SCHEDULE

1. Identification of the beneficiaries under SHG Programme
   a. Revenue Division :
   b. Mandal :
   c. Panchayat :
   d. Habitaion / Village :

2. Age of the beneficiary :
   a. < 20 Years :
   b. 20 to 30 years :
   c. 30 to 40 Years :
   d. > 40 years :

3. Educaion levels of the beneficiary :
   a) Illiterate
   b) Primary education
   c) Upper primary education
   d) Secondary education

4. Social status of the beneficiary : 1) SC 2) ST 3) BC 4) OC

5. Religion : A) Hindu  b) Christian


7. Type of family : a) Nuclear family  b) Joint family

8. Size of the family : a) 1 member  b) 2 member c) 3 member d) 4 member e) 5 member f) 6 member
9. Number of dependents in the family: 
   a) 1 member  b) 2 member  c) 3 member  
   d) 4 member  e) 5 member  

10. Primary occupation of the beneficiary: 
    a) Agricultural labour  b) Marginal farmer  c) Small farmer  
    d) Medium/big farmer  e) Rural Artisan  f) Tiny business  
    g) Vegetable/fruit vendors  

11. Name of the activity that you have chosen under SHG programme: 
    a) Dairy  b) Cattle development  c) Agricultural and land development  
    d) Irrigation  e) Poultry  f) Sheep Rearing  g) Goat Rearing  h) Piggery Rearing  
    i) Coconut  j) Fisheries  k) Handloom  l) Handicrafts  

12. Nature of the activity undertaken by the beneficiary: a) Seasonal b) Continuous  

13. Total earning members in the family: 
    a) Single income family  
    b) Double income family  

14. When did you join as a member in the SHG?  

15. Is your group registered?  

16. Who suggested to you to take up the present activity? 
    a) Self  b) Motivated by co-members  c) Bankers  d) NGOs  e) DRDA  

17. Nature of activity undertaken by beneficiary: 
    a) Indigenous  b) Innovative  c) Skilled  d) Semi-skilled  e) Un-skilled
18. Since how long have you taken up this particular activity:
   a) Less than 6 months
   b) 6 to 12 months
   c) 13 to 24 months
   d) 25 to 36 months
   e) above 3 years

19. To which model does your SHG belong to?
   a) SHG formed and financed by Banks
   b) SHGs formed by formal agencies other than banks, but directly financed by banks
   c) SHGs financed by banks through NGOs

20. With whom do you deposit the mobilized savings: a) Bank b) Group leader c) Govt agencies d) others

21. How often your group meetings are conducted
   a) Once in 15 days
   b) Once in a month
   c) Once in 2 months
   d) Once in 6 months
   e) Once in a year
22. How do you feel about the holding of meetings?
   
a) Meetings are held at regular intervals
   
b) Meetings held at irregular intervals
   
c) Meetings are held at fixed place and time

23. Land owned:

   Before joining SHG                           After joining SHG
   a) land less                                  a) land less
   b) 1 acre                                     b) 1 acre
   c) 2 acres                                    c) 2 acres
   d) More than 2 acres                          d) More than 2 acres

24. Live stock (in numbers): Cattle head

   Before joining SHG                           After joining SHG
   a) Milch cattle                               a) Milch cattle
   b) Goats/Sheep                                b) Goats/Sheep
   c) Fowls                                      c) Fowls
   d) others                                     d) others

25. Average annual income of the household before joining SHG:

   a) Less than Rs. 5000
   b) Rs. 5001 – Rs.10000
   c) Rs. 10001 – Rs.20000
26. Average annual income of the household after joining SHG:
   a) Less than Rs. 5000
   b) Rs. 5001 – Rs.10000
   c) Rs.10001 – Rs.20000

27. Amount of savings per month:

   Before joining SHG                          After joining SHG
   a) Below Rs.50                              a) Below Rs.50
   b) Rs. 50 to Rs.100                         b) Rs. 50 to Rs.100
   c) Rs. 100 to Rs.150                       c) Rs. 100 to Rs.150
   d) Rs. 150 to Rs.200                       d) Rs. 150 to Rs. 200

28. Type of accommodation:

   Before joining SHG                          After joining SHG
   Own house                                   Own house
      1) Kutchcha house                          1) Kutchcha house
      2) Pucca house                            2) Pucca house
   Rented house                               Rented house
      1) Kutchcha house                          1) Kutchcha house
      2) Pucca house                            2) Pucca house

29. Facilities available in the home:

   Before joining SHG                          After joining SHG
   a) Electricity                              a) Electricity
   b) Fan                                      b) Fan
   c) Cylinder                                 c) Cylinder
   d) Television                               d) Television
30. If yes, who assisted in the SHG – Bank linkage
   a) Bank Manager
   b) People’s representatives
   c) Mandal co-ordinators
   d) NGO/Federation
   e) Community co-ordinator
   f) Govt Agency/Officials
   g) Others

31. Who made periodical programme assessment of your group?
   a) DRDA
   b) Bankers
   c) Animators
   d) NGO
   e) Village organizations
   f) Mandal Federations

32. Are you a regular saver in your group
   a) Regular savings b) Irregular savings

33. If Yes?
    What is the periodicity of savings?  a) Weekly  b) fortnightly  c) Monthly
34. What is the pattern of lending to the member?
   a) Need based loans
   b) Loans to all members
   c) Distribution of need based loans equally to all members
   d) Repeat loans are extended only to a few members of a group

35. What are the repayment terms of your latest loan?
   a) Monthly instalment
   b) Quarterly
   c) Lump sum

36. What is the repayment pattern of your latest loan?
   a) Regular payment of instalment of principal and interest in full
   b) Regular payment of instalment of principal in pattern and interest in full
   c) Regular repayment of instalment only

37. Pattern of releaser of the present loan amount
   a) Single release of the bank loan
   b) Release of bank loan in instalments
   c) Adjusted to individual outstanding loan amount

38. Nature of security for Bank loan:
   a) Against SHG savings
   b) Against matching grant
   c) Against SHG fixed deposit
d) Against the deposits owned by individual and SHG members

e) Promoters security

f) SHG Quality

g) others

39. Did you get repeat loan: a) Yes  b) NO

If No give reasons:
   i) Non-Clearance of earlier loans
   ii) Priority to new members
   iii) Inadequate funds
   iv) Low interest rate from other agencies

40. How often you repay the loan?
   a) Monthly   b) Once in two months
   c) Once in four months   d) Six months

41. What was the impact of non-payment of loan on you?
   a) delayed because of outstanding loans with bank
   b) denied because of inadequate funds with the bank

42. Are you satisfied with the loan availed form the above sources?
   a) yes  b) No