APPENDIX - I

INTERVIEW SCHEDULE TO BENEFICIARIES

AN EVALUATION OF MICROFINANCE SCHEME IN ANDHRA PRADESH
(A STUDY ON SELECT SELF HELP GROUPS IN THREE REGIONS OF A.P.)

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AN APPEAL TO RESPONDENTS

The purpose of this interview schedule is to collect information and elicit the opinions from the beneficiaries of Microfinance SHGs Scheme, pertaining to the implementation problems and prospects of scheme in selected study areas of Andhra Pradesh. The valued response of the respondent's naturally forms the tangible and potential basis for a sound and systematic development of the thesis report. This survey humbly appeals to the trusted respondents, to be bold enough in furnishing facts and perceptions freely and frankly. All the information would be utilized exclusively for the research report.
SCHEDULE - I

AN EVALUATION OF MICROFINANCE SCHEME
IN ANDHRA PRADESH
(A STUDY ON SELECTE SELF HELP GROUPs IN THREE REGIONS OF A.P.)

1. Name of the District :

2. Name of the Mandal :

3. Name of the Self-Help Group :

4. Year of SHG formation :

5. Size of the Self Help Group :

6. Name of the Group Leader/Member :

7. Your Primary Occupation :

8. Size of your family:
   A) Male  B) Female  C) Children.

9. Education qualification :

10. Activity of Self-Help Group :

11. Facilitation Agencies:
    A) DRDA  B) NGOs.  C) Any other

12. Duration of the Leadership/Member ship of SHGs:
    A) Below 6 months.  B) 6 months to 1 year.
    C) 1 to 3 years.  D) 3 years and above.

13. How is the Group Leader chosen?
    I) If election is it by:  A) Secret Ballot  B) Open
    II) If nomination:
        A) By out-going leader  B) By SHGs Group
        C) By individual Member (s) outside of the SHGs group
14. Social Activities undertaken by the group:

A)  
B)  
C)  

15. How much amount is collected from each member per month?

16. What is accumulated deposit in the bank so far?

17. How much of credit is acquired from the bank?

18. The saving amount is increasing or constant from the last five years?

A) Increase  B) Decrease  C) Constant

19. What is the annual income of your group and individual?

A) Group income:
B) Individual income:

20. How much of Revolving fund is acquired from the Bank/DRDA?

21. How the loan amount will be utilized?

A) Production purpose  
B) Asset Acquisition purpose  
C) Settlement of old debt  
D) Consumption of any other needs

22. What is the procedure of loan amount distribution among the members?

A) Equally  
B) On the basis of repaying capacity  
C) On the basis of economic backwardness  
D) Any other

23. The rate of interest charged on the credit?

24. Are you linking with bank?
25. How many times do you conduct group meetings in a month?

26. Average attendance of the members in the meetings per month.
   A) 25%  B) 25% to 50%  C) 50% to 75%  D) More than 75%.

27. What is the recovery position of the credit during the last 5 years?

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<th>Year</th>
<th>Advanced (Rs.)</th>
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28. How many members undergone training provided by the Government or other agencies?

29. Is the training beneficial to improve the skills?
   A) Yes  B) No

30. Are the SHGs maintained the records for its activities:
   A) Yes  B) No
   If yes, what are the records keeping?

31. Issues that come up for discussion in the meetings of the group.
   C) Education  D) Any other

32. Do you face any criticisms from the local elite regarding SHGs functioning?
A) Yes B) No

If Yes, What are they?

33. Perception of the SHGs on various factors during the Post SHG period:

b. Education of Children. Improved / Decreased / No change
c. Health care of member of household. Improved / No change.
d. Managerial Efficiency Improved / Decreased / No change
e. Standard of living Improved / Decreased / No change
f. Social and Cultural activities Improved / Decreased / No change
g. Personality Development Improved / Decreased / No change
h. Mobility and Media Exposure Improved / Decreased / No change
i. Public contacts with officials and Improved / Decreased / No change
   Non-officials
j. Impact of training to improve the Improved / Decreased / No change
   Productivity and entrepreneurs skills
k. Leadership qualities Improved / Decreased / No change
l. Sense of Responsibility High / Adequate / Low
m. Perseverance High / Adequate / Low
n. Humanitarian values High / Adequate / Low
o. Level of Responsibility Improved / Decreased / No change
p. Change and Identification Improved / Decreased / No change
q. Ethics and Values Improved / Decreased / No change
r. Decision making capacity Improved / Decreased / No change
s. Other matters. Improved / No change.
34. Problems faced by the group:
   A) Collection of raw materials.
   B) Financial Problem.
   C) From Government.
   D) Any other.

