APPENDIX III

COOPERATIVE LOANS IN PERIYAR DISTRICT - A STUDY OF OVERDUES AND REPAYMENT

Interview Schedule for Members of Cooperative Credit Societies

I IDENTIFICATION AND PERSONAL DATA

1.1 Name of Member
1.2 Village
1.3 Block
1.4 Taluk
1.5 Name of the Society in which he is a member
1.6 Caste
1.7 Age
1.8 Whether belong to SC/ST Yes/No
1.9 Type of family Joint/Individual
1.10 Size of Family Male ..... Female ..... Total ........
1.11 Number of Members available for farm work
   Male .......... Female .......... Total ........
1.12 Number of dependents in the Family: Male .... Female ... Total ...
1.13 Level of Education: Illiterate/Primary level/Higher Secondary level/Collegiate level
1.14 Position held in the Society: Member/Office-bearer
1.15 Period of membership
1.16 Distance of the society to his residence
1.17 Is any of your relatives or friends executive member or Office-bearer of the society? Yes/No
1.18 Annual Income of the Household:
   From Agriculture Rs. :
   From other sources Rs. :
   Total Rs. :
1.19 Political party affiliation, if any,
   Name of party POSITION HELD SYMPATHISER
   a) AIADMK
   b) DMK
   c) Congress (I)
   d) Janatha
   e) Agriculturists' Association
   f) Any other (specify)
1.20 ASSOCIATION WITH OTHER INSTITUTIONS:

<table>
<thead>
<tr>
<th>NAME OF THE ORGANIZATION</th>
<th>MEMBER/OFFICE BEARER</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Consumer cooperative society</td>
<td></td>
</tr>
<tr>
<td>b) Land Development Bank</td>
<td></td>
</tr>
<tr>
<td>c) Farmers' Forum</td>
<td></td>
</tr>
<tr>
<td>d) Coop.Milk Society</td>
<td></td>
</tr>
<tr>
<td>e) Radio Club</td>
<td></td>
</tr>
<tr>
<td>f) Village panchayat</td>
<td></td>
</tr>
<tr>
<td>g) Youth Club</td>
<td></td>
</tr>
<tr>
<td>h) Others (specify)</td>
<td></td>
</tr>
</tbody>
</table>

II ECONOMIC PROFILE

2.1 Tenurial Status

i) Owner cultivation
ii) Owner cum tenant
iii) Tenant

2.2 Details of land holding (Acreage cultivated at present)

<table>
<thead>
<tr>
<th>Details of land</th>
<th>Acres</th>
<th>Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Wet land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Gardenland</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) LBP land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Rainfed land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.3 FARM POWER

<table>
<thead>
<tr>
<th>NAME</th>
<th>NUMBERS</th>
<th>Value (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Bullocks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Power sprayer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Oil engine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Electric Motor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Tractor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f) Bullock cart</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g) Country plough</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h) Others (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.4 HOUSE

<table>
<thead>
<tr>
<th>TYPE</th>
<th>NUMBERS</th>
<th>Value (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Tiled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Terraced</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Farm House</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Thatched</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.5 MATERIAL POSSESSION

<table>
<thead>
<tr>
<th>NAME</th>
<th>NUMBERS</th>
<th>Value (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Cycle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Motor Cycle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) TV (colour/black &amp; white)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
d) Radio/Tape recorder
e) Car
f) Livestock
g) Furniture
h) Jewels
i) Investments
j) Others (specify)

III HOUSEHOLD EXPENDITURE (Last year)
3.1 Food
3.2 Clothing
3.3 Rent, if any
3.4 Repairs and whitewash
3.5 Lighting
3.6 Fuel
3.7 Medical Expenses
3.8 Education
3.9 Recreation, travel, etc.,
3.10 Cultural expenses (Festivals, ceremonies, marriages, etc.,)
3.11 Other expenses
TOTAL

IV. AGRICULTURE
4.1 Cropping pattern and yield during the last agricultural year
S.No. Crop Area** Yield per Total Yield Value of Value of
   acre Qty., Value(Rs) by-products Total yield
   (Rs.) (Rs.)

