

ANNEXURE
ANNEXURE - A
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ANNEXURE – B
INTERVIEW SCHEDULE

FACULTY OF SOCIAL WORK,
The Maharaja Sayajirao University of Baroda

Topic: Sustainable development through Micro-Enterprises among women. (A study of 35 SHGs of Vadodara District.)

(Note: The information is being collected for academic purpose only and will be kept strictly confidential.)

Unnati Choksi
PH.D. Scholar

Prof. (Dr.) Sunita Nambiyar
Research Guide

INTERVIEW SCHEDULE

For SHG Leaders

PERSONAL DATA

Name of the respondent: _____

i) Village: _____ ii) Taluka: _____

Name of the SHG: _____

Date of start of SHG: _____

1) Age (Years):

- a) ☐ 20 - 30
- b) ☐ 31 - 40
- c) ☐ Above 40

2) Category

- | | |
|----------------------------------|------------------------------------|
| a) <input type="checkbox"/> S.C | d) <input type="checkbox"/> OBC |
| b) <input type="checkbox"/> S.T | e) <input type="checkbox"/> Others |
| c) <input type="checkbox"/> Baxi | |

3) Religion

- | | |
|------------------------------------|---------------------------------------|
| a) <input type="checkbox"/> Hindu | d) <input type="checkbox"/> Christian |
| b) <input type="checkbox"/> Muslim | e) <input type="checkbox"/> Other |
| c) <input type="checkbox"/> Jain | |

4) Marital Status:

- | | |
|---------------------------------------|--------------------------------------|
| a) <input type="checkbox"/> Married | c) <input type="checkbox"/> Divorcee |
| b) <input type="checkbox"/> Unmarried | d) <input type="checkbox"/> Widow |

5) Educational qualification:

- | | |
|--|--|
| a) <input type="checkbox"/> Illiterate | d) <input type="checkbox"/> Higher secondary |
| b) <input type="checkbox"/> Primary | e) <input type="checkbox"/> Graduate |
| c) <input type="checkbox"/> Secondary | f) <input type="checkbox"/> Others |

INFORMATION ABOUT FAMILY MEMBERS

6) Total number of family members

- | | |
|-------------------------------|---------------------------------------|
| a) <input type="checkbox"/> 2 | c) <input type="checkbox"/> 4 |
| b) <input type="checkbox"/> 3 | d) <input type="checkbox"/> 5 or more |

7) If, married number of children

- | | |
|-------------------------------|---------------------------------------|
| a) <input type="checkbox"/> 1 | c) <input type="checkbox"/> 3 |
| b) <input type="checkbox"/> 2 | d) <input type="checkbox"/> 4 or more |

8) Type of family

- a) ☐ Nuclear
b) ☐ Joint

9) Is there any drug addict/alcoholic in your family?

- a) ☐ Yes
b) ☐ No

ECONOMIC CONDITION OF THE RESPONDENT

(Household economic status & livelihood)

10) How many household members contribute to the family income?

- | | |
|-------------------------------|---------------------------------------|
| a) <input type="checkbox"/> 1 | c) <input type="checkbox"/> 3 |
| b) <input type="checkbox"/> 2 | d) <input type="checkbox"/> 4 or more |
-

- 11) **Had you done any earning activity before joining SHG?**
a) () Yes
b) () No
- 12) **If yes, which was the activity?**
a) () Farming
b) () Labor work
c) () Small business
d) () Service
e) () Other
- 13) **What is your contribution in your total family Monthly income?**
a) () 1000 - 2000
b) () 2001 - 3000
c) () 3001 - 4000
d) () 4001 - 5000
e) () More than 5000
- 14) **Estimated average monthly income (in rupees) of the family earned by all members of the family (before joining SHG).**
a) () 2000 - 3000
b) () 3001 - 4000
c) () 4001 - 5000
d) () 5001 - 6000
e) () 6001 - 7000
f) () More than 7000
- 15) **Current estimated average monthly income of the family earned by all members of the family (After joining SHG)**
a) () 2000 - 3000
b) () 3001 - 4000
c) () 4001 - 5000
d) () 5001 - 6000
e) () 6001 - 7000
f) () More than 7000
- 16) **What was regular family consumption before Joining SHG? (Per month)**
a) () 2000 - 3000
b) () 3001 - 4000
c) () 4001 - 5000
d) () 5001 - 6000
e) () 6001 - 7000
f) () More than 7000
- 17) **What is regular family consumption after Joining SHG? (Per Month)**
a) () 2000 - 3000
b) () 3001 - 4000
c) () 4001 - 5000
d) () 5001 - 6000
e) () 6001 - 7000
f) () More than 7000
- 18) **Have any changes in food habits occurred during last three years?**
a) () Yes
b) () No
-

19) If yes, what type of changes? (Mention) _____

(Whether begin to take nutritive food as compare to earlier)

- Began to take sufficient meal (food)
- Began to take nutritive food along with milk and fruits

LIVING CONDITION OF THE RESPONDENTS

20) Do you own or rent this house?

- a) () Owned
- b) () Rented

21) Type of house

- a) () Kachcha house
- b) () Pucca house

22) Do you have a sanitary latrine?

- a) () Yes
- b) () No

23) If yes, is it due to your membership in SHG?

- a) () Yes
- b) () No

24) If no, what is the type of sanitation do you use?

- a) () Public Latrine
- b) () Pit Latrine
- c) () Open Place

25) If you do not have sanitary latrine, what is the reasons?

- a) () No sufficient land
- b) () No money
- c) () Don't feel need

26) Do you have pure drinking water facility?

- a) () Yes
 - b) () No
-

SOCIAL EMPOWERMENT

27) Do you know about the following rights/beneficial schemes for women?(Please tick wherever necessary)

- a) () A daughter, widow and mother can inherit paternal property as equal to sons.
- b) () Widows and divorced women are entitled to remarry.
- c) () Marriageable age for girls is 18 and for boys it is 21.
- d) () Dowry giving accepting are prohibited.
- e) () With the consent of women on medical ground, abortion is legalized.
- f) () Immoral traffic of women and girl's is legally punishable.
- g) () Women also have the right to divorce on same ground as admissible for men.
- h) () Women are entitled to get equal wage with men for same type of work.
- i) () Right to education is a right for the child.

28) After joining the SHG, how much change has occurred in you regarding the following skills/ abilities?

(1 For same, 2 For a little change, 3 For high, 4 For very high)

- a) () Skill of freely and frankly speaking in SHG meetings
 - b) () Skill of teaching / Training someone else
 - c) () Skill of speaking during public meetings
 - d) () Skill of presenting cultural programme in public meetings
 - e) () Skill of taking up leadership positions in the SHG
 - f) () Skill of Writing minutes of SHG meetings
 - g) () Skill of keeping of the accounts of SHG
 - h) () Skill of performing bank transactions
 - i) () Skill of going to government office / police station
 - j) () Skill of talking to government officials / police
-

- 29) Can you take decisions by your self regarding the health of yours & other family members after joining SHG?
- a) () Yes
- b) () No
- 30) Can you take decision regarding the education of your children after joining SHG?
- a) () Yes
- b) () No
- 31) Can you take decisions regarding daily household purchases after joining SHG?
- a) () Yes
- b) () No

ECONOMIC EMPOWERMENT

- 32) Did you have a Savings Bank account before joining the SHG?
- a) () Yes
- b) () No
- 33) Do you have a Savings Bank account after joining the SHG?
- a) () Yes
- b) () No
- 34) Did you have any money of your own that you alone can decide how to use before joining SHG?
- a) () Yes
- b) () No
- 35) Do you have any money of your own that you alone can decide how to use (after)?
- a) () Yes
- b) () No
- 36) Can you take decision by your own to take a bank loan before joining SHG?
- a) () Yes
- b) () No
-

- 37) Can you take decision by your own to take a bank loan after joining SHG?
- a) () Yes
- b) () No
- 38) Have you included in taking important decisions in your family before joining SHG?
- a) () Yes
- b) () No
- 39) Are you included in taking important decisions in your family after joining SHG?
- a) () Yes
- b) () No
- 40) What was the source of income in your contingency before joining the SHG?
- a) () Relatives
- b) () Money lender
- c) () Other
- 41) Do you take loan from this source after joining the SHG?
- a) () Yes
- b) () No
- 42) If yes, what are the reasons that you still depend on money lenders?
- a) () Don't get sufficient loans from SHGs
- b) () Haven't repaid the loans from SHG
- c) () Delay in getting the loans from SHG
- d) () Any other (Specify)
- 43) Suppose the SHG ceases to exist and there are no more SHG meetings, or you leave the SHG, still will you continue your savings in a Bank / Post office?
- a) () Yes
- b) () No
-

