

APPENDIX II

QUESTIONNAIRE FOR THE PH.D. PROGRAMME

TOPIC : "SOCIO-ECONOMIC IMPACT OF RURAL CREDIT ON WOMEN
UNDER THE INTEGRATED RURAL DEVELOPMENT PROGRAMME :
A STUDY OF VADODARA DISTRICT"

IDENTIFICATION

Project Code
Taluka
Village
Household Number
Name of the Bank
Category Code
Branch Code

Date of Interview

Signature of the
Interviewer

I. RESPONDENT'S PROFILE :

- a) Name Last First
- b) Caste Whether : 1. S.C. 2. S.T.
3. B.C. 0. Other
- c) Religion : 1. Hindu 2. Muslim
3. Christian 4. Others
- d) Age in completed years :
- e) Marital Status : 1. Single 2. Married
3. Widow 4. Widower
5. Divorcee 6. Separated
- f) Whether the respondent belongs to any of the following target groups ?
- | | |
|-------------------------|--------------------|
| 1. Agricultural Laborer | 2. Marginal Farmer |
| 3. Small Farmer | 4. Rural Artisans |
| 5. Others (Specify) | 6. Not applicable |

II. HOUSEHOLDS PROFILE :

a) Type of House :

- | | |
|-----------|---------------|
| 1. Kuchha | 2. Semi-pucca |
| 3. Pucca | 4. Thatched |

b) i) Family Size :

- ii) No. of Males/
Females

- iii) No. of Earning Members
No. of Non-earning Members

c) Joint Hindu Family ?

1. Yes
2. No.
0. Not applicable

d) Who is the principal earner ?

(If not Respondent, mention relationship with him/her)

1. Respondent
2. Father
3. Mother
4. Spouse
5. Brother
6. Son
7. Others (Specify)

e) Who is the Head of the Household ?

1. Respondent
2. Father
3. Mother
4. Spouse
5. Brother
6. Son
7. Others (Specify)

f) Is the Head of the Household Male/Female ?

1. Male
2. Female

g) Is the House ?

1. Owned
2. Rented
3. Rent-free

Table No. 1

Household Profile

Principal activity of the Household				Pre		Specify		Post		Specify	
Sr. No.	Sex	Age	Rxy*	Education yrs.	Activity* pursued	No. of months		Income in Rs.			
	1.Male				pre	post	pre	post	pre	post	
1	2	3	4	5	6	7	8	9	10	11	
1											
2											
3											
4											
5											

*Rxy : Relationship with respondent : 1. Father 2. Mother 3. Spouse 4. Brother 5. Son 7. Others

** Activity Code : 1. Farming 2. Milch Cattle 3. Agricultural Labor 4. Other Labor 5. Service
6. Poultry 7. Others 8. Cattle Rearing 9. Cottage/Small Scale Industry
10. Business/Shop

*** Education : 1. 0-5, 2. 5-10, 3. 10-12, 4. Degree 5. Masters 6. Technical Training.

III. LOAN/INVESTMENT/ASSET/ACTIVITY FINANCED PROFILE

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

1. I.R.D.P.
2. S.E.P.U.P.
3. S.E.E.U.Y.

b) Name of the asset/activity financed
specify _____

Mention Type/Make/Company/Capacity etc.

-
1. Tubewell
 2. Pumping Set
 3. Tractor
 4. Milch Cattle
 5. Poultry
 6. Village & Cottage Industry
 7. Others (specify) _____
 8. Business/Shop
 9. Handloom
 10. S.S.I.

c) Tenure of loan in years

d) Method of Disbursement

1. Lumpsum
2. Installment

e) Disbursed directly to

1. Borrower
2. Supplier of the Asset

f) Rate of interest per annum in percentage

g) Subsidy in Rs. _____

h) Margin money in Rs. _____
[0 if not applicable]

i) Provided through

1. Own Cash
2. Sale of any Asset
3. Private Borrowing
4. Institutional Credit
7. Others (specify) _____
0. Not Applicable.

j) Total Investment in Rs. _____

k) Whether insurance cover provided ?

1. Yes
2. No

l) Who pays the premium ?

1. Respondent
2. Lending Institution
0. Not Applicable

m) Do you consider the total assistance/
loan adequate?

