

**QUESTIONNAIRE-1**  
**(Women Respondents)**

Name .....Village/Address .....

Panchayat.....Block.....District.....

Name of the NGO/MFIs/SHGs.....

Name of the sample Group (SHGs).....

Formation date.....A/c opening Date.....

Group Size (Members). Initial.....Present.....

Name of the bank.....

- a) **Age of the Respondent** (i) < 25 (ii) 25-35 (iii) 36-45 (iv) 46 >.....
- b) **Education** (i) Illiterate (iii) Primary (iv) Middle Class  
(v) High School (vi) Intermediate (vii) Graduation  
(viii) Post Graduation and above  
(ix) Any professional course & technical
- c) **Religion** (i) Hindu (ii) Muslim (iii) Christian  
(iv) Sikh (v) Others
- d) **Marital Status** (i) Married (ii) Un Married (iii) Widow  
(iv) Divorce (v) Separated
- e) **If Married no. of children**  
(i) Girls (age) ..... (iii) Boys (age) .....

**II. Family Data**

- a) Type of family  
(i) Nuclear (ii) Joint (iii) Extended
- b) Total number of family members.....
- c) Who is the head of your family.....

**III. Husband's Employment data**

- a) Husband's Education  
(i) Illiterate (ii) Primary (iii) Middle Class (iv) High School  
(vi) Intermediate (vii) Graduation (viii) Post Graduation & above
- b) Employment  
(i) Employed (ii) Un employed (iii) own business
- c) Appx. Annual income Rs.....
- d) Subsidiary employment

- (i) Agriculture (ii) Animal husbandry (iii) Labour (iv) Skilled worker
- (v) Others...

e) Land holding .....

- (i) <1 acre (ii) 1-5 acre (iii) 6-10 acre
- (iv) > 11 acre (v) Landless

**IV. About Your self**

a) Employment

- (i) Employed (ii) own business (iii) Professional
- (iv) Labour (v) Others

b) How do you feel with your family?

- (i) Fully Satisfied (ii) Satisfied (iii) Indifferent
- (iv) Burdened (v) Very Happy

(vi) Not happy

c) Who takes decision in your family?

- (i) Yourself (ii) Husband (iii) Both (iv) In laws (v) Parents

d) Do you live in

- (i) own house (ii) rented (iii) inherited

Have you ever taken any loan in the last 10 years

Yes..... No.....

If yes kindly give details

Loan amount	Year	Rate of intt	Paid up	Waived off

**Purpose of Loan**

Purpose	Required Amt	Received Amt.	No. of Loans	Interest rate
Self Consumption				
Agriculture				
Animal Husbandry				
Income Generating				

Activities				
Asset Building				
Emergencies				

- a) Have you got any benefit from Govt. schemes
- (i) Yes (ii) No , If yes
- (i) Name of the scheme.....
- (ii) Amount/Subsidies.....

**Group Size:-**

Q Who suggested you to join the group?

- i) Self ii) Family Members iii) Friends/ Relatives  
 iv) NGO's workers  
 v) Other members of the Group

Q What is your position in the Group?

- i) Ordinary Member ii) Active Member iii) Cashier/ Secretary  
 iv) President  
 v) Other (Specify)

**Group Meetings:-**

Q Frequency of meeting-

- i) Less than a week ii) Weekly iii) Fortnightly iv) Monthly  
 iv) As per the Schedule vi) Don't Know

Q How many members attend the meeting?

- i) All ii) most of them iii) Only active members  
 iv) Cashier & Secretary v) Very few

Q Who calls the meeting?

- i) Group Members ii) NGO's iii) Projects Staff iv) Mixed  
 v) Cashier & Secretary

Q Who decides agenda of the meeting?

- i) Majority of members ii) Some members  
 iii) Group members and link worker jointly  
 iv) Link worker v) Cashier & Secretary

Q Do you think that decision are taken in a democratic way?

Yes..... No.....

