ANNEXURE-3
QUESTIONNAIRE ADMINISTERED ON MEMBERS OF SHGs

I - DETAILS OF IDENTIFICATION

1) Name of the SHG: .................................................................
2) Name of the village: ............................................................
3) Name of the taluka: ..............................................................
4) Name of the district: .............................................................
5) Registration number (if registered)
6) Affiliation of SHGs.

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<thead>
<tr>
<th>Sl. No.</th>
<th>Affiliated to</th>
<th>Name of the affiliating organization</th>
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<tbody>
<tr>
<td>1.</td>
<td>NGO</td>
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<td>2.</td>
<td>Bank</td>
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<td>3.</td>
<td>Both</td>
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7) Details of group members

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<tr>
<th>Sl. No.</th>
<th>Total members</th>
<th>Sex</th>
<th>Age</th>
<th>Marital status</th>
<th>Education</th>
<th>Occupation</th>
<th>Income</th>
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8) Is your SHG registered with Register of Societies
   a) Yes                 b) No
   [ ]
II - GROUP FORMATION

1) When was group formed? ........................................................................

2) What difficulties faced during formation of group?
   a) Financial problems [ ]
   b) Lack of proper accommodation [ ]
   c) Lack of communication [ ]
   d) Lack of technical knowledge [ ]
   e) Gender related, shy women, dominating men [ ]

3) How they were solved problems?
   a) Barrowed money from friends, relatives [ ]
   b) Accommodation arrangement made in member house [ ]
   c) Experts appointed [ ]
   d) Others [ ]

4) Number of group members

<table>
<thead>
<tr>
<th></th>
<th>During formation</th>
<th>Present</th>
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<tr>
<td></td>
<td>Male</td>
<td>Female</td>
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5) What are the group criteria for selecting leaders? (representative)
   a) On the basis of age [ ]
   b) On the basis of qualification [ ]
   c) Through election [ ]
   d) Unopposed [ ]

6) How has the group leader change?
   a) After one year [ ]
   b) After two years [ ]
   c) On the basis of knowledge [ ]
   d) On rotation basis [ ]
   e) Others [ ]
7) What is the form of members participation in SHGs?
   a) Excellent [ ]
   b) Good [ ]
   c) Average [ ]

III – GROUP RULES AND REGULATIONS

1) What forms are the groups’ rules?
   a) Written form [ ]
   b) Unwritten form [ ]

2) Who contribute for farming rules and regulations?
   a) SHG collectively [ ]
   b) Selected members of the group [ ]
   c) SHG leader [ ]
   d) NGO [ ]
   e) Banks [ ]
   f) All [ ]

3) Are the group rules and regulation change?
   a) Yes b) No [ ]

4) How frequency are the rules and regulations change?
   a) Monthly [ ]
   b) Quarterly [ ]
   c) Half yearly [ ]
   d) Yearly [ ]
   e) Others [ ]

5) Whether all the members strictly follow the rules and regulations of the
   SHGs?
   a) Yes b) No c) Others [ ]
6) How did you take decision on admitting new member?
   a) Decided by all members meeting [ ]
   b) Decided by the governing committee [ ]
   c) Decided by the NGO or Banks [ ]
   d) Decided by the leaders [ ]
   e) Others (specify) [ ]

7) How you decide initial contribution of new member?
   a) Decided by all members meeting [ ]
   b) Decided by governing committee [ ]
   c) Decided by the leaders [ ]
   d) They have to pay an initial contribution as paid by others earlier [ ]
   e) Others [ ]

8) What is the frequency of members leaving the groups [ ]
   a) After one year [ ]
   b) Two years [ ]
   c) Three years [ ]
   d) If not satisfied to continue in group [ ]
   e) Others [ ]

9) How is a members all settled on his leaving the group?
   a) Group pay only the amount saved. [ ]
   b) Group pay only the saved amount after deducting share amount. [ ]
   c) Group pay both the saved amount and interest amount [ ]
   d) Do not pay anything. [ ]
   e) If any. [ ]
IV - TRAINING

1) Has any training been provided to all members of the group?
   a) Yes  
   b) No

2) In which place training is conducting?
   a) In SHG own building.
   b) In Bank training centre.
   c) NGO training centre
   d) Others.

3) Who conducts the training for your group members?
   a) SHG Federation.
   b) NGOs.
   c) Banks.
   d) NGO & Banks together

4) On what aspects of microfinance is the training conducted?
   a) Formation of group.
   b) Rules and regulations of group.
   c) Maintenance of books of accounts.
   d) Income generating activities.
   e) Recovery means.

