Annexure – III: Questionnaire for Group Leaders

As a group member

A  Personal Data

1. Name: Age;
2. Education Qualification: a. Illiterate... b. Primary... c. Middle... d. Secondary... e. others...
3. Marital Status: a. Married... b. Unmarried... c. Widow... d. Divorcee...
4. If married, no. of children..............

B  Family Data

2. Total members of the family ............
3. Do your in-laws live with you? Yes..... No....
4. Do your parents live with you? Yes..... No.....
5. Husband/father’s education: a. Illiterate... b. Primary... c. others..... d. Adult education..............
6. Husband/father’s Occupation ............
7. Approx. monthly Income (Rs.) ............a. Husband’s... b. family............

C. About Self:

1. Employment:.........................

2. Approx. Income Monthly (Rs.) ..................Savings.............

3. How do you feel with your family:
   a. Fully Satisfied.... b. Satisfied...... c. Indifferent......
d. Burdened....... d. Very happy...... e. Not happy......

4. Who takes decisions in the family?  Self ... b. Husband... c. Father.... e. Mother f. In-laws
5. When did you join the group? (Years).............
6. Who suggested to join the group? a. Self ... b. Family members c. Friends/Relatives......d. NGO workers......e. other members of the group......d. Bank/Government...........
7. Are you a member of any other SHG?
8. Why did You join the other group?
9. What is the amount of loan from each group?
10. Are you regular in loan payment? If no, why?

D CREDIT UTILISATION
1. Total No. of loans :
   No.  Amount

   a. From the group

   b. From other sources (specify)

2. Purpose of loan
   a. Consumption
   b. Income generating  c. Asset Building
   d. Emergencies e. Others

3. Who prompted you to take loan?
   a. Self  b. husband c. Family members d. group e. animators

4. Whether you received any benefits from government schemes
   (i)  Yes  (ii) No
   If yes, a. Name of Scheme b. Amount/ Subsidies c. Employment
As a group leader

A. About Group

1. Name of Village: ............................................. Taluk......................
2. Name of NGO: ..........................................................................
3. Name of the sample group: SHG).............................................
4. Date of Formation ....................................................................
5. Sponsors................
6. Source of finance......
8. Trend in Group size is: a. Stable....... b. Increased....... c. Decreased.......d. Reasons...........
9. Composition of the group - particular caste/religion..... mixed.......
10. The number of members belonging to BPL category .....................
11. What is your position in Group? a. President...... ......b .Secretary............ c. Treasurer........... d. Other (Specify)

B. About Meetings

2. How many members attend the meeting? a. All... b. Few..... c. Some....
3. Who calls meeting? a. Members... b. NGO... c. Project Staff.....d. Mixed...
4. Who decides agenda for meeting?
   a. Majority of members b Some members
   c. Group members and link worker jointly d. Link worker
5. Who takes decisions in the meeting?
   a. All members b. President c. Animator

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6. How is the decision taken?
   a. by consensus   b. by voting   
   c. Group representatives   
   d. Link worker/ facilitator in consultation with members   
   e. Link Worker/ Facilitator/ Representatives (Mixed)       

7. What are the books do you maintain?

C. Knowledge and Awareness of SHG's Activities:
   Are you and the group aware of the rules/regulations/norms of the 
   a. Meeting Calendar b. Rules and Regulations 
      c. Information in Group Records d. Cash in hand 
      e. Balance in Bank f. Outstanding Loan 
      g. Total Capital of the Group h. Savings of Group 
      i. Total loaning of Group j. No. of Members 
      k. No of Members repaid loans l. Name of Bank 
      m. Income of Group n. Objectives of Group 
      o. Achievements of Group p. Constraints of Group 
      q. Others (Specify) 

D. Training and Experience
   1. Whether you received training/ orientation/ exposure related to 
      SHG's activities? 
      a. Yes   b. No 
   2. If yes, who provided training? 
      a. NGO's activists and representatives b. Resource Persons 
         c. Govt. Officials d. Others (Specify) 
   3. Impact of such training & exposure (Please give your order of 
      preference) 
      a. Confidence Building b. Skill Development 
         c. Marketing Linkage d. Bank Linkages 
         e. Linkages with Govt. Officials 
         f. Knowledge on rights, entitlements and development programmes 
         g. Managerial efficiency for Micro enterprise development
h. Enhanced Income and earnings
i. Active Participation in decision making in family
j. Active Participation in Development Programmes
k. Active Participation in Decision making outside the family
l. Others (Specify)

E. Credit Utilization:

1. How many months of savings entitles a member for credit?
2. Minimum amount of savings to be made by a member..............
3. Total No. of loans of the group per month No..... Amount .
4. Purpose of loaning:
   a. Consumption b. Agriculture
c. Animal Husbandry d. Income generating
activities
e. Asset Building f. Emergencies
g. Others

3. How do members raise their demand for loan from group?

.................................................................

