APPENDICES-I

QUESTIONNARE FOR MEMBER-FARMERS

1. Full Name : -------------------------------------------

2. Educational Qualifications : Please Tick Mark as - (√)
   a) Illiterate
   b) Up to 7\textsuperscript{th} Standard
   c) 8\textsuperscript{th} to 9\textsuperscript{th} Standard
   d) 10\textsuperscript{th} to 12\textsuperscript{th} Standard
   e) Above 12\textsuperscript{th} & Graduate

3. Age group of the member farmer. Please Tick Mark as - (√)
   a) 20 to 30 years
   b) 31 to 40 years
   c) 41 to 50 years
   d) Above 50 years

4. How many members are in your family? Please Tick Mark as - (√)
   a) 1 to 3
   b) 4 to 6
   c) 7 to 9
   d) Above 9

5. How much agriculture land do you hold? Please Tick Mark as - (√)
   a) 1 to 5 hectar
   b) 6 to 10 hectar
   c) Above 10 hectar

6. How many earning members are in your family? Please Tick Mark as - (√)
   a) One
   b) More than one
   c) No single member

7. How much annual income do you have? Please Tick Mark as - (√)
   a) Less than Rs. 50,000
   b) Rs. 50,100 to Rs. 2,00,000
   c) Rs. 200100 to Rs. 5,00,000
   d) Above Rs. 5,00,000

8. Do you think that the amount of loan given by society are sufficient or not?
   Please Tick Mark as - (√)
   a) Amount of loan is sufficient
   b) Amount of loan is not sufficient
   c) Neutral
9. Give preference to the following financial institutions other than multipurpose agricultural cooperative credit societies regarding loan taken.
   a) Commercial Banks
   b) Parents
   c) Money Lenders
   d) Cooperative Banks & Pathsansta

10. What is your opinion regarding renovation of loan. Please Tick Mark as - (√)
    a) Renovation is done
    b) Renovation is not done
    c) Neutral

11. What is your opinion regarding interest rates charged by the multipurpose cooperative credit societies. Please Tick Mark as - (√)
    a) Interest rates are high
    b) Interest rates are reasonable
    c) Interest rates are low
    d) Neutral

12. Time taken for sanctioning the loan by the multipurpose cooperative credit societies. Please Tick Mark as - (√)
    a) 8 to 15 days
    b) 16 to 30 days
    c) 31 to 40 days
    d) Above 40 days

13. What is your attendance in the annual general meeting?
    Please Tick Mark as - (√)
    a) 100% attendance
    b) 50% attendance
    c) 25% attendance
    d) Nil attendance

14. Give preference regarding your expectations from the board of directors of the multipurpose agricultural cooperative credit societies. Please Tick Mark as - (√)
    a) Good Management
    b) Good relations
    c) Guidance in finance
    d) Regularity in recovery of loans
15. Give preference regarding your expectations from secretary and other staff of the multipurpose cooperative credit societies. Please Tick Mark as - (✓)
   a) Good service
   b) Guidance
   c) Well aware about farmers problem
   d) Personal attention

16. Do you think that there is a political interference in the multipurpose cooperative credit society? Please Tick Mark as - (✓)
   a) Yes
   b) No
   c) Neutral

17. Do you participate in the agricultural exhibition? Please Tick Mark as - (✓)
   a) Yes
   b) No
   c) Neutral

18. Do you watch the agricultural Programme on TV and listen the Radio?
   Please Tick Mark as - (✓)
   a) Yes
   b) No
   c) Neutral

19. Do you participate in the agricultural seminars and workshop?
   Please Tick Mark as - (✓)
   a) Yes
   b) No
   c) Neutral

20. Do you think that the multipurpose cooperative credit societies are going to organize the training programmes. Please Tick Mark as - (✓)
   a) Yes b) No c) Neutral

21. Are you reading the books, Journals and news? Please Tick Mark as - (✓)
   a) Yes
   b) No
   c) Neutral

22. Give your opinion regarding efficiency of management.
   Please Tick Mark as - (✓)
   a) Good b) Fair
   C) Bad d) Neutral
23. What is your opinion regarding working nature of multipurpose agricultural cooperative credit societies? Please Tick Mark as - (✓)
   a) Societies are working on democratic principles
   b) Societies are not working on democratic principles
   c) Neutral

