APPENDIX

A Study on Performance of Women Self Help Groups of Northern Karnataka

I. QUESTIONNAIRE FOR SHGS

1. Name of the SHG :
2. Location
3. Year of establishment
4. Nature of membership : Women □ Men □
5. Sponsored by : Bank □ NGO □ Members □
   Govt. Agency □ Other (specify)________
6. Name of activities : Agro-based □ Dairy □ Food Based □
   Cottage industry □ Retail small trade □
   Others (specify)____________________
7. Number of members
8. Age composition of member :

<table>
<thead>
<tr>
<th>Age</th>
<th>Number of members</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25 years</td>
<td></td>
</tr>
<tr>
<td>26-35 years</td>
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<tr>
<td>36-45 years</td>
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<tr>
<td>45-55 years</td>
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<tr>
<td>More than 55 years</td>
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</tbody>
</table>

9. Education

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Primary only</td>
<td></td>
</tr>
<tr>
<td>b) Upto SSLC</td>
<td></td>
</tr>
<tr>
<td>c) PUC</td>
<td></td>
</tr>
<tr>
<td>d) Degree holders</td>
<td></td>
</tr>
<tr>
<td>e) Diploma etc.</td>
<td></td>
</tr>
<tr>
<td>f) P.G. Degree</td>
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</tbody>
</table>

10. Religion

<table>
<thead>
<tr>
<th>Religion</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td></td>
</tr>
<tr>
<td>Muslim</td>
<td></td>
</tr>
<tr>
<td>Christian</td>
<td></td>
</tr>
<tr>
<td>Jain</td>
<td></td>
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</tbody>
</table>

11. Caste

<table>
<thead>
<tr>
<th>Caste</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brahmin</td>
<td></td>
</tr>
<tr>
<td>Lingayat</td>
<td></td>
</tr>
<tr>
<td>Kuruba</td>
<td></td>
</tr>
<tr>
<td>SC</td>
<td></td>
</tr>
<tr>
<td>ST</td>
<td></td>
</tr>
<tr>
<td>BT</td>
<td></td>
</tr>
</tbody>
</table>
12. Occupation of members (family occupation)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td></td>
</tr>
<tr>
<td>Agri-labour</td>
<td></td>
</tr>
<tr>
<td>Small traders</td>
<td></td>
</tr>
<tr>
<td>Craft men (specify)</td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

13. Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td></td>
</tr>
<tr>
<td>Unmarried</td>
<td></td>
</tr>
<tr>
<td>Widows (widower)</td>
<td></td>
</tr>
</tbody>
</table>

14. Income status of SHG members

<table>
<thead>
<tr>
<th>Income range (per annum)</th>
<th>No. of SHG Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 5,000-10,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 11,000-20,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 21,000-30,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 31,000-40,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 41,000-50,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 51,000-60,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 61,000-70,000</td>
<td></td>
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<tr>
<td>Rs. 71,000-80,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 81,000-90,000</td>
<td></td>
</tr>
<tr>
<td>Rs. 91,000-1,00,000</td>
<td></td>
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<tr>
<td>Rs. 1,00,001 and above</td>
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</tbody>
</table>

II. ORGANIZATIONAL INFORMATION OF SHGS

1. Is the SHG housed in separate premises? Yes □ No □
2. Has the SHG its own business activity? Yes □ No □

3. Is the SHG representing
   1) A particular community/caste □
   2) A particular religious group □
   3) A particular occupation group □
   4) A particular income group □
   5) A particular location □

4. Who are the office bearers of your SHG?
   1) Chairman □ 2) Vice-Chairman □ 3) Secretary □ 4) Treasure □
5. How do you elect the office bearer?
   1) Through election □  2) Through consensus □

6. What is the terms of the office bearer
   1) One year  2) Two year  3) more than 2 years (specify)

7. How many time do you members meet to discuss the SHG affairs
   a) Weekly
   b) Monthly
   c) Yearly

8. Do all members attend the meetings regularly?  Yes □ No □

   If yes who gives you the guidance
   1) NGO □  2) Bank □  3) Govt. officials □  4) Other specify_____