FIRST CROP
1
2
3
4
5
6

SECOND CROP
1
2
3
4
5

THIRD CROP
1
2
3
4
5

** Furnish the details separately for rainfed and irrigated or marking R or I as the case may be against the name of crops.
4.2 COST OF CULTIVATION
4.2.1 FIXED EXPENSES
a) Annual wages for full time pannaiyal
b) Interest on loan raised for cultivation
c) Rent/Varam
d) Land tax
e) Repair and maintenance of owned implements, machineries, etc.
f) Animal feed
g) Others (specify)

4.2.2 VARIABLE EXPENSES
a) Seeds
b) Fertilizers
c) Pesticides
d) Charges for hired implements
e) Electricity/fuel charges
f) Water rate
g) Other cultivation expenses
   a) Ploughing, etc.
   b) Wages for casual labourers
c) Transport and marketing expenses
h) Any other (specify)

TOTAL

4.2.3 Total cultivation expenses (4.2.1 x 4.2.2)

4.2.4 Net farm income

V URBAN CONTACT
5.1 Have you ever visited any neighbouring town/city? Yes/No
5.2 If yes, how often do you visit the town/city?
   Yearly/Half yearly/Quarterly/Monthly/Weekly/More frequently
5.3 Do you have any relative or friend living in town/city? Yes/No
5.4 If yes, do you get things done through him, if there is any work
   in the town/city? Yes/No
5.5 Are the bus routes of the town directly connected with your farm?
   Yes/No
5.6 Do you have direct bus route to the town from your residence? Yes/No
5.7 How far is the town from your farm/residence?
5.8 What is the purpose of your visit to the town?
   1. Agriculture
   2. Non-agriculture

VI CREDIT ORIENTATION
6.1 Do you think that a farmer like you should borrow money for the
   crop production? Yes/No
6.2 In your opinion, how difficult it is to get crop loan?
   Easy/O.K./Difficult
6.3 Did you use the crop loan in the last two years for production purposes? Yes/No
6.4 If No, why?
6.5 In these days of modern agriculture, agriculture requires lot of external financial assistance Agree/Disagree
6.6 Institutional credit to agriculture has saved the farmers from the clutches of village money lenders Agree/Disagree
6.7 It is really a boon to the agriculturists that commercial banks have come forward to issue agricultural loans. Agree/Disagree
6.8 As commercial banks and cooperative societies are meant for providing credit to the farmers, the loans can be repaid at the convenience of the farmer borrowers. Agree/Disagree
6.9 As commercial banks lend their deposits and cooperative societies government funds, they should not insist on security. Agree/Disagree
6.10 As the credit institutions insist on a number of formalities, money lenders are a healthy source of credit than these institutions. Agree/Disagree

VII SCIENTIFIC ORIENTATION
7.1 New methods of farming give better results to a farmer than old methods Agree/Disagree
7.2 Even a farmer with a lot of experience should use new methods of farming Agree/Disagree
7.3 Though it takes time for a farmer to learn new methods in farming, it is worth the efforts taken Agree/Disagree
7.4 A good farmer experiments with new ideas in farming Agree/Disagree
7.5 Scientific methods of farming have to be adopted in order to raise the level of living of a farmer Agree/Disagree
7.6 The traditional way of farming is still the best way to farm even today Agree/Disagree
7.7 New methods of farming are launched only to give publicity to the scientists Agree/Disagree
7.8 The extra amount spent on chemical fertilisers, pesticides, etc., will be compensated more by the extra yield and thereby additional income Agree/Disagree
7.9 The progress in crop production technology, particularly the emergence of high yielding varieties of wheat, paddy, millets, etc., have made agriculture a paying pursuit, a lucerative business
Agree/Disagree

7.10 A progressive farmer is one who is highly responsive to various improved agricultural practices like quality seeds, fertilisers, pesticides, improved implements, etc.,
Agree/Disagree

VIII ECONOMIC MOTIVATION
8.1 A farmer should work hard in order to get large yields and profits
Agree/Disagree

8.2 A more successful farmer is one who makes the maximum profits.
Agree/Disagree

8.3 A farmer should grow more cash crops to increase monetary profits in comparison to growing of good crops for home consumption.
Agree/Disagree

8.4 What is the actual percentage of area under cash crops to total areas?
Agree/Disagree

8.5 A successful farmer will not mind spending more on inputs, if he expects more yield.
Agree/Disagree

8.6 If agriculture is to play a real role in the development of the rural economy, the farmers have got to consider farming as a business undertaking.
Agree/Disagree