1. Yes
2. No

n) Did you incur any expenses for taking
the loan on the following :

1. Documentation
2. Transport
3. Others (Specify) _____

o) Availability of linkages and
infrastructure facilities :

Available	Agency	Used
1. Yes	Code	1. Yes
2. No		2. No

1. Technical
2. Input Supply
3. Marketing
4. Storage
5. Other (Specify) _____

* Agency Codes

1. Co-operative
2. Panchayat
3. Marketing Committee
4. Government Department
7. Others
0. Not Applicable

Please give reasons for not using
any of the above facilities even
if available _____

p) Which of the following was the main source of information for availing the bank loan facility ?

q) Who was the main source of motivation ?

1. Gram Sewak
2. Other VDO/VLW
3. Village Pradhan
4. Sarpanch
5. Patwari
6. Panchayat Member
7. Others
8. Other Government functionary
9. Bank official
10. Fellow Villager
11. Not Applicable

IV. REPAYMENT PERFORMANCE

a) Repaid Fully :

b) Partially Repaid:

c) Do you think your repayment performance is directly related to your incremental income.

1. Yes
2. No

d) What were the main reasons for non-repayment /irregular repayment?

i) Incremental income insufficient for repayment

1. Yes
2. No

ii) Income is irregular and not properly spread

1. Yes
2. No

iii) Natural calamity

1. Yes
2. No

iv) Asset breakdown/out of use

1. Yes
2. No

v) Asset usable but not used

1. Yes
2. No

vi) Others (specify) _____

- e) Kindly rank the above reasons according to descending order of importance.
(Put 0 where it is not applicable)

V. ASSET USE

- a) Do you consider the quality of the asset created through loan ?

1. Good
2. Average
3. Poor

- b) Is the Asset being used ?

1. Yes
2. No

Table 2

Details of Milch Cattle					
Buffaloes	No. of Calves	Breed	Purchased through	Month & Year of purchase	Lactation stage at the time of purchase
		1.Desi	1. Loan		
		2.Kankrej	2. Own Funds		
		3.Others	3. Sharing Basis		
I.					
II.					
III.					
IV.					
V.					

Table 3

Total Expenditure on Milch Cattle						
Type of Expendi- ture	For Animals in Milk		For Animals		Total No. of	
	No.		No.		Buffaloes	
	Quantity in Kgs. per month	Price Per Kg.	Value in Rs. per month	Quantity in Kgs. per month	Price Per Kg.	Value in Rs. per month
						Total Exp. per annum
1. Green Fodder						
2. Dry Fodder						
3. Others						
4. Veterinary						
Total						

Table 4

No. of Buffa- loes	H.Y.P. L.Y.P. Period	No. of Months in Lact- ation	Milk for Self Con- sumption Average quantity in liters per day	Sold to Co-operatives		Sold to Open Market		Income from Sale of Milk Products
				Average quantity in liters per day.	Average price in Rs per liter.	Average quantity in liters in Rs.	Average Price in Rs.	
1	2	3	4	5	6	7	8	9
1.	H.Y.P.							
2.	L.Y.P.							
Total								
2.								
3.								
4.								
5.								

Note : * HYP Refers to High Yielding Period.

** LYP Refers to Low Yielding Period.

Table 5

Land Profile

Pre Loan [1] / Post Loan [2]

Total Land Owned	Leased In	Leased Out	Fallow/ Barren/ Other Purposes	Operational Area	Rainfed Area	Area Irrigated 1. Yes 2. No	Source of Irrigation
Pre							
Post							

Table 6

Land Utilization Pattern/Production

Pre Loan [1]/ Post Loan [2]

Seasons	Name of the Crop	Duration in Months	No. of Harvests p.a.	Area Irriga- ted in Acres	Area Rainfed in Acres
Rabi	1				
	2				
Kharif	1				
	2				
Others	1				
	2				
Forestry	1				
	2				