Q Who takes the decision in the meeting?

i) All the members ii) President iii) Link Worker

iv) NGO Facilitator v) Mixed

Q How is the decision taken?

i. By consensus ii. By voting

iii. Group representatives

iv. Link worker/ facilitator in consultation with members

v. Link Worker/ Facilitator/ Representatives (Mixed)

### V) Health Care

Do you think after joining MFI you have access to basic services as a group member like

	Strongly agree	Agree	Rarely	disagree	Strongly disagree
Access to Maternity Services statement has increased	5	4	3	2	1
Awareness of health services have increased	1	2	3	4	5
Facility for Immunization of child has increased	1	2	3	4	5
Facility for Immunization of Mother has increased	1	2	3	4	5
Access to sanitation facilities has increased	1	2	3	4	5
Access to safe drinking water has increased	1	2	3	4	5

**7. Knowledge and Awareness as a member of MFI/Group Please respond to the following statements, As a group member do you have knowledge of**

	Completely	Sometimes	To large extent	rarely	Never
Group Activities	1	2	3	4	5
Meeting calendar of the group	1	2	3	4	5
Rules and regulations of the group	1	2	3	4	5
The group record	1	2	3	4	5
Cash in hand of the group	1	2	3	4	5
Balance in bank account of the group	1	2	3	4	5
Total Loaning of the group	1	2	3	4	5
How many group member have taken loan	1	2	3	4	5
Members repaying loan regularly	1	2	3	4	5
The dealing bank	1	2	3	4	5
Income of the group through interest/fine	1	2	3	4	5
The objective of the Group	1	2	3	4	5
Bank transaction	1	2	3	4	5
Constraints of the group	1	2	3	4	5
Achievement of the	1	2	3	4	5

groups					
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**Training & Orientation**

6. Who provided training?
- (i) NGO’s activists and representatives
  - (ii) MFI
  - (iii) Angadwadi
  - (iv) Govt. Officials
  - (v) Others.....

**Please rate the following statements for the training provided by MFI’s**

	Not at all	To a very small extent	To small extent	To a large extent	To a very large extent
Training given by MFIs On site (at the place work place)	1	2	3	4	5
Training given by MFIs off site	1	2	3	4	5
Industrial visits conducted by MFIs	1	2	3	4	5
Do you think training has covered all the technical aspects required	1	2	3	4	5
Workshops conducted by MFIs were knowledgeable.	1	2	3	4	5
MFI training helped in marketing linkage.	1	2	3	4	5
The programs conducted by MFI have given you skill set to work.	1	2	3	4	5

## Impact of Training, Orientation & Exposures

### Do you think after joining MFI

	To a very large extent	To a large extent	To small extent	To a small extent	Not at all
You have knowledge of your Rights	1	2	3	4	5
You are aware of your entitlement as a member of group.	1	2	3	4	5
Your confidence has increased towards work.	1	2	3	4	5
You have attained the skills to work.	1	2	3	4	5
Your confidence has increased towards work					
You have better linkage with banks	1	2	3	4	5
You have knowledge of schemes/ Govt. benefits available	1	2	3	4	5
You have better market linkage	1	2	3	4	5
You have enhanced your income.	1	2	3	4	5
You actively participate in decision making in the family	1	2	3	4	5

**8. Cooperation / Peer to Peer Learning**

**Please respond to the following statements**

	To a very large extent	To a large extent	To small extent	To a small extent	Not at all
Do you think your group members help/motivate you to work					
Do you think your group members are of great support for you smooth working					
Do you think you work members help you to handle your personal problems also					

**9. Economic decision making**

Do you have access to the loan amount?

YES ..... NO .....

If Yes, then Kindly rate the following as per your decision making powers

	Completely	To a large extent	To some extent	Rarely	Never
Use of loan amount	1	2	3	4	5
Regarding the business/work to be started with the loan amount	1	2	3	4	5



Regarding the use of income generated by the business	1	2	3	4	5
Regarding the spending of your income/earning	1	2	3	4	5
Do you think you can take decision for house hold infrastructure/ smokeless chulla/house hold repair	1	2	3	4	5
Do you think you can take decision for house hold purchases like farm equipment/live stock	1	2	3	4	5

**10. Role of Group to empowerment (i.e. Peer to Peer)**

Do you think with the help of group members?

