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Shahajiraje Mahavidyalaya Khatav

Minor Research Project : The Problem and Prospects in SHGs - Bank Linkage Programme

For Upliftment of Low Income Group Families : A Micro Level Study of Khatav Taluka.

1 Name & Address of Bank :

2 Total No. of SHGs formed in Bank

(Formed January 2006 to March 2010)

2.1 Total No. of Above Poverty line SHGs

2.2 Total No. of Below Poverty Line SHGs

Yes ☐ No ☐

3 Whether SHGs movement helps in raising the income level of Lower income Group families

Yes ☐ No ☐

4 Whether SHGs movement helps in raising the income level of lower income level of lower income group families

Yes ☐ No ☐

5 Whether the president/Secretary of SHGs sincerely follows the instruction given by bank.

Yes ☐ No ☐

6 How many SHGs are perfectly aware of making regular saving and depositing it in the bank.

i) 20 to 40% ☐ ii) 41 to 60% SHGs ☐

iii) 60 to 80% SHGs ☐ iv) More than 80% SHGs. ☐

7 Generally how many SHGs persists for demanding and getting sanction of credit from banks.

i) 20 to 40% SHGs ☐ ii) 41 to 60% SHGs ☐

iii) 61 to 80% SHGs ☐ iv) More than 80% SHGs ☐

8 Whether bank organises training programme for SHGs for having their functioning according to the objectives.

Yes ☐ No ☐

9 How many training programming were organised for SHGs during the period of January 2006 to March 2000

Yes ☐ No ☐

10 Generally how many SHGs do not repay the loan regularly

i) 20 to 40% SHGs ☐ ii) 41 to 60% SHGs ☐

iii) 61 to 80 % SHGs ☐ iv) More than 80% SHGs ☐

11 How many SHGs utilise the loan as per their indicated purpose maintained in loan application.

- i) 20 to 40% SHGs ☐ ii) 41 to 60 % SHGs ☐
iii) 60 to 80 % SHGs ☐ iv) More than 80% SHGs ☐

12 According to your opinion what are major obstacles / problems in establishing and maintaining healthy SHGs-bank linkage relation?

- 1) Illiteracy of members of SHGs ☐
2) Ignorance of president /secretary regarding understanding functioning mode of SHGs movement ☐
3) Neutrally towards regular saving ☐
4) Carelessness towards regular repayment of loan ☐
5) Careless towards regular repayment of loan ☐
6) All of above

13 According to your opinion, what measures can be applied for credit healthy and efficient linkage between SHGs and banks?

- i) There should have enough provision of organising training programme for chairman/ secretary of SHGs ☐
ii) Special financial facilities should be provided to efficiently functioning SHGs. ☐
iii) More power should be given to banks for monetaring the SHGs ☐
iv) There should be provision of financial funds in bank to organise the periodical meet of SHGs ☐
v) To form cluster of SHGs. ☐

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Questionnaire for President / Secretary of SHGs.

- 1 Name of the Village:
- 2 Name of the SHGs
- 3 Year of Formation of SHGs.
- 4 Number of members in SHGs
- 5 Status of SHGs

A) Above Poverty Line	☐
B) Below Poverty Line	☐
- 6 According to your opinion which is the most important reason for forming the SHGs (Indicate the priorities)

i) It helps generating propensity of regular saving	☐
ii) It helps getting micro finance from Banks	☐
iii) It helps capturing capital supply for starting self-employment activities	☐
iv) It helps raising income level and having self-reliance	☐
- 7 Who conveyed first for opening SHG.

i) President / Secretary of SHGs already established	☐
ii) Member of SHGs already established	☐
iii) Grampanchayat or Panchayat Samittee officer.	☐
iv) Near by Bank	☐
v) Radio/T.V./News paper	☐
vi) Non Government organisations	☐
vii) Ankanwadi teacher	☐
- 8 How much guidance and co-operation was availed by bank/NGOs for formation of SHGs?

i) very less	☐
ii) less	☐
iii) average	☐
iv) enough	☐
v) abundant	☐
- 9 Whether the training programme was organised by bank for SHGs

Yes	☐	No	☐
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10 How much time was taken for registering SHG by bank after submitting the document of SHGs formation.

i) one month

☐

ii) two month

☐

iii) three month & more

☐

11 Whether there should be compulsion of making regular saving by SHGs in bank

Yes

☐

No

☐

12 What is your opinion about monthly saving

i) It should not be compulsory in each month

☐

ii) it should be Rs. 10 to 20 per month

☐

iii) It should be Rs. 21 to 40 per month

☐

iv) It should be more than Rs. 40 per month

☐

13 For having registration of SHG in bank, what should be stressed more by bank?

i) Regular saving

☐

ii) For documents of SHGs

☐

iii) Training and orientation of SHGs

☐

iv) Any other

☐

14 How much economic status was improved by joining SHGs.

i) very less

☐

ii) satisfactory

☐

iii) good

☐

iv) better

☐

15 What is the main reason of irregular repayment of micro finance derived from bank?

i) Inadequate micro - finance by banks

ii) Inadequate training and guidance for proper functioning of SHGs

iii) Illiteracy of among the member of SHGs

iv) Lack of opportunity in performing enterprising activities

v) lack of marketing network of products of SHGs.

16 How much meeting are organised for members of SHGs

i) once in month

☐

ii) twice in month

☐

iii) as per the need

☐

17 How much members of SHGs remains present for meeting?

i) 25%

☐

iii) 75%

☐

ii) 50%

☐

iv) All

☐