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APPENDIX

QUESTIONNAIRE

ACCESS, USE AND REPAYMENT OF CREDIT BY BORROWERS
A STUDY IN PRIMARY AGRICULTURAL CREDIT SOCIETIES,
GUNTUR DISTRICT

Interview Schedule for the respondents

I. DEMOGRAPHY

1. Name of the Respondent:

2. Address of the Respondent: ....................................................

3. Sex a) Male b) Female

4. Age

II. SOCIAL

Religion:

5. Community a) SC b) ST c) BC d) OC

6. Education

   a. No formal education b. Primary c. Secondary
    d. Higher Secondary e. Degree

7. Marital Status

   a. Unmarried b. Married c. Widowed

8. Type of Family

   a. Joint b. Nuclear

9. Total of number of members in the family

   a. No. of dependents in the family
   b. No. of earning members in the family
III. ECONOMIC

A. Occupation

10. What is your Primary Occupation? □

Primary
a. Agriculture b. Dairy c. Agri-Labour

10 A. What is your Secondary Occupation?

a. Non-agri labors b. Govt. employee c. Weaving
d. Self-employed e. Others

B. Assets

11. Do you own a house? Yes/ No □

12. Type of your house □

a. Hut 1 b. Tiled 2 c. Terraced 3

13. Approximate value of your house ………………

14. Do you own milch animal? Yes/ No □

15. If yes, mention the name of the animal.

a) Cows b) Buffaloes c) Sheep

16. Mention the value of your animal assets …………………

17. Do you have your own agricultural machineries / equipment? Yes/No

If yes, what is the approximate value?

a) Tractor b) Tiller Machine c) Pump set d) Power sprayer

18. Do you own any agricultural land? Yes/No □

19. What are the types of the crops cultivated in your land? (Yes/ No) □

a. Paddy ( ) b. Sugarcane ( ) c. Maize ( ) d. Pulses ( )
e. Fruits ( ) f. Vegetables ( ) g. Flowers ( ) h. Millets ( )
i. Others (If any specify) ( )
20. What is the approximate income from Agriculture?
   a) Below 10,000  b) 10001-20000  c) 20,001-50,000  
   d) 50,001-1,00,000  e) Above 1,00,000

21. What is the approximate income from non-agricultural sources?

C. Marketing

22. Where do you market your agricultural products?  
   a. Village Traders  b. Village Traders cum Money lenders  
   c. Traders as Money lenders  d. Market

D. Expenditure

23. What is your total family income from all sources?  ……………….

24. Is your income sufficient to meet your domestic needs?  Yes / No

25. How do you get the required amount?  What is the source?
   a. Money lenders  b. banks  c. Friends  d. Others

E. Savings Pattern

26. Do you save money?  Yes / No

27. If yes, how much of amount can you save per annum?  …………….

IV. INDEBTEDNESS

28. Are you indebted to any private parties?  Yes / No  

29. How long have you been indebted? (In Years)  …………………….
   a) 1-3 Years  b) 4-6 Years  c) 7-10 Years

30. State the causes for indebtedness  
   a. Diverting business  b. Family expenses  c. Medical expenses  
   d. Educational Expenses  e. House Renovation/Construction  
   f. Clearance of old debts with private  g. Repayment of institutional loans