MICRO FINANCE AND SELF HELP GROUPS:
A CASE STUDY OF JHAJJAR DISTRICT (HARYANA)

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Questionnaire for SHGs Members and Non Members

Date of Survey: - ........................................................................................................

Name of SHGs: - ........................................................................................................

Village/City: - ..........................................................................................................

Block: - ....................................................................................................................

District: - ..................................................................................................................

Note:
Given below are some questions regarding the Self Help Groups. The information and your identity will remain strictly confidential and will be used for research purposes only. You are required to answer these questions without hesitation. There are no wrong or right answers. You clearly state whatever you feel about the different aspects or facts of the Self Help Groups.

1. General Information about Respondents

   (i) Name of the Respondents: ..................................................................................

   (ii) Father’s/ Husband’s Name: .............................................................................

   (iii) Sex: ...................................................................................................................
(iv) Age of the Respondents: .................................................................

(v) Religion of the Respondents: ...........................................................

(vi) Economic Status of Respondents (APL or BPL): ............................

(vii) Educational Status of Respondents: ..............................................

(viii) Marital Status of Respondents: ...................................................

(ix) Whether Employed

<table>
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<tr>
<th>If No</th>
<th>If Yes, then give name of occupation</th>
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- Farming (Since when)
- Agriculture Labour (Since when)
- Rural Artisan (Since when)
- Any other (Since when)

(x) Annual Income of Respondent: ....................................................

(xi) Social Category of the Respondents: ...........................................

(xii) Type of Family of Respondents (Joint or Nuclear): ........................

(xiii) Land Holding of the Respondents of SHG: ....................................

2. **Information about possession of Household Assets**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>(Katcha/ Mixed/ Pacca Facility of Toilet (Yes/No)</th>
<th>Sources of Drinking Water in House</th>
<th>Facility of Electricity (Yes/ No)</th>
<th>Facility of Kitchen (Yes/ No)</th>
<th>Ownership (Own and Rented)</th>
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3. Are you a member of any Group or organization? (Yes/No)

   If Yes, Then give the name of that Organization: ............................
4. Why you join this group/organization? Give some reasons: ........................................

5. What improvements have you received after joining this organization?: .........................

6. Date of formation of SHG: ............................................................................................... 

7. Who has helped to establish the SHGs? Give its name: ....................................................

8. Total members in the Group: ..........................................................................................

9. What is your position in the group?: .............................................................................

10. Name of Bank where group is getting Loan: .................................................................

11. Whether Loan has been sanctioned?: ............................................................................

12. Objectives of the Meeting of your group: ....................................................................

13. Timings of the Meeting: ............................................................................................... 

14. Duration of the Meetings: .............................................................................................

15. Venue of the Meetings: .................................................................................................

16. Whether you receive any notice regarding meeting of SHG?: ......................................

17. If Yes, how much time before the meeting: ...................................................................

18. How many meeting of SHG held in a year?: ..................................................................

19. Whether you attend any meeting of SHG?: ..................................................................

20. If yes, How many meeting of SHG you have attended?: .............................................

21. If no, why not attend: ....................................................................................................

22. Penalty / Fine for Absenteeism from the Meetings: ......................................................

23. Reasons for Irregularity in the Meetings: .....................................................................

24. Amount of Collection per Month Per member: .............................................................

25. Who decided to collect saving amount?: ....................................................................

26. Whether you are regular in contribution towards savings?: ........................................

27. What are the purposes of group saving?: ....................................................................

28. Where is the custody of unutilized savings?: ...............................................................
29. Whether there is any increase in saving rate over a period of time?: .........................
30. Monthly Interest rate for Inter- lending: ....................................................................
31. Monthly Interest rate for outsiders of the group: ......................................................
32. Have you taken any training for capacity building of SHGs?: .................................
33. If yes, what type of Training received?: .................................................................
34. Have you received any loan from the group?: .........................................................
35. If yes, then what is the purpose of Loaning?: ..........................................................
36. If no, why did not you receive loan from the group?: ..............................................
37. Loans availed through SHG in the last One year: .....................................................

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Amount Requested</th>
<th>Amount sanctioned</th>
<th>Rate of Interest</th>
<th>No. of days between application and sanction</th>
<th>Expenses incurred in obtaining the loan</th>
<th>Utilization Pattern</th>
</tr>
</thead>
</table>

38. What type of economic activity you were undertaking before joining the group?: ......
39. What type of economic activity you have undertaken after joining the SHG?: .........
40. If change in undertaking new economic activity, Then give reasons for adopting new economic activity: ..........................................................................................................
41. Who takes decision in the family regarding all matters?: .................................
42. How is the decision taken in the family?: ............................................................
43. Annual income of respondents family in current year: ........................................
44. Expenditure in current year: ................................................................................
45. Number of Working days in current year: ..............................................................
46. Annual saving in current year: ............................................................................... 
47. Annual investment in current year: .........................................................................
48. What type of problems did you face at Govt. level?: ..........................................
49. What type of problems did you face at Banks?: ..............................................................

50. Did you pay money or anything to get the loan?: ........................................................

   Yes

   No

(A) If yes, to whom did you pay: .....................................................................................

(B) How much did you pay?: ........................................................................................

51. Did you apply any influence/pressure/approach to get the loan sanctioned?

   Yes

   No

52. What problems did you face within SHG?: .................................................................

53. Are you satisfied with the SHG Concept?: .................................................................

   (A) Yes

   (B) No

   Then why......................................................................................................................

54. Any suggestion and improvement: .............................................................................