35. Marketing problems faced by the group:
   A) No Problem.
   B) Propaganda.
   C) Lack of proper price.
   D) Information problem.

36. SHGs face any competition from other organizations?
   A) Yes       B) No

37. Competition problems faced by SHGs?
   A. Unfair Trade Practices.
   B. Lack of quality in SHG products.
   C. Lack of attraction.
   D. Lack of proper packing.

38. Demand estimation problems faced by the SHGs?
   A. Lack of information.
   B. Lack of target customers.
   C. Lack of demand estimation methods.
   D. Lack of marketing knowledge.

   A) Good       B) Satisfactory   C) Not satisfactory
40. SHGs take any sales promotion activities for their products.

A) Yes    B) No

If yes, what type of activities?

41. Pricing problems faced by the SHGs?

A. High prices of the Materials.
B. Sluggish pricing movement.
C. No pricing strategies.
D. Lack of uniformity in Prices.

42. Locational problems faced by the SHGs?

A. Proper market place.
B. Distribution channels.
C. Proper market access.
D. Lack of information facilities.

43. Target Customer of SHGs manufactured products?

A) Rural    B) Urban    C) Both

44. Distribution channels of SHGs manufacture product?

A) Retailers    B) Wholesalers    C) Co-operative    D) Hats & melas

45. How the SHGs are selling their products?

A) Direct selling    B) Depends upon Middle man    C) Other method

46. SWOT Analysis of group members:

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<th>S. No</th>
<th>Strengths</th>
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47. What are the programmes/activities conducting by the SHGs for their development?

48. Individual income of the group member?
   A) Improved.  B) Not improved.

49. SHG provided employment generation of the individual group member?
   B) Yes.  B) No.

50. After joining the SHG, position of asset creation of individual group member?
   A) Improved.  B) Not improved.

51. Government provided any facilities to develop the marketing facilities of SHGs
   A) Yes.  B) No.
   If yes, what type of activities?

52. Are you satisfy to become a member of SHG?
   A) Satisfactory  B) Not satisfactory

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Schedule - II

AN EVALUATION OF MICROFINANCE SHGs PERFORMANCE THROUGH RATIO ANALYSIS

1. Number of members attending meetings?
   Ans:

2. Number of active members in group?
   Ans:

3. Number of dropouts in group?
   Ans:

4. Number of members recruited at start of group?
   Ans:

5. Cumulative net value/amount of savings?
   Ans:

6. Net profit/loss?
   Ans:

7. Average age of all SHGs (in weeks)?
   Ans:

8. Total assets value of group?
   Ans:

9. Total liabilities value of Group?
   Ans:

10. Value of loans outstanding at start of period?
    Ans:

11. Value of loans outstanding now?
    Ans:

12. Number of loans outstanding now?
    Ans:

13. Value of loans past due?
    Ans:

14. Value of loans write-offs/waived?
    Ans:

15. Number of borrowers in group?
    Ans:

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16. Value of Fixed assets and commodities?
   Ans:

17. Value of other funds?
   Ans:

18. Number of SHGs being supervised?
   Ans:

19. Number of field staff supervises (including supervisors)?
   Ans:

20. Total number of staff supervised?
   Ans:

21. Total Programme costs to date?
   Ans:

22. Number of graduated members in Group?
   Ans:

23. Amount of external borrowing outstanding?
   Ans:

24. Amount of external borrowing outstanding past due?
   Ans:

25. Total assets of SHGs that are borrowing externally?
   Ans:

26. Total liabilities of SHGs that are borrowing externally?
   Ans: