

ANNEXURE C

Part A

Scheduled Questionnaire for Household

GAUHATI UNIVERSITY

Department of Economics

Dear Friends,

I am pursuing my Ph.D work on “**Performance and Sustainability of Microfinance: A case study of Assam Gramin Vikash Bank in Lower Brahmaputra Valley, Assam**” in the department of economics under Gauhati University. In order to execute my research work, I need some information from your side related to SHG. I assure you that the information gathered from you will be exclusively used for academic purpose only. I hope you will co-operate with us. Thank you for your help.

Dipti Baishya

Research Scholar

Department of Economics

Gauhati University

- Name of the NGO:

- Distance from the main road (In Km.):

- Type of family: Joint Nuclear

- Number of children: Number of adult :

- Average monthly family income :

- Average monthly family expenditure :

- Type of house i. Rented House ii. Own Kacha house iii. Own pucca house

- Monthly family income of respondents:

- Monthly family expenditure of respondents:

- Does your family Income increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Does your family expenditure increase post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Does your post office saving have Increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Do you save money regularly post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- After joining SHG is there an increase in assets in terms consumer durables?

Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Does your housing condition have improved post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Does your loan repayment capacity increase post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Do you hold an Individual bank account post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Does your contribution in children's education have increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Do you/your family member hold KCC post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- After joining SHG is there an increase in assets in terms of livestock?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you purchased life insurance post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Is there any improvement in money calculation capacity of yours post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you acquired knowledge for banking operation post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Can you do banking transaction independently by yourself post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Is there any increase in knowledge about SHG concept and approach in you post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you learned how to write minutes of SHG meeting post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you learned how to maintain books of accounts post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Does your literacy skill have increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Do you have any idea of SHG loan outstanding?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Does your decision making capacity has increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Does domestic violence against you have reduced post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have your participation in family planning decisions increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have your participation in household expenditure decision increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Have your participation in children's education decision increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have your participation in children's marriage decision increased post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Are you aware of property rights post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Can you participate in training and awareness program post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Can you go outside village for marketing of goods after joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Can you market your produced goods post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Do you participate in the meeting of village Panchayat post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you started participating in Grama Sabha post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you started participation in election as a voter post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you ever participated in election as member after joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

- Have you ever been elected as a member of Gaon Panchayat after joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree
- Have you acquired knowledge about constitutional provisions and special laws related to women post joining SHG?
Strongly Disagree/ Disagree/ Neither/ Agree/ Strongly Agree

PART B

Scheduled Questionnaire for SHG

GAUHATI UNIVERSITY

Department of Economics

Dear Friends,

I am pursuing my Ph.D work on “**Performance and Sustainability of Microfinance: A case study of Assam Gramin Vikash Bank in Lower Brahmaputra Valley, Assam**” in the department of economics under Gauhati University. In order to execute my research work, I need some information from your side related to SHG. I assure you that the information gathered from you will be exclusively used for academic purpose only. I hope you will co-operate with us. Thank you for your help.

Dipti Baishya

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SHG Schedule

- Year of formation of SHG
.....
- Name:
.....
- Name of the district:
.....
- Name of the Gaon Panchayat:
.....
- Name of the village:.....
- Linkage category: a)Bank-SHG b)Bank-SHG-NGO c)Bank-NGO-SHG
- Name of the bank branch.....
- Name of the NGO:.....
- Distance from the main road:
.....
- Total number of group members:
.....
- Occupation of group members

Member	Member 1	Member 2	Member 3	Member 4	Member 5
Occupation					
Member	Member 6	Member 7	Member 8	Member 9	Member 10
Occupation					
Member	Member 11	Member 12	Member 13	Member 14	Member 15

Occupation					
Member	Member 16	Member 17	Member 18	Member 19	Member 20
Occupation					

Total number of members with common occupation:

.....

How many members of your group can articulate?

.....

How many group meetings were scheduled in last six months?

.....

How many group meetings were conducted in last six months?

Month 1	Month 2	Month 3	Month 4	Month 5	Month6

How many group meetings have been scheduled in last six months?

.....

What is the cumulative number of attendance in group meetings in last six months?

Month 1	Month 2	Month 3	Month 4	Month 5	Month6

Cumulative attendance at meetings in last six months

.....

How many of SHG members participate in group decision making activities?

.....

What is the fixed monthly saving amount of your group?

.....

How much saving has been collected in last six months?

Month 1	Month 2	Month 3	Month 4	Month 5	Month6

Cumulative amount of savings in last six months by members:

.....

How many training program has been conducted by bank/government agencies till now?

How many members have attended those training programmes?

Training program details					
Number of members attended the program					

Average number of members attended training in the group:

.....

How many members have left the group till now?

.....

What are the reasons behind leaving the group?

.....

.....

What is the total amount of loan disbursed by the group to its members since its starting?

.....

What is the opening corpus of your SHG for the last financial year?

.....

What is the closing corpus of your SHG for the last financial year?

.....

What is the average corpus amount held by the group?

.....

How many times fund has been rotated in your SHG?

.....

How many members have outstanding SHG loan with them?

.....

What is the rate of total loan disbursement to members?

.....

How much loan amount has been collected back from its members?

.....

How much amount is left to be repaid back by group members?

.....

What is the rate of repayment performance of members?

.....

How much common fund has been collected so far?

Type of common fund	SHG group Savings	Penalty imposed on members	Bank Loan amount	Government Subsidy	Loan interest paid by members to group	Other (if any)
Amount Collected						

Total amount of common fund collected by SHG so far:

.....

How much from the common fund has been utilised for productive purpose?.....

What is the rate of utilisation of common fund of your SHG?

.....