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QUESTIONNAIRE
OPERATIONAL, MANAGERIAL AND IMPACT DIMENSIONS OF MICROFINANCE: A STUDY OF SHG BANK LINKAGE PROGRAMME IN ANDHRAPRADESH

Principal Director: Dr. B. Appa Rao
Researcher: Mr. B. Ratan Raju

Respected Sir/Madam,

We are administering this questionnaire as a part of research (Ph.D) study on “Operational, Managerial and Impact Dimension of Microfinance: A Study of SHG Bank Linkage Programme In Andhra Pradesh”. We solicit your participation in completing this research. We shall be highly thankful to you for sparing your valuable time. We would really value your views on the concept which is aimed at measuring the outcomes of relationships by select variables in West Godavari District.

The data gathered through this questionnaire would be used extensively for the purpose of academic research. We will ensure you that we will maintain highest level of secrecy of responses.

A. Identification details

1. District : ______________________________
2. Mandal : ______________________________
3. Panchayat : ____________________________
4. Habitation : ____________________________
5. Name of the Group: ______________________
6. Group Leader : __________________________
7. Distance to Bus point : Kms______________
8. Distance to Mandal H.Q. : Kms____________

1. Age of the group members
   i) Below 18 years   ii) 18-25 years    iii) 26-40 years    iv) 41 & above years

2. Caste/Social Composition of the group members
   i) Scheduled Tribes   ii) Scheduled Castes   iii) Backward Castes
   iv) Forward Category   v) Minorities

3. Educational levels of the group members
   i) Illiterates   ii) Neo-literates   iii) Primary   iv) Upper primary
4. **Marital Status of the group members**
   i) Unmarried  
   ii) Married  
   iii) Widowed  
   iv) Divorced/separated

5. **Religion of the group members**
   i) Hindu  
   ii) Muslim  
   iii) Christian  
   iv) Others (Specify)

6. **Type of ration cards possessed by the group members**
   i) White Card  
   ii) Pink Card  
   iii) No card

7. **Type of house possessed by the group members**
   i) Hut  
   ii) Colony House  
   iii) Thatched House  
   iv) Tiled House  
   v) RCC/Pucca  
   vi) Other (Specify)

8. **Ownership of house by the group members**
   i) Own  
   ii) Rented  
   iii) Other (Specify)

9. **Landholdings of the group members’ households**
   i) Landless  
   ii) Marginal (<2.5 acres)  
   iii) Small (2.5 to 5 acres)  
   iv) Medium (5.1 to 10 acres)  
   v) Large (10.1 to 25 acres)  
   vi) Very Large (>25 acres)

10. **Average monthly income**
   i) Less than Rs 1000  
   ii) Rs 1001- Rs 2000  
   iii) Rs 2001- Rs 3000  
   iv) Rs 3001-Rs 4000  
   v) Rs 4001- Rs 5000  
   vi) Rs 5001- Rs 6000  
   vii) Rs More than Rs 6000

11. **Location**
   i) In the habitation itself  
   ii) Panchayat headquarters  
   iii) Mandal Head Quarters  
   iv) Other

12. **Periodicity of savings**
   i) Weekly  
   ii) Fortnightly  
   iii) Monthly

13. **Details of Bank**
    **Name of the bank**
    i) State Bank of India  
    ii) State Bank of Hyderabad  
    iii) Andhra Bank  
    iv) Indian Bank  
    v) Grameen Bank  
    vi) Cooperative Bank  
    vii) Other (Specify)

14. **Strategies adopted to get bank linkage**
   i) Local leaders  
   ( )
ii) Group Quality improved (  )
iii) Good book keeping (  )
iv) We have been a good group (  )
v) Good lending & repayment (  )
vi) Repeated visits (  )
vii) No/Not applicable (  )
viii) Others (Specify) (  )

15. **Nature of linkage**
   i. Groups requested and bankers sanctioned loan ________
   ii. Promoters informed about the loans & groups got the loans ________
   iii. Banks forcibly sanctioned loan to groups ________
   iv. Bankers sanctioned loan because of external pressure ________