	Strongly Agree	Agree	rarely	Disagree	Strongly disagree
You are able to use the loan amount efficiently	1	2	3	4	5
You are able to take decision/regarding business/work to be carried out	1	2	3	4	5
You are able to take decision regarding the use of income generated	1	2	3	4	5
You feel motivated to increase your income	1	2	3	4	5
Are you able to purchase house hold infrastructure	1	2	3	4	5

### 11. Development & Growth

Please answer the following statements, what do you think after joining MFI

	Strongly Agree	Agree	rarely	Disagree	Strongly disagree
Your literacy level has increased	5	4	3	2	1
Your education level has increased	5	4	3	2	1
Your knowledge for the work has increased	5	4	3	2	1
You can manage work independently	5	4	3	2	1
You can express your views independently	5	4	3	2	1
Your family/people respect you and your decisions.	5	4	3	2	1

### 13. Problems

Do you think after joining MFI

	Strongly Agree	Agree	rarely	Disagree	Strongly disagree
You have additional stress for saving & repayment of loan	5	4	3	2	1
Your routine/daily work is affected	5	4	3	2	1
You have neglected children	5	4	3	2	1
Non co-operation from your family/husband has increased	5	4	3	2	1
You have to face problems while facing the customer	5	4	3	2	1

### 14. Voicing Concern

After joining MFI ,do you think you

	To a very large extent	To a large extent	To small extent	To a small extent	Not at all
Can take decision for education of your children	5	4	3	2	1
Can take decision for the education of girl child	5	4	3	2	1
Can take decision for carrier of your children	5	4	3	2	1
Have freedom for willful dresses	5	4	3	2	1
Have freedom to choose life partner	5	4	3	2	1
Have freedom to use family planning methods	5	4	3	2	1

Have better check on domestic violence/alcoholism	5	4	3	2	1
Can take an action against dowry system	5	4	3	2	1

**15. Mobility, freedom, development of network**

Please respond to the following statements that after joining MFI the affect on your mobility, freedom and development of network

	Strongly Agree	Agree	rarely	Disagree	Strongly disagree
Interaction within the community has increased	5	4	3	2	1
Interaction with outside has increased	5	4	3	2	1
You have freedom to visit outside area of your living	5	4	3	2	1

**16. Political empowerment**

Since you have joined an MFI you

	Very often	occasionally	often	Rarely	Never
Participate in the meetings of village panchayat	5	4	3	2	1
Participate in the meeting of village gram sabha	5	4	3	2	1
Participate in the elections as a voter	5	4	3	2	1
Participate as a candidate in the local body candidates	5	4	3	2	1
Have ever been selected as a member	5	4	3	2	1

Do you think after joining MFI your participation at the local level has increased?

YES .....

No .....

**17. People perception towards woman working in MFI**

Since you have joined MFI People consider you as:

	Strongly Agree	Agree	rarely	Disagree	Strongly disagree
A part of well organized family	5	4	3	2	1
Heaving Good relationship with husband	5	4	3	2	1
You have control our savings and Expenditure	5	4	3	2	1
You are considered as more aware and respected woman	5	4	3	2	1

**18. Problems and challenges (Attitude)**

	Yes	Sometimes	often	Very frequently	Never
Do you have fear of failure	5	4	3	2	1
Do you think you will be able to solve the problems independently	5	4	3	2	1
Do you think you will be able to manage work within the time available	5	4	3	2	1

**19. Psychological constrains**

**Please answer to the following statements, do you face such problems that**

	Strongly	Agree	rarely	Disagree	Strongly
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	Agree				disagree
You don't have confidence to work	5	4	3	2	1
The presence of male at the work place affects your confidence	5	4	3	2	1
The fear of failure that the work started with borrowed money will not be recovered	5	4	3	2	1
You fear of being physically weak	5	4	3	2	1
You have fear of character assassination/sexual harassment when you are working	5	4	3	2	1

## 20. Family problems

Do you have to face family problems like?

	Strongly Agree	Agree	rarely	Disagree	Strongly disagree
lack of cooperation from the family	1	2	3	4	5
opposition by husband	1	2	3	4	5
Increase in family dispute/tension since your started working	1	2	3	4	5
Husband alcoholism problem	1	2	3	4	5

Kindly give suggestions

1.....  
.....  
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2.....  
.....  
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3.....  
.....  
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## QUESTIONNAIRE-2

### (Microfinance Supporting Institutions)

Name .....Village/Address .....

