ANNEXURES
ANNEXURE--1

QUESTIONNAIRE USED FOR THE SURVEY OF SEWA BANK MEMBERS AND NON MEMBERS IN AHMEDABAD, INDIA

1. General Information:
   A. Member’s Name:
   B. Address:
   C. Occupation:
   D. Caste:
   E. Religion:
   F. Age:
   G. Married/Unmarried:
   H. Educational Qualification:
   I. No. of Children:

2. Occupation Related Information:
   If a wage worker,
   A. Since how long you have been doing this work?
   B. How much you earn daily/monthly?
   C. How many days you get work in a month?
   D. Do you get the same work every day, if not, what else do you do?
   E. Do you earn substantial for your livelihoods?
   F. Is there any proof of your being workers?
      i) Identity Card
      ii) Maintenance of any register
If a self-employed,

A. Since how long you have been you are involved in this work?
B. Who else of your family
C. How much you earn daily/monthly?
D. How much capital you have invested in your enterprise?
E. What were the sources of your capital investment?
   i) 
   ii) 
   iii) 
   F. Do you earn substantial for your livelihoods?
G. Are you involved in the same work every day, if not, what else do you do?
H. Is there any proof of your being a worker?
   i) Identity Card
   ii) Maintenance of any register

3. Micro-finance related questions:
A. For SEWA members who are associated with micro-finance programme (savings, credit and insurance):
   i) Since how long you have been associated with SEWA Bank?
   ii) Products/schemes with which you are linked:
       Products/schemes
       Total Rs.
iii) Are you associated with insurance programme?
iv) Did you ever get benefit out of the insurance programme?
v) Does the financial counseling being provided by the bank make impact on your enterprise?
vi) How these products benefited your work/livelihoods?

At the household level

- Does it increase the level of household income?
- Any significant diversification in the sources of household income?
- Any increase in household assets, including: improvements in housing and additions of appliances, means of transport, or fixed business assets
- Increase in the proportion of school-aged boys and girls in school
- Is there any increase in the household’s effectiveness in coping with socks?

At the enterprise level:

- Is there any increase in net revenue?
- Is there increase in fixed assets, especially if a repeated Borrower?
• Is there any improvement in the transactional unit prices, and improved location?

At the Individual level:

• Has it increase control over use of loans funds and of enterprise income?
• Does she get more respect by others after better enterprise development?
• Do you get opportunity to participate in the decision-making at home
• Has the incidence of personal savings increased?

B. For SEWA members who are not associated with micro-finance programme (saving, credit and insurance):

i) Do you know about SEWA Bank?

ii) Why have you not joined micro-finance programme at the SEWA Bank?

a) don’t know about the bank
b) have an account in other bank, thus don’t need
c) don’t have enough money to save
d) don’t think that the Bank is doing much for it’s members

iii) If you don’t have any bank account, where do you save your Money and from where you borrow money usually? How much interest you get on your savings and how much you pay on borrowings?
iv) If you have an account, do you feel that it helps you in getting Small and flexible loans?

v) If you, do you think it restricts your development as an entrepreneur?

vi) Do you get advice to invest your money properly or to run your enterprise in a better way from any source as you are not an account holder with the SEWA Bank?

vii) Do you feel that if you would have been an account holder with the SEWA Bank restricts your business?

viii) Do you feel that if you would have been an account holder with the SEWA Bank, you would have better position in decision-making at family level?

ix) Do you have any plan to open an account at the SEWA Bank?
ANNEXURE – 2
QUESTIONNAIRE FOR THE SURVEY OF WOMEN MEMBERS IN DHAKA, BANGLADESH

1. General Information
   A. Name of the group:
   B. Name of the member:
   C. Occupation:
   D. Age:
   E. Marital Status: married  single/  divorced/  widowed
   F. Education: no formal education/  up to 5th grade/  more than 5th grade.
   G. No. of children:

2.a Occupational information (wage employment)
   a. How long employed in present job:
   b. Daily/monthly wage in present job:
   c. No. of days employed per month
   d. Is the same job available every day
   e. If not, want do you do
   f. Is the wage substantial
   g. Is there any proof of employment: ID card or register

2.b Occupational information (self employment)
   a) How long employed in the present trade
   b) Any other member engaged in the trade
   c) Daily/monthly income
   d) Capital invested in the present trade:
   e) What were the sources of your capital investment?
      i)
ii) 

iii) 

e) Do you earn substantial for your livelihoods?

f) Are you involved in the same work every day, if not, what else do you do?

h) Is there any proof of your being a worker? Identity card/maintenance of any register

3. Microfinance related questions:

a) How long you are associated with BRAC?

b) Products schemes with Which you are linked:

   i) 
   
   ii) 
   
   iii) 
   
   iv) 

   c) How many times you took loan from BRAC?

   d) What were the purposes of these loans?

      i. ..... 
      
      ii. ..... 
      
      iii. ..... 

4. Impact of savings and credit program

At HH level

a. Did it increase HH income?

b. Did it increase HH assets?

c. Did it help in education of children?
d. Did it help in coping with emergencies (accident, disaster, sickness etc.)?

