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QUESTIONNAIRE

1. Name : 

2. Age : 
   (a) Below 20 
   (b) 20-30 
   (c) 30-40 
   (d) 40-50 
   (e) 50-60 
   (f) Above 60 

3. Address : 

4. Education : 
   (a) Illiterate 
   (b) Literate but no formal education 
   (c) Class 1-5 
   (d) Class 5-9 
   (e) SSLC 
   (f) Higher secondary 
   (g) Undergraduate 
   (h) others 

5. Religion : 
   (a) Hindu 
   (b) Muslim 
   (c) Christian
6. Community:
   
   (a) Other community
   (b) Backward
   (c) Most Backward
   (d) Scheduled Caste
   (e) Scheduled Tribe

7. Martial Status:
   
   (a) Unmarried
   (b) Married
   (c) Widow
   (d) Divorced

8. Type of Family – Joint/ nuclear

9. Average size of the family
   
   (a) 2
   (b) 2-4
   (c) 4-6
   (d) 6-8
   (e) More than 8

10. Family income per annum
   
   (a) Below 30,000
   (b) 30,000 – 50,000
   (c) 50,000 – 75,000
   (d) 75,000 – 1,00,000
   (e) Above 1,00,000
11. Occupation of the respondents before joining the group.
   (a) Labourer
   (b) Self employed in agriculture
   (c) Self employed in cattle rearing;
   (d) Self employed in other than (b)&(c)
   (e) Salary paid employee
   (f) House wife

12. Reasons for joining the group (rank them as 1,2, 3, 4, 5)
   (a) To get loan
   (b) To promote income generating activities
   (c) To promote savings
   (d) To raise status in society
   (e) To repay old debts
   (f) To maintain house expenditure

13. Name of the group :

14. Size of the group
   (a) 16-18
   (b) 18-20

15. Age of the group
   (a) Below 3 Years
   (b) 3-5
   (c) Above 5 years
16. Who promoted your group?

(a) NGO
(b) DRDA
(c) Women Development Corporation;
(d) Bank
(c) Others

17. How long have you been in the group?;

(a) Below 2 Years
(b) 2-3 Years
(c) 3-4Years
(d) 4- 5Years
(e) Above 5years

18. How frequently do your groups meet?

(a) Once in a week
(b) Once in two weeks
(c) Once in three weeks
(d) Once in four week

19. Do you attend the meeting regularly?  Yes / No .
Reasons for not attending:___________________

20. Does your group have a place to conduct the meeting regularly? If so, which place?

-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------
21. Does your group maintain the following books?

(a) Minute Books
(b) Membership Register
(c) Savings Ledger
(d) Loans Ledger
(e) Overdue Ledger
(f) Cash Receipt/Payment Ledger

22. From which different sources did you borrow?

(a) Thrift/Savings
(b) Revolving Fund
(c) SHG-Bank linkage
(d) SHG-NGO linkage
(e) Government Agency

23. How many loans have you taken with the SHG?

(a) 1
(b) 2-4
(c) 4-6
(d) More than 6

24. How many loans have you been able to repay?

(a) 1
(b) 2-4
(c) 4-6
(d) More than 6
25. When did you take the latest loan?

(a) In less than 6 Months  
(b) 6-12 months  
(c) 12-18 months  
(d) 18-24 months  
(e) 2 Years back

26. Who is responsible for the repayment of your loan?

(a) You  
(b) Your Husband  
(c) Your Parents  
(d) Your in laws  
(e) Son / daughter

27. What are your total borrowings through SHG?

(a) Less than 5,000  
(b) 5,000 – 10,000  
(c) 10,000 – 15,000  
(d) 15,000 – 20,000  
(e) Above 20,000

28. Did you face any difficulty in obtaining the loan? Yes / No
29. Who decides how the borrowed resources should be utilized

(a) You
(b) Your Husband
(c) Your in laws
(d) Parents
(c) Son /daughter

30. If you have invested in any income generating activity specify?

Paper Products (File, pads, bags etc.)
Detergent soap/powder
Book & Note Book Binding
Masala Powder Making
Fruit / Flower / vegetable Cultivation
Milch animals (Diary)
Goat/sheep rearing
Pickle making
Areca Leaf Plate Making
Petty business
Tailoring
Mat weaving
Preparation and sale of food products
Toy making
31. What did you do with the latest loan borrowed through SHG?

