

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 Seperated

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 disbursement
- 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: (Seperate sheets to be filled in for each activity for pre-and post-loan periods)

### A. Milch Cattle

#### i) Details of the Milch Cattle

No.of	Breed	Purchased through:	Months &	Lactation
Buffa-	1 Desi	1 bank loan	Year of	stage at time
loes	2 Kankrej	2 own funds	purchase	of purchase
	3 Others	3 private borrowing		

#### ii) MILK PRODUCTION AND SALE

No. of	Retained	Milk for	Sold to	Sold to Open Market	
months	for self	Co-operatives	Average	Average	Value
in lac-	consum-	Average	Average	Quantity	Price
tation	ption	Quantity	Price	in liters	in Rs.
	Average	in liters	per liter	per day	of
	per day	per day	in Rs.		production
					in Rs.

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

1

2

3

4

iii) TOTAL EXPENDITURE ON MILCH CATTLE

Type of Expenditure	Quantity in kgs. per month	Price per k.g. in Rs.	Value in Rs. per month
Greenfodder			
Dry fodder			
Veterinary expenses			
Other expenditures			
Yearly interest paid on; i) Institutional loan ii) Non institutional loans			

B) FARMING

i) LAND PROFILE (area in acres)

Total Land Owned	Leased in	Leased Out	Fellow/Barren/other purposes	Operational area	Rained area	Area irrigated	Source of irrigation
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ii) LAND UTILISATION PATTERN: (area in acres)

Name of the crops	Duration in months	No. of Harvets p.a.	Area irrigated in acres	Area rainfed in acres
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iii) Farming: Production

Name of crop	Total Production in monds	Retained for consumption in monds	Rent share to landlord in monds	Quantity sold through co-operatives (monds)	Selling price per k.g. in Rs.	Quantity sold through open market (monds)	Selling price per k.g. in Rs.
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iv) Farming: Annual Expenditure and Employment of Hired Labour

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

- i) Seeds
- ii) Insecticides  
Pesticides
- iii) Fertilizers

b) Water Charges:	Number months of months	Average Period in hours per day	Rate per hour in Rs.
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- c) 1. Operational Expenses
- 2. Expeniture on maintenance
- 3. Transportation expenses
- 4. Any other expenditure specify
- 5) Yearly interest paid on: i) Institutional loan  
ii) Non institutional loans

C) Busienss and Self Employment

- i) Name of the activity
- ii) Total investment in fixed assets/equipments
- iii) Value of Sales/production per month/day
- iv. a) Details of hired labour

No.	Total No. of Days per annum	Wage Rate per day in Rs.
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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.)

Use of animal for transport/	Rate per hour/ kms in Rs.	Earnings per day	No. of months
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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