

ANNEXURE - I

Photograph with Researcher and SHG's Activists of Jadupur Anchal SKUS Ltd.



Picture 1: The researcher is interviewing one Sajani of Jadupur Anchal SKUS



Picture 2: The researcher is interviewing one Group Leader of SHG of Jadupur Anchal SKUS



Picture 3: A few members of SHGs under Jadupur Anchal SKUS are seen



Picture 4: The researcher is interviewing members of SHGs under Jadupur Anchal SKUS

Annexure II

QUESTIONNAIRE: - Empowerment of Women through S.H.G.

General Profile of the Respondent :-

- 1.a) Name of respondent :-
 - b) Designation :-
2. Sex :- (a) Male (b) Female
3. Age :- (a) 18 – 30 yrs. (b) 31 – 40 yrs (c) 41 – 60 yrs (d) 61 above
4. Education :- a) Illiterate (b) Literate
(c) Primary (d) High School (d) High school completed
5. Religion :- (a) Hindu (b) Muslim (c) Others
6. Caste :- (a) General (b) S.C. (c) S.T. (d) O.B.C.
7. Occupation :-
8. Income :-
9. Name of S.H.G. :-
10. Date of formation :-
11. Name of PACS under which S.H.G. has been formed :
12. No. of members :-
13. Name of Group Leader :-
14. Whether formation of S.H.G. is recorded in the minute book of S.H.G. (a) Yes (b) No.
15. How many meeting is held in a month and whether the resolution of the meeting is recorded in the minute book :-
16. At the time of formation of S.H.G. whether all members were literate or not :- (a) Yes (b) No.
17. What action has been taken by the S.H.G. to make the illiterate members to literate :-
18. At present whether all members have become

literate or not. Specify the no. of members of
literate if any :-

19. Whether S.H.G. takes weekly /monthly deposit from the members or not. If yes, specify the types of deposit and amount of deposit :-
20. Whether the aforesaid decision of deposit mobilization is recorded in the SHGs minute book after discussion and taking decision :- (a) Yes (b) No.
21. Under what procedure deposit is collected from the members and whether the deposit so collected is being deposited in the savings account of the S.H.G. with the concerned PACS/ Bank in regular manner :-
22. Whether S.H.G. has been provided with the pass book savings account by the PACS/Coop. Bank and amount so deposited is credited in the pass book in regular manner :-
23. Whether the S.H.G. maintains Minute Book, Cash Book and Loan Ledger, if yes, whether these are written in regular manner :-
24. Whether the S.H.G. has availed loan from the PACS / Bank and if yes, :- (a) Below Rs.10,000/- (b) Rs.10,000 to 30,000
(c) Rs.30,000 to 50,000/- (d) Above Rs. 50,000/-
25. How many times the S.H.G. member has availed loan from the PACS / Bank :- (a) One time (b) Two times (c) Three times
(d) More than three times.
26. Rate of interest while availed loan from the PACS/ Bank and while disbursing the loan to the member of S.H.G.
a) Rate of interest from PACS / Bank to S.H.G.
b) Rate of interest from S.H.G. to member.
27. Whether the S.H.G. member repays the loan in regular manner. (a) Yes (b) No.
28. Whether the loan so availed by the member of the S.H.G. is decided in the meeting and recorded in the minute book. (a) Yes (b) No.
29. Specify the span of repayment of loan installment with interest (a) Monthly (b) Half Yearly (c) Yearly

30. For what purpose / purposes the S.H.G. member has availed the loan, please specify (Non Farm Sector only)
- (a) Tailoring (b) Tea stall
 - (c) Making of plate from Sal leaves
 - (d) Incense Stick making
 - (e) Basket making from Bamboo
 - (f) Toy making
 - (g) Stationery Goods shop
 - (h) Van Rickshaw Pulling –
 - (i) Pottery shop (j) Embroidery
 - (k) Dhokra, (l) Jute make
 - (m) Candle stick making
 - (n) Readymade garments
 - (o) Grocery shop
 - (p) Handloom (q) Food processing
 - (r) Bori, Papad making
 - (s) Others, please specify.
31. Whether S.H.G. member has mobilized deposit before the formation of S.H.G. :- (a) Yes (b) No.
32. Whether society has any training facilities, if yes, who arrange the training for the members and specify the role of S.H.G. in this regard. :-
33. Please specify the amount so deposited by the SHG with PACS/Bank :- a) Up to Rs. 1000/- (b) Rs.1,001 to 2,000/-
c) Rs.2001 to 3,000/- (d) Rs.3,001 to 4,000/-
34. Please specify the amount of present yearly income before the formation of S.H.G. and after starting economic activities by way of availing loan from S.H.G. :- a) Before the formation of S.H.G.
b) After the formation of S.H.G.
35. Whether there is marketing facilities for selling out the products of S.H.G.'s member. If yes, please specify :-
36. Whether S.H.G. member thinks financial income has been increased after starting economic activities, if so please specify :-
37. Please state who takes decision in connection with the family affairs of S.H.G. member :- a) Before the formation of S.H.G..
b) After the formation of S.H.G.
38. Whether S.H.G. member feels that she has been empowered through the activities of S.H.G. :- a) Yes (b) No

39. Whether S.H.G. member has been associated with any Club/ Organisation. :- Before the formation of S.H.G. (a) Yes (b) No.
After the formation of S.H.G. (a) Yes (b) No.
40. Whether family status, social status, economic status and political status has /have been improved through the various activities of S.H.G.. If yes, please narrate briefly :- (a) Family status (b) Social status
(c) Economic status (d) Political status
41. Status of S.H.G. :- a) Total deposit on deposit & credit b) Total credit
42. i) Who takes decision regarding children education :-
ii) Who takes decision regarding repayment of loan :-
iii) Who takes decision regarding children marriage :-
iv) Who takes decision regarding children vaccine :-
v) Who takes decision regarding repairing of house :-

Name of Interviewer

Signature of Interviewer with date