Interview schedule 1 (for the NHGs)

01. Name of the Group: 

02. Formation Date: 

03. District: 

04. Total No. of Members in the NHG 

05. Composition of the Group (State the number):
   1. Caste: SC, ST, OBC, GEN.
   2. Religion: Hindu, Christian, Muslim
   3. Poverty status: BPL, APL

06. (i) Whether there are drop outs from the group
   (a) Yes 
   (b) No 
   (ii) If yes, state the number of dropouts and the reasons
   (a) Difficulties in repaying the loan 
   (b) Lack of economic benefits 
   (c) Lack of time in attending group meeting and group activities 
   (d) Migration 
   (e) Inability to remit the thrift amount 
   (f) Conflict among members 
   (g) Conflict between members and group leaders 
   (h) Difficulty in repaying the loan 
   (i) Others (Specify) 

07. Caste, religion and poverty status of group leaders (Put tick mark)

   1. President: (a) SC, ST, OBC, GEN 
      (b) Hindu, Christian, Muslim 
      (c) BPL, APL 

   2. Secretary: (a) SC, ST, OBC, GEN 
      (b) Hindu, Christian, Muslim 
      (c) BPL, APL
08. Does the NHG conduct weekly meetings regularly?  Yes □ No □

09. Does the NHG discuss any social issues/community problems existing in the locality?  Yes □ No □

10. How are the decisions taken in the weekly meeting?
   (a) By Consensus □ (b) By Voting □ (c) By Group Leaders □

11. How long do the weekly meetings usually last?
   (a) Less than 30mts □ (b) 30-45mts □ (c) 45mts-1hr □
   (d) One to one and a half hours □ (e) More than one and a half hours □

12. How many members do usually attend the weekly meetings?

13. Usually how many members do actively participate in the decision-making in the weekly meetings?

14. (a) Who reads the minutes of the meetings? Whether the minutes are read in the meeting?  Yes □ No □
   (b) If yes, by whom?
      (a) Group Leaders □ (b) All members on rotation basis □

15. Number of times the Managing Committee of the Group reconstituted:

16. Date of the latest change of Managing Committee of the Group □

17. Number of members who have occupied the position of leaders in the NHG so far:

18. Break up of members who occupied the position of leaders since the formation of the Group (state the number)
   (a) SC □ ST □ OBC □ GEN □
   (b) BPL □ APL □
19. Particulars of the maintenance of records and registers

<table>
<thead>
<tr>
<th>Name of Records and Registers</th>
<th>Not Maintained</th>
<th>Maintained But incomplete</th>
<th>Properly Maintained</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Membership Register</td>
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<tr>
<td>(b) Financial Register</td>
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<td>(c) Loan Register</td>
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<tr>
<td>(d) Samahritha Register</td>
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<tr>
<td>(e) Monthly Consolidated Account</td>
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<tr>
<td>(f) Minutes Book</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(g) Pass Book of individual members</td>
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</tbody>
</table>

20. (i) Whether the accounts of the Group are audited?
   (a) Yes ☐  (b) No ☐
   (ii) If yes, specify
   (a) Regularly ☐  (b) Occasionally ☐
   (c) Date of last audit

21. Amount of thrift savings Rs.

22. Weekly savings rate
   Present Rs. ..................... Initial Rs. .....................

23. State the practice of remitting the weekly collection immediately to the banks?
   (a) Regularly ☐  (b) Most Frequently ☐  (c) Occasionally ☐

24. (i) Does the NHG have any arrear of thrift savings
   (a) Yes ☐  (b) No ☐
   (ii) If yes,  (a) No. of members in default ☐  
   (b) Total Amount Rs. ☐

25. (i) Whether any part of the savings is withdrawn by members?
   (a) Yes ☐  (b) No ☐
(ii) If yes,

(a) No. of members who have withdrawn the savings

(b) Total Amount Rs.

26. Cumulative amount of internal loan of the Group: Rs

27. What is the rate of interest charged on internal loans? Present ……… Initial ………

28. (i) Is the NHG linked for credit to any Bank/Financial Institution?

(a) Yes (b) No

29. Cumulative amount of linkage loan of the Group: Rs

30. (i) Does the NHG have any arrear in repayment of loan?

