

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

Sr. No.	Education	Age	Gender		Occupation		Total Income		Caste
			M	F	Main (Type it is)	Subsidiary of farm if agriculture)	1992-93	1993-94	
1	2	3	4	5	6	7	8	9	10

III Loan Profile

Sr. No.	92-93	93-94	Source	Amt. (in Rs.)	Security Offered	Type of loan tenure (in yrs)	Activity financed	Rate of interest (per cent)	Total investment (Rs.)	Repayment Not due / Fully (P)/ Partially (P) / Not repaid (N)
1	2	3	4	5	6	7	8	9	10	11

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,