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&
Questionnaire


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Questionnaire

Part-I: Personal Profile of Respondents

1. Name:
2. Husband’s/Father’s name:
3. Address:
5. Age: a. Below 18  d. 31-35  g. 55 & Above
      b. 19-25  e. 36-45
      c. 26-30  f. 46-55
      b. Primary  e. Degree
      c. High School
      e. Tamilians  f. Christians
      g. Jains  g. Kurubhas
      i. SC  j. ST
      b. Labour  e. House wife
      c. Business
12. Type of family: a. Nuclear  b. Joint
13. Size of the family: a. Below 3  b. 4-6  c. 7-9
14. What is your mother tongue of the family?
   a. Kannada  c. Telugu  e. Marathi  g. Malayalam
   b. Urdu  d. Tamil  f. Konkani
15. Who is the head of your family?
   a. Husband  b. Husband’s Father  e. Father
   c. Myself  d. Mother
16. Number of the children in your family:
   a. No children  b. 3 children  c. 4-5
17. **Type of house:**
   a. Pucca  
   b. Hut  
   c. Tiles House  
   d. RCC building

18. **How many members earning in your family?**
   a. 2  
   b. 2-3  
   c. 4-5  
   d. 6

19. **Annual income of the family. (in Rs)**
   a. Below 50,000  
   b. 50,001-1,00,000  
   c. 1,00,001 - 1,50,000  
   d. 1,50,001-2,00,000  
   e. 2,00,001 & Above

20. **Monthly expenditure of the family? (in Rs)**
   a. Less than 3,000  
   b. 3,001-5,000  
   c. 5,001-7,000  
   d. 7,001-9,000  
   e. 9,001 & Above

21. **Did your family get any benefit received from the Govt. Health Scheme?**
   Yes / No
   If yes specify
   a. Yashaswini  
   b. Vajapayee arogya Shree yojana  
   c. Madilu Yojane  
   d. Bhagya Laxmi Yojane

**Part –II : Social Economic Status of SHG Members**

22. **Did you come under Below Poverty Line (BPL)? Yes / No**
   If yes, did you have the BPL card? Yes/No
   If no what are the reasons_____

23. **What purpose did you spending your income?**
   a. Food  
   b. Rent  
   c. utility bills  
   d. loan repayment  
   e. livelihood related expenses  
   f. education fees and cost  
   g. Health care expanses  
   h. savings  
   i. entertainment

24. **What are the materials you have been using in your house?**

<table>
<thead>
<tr>
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<th>Yes</th>
<th>No</th>
<th>Materials</th>
<th>Yes</th>
<th>No</th>
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<tr>
<td>Chair</td>
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<td>Refrigerator</td>
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<td>Grinder</td>
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</tr>
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<td>Electric fan</td>
<td></td>
<td></td>
<td>Motor cycle/scooter</td>
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<td></td>
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<tr>
<td>Radio/transistor</td>
<td></td>
<td></td>
<td>Animal drawn cart</td>
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<tr>
<td>Television</td>
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<td></td>
<td>Car</td>
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<td>DVD Player</td>
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<td>Water pump</td>
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<td>Washing machine</td>
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<td>Mobile phone</td>
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</tbody>
</table>

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25. **What are the facilities do you have in your house?**

<table>
<thead>
<tr>
<th>Facility</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
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<td>Electricity</td>
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<td>Toilet facility</td>
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<tr>
<td>Cooking Device</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water Filter</td>
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</tbody>
</table>

26. **What is the Monthly savings of family? (in Rs)**

- a. Below 1,000
- b. 1,001-1,500
- c. 1,501-2,000
- d. 2,001-3,000
- e. 3,001 & Above

27. **Husband’s Education**

- a. illiterate
- b. literate
- c. Primary
- d. Middle
- e. High School
- f. Intermediate
- g. Graduation
- h. P.G.

28. **Occupation of the husband**

- a. Agricultural labourer
- b. laboure
- c. Formers
- d. Business
- e. Artisan
- f. Govt. employee
- g. Self employed

29. **Do you have own agricultural land?** Yes/No

   If yes, what type of land?

30. **Land holding size**

- a. Less than 1 acre
- b. 1-2 acre
- c. 3-5 acre
- d. 6-10 acre
- e. 11-15 acre
- f. 16-20 acre

**Part – III: Information relating to SHG’s Members activities**

31. **What is the size of members in your SHG?**

- a. 10-14
- b. 15-18
- c. 18 & Above

32. **Combination of Members for SHG:**

- a. Brahmans Community
- b. Lingayaths Community
- c. Brahmans & Lingayaths Community
- d. Muslims Community
- e. Mharaties Community
- f. Tamilians Community
- g. Jains Community
- h. Kurubhas
- i. SC Community
- j. both SC & ST Community
- k. Maratas and Kurubhas and Lingayaths community
- l. Muslims & SC and STs community
- m. Kurubas & SC and STs community

