Dear Sir/Madam,

While saluting you most Exalted-self, I take pleasure in introducing myself as a Ph.D, research scholar of Mother Teresa Women’s University working under the guidance and supervision of Dr. J. Akbar Khan, Asso. Professor in commerce and corporate Secretaryship, C. Abdul Hakeem College, Melvisharam-632509.

The research topic of my study is “Marketing of products through self help groups under Micro finance” with reference to Vellore.

I request an unbiased information and true expression of your feelings regarding the items in the questionnaire.

I shall be thankful if you can spare your precious time to respond to this questionnaire.

I assure you to the best of my knowledge that the responses will be kept confidential and utilized purely only for academic purposes.

Thanking you,

Yours sincerely,

(G. Deepalakshmi)
QUESTIONNAIRE – I (S.H.G)

Name: 
Age: 
Place: 
SHG Name: 

1. When did you join in SHG
   (a) Before 1 months [ ]  (b) Before 3 months [ ]
   (c) Before 5 months [ ]  (d) Before 6 months [ ]
   (e) More than 3 years [ ]

2. Who gave awareness about SHG
   (a) Relatives [ ]  (b) Members of SHG [ ]
   (c) NGO’s [ ]  (d) Banker [ ]
   (e) Government employees [ ]

3. Do you involved any income generation program actively
   (a) Yes [ ]  (b) No [ ]
   3(a) If yes specify
   ____________________________________________________________
   ____________________________________________________________
   3(b) If no specify
   (a) High risk [ ]  (b) Technology in production [ ]
   (c) Problem in labour [ ]  (d) Risk in loss [ ]
   (e) Competition [ ]

4. Which category your group belong to
   (a) SC/ST [ ]  (b) MBC [ ]
   (c) BC [ ]  (d) OBC [ ]
   (e) Mixed groups [ ]
5. State the household durables you own after joining SHG (tick it)
   (a) TV
   (c) Computer
   (e) Iron box
   (g) DVD
   (i) Mixcy
   (b) Fridge
   (d) UPS connection
   (f) oven
   (h) Home theatre
   (j) Grinder

6. How will you maintain all data in respect of your business
   (a) Sibling pad
   (c) Records
   (e) Minutes note
   (b) Note pad
   (d) Register

7. The major problem/problems you face in your project
   (a) Land
   (c) Capital
   (e) Material
   (b) Labour
   (d) Organization and marketing

8. What type of demand is there, for your product
   (a) High demand
   (c) Low demand
   (e) Very low demand
   (b) Moderate demand
   (d) Very high demand

9. Where do you market your product
   (a) Village level
   (c) State level
   (e) State procurement
   (b) District level
   (d) National level

10. You have scope for International market
    (a) Yes
    (b) No
11. Who are the competitors for your product
   (a) Middle men  (b) Other SHG groups
   (c) Local marketers  (d) Branded product procedures
   (e) National marketers  (f) Multinationals

12. What was your capital when you started your program
   (a) 10,000  (b) 20,000
   (c) 50,000  (d) 1,00,000
   (e) more than 1,00,000

13. What is your present capital
   (a) 15,000-20,000  (b) 20,000-30,000
   (c) 50,000-60,000  (d) 1,00,000-1,25,000
   (e) More than 2,00,000

14. From where you can get finance easily
   (a) NGO’S  (b) Nationalized banks
   (c) Money lenders  (d) Private financial institution
   (e) Co-operative banks

15. Are you aware of Micro finance
   (a) Yes  (b) No

15(a) If yes specify
   (a) Micro finance from Nationalized banks
   (b) Micro finance from Private banks
   (c) Micro finance from Private lenders
   (d) Micro finance from Community lenders
   (e) Others
15(b) If no specify
(a) Not aware
(b) Partly aware but not availing
(c) Not happy as informed that they are tedious
(d) Finance is very tiny
(e) Difficult to get finance

16. How do you compare micro finance with other type of financing method
(a) Micro finance is easy
(b) Micro finance is fixed
(c) Micro finance is with less interest rate
(d) Micro finance has less formalities
(e) Other