16. **Who assisted in the process of bank linkage?**
   i) Animator/Book Keeper (  )
   ii) Mandal Coordinator (  )
   iii) NGO/Federation/MACS (  )
   iv) Bank Manager (  )
   v) Government Officials (  )
   vi) Rich farmers in the village (  )
   vii) People’s representatives (  )
   viii) Educated persons in the village (  )

17. **Appraisal of the Group- whom it was appraised?**
   i) DRDA ___ ii) Velugu Project ___ iii) NGO ___
   iv) Bankers ___ v) Cooperatives ___ vi) Mandal Federation ___
   vii) Animators ___ viii) Village organization ___ ix) MFIs ___ x) others ___

18. **Grade obtained in rating**
   i) A ___ ii) B ___ iii) C ___ iv) D ___
   v) Don’t Know ___ vi) Others (Specify) ___

19. **Assessment procedures followed by the bank officials**
   i) Verified the savings pattern (  )
   ii) Asked about the purpose of loan (  )
   iii) Enquired about internal lending (  )
   iv) Enquired about quantum of loan (  )
   v) Got information through villagers (  )
vi) Asked about previous loans (          )

vii) Asked about matching grant (          )

viii) Verified all the records (          )

ix) Enquired about the deposits (          )

x) Appraised at the bank (          )

20. **How is the group leader selected?**

i) With group members consent (          )

ii) Elected (          )

iii) Self – declared (          )

iv) Imposed by officials (          )

v) Influenced persons in the village (          )

21. **Number of times leaders changed by the group?**

i) Very Frequently (          )

ii) Frequently (          )

iii) Rare (          )

iv) Very Rare (          )

22. **How are the decisions taken in SHG?**

i) Arrive at a consensus after discussing the matter in the SHG (          )

ii) Decides on majority after discussing the matter in the SHG (          )

iii) Leaders and committee members (          )

iv) As per directive from higher authorities (          )

v) Any other (Specify) (          )

23. **What kind of activities does the group leaders perform?** *(Please rate the level of efficiency. VH= Very High; H= High; M= Moderate; L= Low; VL= Very Low)*

<table>
<thead>
<tr>
<th>S.No</th>
<th>Statements</th>
<th>VH</th>
<th>H</th>
<th>M</th>
<th>L</th>
<th>VL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Provides information</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>2</td>
<td>Collection of savings</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>3</td>
<td>Deposit savings in the bank</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>4</td>
<td>Maintains all the records</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>5</td>
<td>Conducts meetings</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>6</td>
<td>Resolves conflicts in the group</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>7</td>
<td>Visits Bank/offices for loans</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>8</td>
<td>Explore external sources funds</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>9</td>
<td>Participate in social activities</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>10</td>
<td>Searches marketing facilities</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>11</td>
<td>Assigns all the works to group</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
<tr>
<td>12</td>
<td>Husband looks after the things</td>
<td>VH</td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>VL</td>
</tr>
</tbody>
</table>
24. **Nature of surety**

   i) No surety (          )
   ii) Promoter’s surety/advice (          )
   iii) Group quality (          )
   iv) Group seniority (          )
   v) Savings/Matching grant blocked (          )
   vi) A portion of loan deposited as F D (          )
   vii) Fixed deposits of individuals (          )
   viii) Other (          )

25. **Quantum of loan**


<table>
<thead>
<tr>
<th>S.No</th>
<th>Statements</th>
<th>SA</th>
<th>A</th>
<th>NANDA</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Highly Adequate</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>2</td>
<td>Adequate</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>3</td>
<td>Inadequate</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>4</td>
<td>Not at all adequate</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
</tbody>
</table>

26. **What are the reasons for less or no repeat loans?** (Please rate the level of agreement, *SA = Strongly agree; A = Agree; NANDA = Neither agree nor disagree; DA = Disagree; SDA = Strongly disagree*)


<table>
<thead>
<tr>
<th>S.No</th>
<th>Statements</th>
<th>SA</th>
<th>A</th>
<th>NANDA</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Earlier loan not cleared</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>2</td>
<td>Priority to new groups</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>3</td>
<td>Target completed</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>4</td>
<td>Inadequate funds</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>5</td>
<td>Bankers are not interested</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>6</td>
<td>Only to healthy groups</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>7</td>
<td>Only to fringe groups</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>8</td>
<td>Bank-linkage more expensive</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>9</td>
<td>Locally low interest rates</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>10</td>
<td>Group has surplus savings</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>11</td>
<td>They pay in instalments</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>12</td>
<td>Small size of the loans</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>13</td>
<td>Limited purposes</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
</tbody>
</table>