POLITICAL EMPOWERMENT

- 44) Are you a member of any other social/ religious, Political organization/ group?**
- a) ☐ Yes
 - b) ☐ No
- 45) If yes, what is the name of the organization / group?**
- a) ☐ Political party
 - b) ☐ Bhajan Mandal
 - c) ☐ Caste's group
- 46) Have you attended any Gram Sabha before you became a member of the SHG?**
- a) ☐ Yes
 - b) ☐ No
- 47) Have you attended any Gram Sabha after you have become a member of the SHG?**
- a) ☐ Yes
 - b) ☐ No
- 48) If no, What are the reasons?**
- | | |
|---|--|
| a) <input type="checkbox"/> Husband does not like | d) <input type="checkbox"/> Lack of time |
| b) <input type="checkbox"/> Mother in law does not like | e) <input type="checkbox"/> Lack of interest |
| c) <input type="checkbox"/> Son does not like | f) <input type="checkbox"/> Others |
- 49) Have you contested in elections?**
- a) ☐ Yes
 - b) ☐ No
- 50) If yes, when?**
- a) ☐ Before joining the SHG
 - b) ☐ After joining the SHG
-

51) Indicate whether the following social issues / community problems exist in your community.

- a) () Scarcity of pure drinking water
- b) () Insufficient basic infrastructure facilities
- c) () Unequal wages
- d) () Drop outs from school
- e) () Child abuse
- f) () Child Labour
- g) () Alcoholism
- h) () Drug addiction
- i) () Domestic violence
- j) () Other

52) Have you ever organized any action in respect of such social issues and problems?

- a) () Yes
- b) () No
- c) () Don't know

53) If yes, Please explain._____

- a) By convincing people door to door (Making the people understand by door to door contact)
- b) Representing the matter before Gram sabha or village meetings
- c) Convincing people by showing street plays and other social programs

54) If no, why did you not react to these?

- a) () Fear of isolation
 - b) () Lack of co-operation from others
 - c) () Discouragement from others
 - d) () Lack of time
 - e) () Unwillingness to participate in such activities
 - f) () Any other (Specify)
-

TRAINING AND EXPERIENCE

- 55) Have you ever received training after joining SHG?**
- a) () Yes
b) () No
- 56) If yes, type of training**
- | | |
|-------------------------------------|-------------------------|
| a) () Capacity building | e) () Literacy |
| b) () Skill development | f) () HIV/AIDS |
| c) () Marketing linkages | g) () Family planning |
| d) () Micro-enterprise development | h) () Others (Specify) |
- 57) From the different training methods listed below which type of training method you like most?**
- a) () Lecture
b) () Group discussion/ brain storming
c) () Practice
d) () Visits to successful units
e) () Case study
- 58) Who was the resource person in training?**
- | | |
|--------------------------------|--------------------------------|
| a) () Successful entrepreneur | d) () NGO staff |
| b) () Market expert | e) () Industries expert |
| c) () Bankers | f) () Others (please specify) |
- 59) Whether the trainers were open minded, sincere and fair to all?**
(Write 1 for strongly agree, 2 for agree, 3 for neither agreed nor disagreed, 4 for disagree, 5 for strongly disagree)
- 60) Is there any improvement in your efficiency level in managing enterprise after training?**
- a) () Yes
b) () No
-

CONSTITUTION AND FUNCTIONING / ORGANIZATIONAL DYNAMICS

- 61) **How many members are in group?**
- a) () 10 -12 c) () 16 - 18
- b) () 13 -15 d) () 19 - 20
- 62) **What is the amount of contribution collected from one member?**
- a) () 50 - 70 c) () 91 - 110
- b) () 71 - 90 d) () More than 110
- 63) **Have you taken any loan from SHG?**
- a) () Yes
- b) () No
- 64) **Reasons for taking loans.**
- a) () Illness in family
- b) () House building
- c) () Marriage of Daughter or son
- d) () Repaying old debts
- e) () For business (e.g. Agricultural inputs: Seeds, cattle, water)
- f) () Other
- 65) **Do you pay this installment regularly?**
- a) () Yes
- b) () No
- c) () Sometimes late
- 66) **Who decides the amount & rates of interest to be charged on loans?**
- a) () Group leader
- b) () All together
- c) () Others
- 67) **Where do you gather for meetings of SHG?**
- a) () Leader's home
- b) () Member's home
- c) () Others (Specify)