(a) Yes (b) No (ii) If yes, specify the details:

(a) Nature of Loan in arrears Internal Loan
(b) No. of members in default : 
(c) Amount of Arrears :

31. State the options provided to the internal loan defaulters:

(a) Extend the period without fine

(b) Extend the period with fine

(b) Arrear is adjusted against the thrift amount

(d) Granting new loan to pay off the old loans

(e) Arrear is adjusted against annual interest

(f) Any other (Specify)

32. Accumulated fund of the Group:

Cash in Hand Rs. Cash at Bank Rs

Internal Loan Rs.
Interview schedule 2 (for the Members of NHGs)

I. General

01. Name and address of the respondent:.................................................................

.................................................................

02. District: .................................  03. Age:.........................

04. Religion (a) Hindu ☐ (b) Christian ☐ (c) Muslim ☐

05. Caste: (a) SC ☐ (b) ST ☐ (c) OBC ☐

(d) General ☐

06. Educational Qualifications

(a) Illiterate ☐ (b) Primary ☐ (c) Secondary ☐

(d) Higher Secondary ☐ (e) Degree ☐ (f) Post-Graduate ☐

(g) Technical ☐

07. Name and address of the NHG to which you belong:........................................

08. Date of joining the NHG? ..................:

09. Status in the Group

(a) Ordinary Member ☐ (b) Secretary ☐ (c) President ☐

(d) Ex-Secretary ☐ (e) Ex-President ☐

10. Name the activity of the enterprise:............................................................

11. State the year of commencement of the enterprise: ............................

12. What is the type of your enterprise? (a) Individual ☐ (b) Group ☐

If Group, specify the no. of members involved: ...

13. What is your place of business?

(a) Fixed Commercial Premises ☐ (b) Mobile ☐ (c) House-based ☐

(d) Others .................................

14. (i) Did you get any guidance for identifying and setting up micro enterprises?

(a) Yes ☐  (b) No ☐
(ii) If yes, from whom? (a) Group Leaders  □  (b) ADS Leaders  □
(c) CDS Leaders  □  (d) Members of other NHGs  □
(e) Ward–Member  □  (f) Panchayat President  □
(g) Political-Leaders  □  (h) NGOs  □
(i) Others(specify):……………………………………………………………

15. State the details of investment in the enterprise:
   Internal Loan Rs.  □  Linkage Loan Rs.  □
   Revolving Fund Rs. □  Client’s share Rs. □
   Subsidy Rs. □  Total Rs. □

16. What is your annual turn over? : Rs. □

17. Are you employed in your micro enterprise? (a) Yes □  (b) No □

18. No. of people employed in your enterprise : (Including the respondent) □

19. Employment pattern (Specify the number of workers)

<table>
<thead>
<tr>
<th>Nature of employment</th>
<th>Numbers</th>
<th>Nature of employment</th>
<th>Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Self employed (Full-Time) □</td>
<td>(b) Self employed(Part-Time) □</td>
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<td></td>
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<tr>
<td>(c) Hired (Full – Time) □</td>
<td>(d) Hired (Part time) □</td>
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</tbody>
</table>

20. Average yearly profit : Rs. □

21. List the major problems, if any, associated with the micro enterprises

   (a) Shortage of finance □  (b) Marketing problems □
   (c) Shortage of raw-material □  (d) Lack of family support □
   (e) Gender related constraints □  (f) Insufficient infrastructure facilities □
   (g) Competition □  (h) Absence of brand image □
   (i) Quality of products □  (j) Poor managerial skill □
   (k) Low public acceptance of the NHG produce □
   (l) Lack of publicity □
   (m) Others (specify):……………………………………………………………….
22. Indicate the level of change of the following due to the membership in NHG.

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<tr>
<th></th>
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<th>Slightly Increased</th>
<th>Considerably Increased</th>
<th>Not changed</th>
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<tbody>
<tr>
<td>a)</td>
<td>Mobility</td>
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<td>□</td>
<td>□</td>
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<td>b)</td>
<td>Recognition in family</td>
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<td>c)</td>
<td>Recognition in community</td>
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<td>□</td>
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<td>d)</td>
<td>Interaction with outsiders</td>
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<td>e)</td>
<td>Knowledge about women’s right</td>
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<td>□</td>
<td>□</td>
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<tr>
<td>f)</td>
<td>Access to sanitation facility</td>
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<td>□</td>
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<td>g)</td>
<td>Spousal and family relationship</td>
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<td>h)</td>
<td>Skill development</td>
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<td>i)</td>
<td>Nutrition awareness</td>
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<td>j)</td>
<td>Access to Government schemes</td>
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<td>k)</td>
<td>Community participation</td>
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<td>l)</td>
<td>Health awareness and access to health services</td>
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<td>m)</td>
<td>Decision making power</td>
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<td>o)</td>
<td>Political awareness</td>
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