27. **Details of Revolving fund/Matching Grant**

   a. **Sources of funds** (Please rate the level of sufficiency – *NATS –Not at all Sufficient; SWS – Somewhat sufficient; MS- Moderately Sufficient; S – Sufficient; HS- Highly Sufficient*)


<table>
<thead>
<tr>
<th>S.No</th>
<th>Source of funds</th>
<th>HS</th>
<th>S</th>
<th>MS</th>
<th>SWS</th>
<th>NATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank Loan</td>
<td>HS</td>
<td>S</td>
<td>MS</td>
<td>SWS</td>
<td>NATS</td>
</tr>
<tr>
<td>2</td>
<td>External funding</td>
<td>HS</td>
<td>S</td>
<td>MS</td>
<td>SWS</td>
<td>NATS</td>
</tr>
<tr>
<td>3</td>
<td>Government agency</td>
<td>HS</td>
<td>S</td>
<td>MS</td>
<td>SWS</td>
<td>NATS</td>
</tr>
</tbody>
</table>
Interest charged on loans from SHG to members | HS | S | MS | SWS | NATS
---|---|---|---|---|---
Micro finance institutions | HS | S | MS | SWS | NATS
Mutually aided cooperative society | HS | S | MS | SWS | NATS
NGO support | HS | S | MS | SWS | NATS
Revolving fund | HS | S | MS | SWS | NATS
SHG Federations | HS | S | MS | SWS | NATS
Thrift/savings | HS | S | MS | SWS | NATS

28) **Name the agency who paid revolving fund/any kind of fund?**
   i) DRDA ___
   ii) Velugu Project ___
   iii) NGO___
   iv) ITDA ___
   v) B.C. Corporation ___
   vi) S.C. Corporation ___
   vii) Minorities Corporation ___

29. **Utilization of matching grant/revolving fund**
   i) Deposited in bank ___
   ii) Equally distributed ___
   iii) Need based lending ___
   iv) Other ___

   a. **Was your group appraised before bank linkage?**  
   i) Yes ___
   ii) No ___
   iii) Don’t know ___

30. **Amount spent to get the loan.** *(Please rate the level of agreement, SA= Strongly agree; A= Agree; NANDA= Neither agree nor disagree; DA= Disagree; SDA= Strongly disagree)*

<table>
<thead>
<tr>
<th>S.No</th>
<th>Statements</th>
<th>SA</th>
<th>A</th>
<th>NANDA</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Animator</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>2</td>
<td>Transportation/conveyance charges</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>3</td>
<td>Book Keeper</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>4</td>
<td>Bribes/Mamullu</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>5</td>
<td>Daily wage</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>6</td>
<td>Donation to SHGs</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>7</td>
<td>Food</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>8</td>
<td>Loan documentation</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>9</td>
<td>Records &amp; Stationary</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>10</td>
<td>Any other</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
</tbody>
</table>

31. **How do you meet the above expenses?** *(Please rate the level of frequency, VF= very frequently; F= Frequently; ST= Sometimes; R= Rarely; VR= Very Rarely)*

<table>
<thead>
<tr>
<th>S.No</th>
<th>Statements</th>
<th>VR</th>
<th>R</th>
<th>ST</th>
<th>F</th>
<th>VF</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Deducted from savings</td>
<td>VR</td>
<td>R</td>
<td>ST</td>
<td>F</td>
<td>VF</td>
</tr>
<tr>
<td>2</td>
<td>Deducted from revolving fund</td>
<td>VR</td>
<td>R</td>
<td>ST</td>
<td>F</td>
<td>VF</td>
</tr>
<tr>
<td>3</td>
<td>Collected at the time of meetings</td>
<td>VR</td>
<td>R</td>
<td>ST</td>
<td>F</td>
<td>VF</td>
</tr>
<tr>
<td>4</td>
<td>Separate fund was raised</td>
<td>VR</td>
<td>R</td>
<td>ST</td>
<td>F</td>
<td>VF</td>
</tr>
</tbody>
</table>
32. **What is the purpose of loan? (Purpose mentioned to bank officials)**
   
i) Purchase of land (    )  
   ii) Purchase of fertilizers/pesticides/seeds (    )  
   iii) Bore well drilling (    )  
   iv) To start small enterprise (    )  
   v) Purchase of milk animals (    )  
   vi) Seasonal business (    )  
   vii) Trading/petty business (    )