- 68) Frequency of group meetings.**
- a) ☐ Once in every month
 - b) ☐ Twice in every month
- 69) Level of participation (responsibility in the SHG)**
- a) ☐ President
 - b) ☐ Secretary
 - c) ☐ Treasurer
 - d) ☐ Accountant
- 70) Originally how many members were there?**
- a) ☐ 10 - 12
 - b) ☐ 13 - 15
 - c) ☐ 16 - 18
 - d) ☐ 19 - 20
- 71) Whether the amount of loan lending is increasing or decreasing.**
- a) ☐ Increasing
 - b) ☐ Decreasing
- 72) How many months after the formation of the SHG, the SHG was linked with the bank?**
- a) ☐ After 1 month
 - b) ☐ After 2 month
- 73) How much amount did your SHG receive as Revolving Fund?**
- a) ☐ 5,000/-
 - b) ☐ 10,000/-
 - c) ☐ 15,000/-
- 74) How much money has your group saved so far? (year)**
- a) ☐ Less than 1,0000
 - b) ☐ 20,000 - 40,000
 - c) ☐ 40,001 - 60, 000
 - d) ☐ 60,001 - 80,000
 - e) ☐ 80,001 - 1,00,000
 - f) ☐ More than 1 lakh
- 75) How are the overall decisions taken in the SHG?**
- a) ☐ Arrive at a consensus after discussing the matter in the SHG
 - b) ☐ Decision on majority after discussing the matter in the SHG
 - c) ☐ Leaders & committee members
 - d) ☐ As per directive from Taluka Livelihood Manager
- 76) On what base the loan is given by SHG?**
- a) ☐ Consensus
 - b) ☐ As per the need
 - c) ☐ Other (Specify)
-

- 77) If some women defaults in loan repayment, who decides the fine or punishment?**
- a) ☐ By the SHG member themselves
 - b) ☐ By the leaders
 - c) ☐ By higher authorities (Specify)
 - d) ☐ By outsiders
 - e) ☐ Any other (Specify)
- 78) If there are dropouts from your SHG?**
- a) ☐ Yes
 - b) ☐ No
- 79) What are the reasons for dropouts?**
- a) ☐ Most irregularity in repaying loan installments
 - b) ☐ Most irregularity in crediting the fixed monthly saving
 - c) ☐ Most irregularity in attending any group related activities
 - d) ☐ Distrust on leaders and internal misbehavior
 - e) ☐ Migration to another place
 - f) ☐ Others
- 80) Are the attendance registers, account Books, Reports maintained properly?**
- a) ☐ Yes
 - b) ☐ No
- 81) Are the attendance registers, account books, reports etc. are open to see to any member on demand?**
- a) ☐ Yes
 - b) ☐ No
 - c) ☐ Do not know
- 82) What are the livelihoods of your SHG members?**
- a) ☐ Milk productivity
 - b) ☐ Poultry farm
 - c) ☐ Fishery
 - d) ☐ Tailoring
 - e) ☐ Small industry
 - f) ☐ Daily wages
-

- 83) **What is your main problem related to the functioning with SHGs?**
- a) ☐ Difficult to make understand the illiterate people
 - b) ☐ Too much variation of opinions
 - c) ☐ Lack of decision making
 - d) ☐ Irregularity in crediting the sum of fixed monthly savings
 - e) ☐ Irregularity in group meetings & training programmes
 - f) ☐ Irregularity in repaying the group loan installments by the borrowers
 - g) ☐ Others

INFORMATION REGARDING MICRO ENTERPRISE RUN BY
SHG

- 84) **Activity of the Enterprise**_____
- 85) **When it started**
- a) ☐ 2006 - 2008
 - b) ☐ 2009 - 2011
 - c) ☐ 2012 - 2014
 - d) ☐ 2015 - 2017
- 86) **Have you got any training regarding your Enterprise?**
- a) ☐ Yes
 - b) ☐ No
- 87) **If yes, how do you feel about the training programme?**
- a) ☐ Not useful
 - b) ☐ Some what useful
 - c) ☐ Useful
 - d) ☐ Very useful
- 88) **Have your SHG taken any loan from bank to start a business?**
- a) ☐ Yes
 - b) ☐ No
- 89) **Did you take the benefit of Interest subsided loans?**
- a) ☐ Yes
 - b) ☐ No
- 90) **What problems you have faced in graduating to Micro-Enterprises?**
- a) ☐ Difficulties in identification of micro enterprise based on demand
 - b) ☐ Skill & knowledge
 - c) ☐ Raw material
 - d) ☐ Finance
 - e) ☐ Marketing
 - f) ☐ Other
-

91) Suggestion for promoting Micro-Enterprise.