33. **Source of joining the SHGs**

- a. By Own
- b. family member’s Advise
- c. friend’s Advise
- d. relatives Advise
- e. NGO’s Advise
- f. Bank staff member’s Advise

34. **Reason for joining SHG:**

- a. Getting loan
- b. Promoting savings
- c. Increases Social status
- d. Economic independence
35. What is your position in group?
   a. President        b. Secretary        c. Active member
d. Ordinary member

36. As a member of the SHG do you have the following quality?
   a. leadership     b. planning skills       e. any other (specify).
c. Documentation skills     d. Critical decision making skill

37. Frequency of meeting
   a. weekly             b. fortnightly

38. Authority involved in Conduct the Meeting
   a. Group members     b. NGO staff

39. Who decides agenda of the meeting?
   a. President       b. Majority of members
c. NGO Staff          d. Bank staff

40. Who take the decision in the meeting?
   a. all members       b. President       c. NGO staff       e. Bank Staff

41. How is the decision to be taken by the SHGs?
   a. By consensus       b. in consultation with NGO facilitator

42. Did your SHG linkage with any NGO's? Yes/No
   If yes specify the name of the NGO's
   a. SKDRDP               b. Mahila Vividhoshsa Swa Sahaya Sanga  c. Prerana
      NGO
   If no why
   a. Lack of Information   b. Lack of Knowledge  c. Lack of Training
d. Lack of Support Among SHG Members  e. No Interest

43. Did your SHG linkage with any Bank's? Yes/No
   If yes, specify
   a. District Co-Operative Bank       f. State Bank of India
   b. Regional Rural Bank             g. Corporation Bank
   c. Pragathi Grameena Bank          h. Syndicate Bank
   d. Canara Bank                     i. Vijaya Bank
e. State Bank of Mysore

44. Did the any officials visit to your SHG?
   If yes, specify
   a. NGO Staff               b. Bank Officers       c. Both Bank and NGO Staff

45. Does you have awareness about SHG and its Activities? Yes/No
   If yes (specify)
   a. Rules and Regulation
   b. SHGs related records
   c. Balance in Bank
   d. Outstanding loan
e. Total capital of the group
f. Savings of the group
g. No. of members repaid loan
h. Income of group
i. Achievement of Group
j. Constraints of group

46. Reasons for Attending Training Programme
   a. Confidence building
   b. Orientation
   c. Skill development
   d. Micro enterprise development
   e. Tailoring
   f. Basket weaving
   g. Bead making
   h. Others

47. Who provide training?
   a. NGO’s activist
   b. Govt. Officials
   c. Resource person’s
   d. Bank staff

Part - IV Information Relating to Savings, loans, income & Expenditure of SHG Members.

48. Are you avail loan from SHG? Yes/No
   If yes mention sources of loan
   a. Bank
   b. Credit institution
   c. NGOs

49. Why do you to take loan from the above sources?
   a. Meet requirements of emergencies
   b. Low Interest rate
   c. No formalities
   d. Easy procedures

50. How did you sending loan application after fill in all respects?
   a. Bank
   b. N.G.O. office

51. After submitting loan application how many days bank will official visit your SHG?
   a. In the first month
   b. In the Second month
   c. In the Third month
   d. In the fourth month

52. Purpose of getting loan by SHG Members
   a. Personal
   b. Agricultural
   c. Business
   d. Education
   e. Medical
   f. To meet emergency
   g. Payment of Old loan
   h. Marriage
   i. Festivals
   j. Renovation of House
   k. Animal husbandry
   l. Income generating activities

53. Did you find any difficulty in getting the loan? Yes/No
   If yes explain the type of difficulty
   a. Indifferent attitude of officials
   b. Difficulty in providing required documents
54. Are facing problem of Non-Repayment of Loan by SHG yes/no.

55. What is your Reason for Non-Repayment of loan?
   a. Natural Calamity  b. Health/illness problems  c. lack of co-operation from Husband
   d. lack of interest  e. Lack of Income and Savings

56. As a member of SHG how much loan are you taken per year? (in Rs)
   a. Below 10,000  b. 10,001-20,000  c. 20,001-50,000  d. 50,001-80,000  e. 80,000 and above

57. What is your opinion about Repayment of loan?
   a. on time  b. after the due date

58. How much loan so far as you repaid in a year. (in Rs).
   a. Below 1,000  b. 5,001-10,000  c. 10,001-15,000  d. 15,001-20,000  e. 20,001-30,000  f. 30,000 and above

59. What was the loan repayment period allotted to your SHG? (in Year).
   a. Less than 1  b. 1-2  c. 2-4  d. 4-6

60. How can you repay the loan?
   a. Once in a week  b. once in a Month  c. once in a three months
   d. Once in six months  e. once in a year

61. How much loan still you have to pay? (in Rs.)
   a. Below 1,000  b. 1,001-5,000  c. 5,001-10,000  d. 10,001-15,000  e. 15,001-20,000  f. 20,001-30,000  g. 30,001-30,000 and above