Name of the NGO/MFIs/SHGs.....

Name of the bank.....

Name of the sample Group (SHGs).....

Panchayat.....Block.....District.....

#### ORGANIZATIONAL MANAGEMENT:

##### Group size

Stable  Increased  Decreased

If Group size has increased, how new members have been inducted:

.....  
.....

If Group size has decreased, why the members have been left:

.....  
.....

##### Meeting

(i) Frequency of Meeting:- Weekly Fortnightly Monthly

(ii) Intervals and presence of members in last five meetings

Sl. No.	Date	Number of members present in Duration of meeting
1		
2		
3		
4		
5		

##### (i) Who calls the meeting?

- (a) Group
- (b) NGO
- (c) Project Staff
- (d) Anganwari Worker
- (e) Mixed



**(ii) Who decides agenda of the Meeting?**

- (a) Majority of members
- (b) Some members
- (c) Group representatives
- (d) Group members and link worker jointly
- (e) Link worker

**(iii) How the decision is taken**

- (a) By consensus
- (b) By voting
- (c) By group representatives
- (d) By link worker/facilitator in consultation with members
- (e) By link worker/facilitator and representatives

**Financial Management Procedure**

Thrift and Saving Management

- (i) How is saving collected?
  - (a) Deposited by members in group meeting on fixed date
  - (b) Collected by representatives from members individually outside meetings
- (ii) How is group money kept?
  - (a) Deposited in the bank account
  - (b) Distributed as a loan among the members
  - (c) Remains with group representatives
  - (d) Kept in cash box of the group
- (iii) Does the group keep cash in hand for sudden requirement of members? If yes
  - (a) Who keeps cash.....
  - (b) What is the amount.....
  - (c) How is the loan given in case of sudden requirement.....
- (iv) Who operates bank account on behalf of group?
  - (a) President, Treasurer & Secretary
  - (b) President & Treasurer
  - (c) President & Secretary
  - (d) Secretary & Treasurer

- (e) Any two of above three
- (f) Others if any

**Frequency to visit the bank to deposit and withdrawal**

- (a) Once in a month
- (b) More than once in a month
- (c) Occasionally
- (d) As & when require Credit rotation
- (e) Spread of loan

Sl. No.	Particulars	Numbers
1	No. of members who have taken loan	
2	No. of members who have taken loan more than once	
3	Number of non SHG persons who received loan	
4	Total no. of loans	
5	No. of loans taken by members	
6	No. of loans taken by representatives	

**(A) Policies of Credit utilization, Advanced, Repaid and Outstanding**

S.No.	Loan category	Amount (Rs.)	Repaid	Outstanding
1				
2				
3				
4				
5				
6				
7				

**(B) Credit rotation policy**

- (a) How do members raise their demand for loan from group?
- (b) How does group sanction the loan?
- (c) How does group priorities loan demand of members if capital available with group is not enough to meet the demand of all the members.

- (d) How is the loan disbursed to the members
- (e) How much time group takes in sanction and disbursement of loan to members?
- (f) What are the documents required for withdrawal of money from the bank and disbursal to the members

**(C) Repayment Policy**

- (i) What are the terms and conditions evolved by group in regard to repayments of loans?
  - (a) Interest rate.....
  - (b) Fine in case of default.....
  - (c) No. of defaults.....
  - (d) Frequency of installment.....
  - (e) Fixed term repayment.....
  - (f) Action taken by group to deal with the defaults.....
- (ii) How the money generated through interest, fine and others source is utilized by the group?
  - (a) Added to group capital
  - (b) Utilized for group activities
  - (c) Shared as dividend among members
  - (d) Others (specify)

**(D) Group Auditing Policies**

**(1) Frequency of Group Auditing**

- (a) Monthly
- (b) Quarterly
- (c) Six monthly
- (d) Annual
- (e) Not done

**(2) What is being audited?**

- (a) Group
- (b) Group facilitator
- (c) NGO
- (d) Others

**(3) No. of Audit conducted so far ?.....**

## Knowledge & Awareness of SHG members

About group process and activities

S.No.	Activities	To Great Extent	To Some Extent	Not Aware
1	Meeting calendar			
2	Rules and regulations			
3	Information group records			
3.1	Cash in hand			
3.2	Outstanding loan			
3.3	Total capital of the group			
4	Total loaning of the group			
5	No. of members who have taken loan			
6	Name of the bank			
8	Income of the group through interest, fine			
9	Objectives of the group			
10	Achievement of the group			
11	Cumulative individuals saving amount			
12	Bank transactions			
13	Constraints of the groups			
15	Others			

### 4.1 Social Awareness

- (i) What are the local issues affecting their life as perceived and prioritized by SHG members?