- a) All the group members should take deep interest in group activities, meetings & training programmes
 - b) All the members should be most regular in crediting the fixed monthly savings & the loan borrowers should regularly repay the installments.
 - c) Difference of opinions must be solved smoothly.
 - d) All the group members should support a group positively in making important decisions & an implementation of various schemes concerning to the group.
 - e) No. of training programmes should be increased on latest updated technology & it should be frequent.
 - f) The block coordinators should visit the group at fixed interval for the motivation of the members and to check the progress of the group.
 - g) All the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity”.
-

For SHG Members

PERSONAL DATA

Name of the respondent:

i) Village: _____ ii) Taluka: _____

Name of the SHG: _____

Date of start of SHG: _____

1) Age (Years):

- a) ☐ 20 - 30
- b) ☐ 30 - 40
- c) ☐ Above 40

2) Category

- a) ☐ S.C
- b) ☐ S.T
- c) ☐ Baxi
- d) ☐ OBC
- e) ☐ Others

3) Religion

- a) ☐ Hindu
- b) ☐ Muslim
- c) ☐ Jain
- d) ☐ Christian
- e) ☐ Other

4) Marital Status:

- a) ☐ Married
- b) ☐ Unmarried
- c) ☐ Divorcee
- d) ☐ Widow

5) Educational qualification:

- a) ☐ Illiterate
- b) ☐ Primary
- c) ☐ Secondary
- d) ☐ Higher secondary
- e) ☐ Graduate
- f) ☐ Others

INFORMATION ABOUT FAMILY MEMBERS

6) Total number of family members

- a) ☐ 2
- b) ☐ 3
- c) ☐ 4
- d) ☐ 5 or more

7) If, married number of children

- a) ☐ 1
 - b) ☐ 2
 - c) ☐ 3
 - d) ☐ 4 or more
-

- 8) **Type of family**
a) () Nuclear
b) () Joint
- 9) **Is there any drug addict/alcoholic in your family?**
a) () Yes
b) () No

ECONOMIC CONDITION OF THE RESPONDENT

(Household economic status & livelihood)

- 10) **How many household members contribute to the family income?**
a) () 1
b) () 2
c) () 3
d) () 4 or more
- 11) **Had you done any earning activity before joining SHG?**
a) () Yes
b) () No
- 12) **If yes, which activity had you done?**
a) () Farming
b) () Labor work
c) () Small business
d) () Service
e) () Other
- 13) **How much is your contribution in your total family income (in rupees)?**
a) () 1000 - 2000
b) () 2001 - 3000
c) () 3001 - 4000
d) () 4001 - 5000
e) () More than 5000
- 14) **Estimated average monthly income (in rupees) of the family earned by all members of the family (before joining SHG).**
a) () 2000 - 3000
b) () 3001 - 4000
c) () 4001 - 5000
d) () 5001 - 6000
e) () 6001 - 7000
f) () More than 7000
- 15) **Current estimated average monthly income (in rupees) of the family earned by all members of the family (After joining SHG)**
a) () 2000 - 3000
b) () 3001 - 4000
c) () 4001 - 5000
d) () 5001 - 6000
e) () 6001 - 7000
f) More than 7000
-

- 16) What was regular family consumption before Joining SHG? (Per month)**
- a) () 2000 - 3000 d) () 5001 - 6000
b) () 3001 - 4000 e) () 6001 - 7000
c) () 4001 - 5000 f) () More than 7000
- 17) What is regular family consumption after Joining SHG? (Per Month)**
- a) () 2000 - 3000 d) () 5001 - 6000
b) () 3001 - 4000 e) () 6001 - 7000
c) () 4001 - 5000 f) () More than 7000
- 18) Have any changes in food habits occurred during last three years?**
- a) () Yes
b) () No
- 19) If yes, what type of changes? (Mention) _____**
(Whether begin to take nutritive food as compare to earlier)
- Began to take sufficient meal (food)
 - Began to take nutritive food along with milk and fruits

LIVING CONDITION OF THE RESPONDENTS

- 20) Do you own or rent this house?**
- a) () Owned
- b) () Rented
- 21) Type of house**
- a) () 'Kachcha' house
- b) () 'Pucca' house
- 22) Do you have a sanitary latrine?**
- a) () Yes
- b) () No
- 23) If yes, is it due to your membership in SHG?**
- a) () Yes
- b) () No
- 24) If no, what is the type of sanitation do you have?**
- a) () Public Latrine
- b) () Pit Latrine
- c) () Open Place

25) If you do not have sanitary latrine, what is the reasons?

- a) ☐ No sufficient land
- b) ☐ No money
- c) ☐ Don't feel need

26) Do you have pure drinking water facility?