9. Have you increase the membership of your SHG?  Yes □ No □

10. Have you prescribed membership fees for the members?  Yes □ No □

III. CAPITAL RESOURCES OF SHG
1. What are the capital resources of SHGs
   1) Membership fee
   2) Donation from NGOs and other agencies
   3) Saving of members deposited with the bank
   4) Retained profiles kept with the bank of the SHG

2. Has the SHG obtained loan from any bank  Yes □ No □

3. Has the SHG given the loan to members  Yes □ No □

4. What are the purpose of loan given to member by the SHG  Yes □ No □
   1) Purchase of milch animal (cow or buffalo)
   2) Purchase of equipments for business/small scale industry
   3) Purchase of Raw materials
   4) Purchase of agri implements

5. Has the SHG used bank loan for its own activities  Yes □ No □

6. Is the bank give loans to SHG  Yes □ No □

7. Has your SHG utilized the bank loan fully?  Yes □ No □

8. Is the SHG give convenient installment of loan repayment

9. What step does your SHG take for delay in payment of loan by your members?

IV. IMPACT OF BANK LOAN BY SHG
1. What is the Impact of Bank Loan on SHG?

<table>
<thead>
<tr>
<th>Impact of Loan during the period 2001-02 to 2005-06</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Investment of SHG has gone up by</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Production of goods/services increased by</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. Sales have gone up by
4. Annual income of the SHG increased by
5. Employment of hire workers rose by
6. Profits of the SHG increased by
7. Savings of SHG increased by
8. Deposits with the bank rose by
2. Is your SHG made any investments on fixed assets

V. PRODUCTION AND MARKETING
1. Whether the SHG is selling its products? Yes □ No □
2. Is your production seasonal □ or regular all the year round □
3. Has the production of SHG decline during the recent years? Yes □ No □
4. Has your SHG diversified its production activities? Yes □ No □
5. Has your SHG introduced latest production techniques and latest equipments
   Yes □ No □
6. How many workers are employed in your unit?
7. Do you arrange for vocational/occupational training to member of your SHG in their respective occupation? Yes □ No □

Marketing
1. Where do you sell you products?
   a) Locally □ b) Outside the village □ c) Outside Taluka □
2. Do you sell your products
   a) Directly to customers □ b) Through retail sellers □
   c) Through wholesalers □ d) Through cooperatives □
   e) Others □ (specify)
3. Do you grade your product before sales? Yes □ No □
4. Do you use modern packing for your products? Yes □ No □
5. Do you provide marketing facilities for the products/services of your SHG members? Yes □ No □
6. Do you provide marketing information to your SHG members? Yes □ No □

VI. SOCIAL WELFARE
1. What are the areas in which you're SHG members associate with social work?
   i) Education of poor children □
   ii) Adult education □
   iii) Awareness creation about their rights □
   iv) Providing self employment through rights □
v) Giving them legal knowledge about their domestic harassment, property right etc. □
vi) Fight against low wages to women □

2. Do you provide training to SHG members about the social work relating to child and women welfare, environment issues, adult education, health and family planning?
   Yes □ No □

   a) If 'Yes' how do provide training
      1) Through special lecture by welfare officers/Social workers /Health official/ NGO's etc. □
      2) Through Video tapes, TV programme □
      3) Through publications, bulletins, brochures etc. □
      4) Arranging visits to training centers. □
      5) Others □

3. How do you find the responses of the SHG members about the social work/welfare programmes arranged by you?
   1) Very good 2) Good 3) Encouraging 4) Moderate 5) Indifferent

VII. ANNUAL INCOME AND EXPENDITURE OF THE SHG

1. Annual Income and Expenditure of the SHGs

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<tr>
<td>Total income</td>
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<tr>
<td>Total expenditure</td>
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<tr>
<td>Profit</td>
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2. Source of income

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<tbody>
<tr>
<td>Interest on deposit</td>
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<td></td>
<td></td>
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<tr>
<td>Business profit</td>
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<td></td>
<td></td>
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<tr>
<td>Others</td>
<td></td>
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</tbody>
</table>

