APPENDICES
## INTERVIEW SCHEDULE FOR BENEFICIARIES

### Identification

Borrower/Non-borrower : 
Region code : 
Society code : 
Society Name : 
Block : 
Taluk : 

1. Residence (✓) Village ☐ Taluk ☐ District ☐

2. Age :

3. Qualification:
   a) Illiterate ☐
   b) Up to SSLC ☐
   c) SSLC ☐
   d) Higher Secondary ☐
   e) Degree and above ☐

4. Occupation:
   
<table>
<thead>
<tr>
<th>Main Occupation</th>
<th>Subsidiary Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Agriculture</td>
<td>a) Agriculture</td>
</tr>
<tr>
<td>b) Agricultural labour</td>
<td>b) Agricultural labour</td>
</tr>
<tr>
<td>c) Dairying</td>
<td>c) Dairying</td>
</tr>
<tr>
<td>d) Salaried job</td>
<td>d) Salaried job</td>
</tr>
<tr>
<td>e) Small scale village</td>
<td>e) Small scale village</td>
</tr>
<tr>
<td>Industry / trade / business</td>
<td>Industry / trade / business</td>
</tr>
</tbody>
</table>
5. Nature of ownership of land : Owned / leased

6. Size of land holdings:
   a) up to 1 acre
   b) 1 to 2 acres
   c) 2 to 4 acres
   d) 4 acres and above

7. Whether the land is wet or dry?:
   If wet, specify the area.
   If dry, specify the area.

8. Whether irrigational facilities are available? Yes / No

9. Details of membership in the PACB
   a) Name of PACB
   b) Year of enrolment
   c) Number of share held


11. Whether the loan was sufficient for the purpose? Yes / No

12. Loan utilization:
   a) fully utilised
   b) partly utilised
   c) not utilised

13. Whether the loan amount was obtained in time? Yes / No

14. If the loan amount was untimely disbursed, how was it utilised?
   a) for agricultural purpose
   b) for household purpose
   c) for others
15. Agricultural crops cultivated specify the area under each crop (in acres)
   a) Paddy ....................... acres
   b) Tapioca ....................... acres
   c) Banana ....................... acres
   d) Coconut ....................... acres
   e) Others (specify) ............... acres

16. Average production of each crop per acre
   a) Paddy (Quintals) ..............
   b) Tapioca ........................
   c) Banana ........................
   d) Coconut (No. of nuts) ........
   e) Others (specify) ..............

17. Average Annual production
   a) Paddy (Quintals) ..............
   b) Tapioca ........................
   c) Banana ........................
   d) Coconut (No. of nuts) ........
   e) Others (specify) ..............

18. Whether adopting modern methods of cultivation? Yes / No

19. Whether fertilizers and pesticides are applied in time? Yes / No

20. Services other than the loan amount provided by the PACB
   a) Sale / hire of tools
   b) Sale of fertilizers and pesticides
   c) Sale of HYV seeds
   d) Agricultural education or training
21. Is there any one or all of the following technical personal in the service of your PACB?
   a) agronomist Yes / No
   b) soil chemist Yes / No
   c) men trained in modern methods of agriculture Yes / No

22. If any one or all of them are there, what services have he/they rendered to you? .............

23. Yearly income of your family
   a) From agriculture Rs.............
   b) From subsidiary occupation, if any Rs.............
   c) Total Rs.............

24. Average number of days of employment created by agricultural operations during the year .............

25. Average yearly savings, if there is any savings:

26. Education:
   a) Do you prefer to spend extra money for the education of your children?
      1. always 2. frequently 3. often 4. sometimes 5. very rarely
   b) Do you like to have your children spending more time for education than for house-hold activities?
      1. always 2. frequently 3. often 4. sometimes 5. very rarely
   c) Are you willing to send your children outside your village for better higher education?
      1. always 2. frequently 3. often 4. sometimes 5. very rarely
   d) Do you think that education is very important for the economic betterment of your family?
      1. always 2. frequently 3. often 4. sometimes 5. very rarely
e) Do you think that you have provided as much facilities as you can offer for the education of your children?
   1. always  2. frequently  3. often  4. sometimes  5. very rarely

27. Social Participation:
   a) Do you have any connection with the arts and / or sports club in your locality?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   b) Have you became the office bearer of any social or cultural organisation?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   c) Do you participate in any of the social functions in your village?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   d) Are you interested in participating in the cultural activities of your village?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely

28. Consumption:
   a) Do you purchase costly durable goods?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   b) Do you purchase gold ornaments?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   c) Do you purchase costly dress materials?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   d) Do you spend extra money for the purchase of food materials?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
   e) Do you hire vehicles for your travel?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely

29. Entertainments:
   a) Do you visit tourist centres?
      1. always  2. frequently  3. often  4. sometimes  5. very rarely
b) Do you see movies?
   1. always  2. frequently  3. often  4. sometimes  5. very rarely

c) Do you see television programmes?
   1. always  2. frequently  3. often  4. sometimes  5. very rarely

d) Are you interested in listening radio programmes?
   1. always  2. frequently  3. often  4. sometimes  5. very rarely

e) Are you a participant in sports and games programmes?
   1. always  2. frequently  3. often  4. sometimes  5. very rarely
ANNEXURE – II
INTERVIEW SCHEDULE TO PACB’s
Problems faced by the PACBs in Kanniyakumari District