5) Did the members find that the training is useful.
   a) Yes  
   b) No

6) Whether members of your group visited any other group for giving information formation rules and regulation?
   a) Yes  
   b) No
V - GROUP MEETINGS

1) Who calls the meetings of the members?
   a) Selected group members. [ ]
   b) NGOs. [ ]
   c) Banks. [ ]
   d) Group leaders. [ ]
   e) Others. [ ]

2) Is it compulsory to attend the meetings?
   a) Yes b) No [ ]

3) Who fix the date, time and venue of the meetings?
   a) Group members. [ ]
   b) NGO [ ]
   c) Banks [ ]
   d) Group leader [ ]
   e) If any. [ ]

4) What is the frequency of meeting?
   a) Weekly. [ ]
   b) Fort / Nightly. [ ]
   c) Monthly. [ ]
   d) Quarterly. [ ]
   e) Others (specify). [ ]

5) Whether any changes made in Date, Time & Venue of the meeting?
   a) Yes b) No [ ]

6) At what time you conduct the meetings?
   a) Morning [ ]
   b) Afternoon [ ]
   c) Evening [ ]
7) Whether attendance register for meeting is maintained?
   a) Yes           b) No

8) What is average attendance in meetings?
   a) 50%.
   b) 75%.
   c) 90%.
   d) 100%
   e) If any (Specify)

9) Is there a written agenda for every meeting?
   a) Yes           b) No

10) Who prepare the agenda of the meetings?
    a) Group members
    b) Group leaders.
    c) NGOs.
    d) Banks.
    e) If any (Specify)

11) What are normal items in the agenda of meetings?
    a) Rate of interest for loan.
    b) Developmental activities of SHGs.
    c) Development of the village
    d) Social issues.

12) How does the group assess the level of participation of members in the meetings
    a) Excellent
    b) Good
    c) Poor

13) Have audits and reports been discussed in group meetings?
    a) Yes           b) No

14) Whether audit report exhibit audit reports in meetings?
    a) Yes           b) No
VI - MAINTENANCE OF BOOKS OF ACCOUNTS

1) Do you maintain bank account?
   a) Yes  b) No

2) If yes, who operates bank account?
   a) Members
   b) Group leader.
   c) Person who maintained books of accounts.
   d) If any (specify)

3) In which bank SHG account maintain?
   a) Commercial Bank.
   b) Regional Rural Bank.
   c) Co-operative Bank.
   b) No

4) Do you maintain admission register for socio-economic status of members at the time of their joining group?
   a) Yes  b) No

5) Do you maintain a minute book?
   a) Yes  b) No

6) If yes, for what purpose you maintain minute book?
   a) If provide information regarding performing and poor of SHG
   b) If provide information regarding regularity of meetings of SHG
   c) If provide information regarding attendance of members at meeting
   d) If provide information regarding financial matter

7) Whether your SHG maintain individual members pass book?
   a) Yes  b) No

8) If yes, what information include in this pass book?
   a) It shows the status of savings of members
   b) It shows the status of borrowing of members.
   c) It shows how much loan taken
   d) It shows how much loan repaid.
9) Who physically maintain pass books?
   a) In the possession of concerned members. [ ]
   b) In the possession of group leader. [ ]
   c) In the possession of NGOs. [ ]
   d) Keep them all in one place. [ ]

10) Who make entry in the pass books?
   a) Members themselves. [ ]
   b) Group leader [ ]
   c) Bank. [ ]
   d) Writer of pass books. [ ]

11) Whether SHG maintain Bank pass book?
   a) Yes [ ]
   b) No [ ]

12) If yes, which information include in this bank pass book?
   a) It shows details of savings of members. [ ]
   b) It shows details of how much loan taken [ ]
   c) It shows details of deposits made by the SHG [ ]
   d) It shows withdrawal made out of the bank. [ ]

13) Who make entries on the banks passbooks
   a) Only authorized bank employees [ ]
   b) Only group members [ ]
   c) Only group leader [ ]
   d) Only NGOs [ ]

14) In whose name Bank account is open
   a) In the name of SHG [ ]
   b) In the name of joint account [ ]
   c) In the name of leaders [ ]
   d) In the name of members [ ]
15) Whether SHG maintain cash book?
   a) Yes  
   b) No  

16) If Yes, what is objects of cash book?
   a) To find out total cash receive and paid  
   b) To find out balance of cash in hand and at bank  
   c) To find out earnings of SHG  
   d) To find out total income and expenditure made during a particular period

VII - MOBILIZATION OF RESOURCES

1) When did you start savings programmes?
   a) Date________  Months ___________  Year________

2) How was the initial contribution arranged when SHG was setup?
   a) Borrowed from money lenders  
   b) Borrowed from relatives  
   c) Borrowed from friends  
   d) No contribution necessary  
   e) If any (specify)  

3) What are the various sources of funds in your SHG?  

Sources

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<tbody>
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<td>1.</td>
<td>Membership fees</td>
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<td>Savings</td>
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<td>3.</td>
<td>Group fund</td>
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<td>4.</td>
<td>Fine on default savings</td>
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<td>5.</td>
<td>Interest on internal lending</td>
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<td>6.</td>
<td>Fine on default or repayment</td>
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</table>
II External sources

1. Bank loan
2. NGOs grant
3. Revolving fund (NABARD subsidy)
4. Common fund
5. Grants, donations from government officers

| Total |

4) What is the time duration of savings?
   a) Weekly [ ]
   b) Fortnightly [ ]
   c) Monthly [ ]
   d) Once in two months [ ]

5) Who decide the savings amount of member
   a) Group members [ ]
   b) Group leaders [ ]
   c) NGOs [ ]
   d) Bank [ ]

6) Whether the member savings fluctuate from month to month?
   a) Yes [ ]
   b) No [ ]

7) What is the initial saving amount of SHG members? [ ]
8) What is the present saving amount of SHG members? [ ]

VIII - CREDIT MANAGEMENT

1) What is distance between the main lending agency and your SHG? [ ]
2) Approximate number of visits made to the bank to get the loan sanction?
3) What are the incidental expenses incurred for obtaining loan from Banks?
   a) Application fees. [ ]
   b) Transport expenses. [ ]
   c) Tea & meals expenses. d) If any (Specify) [ ]

4) Has the loan request been ever rejected?
   a) Yes  b) No [ ]

5) If yes, the reason for rejection:
   a) Lack of adequate security. [ ]
   b) Earlier loans have not been paid. [ ]
   c) Not apply in the correct format. [ ]
   d) Banks do not entertain consumption loan [ ]
   e) Loan apply is against the norms of bank [ ]

6) Did the bank officials visit before the 10a'1 was disbursed?
   a) Yes  b) No [ ]

7) On what basis loan is provided?
   a) On the basis of poverty. [ ]
   b) On the basis of financial condition of member. [ ]
   c) On the basis of land hold. [ ]
   d) On the basis of influence. [ ]
   c) If any (specify) [ ]

8) For which purpose loan is sanctioned?
   a) Consumption purpose. [ ]
   b) Production purpose. [ ]
   c) Both. [ ]
   d) If any (specify). [ ]
9) What is the frequency of loan?
   a) One time.         [ ]
   b) Two times.        [ ]
   c) Three times.      [ ]
   d) No limits.        [ ]
   e) If any (specify). [ ]

10) What is form of loan?
    a) Individual basis. [ ]
    b) Group basis.      [ ]

11) How many days were taken for the disbursement of the sanction loan?

12) What problems do you face in your relation with the bank?
    a) Distant location. [ ]
    b) Complicated procedures. [ ]
    c) Delay in loan disbursement. [ ]
    d) Inadequate loan. [ ]

13) Did any financial institution want guarantee in sanctioning of the loan?
    a) Yes           b) No [ ]

14) The main activities for which the credit is used:
    a) Production purposes. [ ]
    b) Consumption purposes. [ ]
    c) Equal importance. d) Others (specify). [ ]

15) What type of security, does the bank insist for providing loan to your SHG?
    a) Property (Land & Building) [ ]
    b) Personal security. [ ]
    c) Deposits. [ ]
    d) Need based assistance. [ ]
    e) Others (Specify). [ ]
16) What is minimum credit given to the member when SHG started?
17) What is maximum credit given to the member when SHG started?
18) What is minimum credit given to member at present?
19) What is maximum credit given to member at present?

20) What is the existing interest rate on loan?
   a) If loans are taken from SHG. 
   b) If loans are taken from commercial bank
   c) If loans are taken from RRB.
   d) If loans are taken from money fenders.

21) Explain the criteria for the loans to be distributed?
   a) According to the need basis.
   b) On rotation basis.
   c) Depending on the attendance the meeting
   d) Others (Specify)

22) Do you have any policy of charging penalty interest rate from defaulters?
   a) Yes    b) No

23) What type of help you expect from the lending agencies?
   a) They must provide large loan sums.
   b) Low interest rate reduced.
   c) Timely credit.
   d) Less procedures
   e) Others (Specify)

24) Do you have any problems in obtaining credit?
   a) Complicate procedures.
   b) Delay.
   c) Distant location.
   d) Insufficient loan.
   e) No problems.
25) Do you pay any honorarium / salary/ to the person who manages the
operatic
a) Yes b) No [ ]

26) As on date how many members of your group possess the following resource

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<th>Details</th>
<th>No. of persons</th>
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<td>Skills</td>
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<td>Literacy</td>
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<td>Farm</td>
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<td>Off farm</td>
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<td>Others</td>
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<td>Total</td>
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27) Do you make any efforts to contact with any SHG for the following purposes?
   a) To solve the problems of group activities (name) [ ]
   b) To help in the maintenance of accounts [ ]
   c) To get technical assistance [ ]
   d) To mobilize finance [ ]
## OPINION OF SHG ABOUT BANK/NGOs

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Yes</th>
<th>Partly Yes</th>
<th>No</th>
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<tbody>
<tr>
<td>1.</td>
<td>Behaviours of Bank/NGOs officers with group members is good</td>
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<td>2.</td>
<td>It is easy to borrow loan from banks</td>
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<td>Reasonable rate of interest</td>
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<td>Loan sanction by banks is sufficient</td>
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<td>5.</td>
<td>An account of collective responsibility repayment of loan is easy</td>
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<td>Proper management of loan amount by banks staff</td>
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<td>Subsidy given on loan amount</td>
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<td>8.</td>
<td>Good guidelines given by Banks and NGOs regarding poverty alleviations scheme</td>
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<td>9.</td>
<td>Banks or NGOs staff expect some amount for loan sanction</td>
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<td>10.</td>
<td>Availability of technical guidelines regarding group formation to maintain books of account and training</td>
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