3. Administrative expenditure (per year)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Items</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Salary and wages</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Rentals of problems</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Payment of Tax</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Interest on loan</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Maintenance of vehicles</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Maintenance of buildings</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Maintenance of equipments</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Others</td>
<td></td>
</tr>
</tbody>
</table>
4. What are the records maintained by your SHG?
   1) Attendance register □
   2) Minutes Book □
   3) Loan ledger □
   4) Savings ledger □
   5) Cash book □
   6) General ledger □
   7) Bank pass book □
   8) Receipts voucher file □
   9) Payment voucher file □

VIII IMPACT OF SHG ACTIVITIES

<table>
<thead>
<tr>
<th>SI. No.</th>
<th>IMPACT OF SHG ACTIVITIES</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SHG members have taken up self employment activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>SHG members have reduced their dependence on money lender</td>
<td></td>
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<tr>
<td>3</td>
<td>SHG has benefited the members, children in their education, health</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>There is improvement of agriculture of SHG members due to SHG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>There is improvement in trade and services of SHG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>SHG members have purchased milch cows etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>SHG has helped in improving marketing of members products/services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>SHG members have improved their fixed assets equipments, buildings, storage etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>SHG has improved its infrastructure electricity, storage, communication transport</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Savings of SHG and status of members improved</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Standard of living of SHG members has improved better living space-lighting, sanitation, better food and clothing, employment of family members, modern home application use of cooking gas, refrigerator, telephone, TV, fan etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Members are taking interest in social activities education, women empowerment child welfare, cultural activities etc.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VIII. WHAT IS THE PROBLEM ENCOUNTERED BY YOUR SHG AND HOW DID YOU OVERCOME THEM.

A. Financial problems
B. Administrative
C. Communication/Contact
D. Other specify
A Study on Performance of Women Self Help Groups of Northern Karnataka

II QUESTIONNAIRE FOR MEMBERS OF THE SHG

1. Name of the village :
2. Taluk :
3. District :
4. Name of SHG :
5. Name of the respondent :
6. Age :
7. Caste :
8. Religion :
9. Marital status : Married or Unmarried □ Widow □ Divorced □
10. Education : Illiterate □ Primary □ Secondary □ Diploma □ PUC □ Degree □
11. Main family occupation : Agriculture □ Business □ Crafts □ Govt. Service □ Private service □ Agriculture labour □ Other service □ House wife □
12. Annual income of the Family : Rs. 1,000 to 5,000/- □, Rs. 5,001 to 10,000 □, Rs. 10,001 to 15,000 □, Rs. 15,001 to 20,000 □, Rs. 20,001 to 30,000 □, Rs. 30,001 to 40,000 □, Rs. 40,001 to 50,000 □, More than Rs. 50,000 □
13. How many members in the family? -------
14. Type of family : Nuclear/joint
15. Type of house : Hut □ Kachcha □ Pucca □
16. Ownership of house : Own □ Rented □
17. Facilities in the house : Electricity □ Gas □ Latrine □ Bathroom □
18. Communication facility : Telephone □ Mobile □ TV □ Radio □
19. Type of Ration card held : Green □ Yellow □ Red □ Other □

I. SHG'S MEMBERSHIP

1. From whom did you get all the details about SHG?
   - Friends □, Neighbours □, Relatives □, NGO member □, Anganwadi teacher □, Bank official □, Cast leader □, Mahila mandal member □, Others.... □.
2. Nature of SHG : Cast based □, Occupation based □, Age based □, Location based □
3. Who motivated you to join SHG?
   - Own decision □, Friends □, Relatives □, Caste leaders □, Panchayat Chairman / member □, Anganwadi worker □, NGO's □, Bank official □, Others.... □.
4. When did you join SHG? 1 to 5 years □, More than 5 years □
5. For what purpose did you join the SHG?
   1) For financial security □
   2) For enhancing social status □
   3) For increasing self esteem □
   4) For attaining power □
   5) For increasing family business/trade □