4. How does group sanction the loan?

.................................................................

5. How does group prioritize loan demand of members?

.................................................................

6. How does group prioritize loan demand of members if capital available with group is not enough to meet the demand of all the members?

.................................................................

7. How is the loan disbursed to the members?

.................................................................

8. How much time group takes in sanction and disbursement of loan to members?

.................................................................

9. What is the amount of loan to each member?
Minimum.................. Maximum...................
10. What are the terms and conditions evolved by group with regard to repayment of loans?
   a. Interest rate
   b. Fine in case of default
   c. No. of defaults
   d. Frequency of installment
   e. Duration of loan
   f. Action taken by group to deal with the defaults

11. How does the money generated through interest, fine and other sources is utilized by the group?
   a. Added to group capital
   b. Utilized for group activities
   c. Shared as dividend among members
   d. Others (specify)

12. Whether you have got benefits from government schemes?
   a. Yes
   b. No
   If yes,
   1. Name of Scheme
   2. Amount
   3. Subsidies

13. Should a member give both savings amount and loan installment together?

F. Auditing of the Groups
1. Frequency of group auditing?
   a. Not Done
   b. Annual
   c. Six monthly

2. What is being audited?
   a. Group Leaders
   b. Group members
   c. Facilitators
   d. NGO
   e. Others (specify)

3. Who does the auditing?
   a. Group Leaders
   b. Group members

4. No. of Audit conducted so far?

G. Impact of SHG on socio-economic status:
1. Changes in socio-economic status after joining SHG
   (To be rated on the scale -- 1. Same 2. Increased 3. Decreased)

   a. Mobility:
      visiting market for shopping
      visiting health centre
      visiting market for selling
      going to a movie
visiting cooperative society or NGOs visiting the bank.
moving within the village independently

b. Decision Making power within household; & Autonomy in relation to:
   enrolment of children to school girl child development
   involvement in people’s orgn. or NGOs visit to a doctor
   purchase household necessities (clothing, ornaments, utensils, etc.)
   purchase or sale of land vaccination of children
   involvement in IGA outside the home adopting family plang.
   spending her own money family income
   spending her husband’s money borrowing/lending money
   house repairing, work outside home talk with unknown persons
   marriage of sons and daughters
   cast vote in election independently.

c. Ownership of Household Assets:
   money savings gold ornaments invested money own land.

d. Domination in the family in relation to:
   taking away of land and jewellery against her will
   preventing from working outside home
   verbal or physical abuse from husband.

e. Political and legal awareness:
   law of inheritance
   permission required for second marriage
   about country’s and local politics.

f. Participation in social and development activities:
   campaigning for a political candidate
   protesting against unfair prices
   protesting against a man beating his wife
   protesting against women’s violence
   participation in any NGO or people’s organisation
protesting against unfair wages
protesting against high-handedness of police or government officials.

H. Networking and Convergence:
1. Do the members want to meet & interact with other groups located in vicinity of their village?
   If yes,     Why?

   If No,
   Why?................................................................................

2. How can interaction be facilitated among the groups existing around the villages?

3. Do you feel a need for a forum of SHG? Yes...........No.......... 

4. If Yes, How can a forum of SHGs be developed?

.................................................................

5. Do you and members visit Grama Sabha programmes/meetings?

6. Are you and members aware of any government programmes or schemes for women?
   ..................................................name
   them..............................................................

.................................................................

7. What are constraints/difficulties in availing benefits of schemes?

8. Is there any social awareness programme conducted?

I. Impact of SHG on community affairs
1. What are the perceptions of the community towards women organized into SHG?
a. Well organized family  
  b. Good relationship with their husbands 
  c. Check on alcoholism  
  d. Control over saving 
  e. Self Confidence  
  f. Awareness  
  g. Others 

2. Is there any major community development initiatives taken by your SHG at the village level?

J. Your main problems related to functioning of SHGs.

K. Your suggestions for improving the functioning of SHGs.

L. Is joining SHG a work and time burden process?

M. Do you and the members attend gram Sabha meetings?

N. Are there any social awareness programmes conducted by the group?

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