17. If you prefer bank finance state the reason.
(a) Safety
(b) Goodwill
(c) Low Interest
(d) Deduction in Loan
(e) Govt. Involvement

18. If you prefer NGO’s state the reason.
(a) Easy Access
(b) lot of simple Formalities
(c) Unaware of bank formalities
(d) Lending not clubbed with savings
(e) Additional support and encouragement.
19. Repayment schedule of your loan.
   (a) Daily
   (b) Weekly
   (c) Monthly
   (d) Twice a week Repayment
   (e) Twice a month Repayment

20. What is the interest rate charged on your loan
   (a) 8%
   (b) 10%
   (c) 11%
   (d) 14%
   (e) More than 15% state the % ______

21. What you feel about the interest rate on your loan
   (a) Very high interest
   (b) High interest rate
   (c) Moderate rate
   (d) Fair rate
   (e) Very low

22. What are the types of products manufactured and marketed by you
   (a) Food
   (b) Fancy Item
   (c) Textile
   (d) Toys
   (e) Consumable
   (f) Others

23. What is the main purpose of joining the SHG
   (a) Improvement in Standard of Living
   (b) Availability of easy loans and Credits
   (c) Higher social status
   (d) Women empowerment
   (e) Contribution to National Economic Growth
24. What is the problem that you face in your SHG
   (a) Domination by head
   (b) Inequality between SHG
   (c) Nonpayment of money by some member
   (d) Misunderstanding
   (e) Lack of Freedom

25. How many years you take to repay the loan amount.
   (a) 2 years
   (b) 3 years
   (c) 4 years
   (d) 5 years
   (e) more than 5 years

26. How you promote your product
   (a) Hand Bills
   (b) Free Samples
   (c) Personal Sales Promotion
   (d) Print Media
   (e) Electronic Media

27. What are the subsidies given by government for SHG development specify.
   (a) Financial Assistance
   (b) Purchase of Raw Materials
   (c) Subsidised Rates to Purchase of raw material
   (d) Assistance through Govt. Agencies
   (e) All the above

28. What are the problems and hurdles in Sales Promotion
   (a) Competitors
   (b) Rival SHG groups
   (c) Middle men
   (d) Member within the group
   (e) Others
29. Individual problems faced to distribute your product
   (a) Fake product
   (b) Branded dealers
   (c) Transportation
   (d) Duplicate product
   (d) lack of response from buyers
   (e) Others

30. How will you distribute the products produced by you
   (a) Direct Selling
   (b) Melas / Fairs
   (c) Through Middle Men
   (d) Distributorship
   (e) Retailing

31. How do you utilize your profit
   (a) Diversity
   (b) Domestic expenditure
   (c) Mechanization of the project
   (d) Sales Promotion
   (e) Entering National market
EXECUTIVE SUMMARY

Name of Bank / NGO:

1. What should be an ideal number of member in a SHG?
   a) 12-14  
   b) 15-17  
   c) 18-20  
   d) 21-23  
   e) More than 24

2. What are the compulsory records the SHG member should process obtain the loan from you.

3. Do you follow internal lending.
   a) Yes  
   b) No

3(a) If yes
   a) To provide borrowing within the group
   b) To ascertain their discipline in repayment of principle and interest
   c) To see their utilization of money
   d) To observe their saving habits
   e) Any other reason

3(b) If no
   a) To provide seed finance
   b) To avail subsidies from the state
   c) To provide subsidies to the SHG faster
   d) To provide additional facilities
   e) Any other reason
4) How much time you take to process their loan application?
   a. Immediately within 1 week
   b. 1-2 months
   c. 3-4 months
   d. 4-5 months
   e. More than 5 months

5) What is the amount you provide for first lending.
   a) 50,000 – 60,000
   b) 60,000 – 75,000
   c) 80,000 – 90,000
   d) 90,000 – 1,00,000
   e) More than 1,00,000

6) What is the Average interest charged to SHG on loan?
   a) 8% - 10%
   b) 11% - 12%
   c) 13% - 14%
   d) 15% - 16%
   e) More than 16% state the interest rate

