ANNEXURE

Questionnaire
ACHARYA NAGARJUNA UNIVERSITY

Department of Commerce & Business Administration

Ph.D. Questionnaire on
“MANAGEMENT OF MICROFINANCE BY WOMEN’S SELF-HELP GROUPS - A CASE STUDY OF KRISHNA DISTRICT, ANDHRA PRADESH”

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[For Research purpose only]       [Strictly confidential]

Name of the Mandal:
Name of the Village:
Name of the SHG:
Name of the Respondent

I. Socio-economic Characteristics

1. Age                     (  )

2. Caste category : (1). OC (2). BC (3) SC (4) ST

3. Religion:   (1) Hindu (2) Muslim (3) Christian (4) Others

4. Are you literate? (1). Yes (2). No

5. What is your level of literacy?
   (1) Illiterate (2) Primary (3) Secondary (4) Intermediate (5) Degree and above

6. What is your marital status?
   (1)Married (2). Unmarried (3). Divorced(4). Widowed

FAMILY PARTICULARS

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<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Relation with head</th>
<th>Sex</th>
<th>Age (years)</th>
<th>Education</th>
<th>Occupation</th>
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7. Type of family (1) Joint Family (2) Nuclear family

8. Are you living in own house? (1). Yes (2). No

9. What is the type of your house? ________________________________

10. Previous occupation ________________________________

11. What is your monthly income? Rs.

12. What is your monthly expenditure? Rs.

II. Profile of the SHG

1. How do you aware about SHGs?

2. Who motivated you to join Self Help Groups?

3. What are the reasons for joining SHGs?

4. What is your group size?

5. Since how long you are the member of the group?

6. Are there conflicts in your group?

7. How did you group select the group leader?

III. Management practices

1. Did your group conduct meetings? (1). Yes (2). No

If yes, answer the following:

2. Where did your group conduct meetings?

3. Frequency of group meetings

4. How all members in your group sit while conducting a meeting?

5. Who presides over the group meeting?

6. Is resolution in your group passed with unanimous consent? (1) Yes (2) No

7. In case, if any member disagrees to a resolution, how did your group pass the resolution?

8. Is agenda prepared for your group meetings? (1) Yes (2) No
9. What are the general issues discussed in your group meetings?

10. Did you raise your voice in the meeting to discuss about any point? (1) Yes (2) No

11. Did you attend meetings regularly?
   (1) All meetings (2) Whenever convenient (3) Rarely attended

12. Did you aware about imposition of fine for not attending to the group meetings? 
   (1) Yes (2) No

13. Is your groups impose fine for not attending to the group meetings? (1) Yes (2) No

14. Is your group registers attendance of the members to the group meetings? 
   (1) Yes (2) No

14(a). If so, where your group register attendance?

15. Did you intimate in advance about your absence to the group meeting?

16. Did you aware about the rules and regulations of the SHGs? (1) Yes (2) No

17. Is there rotation in the leadership of your group? (1) Yes (2) No

18. If there is rotation in the leadership of your group, when such rotation takes place?

19. Is your group leader capable to manage the group in your opinion? (1) Yes (2) No

20. Is there any group conflicts in your group? (1) Yes (2) No

21. In case group leader is unable to resolve group conflicts, who will involve to resolve them?

22. Is your group, appraises performance of your group periodically? (1) Yes (2) No

23. Are all members in your group co-ordinate with each other all the times? 
   (1) All the times (2) Sometimes (3) Rarely conflict

24. How the conflicts among the members are resolved in your group?

25. Are any members in your group dropped out? (1) Yes (2) No

26. If yes, what are the reasons for drop out?

27. State the names of the records maintained by your group:

28. Who maintains books of accounts of your group? 
   (1) Group Leader (2) Treasurer (3) Literate member (4) Hired person
29. If your group hire a person to maintain book keeping, how much amount you pay to that person and from where you meet this expenditure?

30. Who maintains SHGs group passbook?

31. Who maintains members’ passbook?

32. Frequency of updating of books of accounts
   (1) Regularly (2) Occasionally (3) Rarely

33. Frequency of updating of SHG passbook
   (1) Regularly (2) Occasionally (3) Rarely

34. Frequency of updating of members’ passbook
   (1) Regularly (2) Occasionally (3) Rarely

35. Periodicity of thrift of the group

36. Is there any changes in the periodicity of savings of your group from the formation of the group?
   (1) Yes (2) No

37. Is the thrift amount equal throughout the year? (1) Yes (2) No

38. What is the amount of thrift at the time of formation of the group?

39. Is there any changes in the savings amount of your group from the formation of the group?
   (1) Yes (2) No

40. If yes, how much amount?

41. What is the amount of savings at present?

42. Is the Group Leader gives receipt when you pay the thrift amount? (1) Yes (2) No

43. When did you pay the thrift amount?

44. When did you Group Leader deposits the thrift amount in the bank?

45. How did your group spent the interest accrued on your savings in the bank?

46. Is there any norms for internal lending? (1) Yes (2) No

47. If yes, provide the details

48. What is the rate of interest for internal group loan?
49. Provide the details as concerning disbursement of bank loan?

50. Did you repay the loan amounts regularly? (1) Yes (2) No  

51. Is your group participates in activities other than credit and savings? (1) Yes (2) No  

52. If yes, please provide the details

**IV. Income generating activities**

1. What is the your income generating activity?  

2. Reasons for selecting the activity  

3. Is the income generating activity individual activity or group activity?  
   (1) Individual activity (2) Group activity  

4. Amount invested for the activity  

5. Is the loan amount is sufficient to run the income generating activity?  
   (1) Yes (2) No  

6. If the loan amount is not sufficient, what are the other sources?  

7. What are the sources of working capital?  

8. What is the amount of profit per month?  

9. How many man days are created after joining SHGs?  

10. Where did you market your product?  

11. Did you face problems with regard to procurement of raw material?  
    (1). Very serious (2) Serious (3)Not serious (4) No problem  

12. Did you face problems due to conflict among group members?  
    (1). Very serious (2) Serious (3)Not serious (4) No problem  

13. Did you face any problems from the family members while running your activity?  
    (1). Very serious (2) Serious (3)Not serious (4) No problem  

14. Did you face financial problems  
    (1). Very serious (2) Serious (3)Not serious (4) No problem  

15. Did you face problems with regard to improper repayment of loan amount by members  
    (1). Very serious (2) Serious (3)Not serious (4) No problem  

16. Did you face marketing problems?  
    (1). Very serious (2) Serious (3)Not serious (4) No problem
V. Perceptions of the members on the impact of SHGs

Please provide your perception on the following statements.

1. Membership in SHG increases capacity to spend more  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

2. Membership in SHG increases the value of assets  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

3. Membership in SHG increases the income  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

4. Membership in SHG increases the savings  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

5. Membership in SHG provides employment opportunities  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

6. Membership in SHG increases power of decision-making in the family  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

7. Membership in SHG creates better awareness about health  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

8. Membership in SHG induces social responsibility  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

9. Membership in SHG creates confidence to face problems  
   (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

10. Membership in SHG creates awareness about self-reliance  
    (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

11. Membership in SHG gives social status  
    (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

12. Membership in SHG improves literacy and communication skill  
    (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

13. Membership in SHG improves leadership skill  
    (1) Strongly agree (2) Agree (3) No objection (4) Disagree (5) Strongly disagree ( )

VI. What are your suggestions to improve the functioning of the SHGs?