(a) Invested in income generating activity ☐
(b) Met educational expense of children ☐
(c) Met medical expenses ☐
(d) Repaid old debts ☐
(e) Met house expenditure) ☐
(f) Met other expenses ☐

32. What is the income earned per month?

(1) Pre SHG ; ___________            (ii)post SHG; ___________

(a) Below 1,000 ☐ ☐
(b) 1000-2,000 ☐ ☐
(c) 2,000 – 3,000 ☐ ☐
(d) 3,000-4,000 ☐ ☐
(e) 4,000 – 5,000 ☐ ☐
(f) Above 5,000 ☐ ☐

33. What is your savings per month?

(1)Pre SHG; ___________;(ii) Post SHG ______________

(a) Below 100 ☐ ☐
(b) 100-200 ☐ ☐
(c) 200-300 ☐ ☐
(d) 300-400 ☐ ☐
(e) 400-500 ☐ ☐
(f) Above 500 ☐
34. What is your expenditure per month?

(i) Pre SHG; ________________ (ii) Post SHG _______________

(a) Below 1,000  
(b) 1,000-2,000  
(c) 2,000-3,000  
(d) 3,000-4,000  
(e) 4,000 – 5,000  
(f) above 5,000

35. What is your income earned by the investment made through the borrowed amount?

(a) Below 5000;  
(b) 5,000-10,000  
(c) 10,000 – 20,000  
(d) Above 20,000

36. Who keeps are decides on the usage of income generated?

(a) You  
(b) Your Husband  
(c) Your Parents  
(d) Your in laws  
(e) Son / Daughter
37. What is the value of asset created by you out of the investment made through the SHG loan?
   (a) Below 10,000
   (b) 10,000 – 20,000
   (c) 20,000 – 30,000
   (d) 30,000 – 40,000
   (e) 40,000 – 50,000
   (f) Above 50,000

38. What are the assets created??
   (a) House hold assets
   (b) Livestock
   (c) Jewelry
   (d) Two-wheeler
   (e) Other assets

39. In whose name the asset has been created and who controls it?
   (a) You
   (b) Your Husband
   (c) Your Parents
   (d) Your in laws
   (e) Son / Daughter

40. Has your lifestyle changed after joining the self-help-group? Yes / No
41. Have you faced any problem or difficulties in being a member of SHG? If yes specify

(a) Lack of control over loans and income from SHG activities
(b) Being an SHG member an additional burden
(c) Lack of group cohesiveness & participation among members
(d) Intervention by intermediaries
(e) Others

42. Your expectations from the SHG:

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

43. The benefits you derived after joining the self help group

<table>
<thead>
<tr>
<th>S.NO</th>
<th>Benefits received</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Development of saving habit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Increase in or additional income</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td>Freedom from debt</td>
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<td></td>
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<tr>
<td>4</td>
<td>Access to resources and various promotional assistance</td>
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<td></td>
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<tr>
<td>5</td>
<td>Better status in family and society</td>
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<td></td>
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<tr>
<td>6</td>
<td>Self confidence and better decision making power</td>
<td></td>
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</tr>
<tr>
<td>7</td>
<td>Social cohesion and better communication skill</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
44. The ways in which you were empowered after joining the SHG

<table>
<thead>
<tr>
<th>Indicators of empowerment</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>No opinion</th>
<th>disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic independence</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Standard of living has improved</td>
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<tr>
<td>Understanding the banking operation and knowledge on credit management</td>
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<td>Good public relation and social participation</td>
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<td>Self expression-decision making in community, village and households</td>
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<tr>
<td>Breaking social, religious and cultural barriers</td>
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<tr>
<td>Leadership qualities</td>
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<tr>
<td>Skill upgradation and better technology</td>
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</tbody>
</table>