Table 7

Farming : Annual Expenditure and Employment
of Hired Labor

a. Seasonal Inputs p.a.	Quantity in Kg.	Price Per Kg. in Rs.	
<hr/>			
i. Seeds			
- HYV			
- Traditional			
ii. Insecticides Pesticides			
iii. Fertilizers			
- Chemical			
- Traditional manure			
<hr/>			
Total			
<hr/>			
b) Water Charges p.a.	Period in Months	Area in Acres	Rate per hour in Rs.
<hr/>			
Total Rs.			
<hr/>			
<hr/>			
c) Capital			
Investment in Assets/ Equipments Financed by Other than Loan in Rs.p.a.			
<hr/>			
Total Rs.			
<hr/>			
<hr/>			
d) Revenue in Rs. p.a.			
1. Operational			
2. Maintenance			
3. Transportation			
4. Any Other Expenditure			
Specify			
<hr/>			
Total Rs.			

e)	Hired Labor	No.	Total Days	Wage rate per day
	i. Permanently employed			
	Male			
	Female			
	ii. Casual			
	Male			
	Female			
	iii. Family			
	Male			
	Female			
	Total		Total Rs.	

Land Utilization Pattern/Production

Pre Loan [1] Post Loan [2]

[illegible]

Industries Services and Business/Other

- a) Name of the activity (code)*
- b) Did you receive under Trysem ?
1. Yes
 2. No
- c) Total investment in fixed assets/equipments.
1. Own funds in Rs.
 2. Financed through loan in Rs.
 3. Total investment in Rs.
- d) No. of producing units
- e) Details of hired labor

No.	Total No. of Days	Wage Rate Per day	Category 1. Skilled 2. Unskilled
Male			
Female			
Total wages paid per annum			

- * 01) Farming 02) Milch Cattle 03) Agricultural Labor
04) Other Labor 05) Service 06) Poultry 07) Others
08) Cattle Rearing 09) Cottage/Small Scale Industry
10) Business/Shop.

- f) Other costs
[including raw material/inputs/others etc.]
- g) Total value of job done/production/sales
proceeds per annum in Rs. :

Selling Price in Rs.	No. of Units	Value in Rs.
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- h) Net average profit earned per annum :

VI. IMPACT ON BORROWER/SPOUSE

Pre

Post

- a) Borrowers principal activity
- b) Spouse's principal activity
- c) Location of the work site of the borrower
- d) Location of the work site of the spouse :
 - 1. House or around the house
 - 2. Own village but away from house
 - 3. Outside the village
- e) Whether the pre loan/post loan working pattern is preferable ?
 - i. to the respondent
 - ii. to the spouse
 - 1. Preferable
 - 2. Not preferable
- f) i) Drudgery in work of the borrower in the pre loan/post loan period :
 - 1. Increased
 - 2. No Difference
 - 3. Decreased
- ii) Drudgery in work of the spouse in the pre loan/post loan period :
 - 1. Increased
 - 2. No Difference
 - 3. Decreased

VII. SOCIAL IMPACT

- a) i) Food consumption per head (only cereals & pulses)
- ii) Consumption of Milk and Milk products
- iii) Consumption of vegetables and other eatables
 - 1. Increased
 - 2. No difference
 - 3. Decreased
- b) i) Could you afford better clothing for yourself ?
- ii) Could you afford better clothing for your family ?
 - 1. Yes
 - 2. No

VIII. DECISION MAKING

Who takes the decisions for the following ?

a) Loan

- i. Type of asset to be purchased
- ii. Size of installment to be repaid
- iii. Who insists for repayment
- iv. Collects money for repayment

- 1. Respondent
- 2. Spouse
- 3. Jointly with others

b) Asset Utilization

- i) Work allocation
- ii) Quantity of inputs
- iii) Disinfection of sheds
- iv) Veterinary services needed
- v) Vaccination of animals

- 1. Respondent
- 2. Spouse
- 3. Jointly with others

c) Marketing and Consumption :

- i) Market place for selling of output
- ii) Control on sale proceeds
- iii) Use of sale proceeds
- iv) Quantity to be sold
- v) Food : Quantity
- vi) Food : Quality
- vii) Housing
- viii) Clothing
- ix) Proportion of produce for household consumption

- 1. Respondent
- 2. Spouse
- 3. Jointly with others

d) Saving and Investment :

- i) Proportion of Income to the saved
- ii) Proportion of Income to be invested

- 1. Respondent
- 2. Spouse
- 3. Jointly with others