8.7 A successful farmer always keeps his eyes on the net income earned on each acre of crop production.
Agree/Disagree

8.8 The present share of farmers in the price paid by the consumers is Adequate/OK/Inadequate

IX KNOWLEDGE ABOUT COOPERATIVE CREDIT:

9.1 Please mention the name of coop. Society which gives your crop loan
Ans: Correct/Incorrect

9.2 Mention the name of coop. Bank which gives you long-term credit.
Ans: Correct/Incorrect

9.3 Is there any security that should be offered for getting crop loan from the coop. society.
Yes/No

9.4 What is the rate of interest charged by the coop. society for crop loans?
Ans: Correct/Incorrect

9.5 Crop loans are given by coop. societies in the form of
a) Cash only b) Kind only or c) Both
Ans: Correct/Incorrect
9.6 Credit from cooperative societies is production oriented rather than profit oriented.
Agree/Disagree

9.7 When is crop loan repayable?
Ans : Correct/Incorrect

9.8 A farmer cannot get loan from a coop. society for his children's marriage.
Agree/Disagree

9.9 The amount of loan that is secured from the coop. society is fixed based on the scale of finance fixed already.
Agree/Disagree

9.10 Long term credit obtained from land development bank is repayable in
a) One lump sum or b) In instalments

9.11 Name the source of funds to the coop. society for issuing crop loans.
Correct/Incorrect

9.12 What is the purpose for which MT credit is issued?
9.13 What is the purpose for which LT loan is issued?
9.14 What is the duration of ST loans?
9.15 What is the duration of MT loans?
9.16 What is the duration of LT loans?
9.17 What is the security offered for getting MT loans?
9.18 What is the security that should be offered for getting LT loans?

X

ATTITUDE TOWARDS COOPERATIVE CREDIT

10.1 When you think of raising loans for meeting cultivation expenses, immediately the name of coop. credit society strikes you,
Agree/Disagree

10.2 The rate of interest charged by the coop. society is reasonable.
Agree/Disagree

10.3 By security cooperative credit the borrower loses the image and prestige in the society.
Agree/Disagree

10.4 The loan procedure adopted for obtaining coop. credit is simple.
Agree/Disagree

10.5 The scale of finance fixed by the coop. society for the various crops is adequate to raise the crops.
Agree/Disagree

10.6 The expenses incurred in securing credit from coop. society is minimum.
Agree/Disagree

10.7 The form and mode of disbursement of coop. credit is convenient.
Agree/Disagree

10.8 The period of coop. credit and the due dates are convenient.
Agree/Disagree

10.9 When it is found difficult to repay the coop. loan amount on account of failure of crops, it is easy to get extension of time.
Agree/Disagree
XI INVOLVEMENT IN AGRICULTURISTS' ASSOCIATION

11.1 Are you a member of any Agriculturists' Association?
   Yes/No
11.2 If Yes, How long you have been a member?
11.3 If Yes, state whether you are
   a) an ordinary member
   b) an executive member
11.4 Did the association advocate boycott of repayment of loan any
time previously?
   Yes/No
11.5 If Yes, did you participate in the boycott move?
   Yes/No.
11.6 If Yes, since when?
11.7 Did you take part in any of the Agriculturists' agitation held
   previously?
   Yes/No
11.8 If Yes, mention the type of agitation
11.9 Had you ever been jailed for participating in farmers agitation?
   Yes/No
11.10 If Yes, how many days you were in jail.

XII PROXIMITY TO MARKETING FACILITIES :

12.1 Are you able to dispose of the products easily?
   Yes/No
12.2 Are the approach roads to the marketing centres good?
   Yes/No
12.3 Are you able to sell your produces through Regulated Market or
   Cooperative Marketing Society or directly to the consumers?
   Yes/No
12.4 If Yes, what is percentage of produce sold through the
   Institutional Marketing Agencies?
12.5 Mention the distance from your farm and home to the following
   marketing centres.