33. **Pattern of lending**
   
i). Equally distributed (    )  
   ii). Need based lending (    )  
   iii). Invested on a group enterprise (    )  
   iv). Others (Specify) (    )

34. **Repayment schedule**
   
i) Monthly (    )  
   ii) Bimonthly (    )  
   iii) Quarterly (    )  
   iv) Half yearly (    )  
   v) Once in a year (    )  
   vi) Single payment at the end (    )

35. **Who decided the number of installments and the rate of interest to groups?**
   
i) Village organization (    )  
   ii) Mandal Federation (    )  
   iii) Cooperatives (    )  
   iv) Bankers (    )  
   v) Groups (    )

36. **Rate of interest**
   
i) Very High (    )  
   ii) High (    )  
   iii) Low (    )  
   iv) Very Low (    )

37. **Repayment procedure**
   
i) Single payment ‘P & I’ at the end (    )  
   ii) ‘I’ monthly ‘P’ at the end (    )
iii)'P' & 'I' monthly installments (   )
iv) Others (   )

38. **Is payment regular?** Yes (   ) No (   )

**If no, what are the reasons for irregular payment? (Please rate the level of agreement, SA= Strongly agree; A= Agree; NANDA= Neither agree nor disagree; DA= Disagree; SDA= Strongly disagree)**

<table>
<thead>
<tr>
<th>S.No</th>
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<td>Less availability of wage work</td>
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<td>5</td>
<td>Migration</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
<tr>
<td>6</td>
<td>Others</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
<td>SDA</td>
</tr>
</tbody>
</table>

39. **Type of action taken against defaulters.**

i) No action on defaulters (   )
ii) Repeated visits to group (   )
iii) Taken away all the agricultural produce (   )
v) Other (   )

40. **Number of dropouts in your group.**

i) One (   )
ii) Two (   )
iii) Three (   )
iv) More than three (   )

41. **Reasons for drop-outs (Please rate the level of agreement, SA= Strongly agree; A= Agree; NANDA= Neither agree nor disagree; DA= Disagree; SDA= Strongly disagree)**

<table>
<thead>
<tr>
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<td>Irregular payments</td>
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<td>A</td>
<td>NANDA</td>
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<td>4</td>
<td>Favoritism in lending</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
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<td>Monopoly of group leader</td>
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<td>Misuse of group funds</td>
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<td>A</td>
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<td>Recovery of old loans</td>
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<td>Marriage</td>
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<td>Death</td>
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<td>A</td>
<td>NANDA</td>
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<td>Delay in getting matching grant</td>
<td>SA</td>
<td>A</td>
<td>NANDA</td>
<td>DA</td>
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13 Delay in bank-linkage   SA    A    NANDA   DA    SDA
14 Delay in getting Govt Schemes   SA    A    NANDA   DA    SDA
15 Delay in re-finance    SA    A    NANDA   DA    SDA
16 Non-subsidy loans    SA    A    NANDA   DA    SDA
17 Fear of legal action    SA    A    NANDA   DA    SDA
18 High interest rate    SA    A    NANDA   DA    SDA
19 Enjoyed all the benefits    SA    A    NANDA   DA    SDA
20 Any other    SA    A    NANDA   DA    SDA

42. Does the group repay all the savings of the drop-out?
   i) Savings are in bank. (    )
   ii) Left after receiving RF  (    )
   iii) Drop-out is defaulter  (    )
   iv) More borrowings than savings (    )
   v) Settled her account (    )

43. What is the impact of draught on bank-linkage?
   i) Bank-linkage postponed (    )
   ii) Repayment postponed by borrower (    )
   iii) Loan recovery postponed by banker (    )
   iv) Amount used for consumption (    )
   v) Other (    )

