Annexure-1
Structured Questionnaire (Sample)

Section I – Personal Identification & Related Information

1.1. District_____________________
1.2. Mandal_____________________
1.3. Village _____________________
1.4. Full Name of Respondent:___________________________________
1.5. Relationship to the head of the Household:___________________
1.6. Age in Years____________________________________________
1.7. Gender_________________________________________________
1.8. Religion_________________________________________________
1.9. Caste _________________________________________________
1.10. Ration Card Number / UID Number _________________

Section II: Household Details & Related Information

2.1. Type of Family: (Joint =1, Nuclear = 2):_______________
2.2. Name of the Head of Household:_________________________
2.3. Number of Members in the Household:____________________
2.3.1: Adults Above 18 years of Age ____ , 2.3.2 No. of Children____
2.4. Number of Earning Members in the Household___________
2.5. Educational Background of family _________________
   Household Member Maximum Educational Qualification _________
   Head of Household/Father (Please tick)
   Wife
   Child I
   Child II
   Others
Illiterate = 1; literate = 2; No Schooling = 3, Upto 7th / Elementary = 4, Upto 10th
Member of Household/ Secondary = 5; Upto Intermediate = 6; College = 7, Others = 8 (Please Specify)
2.6. Nature of Employment of Family Members:
Nature of Employment
    Head of Household/Father_______
    Wife_________________________________
    Child I _______________________________
    Child II_____________________________
    Child III_____________________________
Full time = 1; Part time = 2, NREGA = 3, Unemployed = 4, Contract = 5; Self-employed=6; other = 7. (Please specify)
2.7. Type of House: ___________
Kuccha =1, Semi pucca = 2, Pucca = 3, other = 4
2.8.1. Residence & Ownership rights to house___________
Owned Clear Title =1; Rented = 2; 3. Other (please specify)
2.8.2. Does the House have toilet facility (Yes = 1, No = 2) ______
2.8.3. Does the House have drainage system (Yes = 1, No = 2) ______
2.8.4. Do members of the household possess mobile (Yes = 1, No= 2)___
2.8.5. Main source of drinking water (hand pump=1, well=2, public supply=3, Street tap=4) ____________
3. Nature of Assets that the Household possesses and estimated value____
Name of Assets that the Household owns Approx Estimated Value ___
House
House site
Land (if yes, please specify in acres
Furniture in the House
(Specify in Separate Sheet if needed)
Consumer Durables (like TV, Mobile, fans, LPG Connection etc)
Vehicles
Gold / Silver
Livestock
Cash
Others

3.1. Household Possession of Land Details:
3.1.1. Land Owned (in acres) Wet: Dry
3.1.2. Land Leased (in acres): Wet Dry
3.1.3. Land Leased Out (in acres): Wet Dry

3.2. How is the surplus money available to the household spent (over the last one year)?

Particulars of Spending Amount Spent
- Prepay loans
- Invest in Business
- Buy Clothes
- Buy consumer durables
- Buy other household items
- Lend to others
- Never had excess
- Others
3.3. Mode/Form of the household savings made over the past year (Please Tick)

- Type of Savings
  - Amount
  - Percentage of Annual Income
- Bank Time Deposits
- NSC/Postal/RD, etc
- Chit Funds
- Purchased Lands/site
- Purchased income bearing assets
- Invested in Business
- Bought Ornaments
- Keep in Cash
- Lent it out
- Others (please specify)
- Never had excess

**Section IV: Income & Expenditure of Household**

4.1. Is Household classified as Below Poverty Line by government (Yes=1, No=2) ______________

4.2. Total Income of All the members of the Household________

For Periodicity of Income: Daily = 1; Weekly = 2; Fortnightly =3; Monthly = 4; Quarterly = 5; Half Yearly = 6; Yearly = 7; Others = 8.

Source of Income, Periodicity of Income, Net Annual Income (Rs.)

1. Agricultural Labour
2. Agriculture
3. Own Shop (Retail)
4. Own Shop (Kiosk)
5. Vendor (Pushcart)
6. Vendor (Other) – please specify
7. Construction Labour
8. Daily Wage Labour
9. Handicrafts
10. Personal/Caste based services
11. Livestock Herding
12. Remittances
13. Fishing
14. Domestic Help
15. Handicrafts
16. Mechanic
17. Contract Worker
18. Transport Related
19. Self Employed
20. Employed (others)
21. Unemployed

4.3. Has any member of the household availed NREGA benefits (Yes=1, No=2) __________

4.4. If yes to Q.4.3, how many days have they availed work under NREGA in the two years:
(a) Number of Days work availed under NREGA in last year: _______
(b) Number of Days Work availed under NREGA this year: _______