<table>
<thead>
<tr>
<th>Name of Market</th>
<th>From Farm in K.M.</th>
<th>From Home in K.M.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regulated Market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Coop. Marketing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Society</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Weekly sandy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Any other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12.6 Could you sell all types of produce through regulated market or
   coop. marketing society?
   Yes/No
12.7 If no, what are the crops which cannot be sold through them?
12.8 In case you like to store the produce for sometime anticipating rise in the price, do you have sufficient godown facilities?
Yes/No
12.9 Do you have sufficient drying yard to get your products dried?
Yes/No
12.10 Do you have your own transport facility to transport the products?
Yes/No
12.11 If yes, mention the nature of transport
Bullock Cart/Tractor/Others, specify

XIII MEMBER IDENTIFICATION

13.1 Who is the owner of your cooperative credit society?
13.2 Do you canvass members of your village to join your society?
Yes/No
13.3 If Yes, how many members of your village have joined the society on your advice?
13.4 Do you attend meetings (General Body) of your society regularly?
Yes/No
13.5 Do you participate actively in discussions?
Yes/No
13.6 Do you like to deposit your surplus money in your society or bank?
Yes/No
13.7 Do you feel that you can manage the society more efficiently than others if you are an office bearer?
Yes/No
13.8 Have you ever attended educational programmes arranged by the society?
Yes/No
13.9 Do you feel that the cooperative credit society has increased the incomes and improved the economic conditions of its members?
Yes/No
13.10 Do you feel that you are one of the owners of the society?
Yes/No
13.11 If something goes wrong in the society, do you feel that you will be the looser?
Yes/No
13.12 Do you feel that non repayment of loans by members will affect the smooth working of the credit society?
Yes/No
13.13 Do you feel that you should repay the loan only after getting the demand notice/after the personal visit of supervisor?
Yes/No
13.14 Do you try to know the affairs of the society?
Yes/No
13.15 How do you feel about your membership in the society?
Feel proud of/Membership essential/Membership not necessary
13.16 How do you feel about your relationship in the society?
Feel part & parcel of it/should serve the society/the society
should serve me.
13.17 Do you like to continue as member of the society?
Yes/No

XIV BORROWINGS
14.1 Borrowings from the cooperative society

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Amount Borrowed</th>
<th>Utilisation of loan</th>
<th>Repayment of loan</th>
<th>Amount of Overdue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Cash Kind Total</td>
<td>Amount utilised</td>
<td>Amount diverted*</td>
<td>Amount Repaid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Rs) (Rs) (Rs)</td>
<td>(Rs) (Rs)</td>
<td>(Rs) (Rs)</td>
<td>(Rs)</td>
</tr>
<tr>
<td>1.</td>
<td>1982-83</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>1983-84</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>1984-85</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>1985-86</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>1986-87</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Purpose of diversion should be given.

14.2 If the loan is diverted for other purposes, how did you meet
the shortage of funds for raising the crop?

14.3 Did you borrow from any other agency apart from cooperative society
Yes/No

14.4 If yes, state the following

<table>
<thead>
<tr>
<th>Year</th>
<th>Purpose of Borrowing</th>
<th>Agency</th>
<th>Amount Borrowed (Rs)</th>
<th>Rate of Repaid or not given</th>
</tr>
</thead>
</table>

XV REPAYMENT OF LOANS

15.1 When do you repay the loans?
a) Before the due date
b) On the due date
c) On getting reminder
d) When a supervisor calls on you
e) When legal notice is served
f) When special squad comes
g) On the day of execution of decree
h) Never

15.2 Do you feel confident that you can get another loan immediately
on settling the previous loans?
Yes/No
15.3 What is the machinery launched for collecting the loan?
   a) Supervisor
   b) Dunning letter
   c) Decree
   d) Special squad
   e) Any other (specify)

15.4 Is the supervisor calling on you for collecting the loan?
   Yes/No

15.5 What are the reasons for non-repayment of the loans?
   Please mention the reasons which hinder the repayment of the loan
   1. Low yield / Return
   2. Absence of income from other sources
   3. Repayment of other debts
   4. Low price for the produce
   5. No security could be offered for getting loan from other sources for repaying the coop.loan.
   6. Heavy interest is paid on loans from other sources
   7. More family consumption expenditure
   8. Unsuitable repayment schedule
   9. Water scarcity
   10. Marriage in the family
   11. Delayed receipt of sale proceeds
   12. Frequent tractor repairs
   13. Crop failure
   14. Lack of marketing facilities
   15. Others (specify)