APPENDIXES
APPENDIX A

QUESTIONNAIRE

RURAL HOUSEHOLDS ACCESS TO CREDIT : A STUDY OF CALICUT DISTRICT

I. GENERAL

1.1 Village name :
1.2 House hold name :
1.3 Code Serial No. :
1.4 Total No. of persons : M F
1.5 Total income of the household :
   1992-93 1993-94
1.6 Head of the household: M F
### II Borrower's Profile

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Education</th>
<th>Age</th>
<th>M</th>
<th>P</th>
<th>Main Occupation</th>
<th>Subsidiary Occupation (Type of farm if it is agriculture)</th>
<th>Total Income 1992-93</th>
<th>Total Income 1993-94</th>
<th>Caste</th>
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### III Loan Profile

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<tr>
<th>Sr. No.</th>
<th>1992-93</th>
<th>1993-94</th>
<th>Source</th>
<th>Amount Offered (in Rs.)</th>
<th>Security</th>
<th>Type of loan financed tenure (in yrs)</th>
<th>Activity financed</th>
<th>Rate of interest (per cent)</th>
<th>Total investment (Rs.)</th>
<th>Repayment</th>
<th>Notes</th>
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**Notes:**
- Formal Sector: Commercial bank / Co-operative / land development banks / RRBs
- Informal Sector: Relatives / Friends / Money lender / others
- Tenure: Short-term (S), Medium-term (M) Long-term (L) under IRDP - any other programme.
IV. Transaction Cost

1. (a) Date of Application
   (b) Date of Sanction
   (c) Date of Disbursement

II. (a) No. of visits made for application negotiation

   Time of each visits, Time spent in the institution, Mode of Travel, Expenditure incurred, etc.

III. Was there any middle man involved in getting you the loan Yes/No.

   If yes, How much did you pay him (in cash or kind)

IV. Did you pay / bribe any official for procuring the loan Yes/No.

   If yes
   Bank official (Amt. Paid)
   Govt. official (Amt. Paid)
V. Where you satisfied with the performance of the asset financed Yes / No.

If no, reason:

VI. Was the activity financed suitable to your needs Yes / No. How

VII. No. of documents / certificates were required to submit for the loan.

V. Opinion Survey

Preference for loan source: Formal Informal

Reasons for preference and problem with the other:

Loan for Women Borrowers:

Any specific difficulties in obtaining credit:

1) at institutional level
2) from informal source
3) at the family level
4) Others

Attitude of the lending institutions:

Favourable Hostile Neutral

Did you think taking loan in your name has benefitted you economically socially self-esteem

Comments, if any,