4.5. Average Monthly Household Expenditure (last one year) _______
Item wise Average Monthly Expenditure-
• Housing
• Food
• Loan Repayment
• Savings
• Conveyance
• Electricity
• Entertainment
• Telephone
• Others

4.6. Average Annual Household Expenditure (last one year)______

Item wise Average Annual Expenditure

• Clothes
• Health
• Education
• Festivals
• Other Social Events
• Others

Section V: Household Finances

5.1. Membership of SHG in the household (Yes=1; No=2) ________

5.2. If yes, for how long have they been a member of a SHG? __________

5.3. Did the SHG members of the household attend any training sessions? Yes / No ________

5.4. Cumulative Duration of these training sessions (in days)__________________

5.5. Does the household have a bank account/post office account? (Yes=1; No=2) ________
5.6 Has the household taken loan from a bank in the past year (Yes=1; No=2) __________

5.7. Reason for not accessing bank finance?

____________
Cumberson procedures=1; Too much time=2; Don't have security=3; others (please specify) =4;

5.8. Who manages the finances of the household? (Other than loan) (Please Tick)
Husband =1; Wife =2, Husband & Wife = 3, Other members of family = 4; Other = 5

5.10 From whom is loan (if any) taken? (Please Tick)
- Bank
- Private Lenders
- Cooperative
- MFI 1
- MFI 2
- MFI 3
- MFI 4

5.9. Signing Authority in the Household (when loan is taken) Wife
- Husband
- Wife & Husband
- Others
SECTION VI: Loans & Borrowings

6.1 Source of Loans in the Last three years

Source of Funds | Amount | Interest Rate % per month | Principal Paid | Interest Paid | Loan Balance | Collateral Requirement (Yes=1, No=2)
---|---|---|---|---|---|---
Relatives and Friends
Banks
Cooperatives
Own savings
Self help group
Money Lenders
Others

6.2 What is the total approximate principal amount of loans as on today? (Rs.)

6.3 End use of Loan(s) availed in the past 3 years (Yes = 1; No = 2) 

6.4 Item on which loan spent-
- Working Capital for Present
- Business
- Purchase Assets (Specify)
- Purchase House
• Purchase House Site
• Purchase Livestock
• House Repairs
• Purchase Land
• Repay Old Loan
• Buy Gold/Silver
• Food
• Rent
• Daily Needs
• Education
• Purchase Consumer
• Durables
• Health
• Marriages
• Other social Functions
• Other Emergency Need
• Others (Please Specify)

6.5. If loan taken to purchase asset, please specify

(a) Type of Asset _________________
(b) Cost of Asset at the time of Purchase: _________________
(c) Weekly/Monthly/Annual Income Expected from asset at the time of purchase _________
(d) Actual Weekly/Monthly income _________________
(e) Reason for the difference _________________
(f) How is this difference explained by the borrower: _________________
(NOTE: The responses will be grouped after collecting them)

6.6. Frequency of Borrowing: (Last 3 years)

<table>
<thead>
<tr>
<th>Date of Borrowing</th>
<th>Source</th>
<th>Amount</th>
<th>Date of Borrowing</th>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
</table>

6.7. How long did it take to get a loan in the past three years? (Application to approval of loan and receipt of funds)

<table>
<thead>
<tr>
<th>Lender Category</th>
<th>First Loan</th>
<th>Second Loan</th>
<th>Third Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends</td>
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<td></td>
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<tr>
<td>Family</td>
<td></td>
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<td></td>
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<tr>
<td>Cooperatives</td>
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<tr>
<td>Banks</td>
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<tr>
<td>Private Chit Funds</td>
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<tr>
<td>(After bid in Auction Money)</td>
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<tr>
<td>Employers</td>
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<tr>
<td>Private Lenders</td>
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<td></td>
<td></td>
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<tr>
<td>MFI/SHG -1</td>
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<td>MFI/SHG -2</td>
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<tr>
<td>MFI/SHG -3</td>
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<tr>
<td>Others</td>
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</tbody>
</table>

On the Spot=1; Less than 1 day=2; 2-3 days=3; 3-5 days=4; One week=5; Fortnight=6; Fortnight to One Month=7; 1-3 Months=8; More than 3 months=9; others=10.
6.8. What is the documentation required for taking a loan? (Yes=1; No=2)

<table>
<thead>
<tr>
<th>DOCUMENTS</th>
<th>Friends &amp; Family</th>
<th>Coop Banks</th>
<th>Private Lenders</th>
<th>MFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Promissory Notes</td>
<td></td>
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<tr>
<td>2. Photostats of Id,</td>
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<tr>
<td>3. Original Documents</td>
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<tr>
<td>4. Guarantors</td>
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<tr>
<td>5. Ornaments</td>
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<tr>
<td>6. Peer Liability</td>
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<tr>
<td>7. Collateral</td>
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<tr>
<td>8. No Documentation</td>
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<tr>
<td>9. Miscellaneous</td>
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<td>10. Others</td>
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</tbody>
</table>

