11 Other (Specify)  

7.2 Who does the documentation work?
   a) Animator  
   b) NGO  
   c) Bank  
   d) Loaner  

7.3 Are the members charged for processing fee?
   a) Most Often  
   b) Often  
   c) Always  
   d) Occasionally  
   e) Never
7.4 The members are satisfied with the selection of loaners and loan procedures
   a) Strongly Agree  
   b) Agree  
   c) No Opinion  
   d) Disagree  
   e) Strongly Disagree  

7.5 The system followed in assessing the credit requirements and the amounts to be sanctioned is
   a) Discretion of the Animator  
   b) Groups decision  
   c) Urgency of the Member  
   d) Productivity of the Loan  

7.6 **Repayment Performance**

7.6.1 By the members to Self Help Group

<table>
<thead>
<tr>
<th>Year</th>
<th>100%</th>
<th>90-99%</th>
<th>80-89%</th>
<th>70-79%</th>
<th>Below 70%</th>
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<td>2006-2007</td>
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<td>2007-2008</td>
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<td>2010-2011</td>
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<td>2011-2012</td>
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7.6.2 By the Self Help Group to the NGO/Banks/Others:

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<tr>
<th>Year</th>
<th>100%</th>
<th>90-99%</th>
<th>80-89%</th>
<th>70-79%</th>
<th>Below 70%</th>
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<td>2006-2007</td>
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<td>2011-2012</td>
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</table>
7.7 Amount of Loan obtained by the Self Help Group from (in ₹)

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<tr>
<th>Year</th>
<th>NGO</th>
<th>Bank</th>
<th>Others</th>
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<tbody>
<tr>
<td>2006-2007</td>
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<td>2011-2012</td>
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7.8 Do you feel that the concept of peer pressure is works to get repayment?

- a) Strongly Agree
- b) Agree
- c) No Opinion
- d) Disagree
- e) Strongly Disagree

7.9 Do the members pay dues promptly?

- a) Most Often
- b) Often
- c) Always
- d) Occasionally
- e) Never

7.9.1 The promptness of the payment

- 2006-2007: Less than 50%
- 2007-2008: Less than 50%
- 2008-2009: Less than 50%
- 2009-2010: Less than 50%
- 2010-2011: Less than 50%
- 2011-2012: Less than 50%
APPENDIX -B
PERFORMANCE EVALUATION OF SELF HELP GROUPS IN RADHAPURAM TALUK, TIRUNELVELI DISTRICT

Questionnaire for Anitmator

(Please fill up your opinion by putting (√) marks)

1. Name of the Leader(or) Animator :

2. Age :
   a) 20 – 30 Years
   b) 31 – 40 Years
   c) 51 – 60 Years
   d) Above 60 Years

3. Sex :
   a) Male
   b) Female

4. Marital Status :
   a) Married
   b) Unmarried
   c) Widow
   d) Separated
   e) Deserted

5. Community :
   a) S.C.
   b) S.T.
   c) M.B.C.
   d) B.C.
   e) O.C.

6. Educational 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) Others

7. Family members/Number of Children :
   a) Below Two
   b) Below Three
   c) Below Four
   d) Below Sex
   e) Below Eight
   f) Below Ten
8. Reason for involvement in Self Help Group:
   a) Government Policy
   b) Involvement in Village Activities
   c) To uplift the Villagers
   d) To Improve the Standard of Living
   e) To solve the Women’s Financial Problems

9. Name of the Group…………………………………

10. Location of the Group (Area/Block)……………………….

11. Date of Formation                           :

12. How many years:
   a) Below two years
   b) Below four years
   c) Below six years
   d) Below eight years
   e) Above eight years

13. Number of members
   a) Illiterate
   b) Literate
   c) Primary (1 – 5)
   d) Upper Primary
   e) High School (9 – 10)
   f) Higher Secondary
   g) College
   h) Others

14. To whom preference is given in admission of members?
   a) Dalits
   b) Widows
   c) Handicapped
   d) Destitute
   e) Economically Backward
   f) Equal Preference to all

15. Which among the following categories does your group belong to?
   a) Production:
      i) Foot Items
      ii) Household Items
      iii) Handicrafts
      iv) Industrial Production Materials
b) Trading:
   i) Foot Items
   ii) Household Items
   iii) Handicrafts
   iv) Industrial Production Materials

c) Hire Vending:
   i) Furniture
   ii) Vessels
   iii) Tents
   iv) Vehicles

d) Service Rendering Tailoring:
   i) Printing/DTP
   ii) Catering
   iii) Mechanical
   iv) Communication
   v) Financial
   vi) Household
   vii) Industrial Service

16. What are the main objectives of your group?
   a) Economic Objectives:
      i) To improve the personal economic conditions of the members
      ii) To improve the family status
      iii) To avail government concessions and grants
   b) Non-economic Objectives:
      i) To improve the social status of the members
      ii) To fight against women oppression
      iii) To Use and develop the skills of the members
      iv) To fulfill the basic requirements of the village
      v) To develop the sense of brotherhood and social awareness among the members/village
17. As entrepreneurs, what are the problems you face in your operations? (Rank them)
   i) Lack of education, guidance and training
   ii) Inadequate of finance
   iii) Production related problems
   iv) Social hindrances
   v) Others (Specify) ..................

18. What are the suggestions you give to solve the problems?
   i) ........................................
   ii) ........................................
   iii) ........................................
   iv) ........................................
   v) ........................................

19. What are your future plans?
   i) Business expansion
   ii) Business diversification
   iii) Business innovation
   iv) Others (Specify) ....................