APPENDIX-A
QUESTIONNAIRE

EFFECTIVENESS OF MICRO CREDIT IN MANDYA DISTRICT

INTERVIEW SCHEDULE

Dear Respondent,

I am conducting doctoral research work on A Study of Effectiveness of Micro Credit in Mandya District as a research scholar at the Department of Studies in Commerce, University of Mysore, and Karnataka State, India under the guidance of Dr. S. Venkatesh. I have planned to collect primary data from the respondents of Mandya district. I would be asking a few questions on SHG 'S groups and members. I, therefore solicit your kind response and cooperation in this regard. I assure you that the information collected from you will be used for academic purpose only.

Thanking you,

Yours Sincerely

M.S. GovindaRaju
General Information – Part-A

1. Name: _________________________________
2. Sex: _________________________________
3. Age: _________________________________
4. Religion: _________________________________
5. Category: _________________________________
6. Marital Status: _________________________________
7. Education: _________________________________
8. Occupation: _________________________________
9. Family Type/Size: _________________________________
10. Family Income: _________________________________
11. Family Background: _________________________________
12. Location: Urban/Rural
   [ ]
13. Migration: Migrated/Local
   [ ]

Information about SHG – Part-B

1. Name of the SHG: _________________________________
2. Address: _________________________________
3. Size of SHG: _________________________________
4. Major Objective of the SHG:
   a. loan
   b. savings
   c. Social status
   d. Others

5. Age of SHG: ____________________________

6. With which MFI, SHG is linked:

7. How many months after formation of SHG, linked to MFI:

8. Is the SHG availed loan: yes / no

9. Capacity of Borrowing: ......................

10. Expected Amount of loan: ......................

11. Actual Borrowing: ..............................

12. Subsidy Availed: ..............................

13. Savings of SHG: ..............................

14. Number of Borrowings: ......................

15. Rate of interest: .........................

16. Repayment of loan: weekly/ monthly

17. Repayment Status: Regular/ Defaulter

18. Trained members in SHG: .................

19. Any Promotion Activities in SHG: ..............

20. Any limitations in the SHG: .....................
SHG Member related Information-Part-C

1. Your Association with SHG ince:___________________________

2. Who motivated to join SHG? :……………………..

3. Reason for joining the SHG:
   a. loan
   b. savings
   c. Social status
   d. Others

4. Nature of Participation: ………………..

5. Do you have savings in SHG? Yes/No

6. If yes, amount of saving:……………..

7. Did you avail loan? Yes/No

8. If yes Purpose of the loan: Domestic, Agriculture, Business, Education, repayment of loan.

9. What is the Economic Activity: Agri-related/ Business?

10. Investment of loan for: fixed Asset, improvement of infrastructure, working capital

11. Amount of loan: ........................

12. Interest rate:......................

13. Availed any Subsidy? Yes/No

14. Income per month....................

15. Expenses per month....................

16. Net Income......................

17. Savings: Before, joining the SHG (monthly)................

18. Savings: After joining the SHG (monthly).....................
Impact of SHG and Micro Credit on Socio Economic Condition-Part-D

1. Satisfied with SHG functioning and performance Yes/ No

2. Satisfied with Credit facility. Yes/ No

3. Satisfied with Interest rate. Yes/ No

4. Satisfied with Repayment schedule. Yes/ No

5. Are you happy rules and terms and conditions of SHG. Yes/ No

6. Are you regularly attending the meetings of SHG. Yes/ No

7. Is SHG has got positive impact on reduction of alcohol and drug consumption Yes/ No

8. Is SHG has got positive impact on education of their children. Yes/ No

9. Is SHG has got positive impact on women rights. Yes/ No

10. Is SHG has got positive impact on preventing bonded labour. Yes/ No

11. Is SHG has got positive impact on preventing child labour. Yes/ No

12. Is SHG has got positive impact on prevention of child marriage. Yes/ No

13. Is SHG has got positive impact on preventing social evils. Yes/ No

14. Is SHG has got positive impact on creating awareness about sanitation. Yes/ No

15. Is SHG has got positive impact on human security. Yes/ No

16. Is SHG has got positive impact on increasing self respect. Yes/ No

17. Are happy with the social status at home after joining SHG. Yes/ No

18. Is your decision making power increased after joining SHG. Yes/ No

19. Is SHG contributes for family coordination. Yes/ No
20. Is SHG contributes for creation of saving habits. Yes/ No

21. Is SHG contributes for better income earnings. Yes/ No

22. Is SHG contributes for protection of assets. Yes/ No

23. Is SHG contributes for creation of assets. Yes/ No

24. Is SHG contributes for controlling migration. Yes/ No

25. Is SHG has got positive impact on improving the capacity of raising the loan. Yes/ No

26. Is SHG has got positive impact on improving the repayment capacity of loan. Yes/ No

27. Is SHG contributes active political participation. Yes/ No