- a) ☐ Yes
- b) ☐ No

SOCIAL EMPOWERMENT

27) Do you know about the following rights/beneficial schemes for women?(Please tick wherever necessary)

- a) ☐ A daughter, widow and mother can inherit paternal property as equal to sons.
- b) ☐ Widows and divorced women are entitled to remarry.
- c) ☐ Marriageable age for girls is 18 and for boys it is 21.
- d) ☐ Dowry giving accepting are prohibited and punishable.
- e) ☐ With the consent of women on medical ground, abortion is legalized.
- f) ☐ Immoral traffic of women and girl's is legally punishable.
- g) ☐ Women also have the right to divorce on same ground as admissible for men.
- h) ☐ Women are entitled to get equal wage with men for same type of work.
- i) ☐ Right to education is a right for the child.

28) After joining the SHG, how much change has occurred in you regarding the following skills/ abilities?

(1 for same, 2 for a little change, 3 for high, 4 for very high)

- a) ☐ Skill of freely and frankly speaking in SHG meetings
 - b) ☐ Skill of teaching / Training someone else
 - c) ☐ Skill of speaking during public meetings
 - d) ☐ Skill of presenting cultural programme in public meetings
 - e) ☐ Skill of taking up leadership positions in the SHG
 - f) ☐ Skill of performing bank transactions
 - g) ☐ Skill of going to government office / police station
 - h) ☐ Skill of talking to government officials / police
-

- 29) Can you take decisions by your self regarding the health of yours & other family members after joining SHG?
- a) () Yes
- b) () No
- 30) Can you take decision regarding the education of your after joining SHG?
- a) () Yes
- b) () No
- 31) Can you take decisions regarding daily household purchases after joining SHG?
- a) () Yes
- b) () No

ECONOMIC EMPOWERMENT

- 32) Did you have a Savings Bank account before joining the SHG?
- a) () Yes
- b) () No
- 33) Do you have a Savings Bank account after joining the SHG?
- a) () Yes
- b) () No
- 34) Did you have any money of your own that you alone can decide how to use before joining SHG?
- a) () Yes
- b) () No
- 35) Do you have any money of your own that you alone can decide how to use after joining SHG?
- a) () Yes
- b) () No
- 36) Can you take decision by your own to take a bank loan before joining SHG?
- a) () Yes
- b) () No
- 37) Can you take decision by your own to take a bank loan after joining SHG?
- a) () Yes
- b) () No
-

- 38) **Have you included in taking important decisions in your family before joining SHG?**
a) () Yes
b) () No
- 39) **Are you included in taking important decisions in your family after joining SHG?**
a) () Yes
b) () No
- 40) **What was the source of income in your contingency before joining the SHG?**
a) () Relatives
b) () Money lender
c) () Other
- 41) **Do you take loan from this source after joining the SHG?**
a) () Yes
b) () No
- 42) **If yes, what are the reasons that you still depend on money lenders?**
a) () Don't get sufficient loans from SHGs
b) () Haven't repaid the loans from SHG
c) () Delay in getting the loans from SHG
d) () Any other (Specify)
- 43) **Suppose the SHG ceases to exist and there are no more SHG meetings, or you leave the SHG, still will you continue your savings in a Bank / Post office?**
a) () Yes
b) () No

POLITICAL EMPOWERMENT

- 44) **Are you a member of any other social/ religious, Political organization/ group?**
a) () Yes
b) () No
-

- 45) **If yes, what is the name of the organization / group?**
- a) () Political party
 - b) () Bhajan Mandal
 - c) () Caste's group
- 46) **Have you attended any Grama Sabha before you became a member of the SHG?**
- a) () Yes
 - b) () No
- 47) **Have you attended any Grama Sabha after you have become a member of the SHG?**
- a) () Yes
 - b) () No
- 48) **If no what are the reasons?**
- a) () Husband does not like
 - b) () Mother in law does not like
 - c) () Son does not like
 - d) () Lack of time
 - e) () Lack of interest
 - f) () Others
- 49) **Have you contested in elections?**
- a) () Yes
 - b) () No
- 50) **If yes, when?**
- a) () Before joining the SHG
 - b) () After joining the SHG
- 51) **Indicate whether the following social issues / community problems exist in your community.**
- a) () Scarcity of pure drinking water
 - b) () Insufficient basic infrastructure facilities
 - c) () Unequal wages
 - d) () Drop outs from school
 - e) () Child abuse
 - f) () Child Labour
 - g) () Alcoholism
-

- h) () Drug addiction
- i) () Domestic violence
- j) () Other

52) Have you ever organized any action in respect of such social issues and problems?

