APPENDIX - I

A STUDY ON INCOME GENERATION POTENTIAL OF
WOMEN SELF-HELP GROUPS IN MADURAI DISTRICT

QUESTIONNAIRE

I Personal Details

1.1. Name of the Respondent : 

1.2. Current age in completed years : 

1.3. Educational qualification: Vocational ( ) General ( )

1.4. Religion : Hindu ( ) Christian ( ) Muslim ( )

1.5. Caste : BC ( ) MBC ( ) SC/ST ( ) Others ( )

1.6. Marital Status: Married ( ) Unmarried ( ) Widow ( )
Separated ( )

1.7. Type of Family : Nuclear ( ) Joint ( )

1.8. Income Details: Before Joining SHG ________ per month

After Joining SHG ________ per month

II Housing Conditions

2.1. Ownership: Own house ( ) Rental house ( )

2.2. Nature of the house Thatched ( ) Tiled ( ) RC Roofing ( )

2.3. About Electrification Electrified ( ) Not Electrified ( )
2.4. Number of fans at home  Less than one (  )  More than one (  )

2.5. Toilet facilities available: Yes / No

2.7. Drinking water facility: Yes / No

2.6. General housing condition: Not satisfied (  )  satisfied (  )  Good (  )

III Possessions

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>Possessions Before joining SHG</th>
<th>Possessions After Joining SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No.</td>
<td>Value in Rs.</td>
</tr>
<tr>
<td>3.1</td>
<td>Television</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Radio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>Furniture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Fans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.5</td>
<td>Gas Stove</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.6</td>
<td>Safety provisions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.7</td>
<td>Live stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.8</td>
<td>Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

IV SHG Membership Details

4.1. Name of the SHG :  

4.2. Duration of membership :  

4.3. Name of the affiliating SHG : DeW(  ) NGO(  )

4.4. Name of the village :  

4.5. Name of the Block of the member :  

4.6. Name of the NGO promoting this SHG :  

4.7. Month and year of Formation of SHG :  
4.8. Number of members at the time of formation :  
4.9. Number of members at present :  
4.10. Number of Drop-outs in the group :  
4.11. Number of Additions to the group :  

V. Income generation activities

Occupation details of the member respondent: (Kindly tick (√) the suitable option)

<table>
<thead>
<tr>
<th>S.NO.</th>
<th>Occupation Before joining the group</th>
<th>After Joining the group</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1</td>
<td>No occupation</td>
<td></td>
</tr>
<tr>
<td>5.2</td>
<td>Agricultural labourer</td>
<td></td>
</tr>
<tr>
<td>5.3</td>
<td>Petty Trader</td>
<td></td>
</tr>
<tr>
<td>5.4</td>
<td>Artisan</td>
<td></td>
</tr>
<tr>
<td>5.5</td>
<td>Food processing</td>
<td></td>
</tr>
<tr>
<td>5.6</td>
<td>Trade</td>
<td></td>
</tr>
<tr>
<td>5.7</td>
<td>Production</td>
<td></td>
</tr>
<tr>
<td>5.8</td>
<td>Services</td>
<td></td>
</tr>
<tr>
<td>5.9</td>
<td>Finance</td>
<td></td>
</tr>
<tr>
<td>5.10</td>
<td>Any other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

Reasons for selecting the particular activity (Rank the following reasons by assigning 1 to the most preferred; 2 to the next preferred ...........and 6 to the least preferred)
<table>
<thead>
<tr>
<th>S.NO.</th>
<th>Reasons</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.11</td>
<td>Availability of raw material</td>
<td></td>
</tr>
<tr>
<td>5.12</td>
<td>Low cost technology</td>
<td></td>
</tr>
<tr>
<td>5.13</td>
<td>Past experience</td>
<td></td>
</tr>
<tr>
<td>5.14</td>
<td>Low capital Investment</td>
<td></td>
</tr>
<tr>
<td>5.15</td>
<td>Market Opportunities</td>
<td></td>
</tr>
<tr>
<td>5.16</td>
<td>Advice by the resource person</td>
<td></td>
</tr>
</tbody>
</table>

In what way is Tamil Nadu Women Development Project helpful for your micro enterprise developments? (Rank by assigning 1 to the most helpful activity….and 6 to the least helpful activity)

<table>
<thead>
<tr>
<th>S. No</th>
<th>Developmental Activities</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Arranging Finance</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Training</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Product selection</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Escort service</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Support to Solve Group problems</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Supervision</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Motivation</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Maintaining Documents</td>
<td></td>
</tr>
</tbody>
</table>

5.23. Name of the bank linked with

Commercial Bank ( ) Regional Rural Bank ( ) Co-operative Bank ( )
VI. Problems faced by the member respondent