II. SOCIAL ASPECTS OF SHG MEMBERS
1. Are you member of any organization? Yes □ No □
2. Have you participated in any extension activities? Yes □ No □
   2(a) if yes
   1) Training □
   2) Group meeting □
   3) Demonstrations □
   4) Other □
3. As a member of SHG have you been able to take important decisions in your family? Yes □ No □
4. Have you been subject to any type of exploitation after you become member of the SHG? Yes □ No □
5. How has the membership of your SHG helped you in facing the social evil of dowry?
   1) Through enlightening of legal aspects against dowry
   2) By creating awareness about the evils of dowry
   3) By taking active part in fighting against dowry
6. How has membership of SHG helped in facing the gender inequality in the family?
   1) Economic independence
   2) Knowledge about gender equality
   3) Through education of family member about gender equality
   4) Providing of equal opportunity to women
   5) Others
7. How has membership of SHG helped on to improve your position in the patriarchal family system
   1) Through knowledge of legal provisions
   2) Through communication with all about equal role for man and women
   3) Through courage and self confidence
   4) Through awareness about the importance of gender equality


8. Has your membership of SHG affected you in carrying on your family work?
   Yes □ No □

9. Has your membership helped you in creating awareness about the following social issues?

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<tbody>
<tr>
<td>1</td>
<td>Abolition of child labour</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>Women empowerment</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Abolition of dowry system</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4</td>
<td>Removing illiteracy among women</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>5</td>
<td>Gender discrimination in employment wages and in other social and political areas</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>6</td>
<td>Mobilizing the opinion of the public about alcoholism among men folk</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

10. Have you along with other members of your SHG participated in the following social services?

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</thead>
<tbody>
<tr>
<td>1</td>
<td>Helping people affected by natural calamities like floods, earthquake, epidemics</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>Starting orphanages</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Oldage home</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4</td>
<td>Rehabilitation of sex workers</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>5</td>
<td>Protecting the interest of harassed women in the families</td>
<td>Yes</td>
<td>No</td>
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III. CULTURAL ACTIVITIES FOR SOCIAL ISSUES

1. Have you participated in cultural activities on behalf of your SHG to highlight the social issues like?

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<tbody>
<tr>
<td>1</td>
<td>Family planning and welfare</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>Child Labour</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Women empowerment</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4</td>
<td>Women reservations</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>5</td>
<td>Women harassment in the families</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>6</td>
<td>Child marriages</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>7</td>
<td>Dowry practice</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>Adult Education</td>
<td>Yes</td>
<td>No</td>
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</table>

2. What are activities you have participated in highlighting the above issues?

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<tbody>
<tr>
<td>1</td>
<td>Skits dramas</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>Street plays</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Arrangement of folksongs etc.</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

IV. HEALTH AND SANITATION

1. Have you involved in health campaigns
   1) Vaccination/immunization
2) Civic cleanliness/Environmental cleanliness
3) AIDS campaigns
4) Drainage facilities in villages
5) Drinking water for public

V. POLITICAL LEADERSHIP ISSUES
1. Have the activities of your SHG helps you in developing leadership qualities?
   1) Sense of devotion to work □
   2) Duty consciousness □
   3) Sense of responsibility □
   4) Organizing ability □
   5) Self confidence □
   6) Others □

2. What is the nature of your participation in the discussions at the SHG meetings?
   a) Very active □, Active □, Not active □, Indifferent □

3. How many meetings of the SHG do you attend?
   1) All the meetings □
   2) Fifty per cent of the meetings □
   3) Less than 50 per cent □
   4) Not particular about attendance □

4. How do you elect the office bearers of your SHG?
   1) by consensus □
   2) by election □
   3) by rotation □

5. Do you discuss issues freely in the SHG meeting? Yes □ No □
6. Do you record the proceedings of SHG meeting? Yes □ No □