44. In the past one year which of the following visited the group?
   i) Animator  (    )
   ii) APO- DRDA/Velugu/NGO  (    )
   iii) NGO Personnel  (    )
   iv) MDO/MRO  (    )
   v) Mandal Coordinator  (    )
   vi) Village Secretary/VAO  (    )
   vii) Bank Officials  (    )
   viii) Other  (    )

45. Issues discussed during their visits (Please rate the level of frequency, VF= very frequently; F= Frequently; ST= Sometimes; R= Rarely; VR= Very Rarely)

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<th>S.No</th>
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<th>ST</th>
<th>F</th>
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<td>ST</td>
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<td>Group formation</td>
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<td>R</td>
<td>ST</td>
<td>F</td>
<td>VF</td>
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<td>Internal lending</td>
<td>VR</td>
<td>R</td>
<td>ST</td>
<td>F</td>
<td>VF</td>
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</table>
6. Leadership  
7. Livelihoods  
8. Loans & Repayment  
9. Meetings  
10. Rate of interest  
11. Revolving fund  
12. Any other

46. **Details of Government inputs to the group members households**

1. Deepam ___  
2. Adarana ___  
3. PDS- Ratio ___  
4. Housing Loan/Colony___  
5. SGSY ___  
6. FFW- Participation ___  
7. Widow Pension ___  
8. Old age Pension___  
9. P.H. Benefits ___  
10. Girl-child benefit___  
11. NMB Scheme___  
12. Other (specify) ___

47. **What socioeconomic problems the group/locality is facing?**

i) Scarcity of safe drinking water (  )

ii) Insufficient basic infrastructure facilities (  )

iii) Unequal wages (  )

iv) Drop outs from school (  )

v) Atrocity against women (  )

vi) Eve teasing (  )

vii) Child abuse & Child labour (  )

viii) Alcoholism (  )

ix) Drug addiction (  )

x) Domestic violence (  )

48. **Who is the trouble shooter in the group?**

i) By the SHG member themselves (  )

ii) By the leaders or committee members (  )

iii) By higher authorities (  )

iv) By outsiders (  )

49. **Details of programmes in which the group members participated in socio economic development.**

i) Child Labour campaign (  )

ii) Total literacy campaign (  )

iii) Girl Child Education (  )

iv) Pulse Polio (  )

v) AIDS Control Mission (  )
vi) Family Planning ( )
vii) Janmabhoomi ( )
viii) Anti-Arrack movement ( )
ix) Mid-day meal ( )
x) ICDS activities ( )
xi) Food for work ( )
xii) PDS Maintenance ( )
xiii) CM Meeting ( )
xiv) Trainings ( )
xv) Any other ( )

50. Give your opinion on the following (Please rate the level of agreement, SA= Strongly agree; A= Agree; NANDA= Neither agree nor disagree; DA= Disagree; SDA= Strongly disagree)

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<td>Improvements in income</td>
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<td>A</td>
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<td>Credit is easily available</td>
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<td>Access to formal institutions</td>
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<td>Access to pro-poor Program</td>
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<td>A</td>
<td>NANDA</td>
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<td>SDA</td>
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</table>

51. What kind of change in decision making in family after you become member of SHG

i) Accepting the views in the family
   Mobility ( )
   Education of children ( )
   Investment/loans ( )
Menu deciding  (  )
Health care  (  )

ii) Men help women in household
Cooking  (  )
Bringing water/food  (  )
Cleaning  (  )
Going to market  (  )

iii) Allowing women to go out for work  (  )

iv) Recognizing the value of your household work(  )

52. What are your future requirements for the efficacious operations of SHG?

i) Income generating activities  (  )

ii) Training  (  )

iii) Skill up gradation  (  )

iv) Supply of raw materials  (  )

v) Marketing  (  )

vi) Credit  (  )

vii) Extension services  (  )

viii) Housing  (  )

ix) Health services  (  )

x) Education  (  )

xi) Food processing  (  )

xii) Food security  (  )

xiii) Environmental concerns  (  )

xiv) Child welfare services  (  )

xv) Others  (  )

****THANK YOU FOR YOUR COOPERATION****