62. Are you facing any problems for repayment of loan? Yes/no
   If yes specify
   a. lack of awareness  b. low level of income
   c. Non co-operation from husband

63. Main purpose of saving (give your order of preference)
   a. Social security  b. Marriage  c. Food Security
   d. Emergencies  e. Education  f. Agriculture
   g. Hospital  h. asset building  i. Festivals  j. Self respect

64. What is the sources of savings?
   a. From your own earned money  b. From your husband’s income
   c. both own income and husband’s income

65. Do you save money other than SHG? Yes/No
   If yes, where do you save money?
   a. Bank  d. both bank and post office
   b. Post office  e. bank, post office and insurance
   c. Insurance
66. Monthly income of the member after joining of SHG.
   a. Highly increased  b. increased  c. Neither increase nor decrease
d. decreased  e. Highly decreased.

67. Monthly expenditure of the member after joining of SHG.
   a. Highly increased  b. increased  c. Neither increase nor decrease

Part - V: Information Relating to Marketing activities of SHG Members

68. Do you produce any product from your group? Yes/No
   If yes, what type of product
d. Homemade Items  e. Candle Making  f. Bead Making Items
g. Fisheries Products  h. Tailoring Business  i. Flower Nursery
m. Beedi Making  n. Betel Leaves

69. Do you have readymade market for sale of your product? Yes/No?
   If yes, (specify)
   a. Local level 
   b. Regional level

70. Do you have any linkages with marketing agencies/co-operative bodies? Yes / No
   If yes, why
   a. Sale of product  b. production of product

71. How do you market the products/services?
   a. On own  d. Through NGO
   b. Through Govt dept  e. Marketing agency
c. In exhibitions

72. What is the annual turnover of your SHG from its activities?(in Rs)
   a. Below 25000  b. 25,000-35,000  c. 35,001-45,000
d. 45,001-55,000  e. 55001 & above

73. Annual earnings of the group .(in Rs)
   a. below 20,000  b. 20,001-30,000  c. 30,001-40,000
d. 40,001-50,000  e. 50,000-60,000  f. 60,001 & above

Part - VI: Information Relating to Socio-Economic Status of SHG Members

After Actively Involved in SHG's activities.

74. Opinion of Respondents towards Psychological Well-being after Joining SHGs

<table>
<thead>
<tr>
<th>Psychological Factors</th>
<th>Highly increased</th>
<th>Increased</th>
<th>Neither increase nor decrease</th>
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<tbody>
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<td>Self-confidence</td>
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<tr>
<td>Awareness on children education</td>
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<tr>
<td>Awareness on health service</td>
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<td>Awareness to sanitation facility</td>
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<td>Awareness on food nutrition</td>
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<td>Family planning awareness</td>
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<tr>
<td>Interaction with outsiders</td>
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<td>Interaction with outsiders</td>
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75. Opinion of Respondents towards Economic Improvement after joining SHGs

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<th>Improvement</th>
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<th>Increased</th>
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<tr>
<td>Reduction Poverty</td>
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76. Opinions of SHGs members towards Decision Making Skills after Joining SHGs

<table>
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<th>Managerial Skill</th>
<th>Highly increased</th>
<th>Increased</th>
<th>Neither increase nor decrease</th>
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<tbody>
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<tr>
<td>Participative Skills</td>
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77. Opinions of SHGs members towards Political Empowerment after joining SHGs

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<tbody>
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<td>Participation in Political Activities</td>
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<td>Participate Election Campaign</td>
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<td>Nomination for Election</td>
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<td>Reduction Poverty</td>
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78. Opinion of SHGs members towards Changes in Managerial Skills of SHGs Members

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<th>Managerial Skills</th>
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<tbody>
<tr>
<td>Planning skills</td>
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<td>Organizing skills</td>
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<td>Money management skills</td>
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</table>

Part-VIII Problems of SHG members.

79. Are you face any problems? Yes \ No
   If yes specify

80. Opinion of Respondents towards Personal Problems SHGs Members

<table>
<thead>
<tr>
<th>Problems</th>
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<th>Very low</th>
<th>Moderate</th>
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<tbody>
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<td>Literacy</td>
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<td>Self-Confidence</td>
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<tr>
<td>Co-operation from Husband</td>
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### 81. Opinion of Respondents towards Different Skills

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<th>Very low</th>
<th>Moderate</th>
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</thead>
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<td>Technical Know-How</td>
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<td>Product Planning</td>
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### 82. Opinion of Respondents Towards Credit

<table>
<thead>
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<th>Credit</th>
<th>Low</th>
<th>Very low</th>
<th>Moderate</th>
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<td>Access to Credit Sources</td>
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</tr>
<tr>
<td>Availability of Credit</td>
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### 83. Opinion of Respondents towards Other Problems

<table>
<thead>
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<th>Other Problems</th>
<th>Low</th>
<th>Very low</th>
<th>Moderate</th>
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<tbody>
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