- a) () Yes
- b) () No
- c) () Don't know

53) If yes, Please explain._____

- a) By convincing people door to door (Making the people understand by door to door contact)
- b) Satisfying the concerning persons
- c) Representing the matter before Gram Sabha or village meetings
- d) Convincing people by showing street plays and other social programmes

54) If no, why did you not react to these?

- a) () Fear of isolation
- b) () Lack of co-operation from others
- c) () Discouragement from others
- d) () Lack of time
- e) () Unwillingness to participate in such activities
- f) () Any other (Specify)

TRAINING AND EXPERIENCE

55) Have you ever received training after joining SHG?

- a) () Yes
- b) () No

56) If yes, type of training

- a) () Capacity building
 - b) () Skill development
 - c) () Marketing linkages
 - d) () Micro enterprise development
 - e) () Literacy
 - f) () HIV/AIDS
-

- g) () Family planning
- h) () Others (Specify)
- 57) From the different training methods listed below which type of training method you like most?**
- a) () Lecture
- b) () Group discussion/ brain storming
- c) () Practice
- d) () Visits to successful units
- e) () Case study
- 58) Who was the resource person in training?**
- a) () Successful entrepreneur
- b) () Market expert
- c) () Bankers
- d) () NGO staff
- e) () Industries expert
- f) () Others (please specify)
- 59) Whether the trainers were open minded, sincere and fair to all?**
- (Write 1 for strongly agree, 2 for agree, 3 for neither agreed nor disagreed, 4 for disagree, 5 for strongly disagree)
- 60) Is there any improvement in your efficiency level in managing enterprise after training?**
- a) () Yes
- b) () No

ABOUT SHG

CONSTITUTION AND FUNCTIONING / ORGANIZATIONAL DYNAMICS

- 61) How many members are in group?**
- a) () 10 - 12
- b) () 13 - 15
- c) () 16 - 18
- d) () 19 - 20
- 62) What is the amount of contribution collected from one member?**
- a) () 50 - 70
- b) () 71 - 90



c) () 91 - 110

d) () More than 110

63) Have you taken any loan from SHG?

a) () Yes

b) () No

64) Reasons for taking loans.

a) () Illness in family

b) () House building

c) () Marriage of Daughter or son

d) () Repaying old debts

e) () For business (e.g. Agricultural inputs: Seeds, cattle, water)

f) () Other

65) Do you pay this installment regularly?

a) () Yes

b) () No

c) () Sometimes late

66) Who decides the amount & rates of interest to be charged on loans?

a) () Group leader

b) () All together

c) () Others

67) Where do you gather for meetings of SHG?

a) () Leader's home

b) () Member's home

c) () Others (Specify)

68) Frequency of group meeting.

a) () Once in every month

b) () Twice in every month

69) All the group members attend the meeting regularly?

a) () Yes

b) () No

70) If, no what are the reasons for not attending meetings?_____

a) () Lack of time

b) () Lack of Interest

c) () Lack of cooperation from in – laws

d) () Inconvenient time of group meetings

- 71) **Do one member help the other, if there is any problem?**
a) ☐ Yes
b) ☐ No
c) ☐ Sometimes
- 72) **Who motivated you to become the member of SHG?**
a) ☐ Neighbors
b) ☐ Friends
c) ☐ SHG Members
d) ☐ Any other (Specify)
- 73) **Have you examined any document during the last six months?**
a) ☐ Yes
b) ☐ No
- 74) **How do you know the total amount collected through saving and loans repayment?**
a) ☐ It is announced at the end of the meeting
b) ☐ Ask the others
c) ☐ Any other (specify)

INFORMATION REGARDING MICRO ENTERPRISE RUN BY
SHG

- 75) **Activity of the Enterprise**_____
- 76) **When it started**
a) ☐ 2006 - 2008
b) ☐ 2009 - 2011
c) ☐ 2012 - 2014
d) ☐ 2015 - 2017
-

77) Have you got any training regarding your enterprise?

a) () Yes

b) () No

78) If yes, how do you feel about the training programme?

a) () Not useful

b) () Some what useful

c) () Useful

d) () Very useful

79) Suggestions for promoting Micro-Enterprise. _____

-
- a) All the group members should be included in any of the important matter pertaining to the group.
 - b) Time for the group meetings should be well convenient to all the group members.
 - c) No. of training programmes on latest technology should be increased.
 - d) All the group members should remain present in every group meetings and training camps.
 - e) Loan borrower should repay the loan installments regularly.
 - f) The group leaders should treat all the group members equally and avoid the personal views particularly for family and friends.
 - g) All the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity”.
-
-