At enterprise level
a. Has the revenue increased?
b. Has the capital/asset increased?
c. Has there been any change in transaction pattern (bulk buying, change in location etc.)

At individual level
a. Did your control over loan fund and income increased?
b. Did your status changed with improvement of the enterprise?
c. Did your participation in the program gave more participation in decision making?
d. Has savings increased?

A. For Women who are not associated with BRAC’s microfinance programme (saving and credit):

   i. Do you know about BRAC?

   ii. Why have you not joined microfinance programme at the BRAC?
      a) don’t know about it
      b) have an account in other bank, thus don’t need
      c) don’t have enough money to save
      d) don’t think that the BRAC is doing much for it’s members

   iii. If you don’t have any bank account, where do you save your Money and from where you borrow money usually? How much interest you get on your saving and how much you pay on borrowings?
iv. If you have an account, do you feel that it helps you in getting small and flexible loans?

v. If not, do you think that it restricts your development as an entrepreneur?

vi. Do you get advice to invest your money properly or to run your enterprise in a better way from any source as you are not an account holder with BRAC?

vii. Do you think that non-access to BRAC restricts your business?

viii. Do you feel that if you would have been an account holder with BRAC, you would better position in decision-making at family level?

ix. Do you have any plan to open an account at the BRAC?

Any other comments:
ANNEXURE--3

Savings Scheme (SEWA Bank)

Account No: -
Date: -

To
The Manager
Shri Mahila SEWA Sahkari Bank Ltd.
109, Sakar-2, Opp. Town Hall,
Ellisbridge,
Ahmedabad-380006

I have opened my savings account of Rs. _________ with your bank and I am requesting you to register my name with your Bank. Me and my nominee are aware of all the rules of such account and agree to all the rules, and we would agree to all the changes that will be made in the future.

1. Account holder Name: -
2. Age:-
3. Address:-
4. Details of work and address: -
5. Amount withdrawl Instruction: According to details given bellow

   i. One Person’s Signature

   ii. Everybody’s Signature

Full Name                                      Signature
1. Shri__________

2. Shri__________

3. Shri__________

6. Introducer’s Name: -
   Account No.: -
   Signature: -
   Address: -

7. Nominee’s Name: -
   Address: -

Clerk / Officer / Accountant / Manager / General Manager

Yours Faithfully
ANNEXURE--4
Previous Information Related to Loans
(SEWA Bank)

1. Personal Detail/ Information:-

2. Name: -

3. Married / Unmarried/ Widow/ Homeless women: -

4. SEWA's Subscription: -
   SEWA's Passbook No.: -

5. Address: -

6. Details of Work: -

7. Your Profession/work: -

8. Source of your work: -

9. Owner / Renter: -

10. Raw Materials at what price: -
11. From where you buy Raw materials: -

12. What you prepare from the Raw material: -

13. Ratio of Sale: -

14. Selling Rate: -

15. Whom they sale: -

16. Profit: -

17. Daily / Monthly

Husband / Father / Daughter / brother/ Daughter in law work detail.

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Relation</th>
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Social Status: -

Cast: -
Total member in the family: -

House         Cash         Jewellery

Loan: -

For what reason/ Interest/ remaining amount.

Owner / Renter       What is the rent

Amount          Date of Loan taken       Date of full payment
Profit

Reason of Loan

Use of loan

Weekly payment of Bank

Other Details
Ration card No.:-

Saving amount in SEWA Bank

The above mentioned details are true in my knowledge. Kindly issue me loan to for development of my business. I will not use loan for any other work except for this specific purpose and I will do savings regularly. I accept all rules of the Bank.

Loanee :-

Personal details :-

Status of work:-

Social

Behaviour of Person

Other details :-

Date:-

Signature of verifier
ANNEXURE--5

Loan acceptance Form (SEWA Bank)

Shri Mahila SEWA Sahkari Bank Ltd, Rs.____, in word Rs._________ loan granted has been accepted. The interest on amount of loan granted is______ %. The Amount to be

____________________________________________________________________

I accept to return the amount, according to the below mentioned information. I accept to return monthly Rs. _____ to_____ weekly amount. If there any mistake in repayment, then from the date of mistake every year______ % with interest, rate of interest and with interest over interest will be paid by me.

I agree to pay the loan amount every month in one year from April to March on date 1 to date 7 of every month. I agree to follow all the rules of the Bank and follow the decisions taken by the Board of Directors.

I agree to repay the whole loan amount. Alongwith the interest, if I fail to utilize the amount in the work which I asked for or if I am unable to pay any installment.

Signature of Loan taker_________

Signature of witnesses_________

Date and week of returning Loan
The above-mentioned, have writing with their unanimous decision that if the loan taker according to the written consent and the given term and conditions in it, doesn't return the loan to the bank and if, any of the given term and conditions, then, we accept collective responsibility for being answerable for returning the loan to the Bank. Also till the time the amount of loan taken from the bank is not returned back we will not given ownership of the property that we have declared to the bank, to somebody else and will also not draw any money on it.

Date_________ Month_________200________

Signature of witness
1._________
2._________

Signature of guarantors
1._________
2._________