7) Do you follow differential interest policy in your institution?
   a) Yes
   b) No

8 (a) If yes
   (a) Education
   (b) Sex
   (c) Caste
   (d) project viability
   (e) Past experience

8 (b) If no
   a. After recovery of first lending
   b. After expiry of 5 month from the date of first lending
   c. Expansion of Business
   d. If SHG have good Project proposals
   e. If they are fair on savings and internal lending.
9) Since how long you are lending to SHG’s when do you started to provide the financial assistance to SHG members
   a) Recently  
   b) 5 years  
   c) 10 years  
   d) 20 years  
   e) Above 20 years  

10) What is the major Government involvement in providing loan to SHG
   a) Offering subsidies  
   b) Concessional interest rate  
   c) Creating Awareness among the people  
   d) Allocation of financial assistance for Major Activities  
   e) Other reason  

11) To whom you provide loan directly
   a) Self – Help Groups  
   b) Micro finance organization  
   c) SHG & MFI  
   d) NGO  
   e) Individual member in the group  

12) How many SHG members you have assisted so far
   a) 1000 – 2000 members  
   b) 2000 – 3000  
   c) 3000 – 4000  
   d) 4000 – 5000  
   e) More than 5000 members  

13) How many SHG’s make prompt repayment of the loan
   a) less than 30%  
   b) 31-40%  
   c) 41-50%  
   d) 51 – 60%  
   e) More than 60%, the % is  ______
14) Since when women are aware of SHG’s and their functional
   a) Before 2 years   
   b) Before 4 years   
   c) Before 6 years   
   d) Before 8 years   
   e) Before 10 years 

15) In your opinion, what is the impact in the General Status
    of SHG members consequent to their enrollment in SHG groups
    a. Just a decent & independent source of livelihood   
    b. Keep women folk busy and avoid idleness   
    c. Vast improvement is the standard of living   
    d. Recognition and status is the society   
    e. Any other Impact

________________________________________________________________________

________________________________________________________________________

16) In your opinion, do the SHG’s really help the Indian
    Economic development
    a. Yes   
    b) No   

16(a) If yes
    a) Poverty alleviation   
    b) Women empowerment   
    c) Standard of living improvement   
    d) Social status improvement   
    e) All the above 

16(b) If no
    a) No genuine business activity
b) Simply borrowing to meet their personal/family financial commitments

They don’t repay the Money borrowed

d) Poor remain poor

e) Male domination

17) What kind of loan proposal you prefer while granting loans

a) Marketing activity

b) Trading activity

c) Production activity

d) Service Providers

e) All the above Activity

17) In your opinion, what is the specific area of profitable operation

f) Small scale production

g) Large scale production

h) Retailing trade

i) Selling through middlemen

j) Wholesale business

18) In what way you interact and identify with SHG members

a) Counseling individuals

b) Arranging Meeting

c) Organizing Conferences

d) Visiting educational institution

e) By field credit officer

19. Do you appoint field credit officer?

a) Yes

b) No
19 (a) If yes
   a) To lend Money
   b) To collect money from SHG
   c) To educate SHG members on various old and new schemes
   d) To study the field work of SHG
   e) To enroll additional members

19(b) If no
   a) We communicate directly to SHG
   b) We conduct meeting periodically
   c) To avoid middlemen
   d) To assist genuine borrowers
   e) Other reason (specify)

20. In your opinion, what are the major problem the SHG members are facing in a group
   a) In marketing their products produced
   b) Heavy competition from outside
   c) Lower margin of profit
   d) Misunderstanding inside the group members
   e) All the above
   f) Any other reason (specify)

21. Do you provide Micro credit to SHG members
   a) Yes
   b) No
22. What sort of financial assistance you get from government to provide Micro Credit
State it:


23. What is the thrust of your activity in respect of SHG promotion and development.
   a) Providing financial assistance
   b) Provide Micro credit only
   c) Creating awareness on New or old schemes
   d) Guiding and monitoring the business operation of SHG continuously
   e) Any other specify