ANNEXURE – C

List of SHGs Selected for the Study

Sr. No	Village Name	Name of the SHG	Activity
1	Waghodiya	‘Parishram’ Sakhi Mandal	Soap, phenyl, washing powder, Hand wash, Bathroom fresheners etc.
2	Waghodiya	‘Anamika’ Sakhi Mandal	Imitation Jeweler
3	Waghodiya	‘Sathiya’ Sakhi Mandal	Sewing class, tailoring
4	Aamodar (Waghodiya)	‘Pragati’ Sakhi Mandal	Papad, Khakhra making
5	Dolapura (Waghodiya)	‘Saheli’ Sakhi Mandal	Milk Dairy
6	Jarod (Waghodiya)	‘Satyamev Jayate’ Sakhi Mandal	Garment Shop (sarees, Dress materials)
7	Aasoj (Waghodiya)	‘Sahasik’ Sakhi Mandal	Order to set up Household sanitary latrine from Govt.
8	Sinor	‘Ya Ali Ahemad’ Sakhi Mandal	Papad, papadi, mathiya, Chorafali as per season
9	Sinor	‘Ya Khaja’ Sakhi Mandal	Bidi making , Papadi lot stall
10	Sinor	‘Ya Chistiya’ Sakhi Mandal	Handva stall, papd, papdi selling
11	Choranda (karjan)	‘Ranchhod’ Sakhi Mandal	Zerox machine & stationery Shop
12	Choranda (Karjan)	‘Vikas’ Sakhi Mandal	Amul parlor
13	Pipadi (Padra)	‘Nilkanth’ Sakhi Mandal	Animal Husbandry
14	Pipadi (Padra)	‘Swaminarayan’ Sakhi Mandal	Animal Husbandry, sewing class
15	Pipadi (Padra)	‘Shri Pramukh swami’ Sakhi Mandal	Animal Husbandry
16	Aangarth (Vadodara)	‘Divya’ Sakhi Mandal	Run a canteen at Jilla Panchayat, supply a small bags for Hero Honda showroom
17	Nandesari (Vadodara)	‘Gulal’ Sakhi Mandal	Garment Shop
18	Nandesari (Vadodara)	‘Radha Krushna’ Sakhi Mandal	Sewing class, Tailoring
19	Nandesari (Vadodara)	‘Bulbul’ Sakhi Mandal	Rakhadi Friendship belt making
20	Nandesari (Vadodara)	‘Jay Ganesh’ Sakhi Mandal	Get order to set up Household sanitary latrine from Govt.

21	Dumad (Vadodara)	‘Jay Khodiyar’ Sakhi Mandal	Rakhadi Friendshipbelt making
22	Karachiya (Vadodara)	‘Jay Ambe’ Sakhi Mandal	Wafers, papad making
23	Karachiya (Vadodara)	‘Sahiyar’ Sakhi Mandal	Stitching of bags for Honda showroom
24	Padmala (Vadodara)	‘Ma Tuje Salam’ Sakhi Mandal	Tailoring, Selling of Ready made blouse
25	Serakhi (Vadodara)	‘Jay Ranchhod’ Sakhi Mandal	Imitation jewellery
26	Rajgarth (Vadodara)	‘Jaya’ Sakhi Mandal	Vermi-Compost
27	Rajgarth (Vadodara)	‘Varsha’ Sakhi Mandal	Milk Dairy
28	Ranoli (Vadodara)	‘Jay Lakshmi’ Sakhi Mandal	Sewing class, tailoring
29	Dasrath (Vadodara)	‘Shital’ Sakhi Mandal	Production & Selling of Rakhadi
30	Dasrath (Vadodara)	‘Jay Meladi ma’ Sakhi Mandal	Sewing class, tailoring
31	Nandesari (Vadodara)	‘Ganesh’ Sakhi Mandal	Run a Beauty Parlour
32	Nandesari (Vadodara)	‘Harsidhdhi’ Sakhi Mandal	Papad, papadi, mathiya, Chorafali as per season
33	Ranoli (Vadodara)	‘Divya’ Sakhi Mandal	Garment shop (Sarees)
34	Nandesari (Vadodara)	‘Jay Dashshama’ Sakhi Mandal	Milk Dairy
35	Rupapura (Vadodara)	‘Vijaya’ Sakhi Mandal	Get order to set up Household sanitary latrine from Govt.

ANNEXTURE - D

PHOTO GALLERY

Files, pouches and bags for Honda showroom



Distribution of Gifts from the profit



Agarbatti Making



Construction of Household Sanitary Latrine



Bags for Kumar Motors