VI. ECONOMIC IMPACT OF SHG MEMBERSHIP
1. What are the areas in which the SHG provides assistance and cooperation in your economic activities?
   1) By providing small loans to members from its own funds
   2) By arranging loans to members from banks
   3) By promoting savings among members and keeping the scheme as deposits in banks
   4) By helping SHG members through providing raw materials
   5) By obtaining help from KEB for providing electricity to members units
6) By arranging training in self employment
7) By arranging meetings and lectures on organizing small units by experts, govt. officials and bankers
8) By employing members in SHG's own units
9) By providing information to members on marketing, finance etc.
10) Arranging technical assistance in production and marketing operations of members

2. Have you availed bank loans through SHG for your economic activity?
   - Yes □
   - No □

3. If 'yes' what are the purposes for which you have availed of such loans?
   1) Agriculture
   2) Dairy units
   3) Small trade/business
   4) Tailoring shop
   5) Crafts, village artisans

4. Do you find the SHG loan adequate?
   - Yes □
   - No □

5. How many installments were fixed for the repayment of loan?
   - Yes □
   - No □

6. What is your repayment performance of the loan?
   - Yes □
   - No □

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount of Repayment of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-02</td>
<td></td>
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<tr>
<td>2002-03</td>
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<td>2003-04</td>
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<td>2004-05</td>
<td></td>
</tr>
<tr>
<td>2005-06</td>
<td></td>
</tr>
</tbody>
</table>

7. Has SHG loan reduced your dependence on money lenders?
   - Yes □
   - No □

8. Have you used the entire loan amount obtained through SHG?
   - Yes □
   - No □

9. How frequently do you save and deposit with the SHG /twice/three times/four times a month
   - Yes □
   - No □

10. Do you save regularly?
    - Yes □
    - No □

11. What are the fixed assets of your unit (SHG financed)
   1) Work premises □
   2) Machinery and equipments □
   3) Vehicles for business □
   4) Tools □
5) Land (agri) □
6) Milch animals □

12 Have availed the benefit of 'Sampurnsuraksh' health insurance
   Yes □   No □

13 Production from SHG financed unit

VII. MARKETING

14 Where do you sell your produce/service
   1) Locally □
   2) Outside the village □
   3) Outside taluk □
   4) Outside district □

15 What help do you get from SHG in marketing your produce?
   1) Market information □
   2) Marketing finance □
   3) Sales exhibition □
   4) Arranging transport □
   5) Grading and parking □
   6) Storage facility □

16 What problems do you face in your sales?
   1) Inadequate demand □
   2) Competition from the established units □
   3) High cost of transport □
   4) Inadequate lack of subsidy from Govt. □
   5) Others □

17 What is the channel of distribution?
   1) Directly to consumers □
   2) To wholesales □
   3) Through retailers □
   4) Through cooperatives □

VIII. PROBLEM FACED BY MEMBERS

1. Inadequate finance for business/trade/agri
   Yes □   No □

2. Marketing of products/service is faced with inadequate demand, severe competition, inadequate transport and high cost of marketing
   □
3. SHG’s resources are limited
Yes □ No □

4. Family work comes in the way of active participation in SHG meeting and programme
Yes □ No □

5. Government help in the form of adequate subsidy on loans, is not forthcoming
Yes □ No □

6. Lack of information about government facilities to small units
Yes □ No □

7. Knowledge of proper accounts maintenance is absent
Yes □ No □

IX. IMPACT OF MEMBERSHIP OF SHG ON MEMBERS
1. Membership of SHG has created awareness about social issues like dowry system, child labour, woman empowerment, gender discrimination, poverty etc.
Yes □ No □

2. SHG membership has led to understanding of democratic principles leadership qualities.

3. Awareness about health and sanitation is built up among member of SHGs
Yes □ No □

4. Cultural activities to focus social issues.
Yes □ No □

5. What are the Economic benefits have been realized - through SHG membership
   1) Self employment is enhanced □
   2) Investment activities have increased □
   3) Production has gone up in SHG financed units □
   4) Employment in SHG financial units has increased □
   5) Savings of SHG members have increased □
   6) Dependence on private money leader has decreased among SHG members □
   7) Living standards of members of the SHGs have improved □
   8) Income from SHG financed units has gone up □
   9) Others □