24. Give preference to the following regarding expectations from Govt., District cooperative central Bank and the society.
   a) Increase the limit of loans
   b) Guarantee rate for agriculture Production
   c) Minimize the rate of interest
   d) Loans should be exempted in case of droughts
   e) Loans should be sanctioned as per type of crops
   f) Loans should be sanctioned in time
APPENDICES-II
QUESTIONNARE FOR MANAGEMENT-SECRETARY

1. Full Name : --------------------------------------- -------------------------------------------

2. Which of the following educational qualification do you have?
   Please Tick Mark as - (√)
   a) Less than 4th Standard
   b) 5th Standard to 10th Standard
   c) 11th Standard to 12th Standard
   d) Up to graduate
   e) Above graduate

3. Which of the following profession do you have other than agriculture?
   Please Tick Mark as - (√)
   a) Only agriculture
   b) agriculture with service
   c) agriculture with business
   d) agriculture with profession
   e) agriculture with housewife

4. How is the Participation of Women Directors in the management of multipurpose agricultural cooperative credit societies.
   Please Tick Mark as - (√)
   a) Normal
   b) Up to some extent
   c) Considerable
   d) None of the above

5. How is the participation of background class directors in the management of multipurpose agricultural cooperative credit societies. Please Tick Mark as - (√)
   a) Normal
   b) Up to some extent
   c) Considerable
   d) None of the above

6. Do you think that there is a need of training to the directors?
   Please Tick Mark as - (√)
   a) Yes b) No c) Neutral
7. Which of the following training directors need? Please Tick Mark as - (✓)
   a) Accountancy and book-keeping
   b) Co-operative law.
   c) Recovery of bad debts
   d) Financial management.
   e) Seminars and conferences.
   f) Developing social awareness.
8. Is there a need of training to the secretary and other staff of multipurpose agricultural cooperative credit societies. Please Tick Mark as - (✓)
   a) Yes
   b) No
   c) Neutral
9. Salary and other allowances given to the clerical staff is sufficient or not.
   Please Tick Mark as - (✓)
   a) Sufficient
   b) Not Sufficient
   c) Neutral
10. What is the year of establishment of the multipurpose agricultural cooperative credit society? Please Tick Mark as - (✓)
   a) Before 1960
   b) 1961 to 1970
   c) 1971 to 1980
   d) 1981 to 1990
   e) After 1990
11. State the number of farmer-members in your society? Please Tick Mark as - (✓)
   a) Less than 200
   b) 201 to 400
   c) 401 to 600
   d) 601 to 800
   e) 801 to 1000
   f) More than 1000
12. What is the amount of capital of your society. Please Tick Mark as - (✓)
   a) less than 10 Lakhs     b) 10 to 20 Lakhs
   c) 21 to 50 Lakhs       d) Above 50 Lakhs
13. Which of the following own assets your society have? Please Tick Mark as - (√)
   a) Building
   b) Land
   c) Godwan
   d) Not having any asset

14. Is there Internal Audit system in your multipurpose agricultural cooperative credit society. Please Tick Mark as - (√)
   a) Yes
   b) No
   c) Neutral

15. Which of the following loans are given by your multipurpose cooperative credit society? Please Tick Mark as - (√)
   a) Crop loan
   b) Medium term loan
   c) long-term loan

16. What is your opinion about amount of loan given by the multipurpose cooperative credit society is utilized for other purpose? Please Tick Mark as - (√)
   a) Not at all
   b) With rare events
   c) Few cases

17. Give your preference regarding reasons for bad debts.
   a) Political influence
   b) Less effort by society
   c) Relations with directors
   d) Death of farmer
   e) Long term illness of
   f) Drought/ Famine

18. Which of the following difficulties are in recovery of loan of the following. Please Tick Mark as - (√)
   a) High rate of overdues
   b) Local relationship
   c) Mentality of Non-payment of loan
   d) Low repaying capacity of the farmer
   e) Pay no attention to reminders
   f) Negligence of employees/secretary
   g) View to getting exemption from loan
19. Which of the following services are provided by the multipurpose cooperative credit society? Please Tick Mark as - (√)
   a) Seeds, fertilizers and pesticides
   b) Farm implements
   c) Rationing facilities
   d) Veterinary services
   e) Training programme facilities
   f) Transport facilities
   g) Information centers
   h) Library facilities

20. Which of the following funds are raised by your multipurpose agricultural cooperative society. Please Tick Mark as - (√)
   a) Building fund
   b) General fund
   c) Business growth fund
   d) Other funds