APPENDIX I

QUESTIONNAIRE FOR THE PH.D. PROGRAMME

TOPIC: ECONOMIC IMPACT OF RURAL CREDIT AT THE HOUSEHOLD LEVEL: A STUDY OF VADODARA DISTRICT

IDENTIFICATION

Taluka:
Village Name:
Household Number:
Name of the Bank:
Branch Code:

Date of Interview:
1. BORROWER'S PROFILE

a) Name : Last First

b) Caste Whether:
   1 S.C.  2 S.T.  3 B.C.  0 Others

c) Age in Completed Years :

d) Sex : Male Female

e) Marital Status :
   1 Single  2 Married  3 Widow  4 Widower  5 Divorcee  6 Separated

f) Education Level :
   Illiterate
   Secondary (Std. 9-12)
   Primary (Std. 1-8)
   College (Undergraduate and above)

2. HOUSEHOLD'S PROFILE

a) Type of House :
   1 Kuchha  2 Semi-pucca  3 Pucca  4 Thatched

b) i) Family Size :
   ii) No. of Males
   iii) No. of Females

c) Is the Head of the Household Male/Female?
   1 Male
   2 Female

d) Is the House?
   1 Owned
   2 Rented
   3 Rent-free
3. LOAN AND ASSET/ACTIVITY FINANCED

a) Whether covered under any programme/scheme?
   (If yes specify)

c) Name of the activity financed
   specify

d) Name and types of asset financed

e) Tenure of loan in years

f) Date, month and year of disburement

g) Disbursed directly to:
   1. Borrower  2. Supplier of the Asset

h) Amount of Loan applied for in Rs.

i) Amount of loan received in Rs.

j) Rate of interest per annum in Rs.

k) Amount of Subsidy in Rs.

l) Total investment in Rs.

m) Do you consider the total assistance/loan adequate
   1. Yes  2. No

n) Availability of linkages and infrastructure facilities:

   - Available  Agency  Used

   i) Technical
   ii) Input supply
   iii) Marketing
   iv) Storage
   v) Others (Specify)

4. REPAYMENT PERFORMANCE

a) Amount per installment in Rs.

b) No. of instalments to be paid

c) Total amount repayed in Rs.

d) Amount Overdue in Rs.
5. ASSET USE

a) Do you consider the quality of the asset created through loan/financial assistance?

1 Good
2 Average
3 Poor

b) Is the asset is being used?

1 Yes  2 No

c) If no, what is the reason?

6. ACTIVITIES PURSUED BY THE BORROWER: (Separate sheets to be filled in for each activity for pre-and post-loan periods)

A. Milch Cattle

i) Details of the Milch Cattle

<table>
<thead>
<tr>
<th>No. of</th>
<th>Breed</th>
<th>Purchased through:</th>
<th>Months &amp;</th>
<th>Lactation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buffaloes</td>
<td>1 Desi</td>
<td>1 bank loan</td>
<td>Year of</td>
<td>stage at time</td>
</tr>
<tr>
<td></td>
<td>2 Kankrej</td>
<td>2 own funds</td>
<td>purchase</td>
<td>of purchase</td>
</tr>
<tr>
<td></td>
<td>3 Others</td>
<td>3 private borrowing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ii) MILK PRODUCTION AND SALE

| No. of Retained Milk for Sold to Co-operatives Average Average Value in lactation consumption Quantity Price of production per day price per day in Rs. in Rs. |
|---|---|---|---|---|---|---|---|
| months for self in liters per liter | Average | Price | Average | Average | Value |
| in lactation | per day | per day | in Rs. | per day | in Rs. |

(Fill the no. of months in lactation and average milk yielded per day separately for the high yield period and low yield period)

1
2
3
4
iii) TOTAL EXPENDITURE ON MILCH CATTLE

<table>
<thead>
<tr>
<th>Type of Expenditure</th>
<th>Quantity in kgs. per month</th>
<th>Price per Rs. per month</th>
<th>Value in kgs. per month in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green fodder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry fodder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterinary expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other expenditures</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Yearly interest paid on: i) Institutional loan
ii) Non institutional loans

B) FARMING

i) LAND PROFILE (area in acres)

<table>
<thead>
<tr>
<th>Total Leased Land in Acres</th>
<th>Leased Out Barren/ Operational area</th>
<th>Rained Area</th>
<th>Source of irrigated purposes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ii) LAND UTILISATION PATTERN: (area in acres)

<table>
<thead>
<tr>
<th>Name of the crops</th>
<th>Duration in months</th>
<th>No. of Harvests</th>
<th>Area irrigated in acres</th>
<th>Area rainfed in acres</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>
### iii) Farming: Production

<table>
<thead>
<tr>
<th>Name of crop</th>
<th>Total production</th>
<th>Retained Rent for share</th>
<th>Quantity sold through co-opera-tives</th>
<th>Selling price k.g.</th>
<th>Quantity sold through open market</th>
<th>Selling price k.g.</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

### iv) Farming: Annual Expenditure and Employment of Hired Labour

#### a) Seasonal Inputs p.a. Quantity in Kg. Price per Kg. in Rs.

1. **i) Seeds**
2. **ii) Insecticides**
3. **Pesticides**
4. **iii) Fertilizers**

#### b) Water Charges: Number months of months Average Period in hours Rate per hour in per day Rs.

#### c) 1. Operational Expenses
2. Expenditure on maintenance
3. Transportation expenses
4. Any other expenditure specify
5) Yearly interest paid on: i) Institutional loan
   ii) Non institutional loans

### C) Business and Self Employment

1. **i) Name of the activity**
2. **ii) Total investment in fixed assets/equipments**
3. **iii) Value of Sales/production per month/day**
4. **iv. a) Details of hired labour**
<table>
<thead>
<tr>
<th>No.</th>
<th>Total No. of Days</th>
<th>Wage Rate per day</th>
<th>per annum in Rs.</th>
</tr>
</thead>
</table>

**Male**

**Female**

**Total Wages paid per annum**

b) Rent per month

c) Other costs: including raw material/stock/inputs/others etc

f) Major repairs/maintenance of assets

g) Yearly interest paid on: i) Institutional loan

ii) Non institutional loans

**D) BULLOCK CART/CAMEL CART**

i) Total Earnings (in Rs.)

<table>
<thead>
<tr>
<th>Use of animal</th>
<th>Rate per hour/ kms in Rs.</th>
<th>Earnings per day</th>
<th>No. of months</th>
</tr>
</thead>
</table>

ii) Expenses in Rs.

a) Fodder

b) Veterinary

c) Repairs

d) Other expenses

g) Yearly interest paid on: i) Institutional loan

ii) Non institutional loans