6.1. Type of Difficulty faced in their income generating activity.

   a. Nature of work
   b. Inefficient Marketing
   c. Insufficient payment
   d. Socio – Democratic Problem
   e. Production
   f. Financial
   g. Management
   h. Any other – specify

6.2. Financial problems

   a) Shortage of Working Capital
   b) To comply formalities
   c) Repayment of loans
   d) Any other - specify

6.3 Marketing problems

   a) Competition
   b) Lack of knowledge about marketing
   c) Exploitation of middlemen
   d) Inadequate sales promotion and advertising
   e) Any other - specify

6.4. Socio personal problems

   a) Lack of education and information
   b) Lack of family support
   c) Lack of risk bearing capacity
   d) Dual Role
   e) Any other - specify
6.5. Managerial / Administrative problems
   a) Non co-operation of members
   b) Conveners’ dominations
   c) Poor inventory management
   d) Any other - specify

6.6. Production problems
   a) Lack of adequate materials
   b) Infrastructural facilities
   c) Poor inventory management
   d) Any other - specify

6.7. Nature of Work Problem Faced
   a) Seasonal Work
   b) Inexperience in the field
   c) Ecological
   d) Time

VII. Meetings and Participation

   Periodicity of meetings : Weekly ( ) Fortnightly ( ) Monthly ( )
   Time of the meeting : 
   Place of the meeting :
   How many meetings are generally conducted per year?
   How many meetings did you attend last year?
   The decisions taken at the meeting are normally:

   Unanimous ( ) democratic ( ) dominated by few ( )
Women Empowerment

7.1 Children education selection
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.2 Family Planning
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.3 Day-to-Day expenses
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.4 Travel to neighboring places
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.5 To get medical treatment
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.6 To entertain relatives
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.7 Freedom to purchase
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.8 Purchase Land
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.9 To select gold ornaments
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

7.10 To visit maternal home
Women Only ( ) Consultation with Husband ( ) Husband Only ( )

VIII. Role of Development of Women Corporation and NGO’s

8.1 To encourage women to promote SHG
Strongly Agree ( ) Agree ( ) No opinion ( )
Disagree ( ) Strongly Disagree ( )

8.2 Motivate poor women to form SHGs
Strongly Agree ( ) Agree ( ) No opinion ( )
Disagree ( ) Strongly Disagree ( )
8.3 Correcting the capital shortage
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.4 To promote members on advertising
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.5 To help the members to get raw material
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.6 To eradicate the marketing problems
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.7 Train SHGs in proper bookkeeping
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.8 Assist SHGs in opening of bank accounts
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.9 Assist SHGs in applying for and obtaining external credit
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.10 Motivate SHGs prompt repayment of all credit, internal and external
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )

8.11 To facilitate and solve problems in income Generation Programmes of SHGs
Strongly Agree ( )       Agree ( )       No opinion ( )
                      Disagree ( )       Strongly Disagree ( )
8.12 Motivate members for regular savings and assist the members in preparation of guidelines for usage of thrift fund and

- Strongly Agree (   )       Agree (   )      No opinion (   )
- Disagree (   )       Strongly Disagree (   )

**IX. Banking Service**

9.1 To Introduce loan to members

- Not Satisfied (     )  Satisfied (     ) More Satisfied (     )

9.2 Issue of loan application

- Restricted issue (     )  On Request (     ) Separate box (     )

9.3 Assistance from bank in loan form filling

- Not Satisfied (     )  Satisfied (     ) More Satisfied (     )

9.4 Loan process period

- Quick (     )  Normal (     ) Longsome (     )

9.5 Opinion about loan procedure of banks

- Easy Rules (     )  Normal Rules (     ) Too Many Rules (     )

9.6 Time taken in bank

- Above 30mts (     )  16 to 30mts (     ) Below 15mts (     )

9.7 Rate of interest

- More than 10% (     )  6 to 10 % (     ) Less than 5% (     )

9.8 Guarantee details

- Asset (     )  Personal (     ) Self (     )

9.9 Bank loan processing fees

- Low (     )  Moderate (     ) High (     )

9.10 Concern of the Employees in Loan dispersal

- Not satisfactory (     )  Satisfactory (     ) Good (     )

9.11 Time taken to dispose loan request on the loan dispersal day

- 60minutes (     )  30minutes (     ) 15minutes (     )
9.12 Counseling Income generation activity
Not Satisfied ( )   Satisfied ( )   More Satisfied ( )

9.13 Loan repayment
More than 2 years ( )   1 – 2 years ( )   One year ( )

9.14 Methods of Loan recovery by the bank
Not Satisfied ( )   Satisfied ( )   More Satisfied ( )

9.15 Time delays in loan repayment
Quick ( )   Normal ( )   Slow ( )