Name of the PACB

Rank of the following

1. Crop loans proportion of cash and kinds
   a) Non matching of fertilizer with the agricultural plan
   b) Excess fertilizer portion in loan sanctioned
   c) Compulsion is buying fertilizers
   d) Cash proportion is inadequate
   e) Non matching proportion of pesticides
   f) Durability of fertilizer
   g) Government policy

2. Problems in sanctioning Loan
   a) Slow in file movement
   b) Less staff
   c) Slow processing
   d) Complicated formalities
   e) Improper records
   f) The beneficiaries do not cooperate with the Bank
   g) Problem in valuation and verification of securities

3. Beneficiary’s problems about seeds
   a) Supply of seeds are not timely
b) Seeds qualities are not tested

c) Seeds are not suitable for all type of soil

d) Climatic conditions were not considered

e) Inadequate supply of quality seeds

f) High cost of production of seeds

g) Quantity of seeds are not enough

4. Security Problems

a) Security lands are tenant land

b) Given valuation of the security

c) Difficulty of physical verification of land

d) Policy of the government

e) Difficulty of valuation of ownership

f) Verification process is time consuming

g) Time assumption with creation of records

5. Problems in recovery of loans

a) Lack of willingness to repay

b) Do not want to repay their dues

c) Misguided by political leader

d) Drought and famine

e) Inadequate repayment period

f) Low income generation

g) Utilization of income for some other purpose

6. Environmental Problems

a) Drought and famine
b) Flood

c) Lack of irrigation facilities

d) Heavy storm

e) Old system of cultivation

f) Losses from forest animals

g) No proper system followed in supply of water

7. Social and Political Problems

a) Caste

b) Religion

c) Language

d) Group clashes

e) Conflict between natives and immigrants

f) Pressure from politicians to sanction loan for their friends and relatives

g) Promise by the politicians that debt relief will be given to farmers

8. Problems regarding competition from other banking institutions

a) Low rate of interest by other banks

b) Less formalities in other banks

c) Easy approachability of other banks

d) Advertisement by other banks

e) Service rendered by other banks

f) Easy repayment

g) Political influence
9. Problem of inadequate staff
   a) Lack of technical staff
   b) Lack of trained staff
   c) Heavy work load
   d) Lack of interest and motivation
   e) Lack of team work
   f) Lack of Co-ordination
   g) No support from authority concerned

10. Problem of Incorrect identification of yield
    a) Lack of trained staff
    b) Importance not given to yield
    c) Marketing problems
    d) Ignorance of pricing
    e) No storage facility
    f) Seasonality of the product and less durability
    g) Quality deterioration

11. Inadequate support from co-operative development
    a) Legal procedures
    b) Court action
    c) Response from the authorities
    d) Protection to the staff
    e) Delay in action
    f) Political influences
    g) Personal bias
ANNEXURE - III


ABSTRACT

Cooperation - Primary Agricultural Credit Societies, Central Cooperative Banks and State Cooperative Bank in Tamil Nadu - Renaming of Orders Issued.

From the Registrar of Cooperative Societies letter No. 246786/86 ACS.4. dated 24.4.87.

The question of renaming the Primary Agricultural Credit Societies, Central Cooperative Banks and the State Cooperative Bank in Tamil Nadu, has been engaging the attention of the Government for some time, to give them a better image like a branch of a commercial bank and function as a Bank.

3. The Government after careful consideration directs that the nomenclature of the above institutions be changed as indicated in column 3 below:

<table>
<thead>
<tr>
<th>No.</th>
<th>Existing nomenclature</th>
<th>Changed nomenclature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Primary Agricultural Credit Society</td>
<td>&quot;Primary Cooperative Bank&quot; (in English)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>சிற்றுள்ளூர் கைப்பிட்டு வங்கி (சமத்து)</td>
</tr>
<tr>
<td>2.</td>
<td>District Central Cooperative Bank</td>
<td>&quot;District Central Cooperative Bank (in English)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>சுமு செலுத்துக்கைப்பிட்டு வங்கி (சமத்து)</td>
</tr>
<tr>
<td>3.</td>
<td>Tamil Nadu State Cooperative Bank</td>
<td>&quot;Tamil Nadu State Apex Cooperative Bank&quot; (in English)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>சிற்றுள்ளூர் நாடு அருனா கைப்பிட்டு வங்கி (சமத்து)</td>
</tr>
</tbody>
</table>

3. The Registrar of Cooperative Societies is requested to take further action to change the nomenclature of the institutions in records and also in the statutes accordingly and intimate the action taken to Government expeditiously.

/true copy/

For Registrar.
4. പുമ്പോലെ തുല്യമായ നിരക്കുകൾ പ്രകാരം പിലായിൽ നിന്ന് പിടിച്ച് നടത്തിയ പുമ്പോലെ എല്ലാം വൃക്ഷം നടത്തുന്ന പുവി കൊട്ടാരത്തിൽ പാടുന്ന പോയിന്റിലേർക്കണം.