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 .....  
 .....

(i) Availability of basic products /services to group members

Sr. No	Availability				
	Areas of services	Service providers	Always	Sometimes	Never
1	Maternity services				
2	Immunization of child				
3	Immunization of mother				
4	Children going to schools				
5	Access to PDS				
6	Sanitation facility				
7	Safe drinking water				
8	Family planning				
9	Pension scheme				
10	Aids				

**4.2 Increased savings of MFIs members**

(i) Saving Rate

(i) Initial.....

(ii) Present.....

(iii) What has motivated them to increase their saving rate?

.....  
 .....

(iv) Why have they choose to leave the group?

.....  
 .....

Average cumulative saving per member.....

(i) Average Gains (Dividend) per month.....

(ii) Main purpose of saving as perceived by members

S.No.	Purpose	Code No. <b>(Agree-3, Neutral-2, Disagree-1)</b>
1	Social security	
2	Food security	
3	Education	
4	Medical	
5	Marriage/festivals	
6	Emergencies	
7	Agriculture	
8	Assets building	
9	Self respect	
10	IGA	

5.1 Income generation activities undertaken with project support or through internal lending

- (i) Activity... ..
- (ii) Date of initiation .....
- (iii) Members engaged .....
- (a) Details of inputs and source

<b>Inputs</b>	<b>Source</b>				<b>Total cost</b>
	<b>Group</b>	<b>Members</b>	<b>Project</b>	<b>Other</b>	
Land					
Raw material					
Training					
Marketing					
Wages					
Others					

5.2 What are the constraints/ difficulties faced by group/members while being engaged in income generation activities?

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 .....  
 .....

5.3 What are appropriate solutions to overcome the constraints and defaulters as perceived by the group?

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6.0 Net working & Convergence:

6.1 Do the members want to meet and interact with other groups located in vicinity of their village If yes, why

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If No, why

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6.2 How can interaction be facilitated among the groups existing around their villages ?

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6.3 What can be achieved or which issues can be addressed in a better way if members of different groups come together?

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6.4 How can a forum of MFI be developed?

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6.5 Are the members aware of on going schemes of line departments in their village?

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6.6 Are the members availing benefits of these schemes yes No

If yes Why.....

If No, why .....

6.7 What are constrains/difficulties in availing benefits of on going schemes?

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7.0 Influence power of SHG on village and community affairs:

7.1 What are the perceptions of community towards women organised into self help group

	<b>Strongly agree</b>	<b>Agree</b>	<b>Rarely</b>	<b>disagree</b>	<b>Strongly disagree</b>
well organized family	5	4	3	2	1
Good relationship with their husband	5	4	3	2	1
Check on alcoholism	5	4	3	2	1
Say in family affairs	5	4	3	2	1
Control over saving	5	4	3	2	1
self confidence	5	4	3	2	1
awareness	5	4	3	2	1

7.2 What is exiting lever of interaction and consolation between SHG and Gram Panchayat VRMC?

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7.3 Major community development initiatives taken by SHG at the village level?

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7.4 increase decision making power of SHG members in their family affairs



S. No.	Areas	Before group formation			After group formation		
		Male	Female	Joint	Male	Female	Joint
1	Marriage of girls						
2	Marriage of boys						
3	Education of children						
4	Loan Arrangement						
5	Purchasing						
6	Saving						
7	Expenditure on festivals						
8	Participation in meetings						
9	Interaction with outsiders						
10	Asset building						
11	Income Generating Activities(IGAs)						
12	Income from SHG initiated IGAs						

Comments and observations of Respondents:

Strength.....

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Opportunities .....

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Constraints.....

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