APPENDIX 9

SCHEDULE FOR SHG LEADERS (OFFICE BEARERS)

1. Group profile
   a) Name of the group
   b) Age of the group
   c) Number of member

2. Caste profile of the group
   a) Single caste group
   b) Mixed caste profile

3. What is the total number of members as per following categories:
   a) SC (Scheduled caste)
   b) MN (Minority)
   c) BC (Backward caste)
   d) OC (Other caste)

4. What types of inputs are taken by the group?
   a) Microfinance
   b) Microfinance + development

5. What is the distance from nearest bank?
   a) Low (0-3kms)
   b) Medium (4-8kms)
   c) High (>8kms)

6. What is the frequency of savings of group members?
   a) Monthly
   b) Weekly
   c) Fortnightly
   d) Other
7. What is the rate of savings of members?
   a) \( \leq 30 \)
   b) Rs 31- 50
   c) Rs 51- 100
   d) Rs >100

8. What are the total savings of the group?

9. Who decides the rate of savings and interest on internal borrowings?

10. How many times group has taken external borrowings?
    a) 0
    b) 1
    c) 2-3
    d) 4
    e) +4

11. What is the cumulative amount of external borrowings?

12. What is the current outstanding figure of borrowing?

13. What are the interest rates paid by members?
    a) 60%
    b) 36%
    c) 24%
    d) 18%
    e) 12%

14. What category does SHG fall in terms of family linkages within groups?
    a) All members from different families
    b) Less than half the members related
    c) More than half the members related.

15. Do group prohibits women from membership, if so what reasons?
16. How many members dropped out of the group?
17. Who decides to drop a member and on what basis?
18. How the accounts of dropped out members are settled?
19. How many women have contested for elections?
20. How many were elected?
21. Is your group linked to any political party?
   a) Linked
   b) Not linked
22. Does your group take actions for social justice?
   a) No action
   b) One such action
   c) More than one such action
23. What social issues were taken up by your SHGs with what results?
24. Does your group take actions for community issues?
   a) No action
   b) One such action
   c) More than one such action
25. What community actions were taken by your group and were they effective?
26. Is your group involved in any group enterprises? If so, what type of enterprises?
27. Who maintains group records?
   a) SHG office bearer
   b) Paid book keeper
   c) SHPA staff
   d) Unpaid non member of SHG
28. What is the quality of the records maintained by the group?
   
a) Good: complete and up to date
b) Moderate: most records up to date/ some errors
c) Weak: most records not up to date / substantial error
d) Not available

29. Do you maintain pass book for members?
   
a) Yes
b) No

30. Where SHGs record books are kept?
   
a) At leader’s house
b) With a member
c) With SHPA
d) By book keeper
e) At community hall, anganwadi centre

31. What is the number of non borrowers in the group?

32. Do you lend to non members also?

33. What is the repayment pattern of the group?
   
a) Regular monthly instalments, depending on the loan term
b) Regular fixed instalments (e.g. Rs 200) which determine the loan term
c) Irregular repayments within the agreed term
d) One bullet repayment at the end of the term.

34. What type of member fail to repay and why?

35. How does group bring pressure on defaulters to repay?

36. If yes, which of the following category do you belong to?
   
a) With a current year’s profit
b) Without current profit
37. Levels of cash in hand
   a) Zero
   b) Reasonable (up to Rs 2,000)
   c) High (Rs 2001- 5000)
   d) Very high (above Rs 5000)

38. Time to visit bank (direct costs of banking)
   a) <1 hour
   b) > 1 hour

39. Annual costs of banking
   a) Zero
   b) < 2000 Rs
   c) 2001 – 5000 Rs
   d) > 5000 Rs

40. Problems faced by group------------------------------------------