6.9. Why do you prefer to borrow from MFI(s) over others lenders?  
No documentation=1; Easy procedures=2; Convenience=3; Low interest costs =4; Other=5(Please specify in case of Other)__________--

6.10. Duration of membership of a SHG before taking a loan?  
________________

6.11. Did you undergo capacity building/training session before availing a loan: (Yes=1; No=2) ________

6.12. Has a loan request by you ever been rejected by an MFI/SHG? (Yes=1; No=2) ______________
6.13. If yes, to above question, what were the reasons cited for rejection?

6.14. Was information provided about all the features of their loan including terms & conditions, liabilities, payment schedule, etc (Yes=1; No=2) __

6.15. Did the company provide any documents like loan pass book/schedule of payment :( Yes=1; No=2) ______

6.16. Existence of any form of insurance coverage (Yes=1; No=2) ______

6.17. Were you forced to buy any insurance by the MFI/SHG (Yes=1; No=2) ______

6.18. What form of credit/lender is preferred? ______
Bank credit=1; MFI=2; Private lenders=3; Government organisation=4; Others (specify)=5.

6.19. If you prefer bank credit: please provide three reasons:
(a)
(b)
(c)

6.20. Additional information required from borrower-
(a) Defaulted on payment of Interest (Yes=1; No=2)
(b) Defaulted on Payment of Principal (Yes=1; No=2)
(c) Loans provided were timely and useful (Yes=1; No=2)
(d) Loan amount sufficient for requirement (Yes=1; No=2)

6.21. Is the lender responsive to your needs (Yes=1; No=2)_______

6.22. Has the lender asked for feedback regarding the quality and usefulness of their loan products (Yes=1; No=2)_______

6.23. Has the lender asked for feedback about the quality of their services: (Yes=1; No=2)_______
6.24. Is/was the lender responsive to suggestions/complaints (Yes=1, No=2, Sometimes=3; Never=4) __________

6.25. Does the lender ever enquire about the living conditions, quality of life, and business after making a loan? (Yes=1, No=2, Sometimes=3; Never=4) ________________

6.26. In case of default or delayed payment, how did the MFI/SHG react? __________

Understanding of the problems=1; Unwilling to listen=2; Abusive=3; violent=4; other=5

6.27. In case of default or delayed payment, how did other members of the Group react? __________

Understanding of the problems=1; Unwilling to listen=2; Abusive=3; violent=4; other=5

6.28. Have you ever received any remission from their MFI/SHG in the past one year (Yes=1; No=2) __________

6.29. How is your relationship with other members of the SHG
i) Before Default: __________

Very cordial=1; Cordial=2; Working relationship=3; Never met them before they joined the group=4; Other=5 (please specify)

ii) After Default: __________

Very cordial=1; Cordial=2; Working relationship=3; Not on talking terms=4; can’t say=5; other=6.
6.30. Recollect 3 aspects that you like about their MFI/SHG
(a) 
(b) 
(c) 

6.31. Recollect 3 aspects that you hate about their MFI/SHG.
(a) 
(b) 
(c) 

6.32. Perception of lenders when giving the loan:
• Private Money lenders: ________
Liberal & easy=1; Cautious=2; Better than MFIs=3; No different=4; Cant Say=5;
• MFI /SHG 1 ________
Liberal & easy=1; Cautious=2; Better than other lenders=3; No different=4; Cant Say=5;
• MFI /SHG 2 ________
Liberal & easy=1; Cautious=2; Better than other lenders=3; No different=4; Cant Say=5
• MFI /SHG 3 ________
Liberal & easy=1; Cautious=2; Better than other lenders=3; No different=4; Cant Say=5
• MFI /SHG 4 ____________
Liberal & easy=1; Cautious=2; Better than other lenders=3; No different=4; Cant Say=5

6.33. Perception of lenders, when collecting the loan:
• Friends & Relatives: __________
Understanding=1; Not willing to wait=2; Abusive=3; Use violence quickly=4; Better than MFIs/SHG =5; No different=6; Can’t Say=7.
• Private Money lenders: __________
Understanding=1; Not willing to wait=2; Abusive=3; Use violence quickly=4; Better than MFIs/SHG =5; No different=6; Can’t Say=7.

6.34. After borrowing started from MFIs/SHG has dependence on private lenders: ________________
Increased=1; Decreased=2; Remained same=3; Cant say=4; Others=5 (please specify).