

Appendix

Village Level Survey on Beneficiaries of UBKGB, Jalpaiguri District

1. Introduction

- 1A. District-Jalpaiguri
 Village -----
 Block -----
- 1B. Name of the Respondent :
 Age----
 Sex----
 Caste SC/ ST/ OBC/ Others
 Educational Standard
 Illiterate/ Primary/ Secondary and above
 Occupational Status
 Small farmers/ Marginal farmers/ Medium farmers/ Big farmers/ Agricultural labourers
- 1C. Family Particulars
- (a) How many family members do you have?
 Male---- Female-----
- (b) What is the number of working members in your family?
 Male---- Female----

2. Resource-base/Assets Position

- 2A. (i) Land holding (Area in acres)
 Irrigated---
 Unirrigated---
- (ii) Land owned
 (iii) Land cultivated
- 2B. House
- (i) Kutcha
 (ii) Pucca

3. Statement of Borrower's Economic Status

- (a) Do you engage yourself in allied agricultural activities, viz., Poultry, Piggery, Dairy farming, Horticulture, Goat and Sheep-rearing, Gobar gas plants? (Tick the correct answers)
- (b) If you do not occupy yourself in any allied agricultural activity, how do you utilize your leisure? ----
- (c) Do you get money order from your son/brother? If so, how much do you get per month? Rs.----

4. Need of Agricultural Credit and Other Statements

- (a) Did you need credit for agricultural or allied agricultural activities? Yes/ No
- (b) Did you get essential credit? Yes/ No
- (c) From which source of the following one's did you get credit for agriculture and allied agricultural activities;
Money lender, Co-operative bank, Friends and relatives, any other source. (Tick the correct ones)

5. Need of Agricultural Credit

- (a) Did you need credit for agricultural or allied agricultural activities? Yes/No
- (b) If yes how much credit did you require to run the activity?
- (c) How much credit did you obtain from the bank?
- (d) Did you get the loans timely according to your needs? Yes/No
- (e) How did you travel to reach the bank viz.,
- (f) Bus, Train, or Any other mode of transport? (specify)
- (g) How many number of working days did you loss for this purpose?
- (h) How much did you spend to get the credit from the bank viz.,
- (i) Bus fare, Stamp charge, Stationary charge, Xerox, Searching charge, others?
- (j) How often did you visit the bank premises to get the loans?

6. Problems in Getting Loan from the Bank

Did you find any difficulty in getting loans from the banks?

Yes/No

If yes, state the difficult

Delay in sanction

Delay in disbursement

Harassment by the bank staff

Lack of co-operation from the bank staff

Discriminatory behaviour of officials

Complicated loan procedure

Political intervention

Demand for bribe

Other (specify)

(Please rank the problems according to priority)

Sl. No.	Problems	Ranks
(a)		
(b)		
(c)		
(d)		
(e)		
(f)		
(g)		
(h)		
(i)		
(j)		

7. Utilisation of Credit

(a) Have you utilized the credit for the purpose for which it was sanctioned? Yes/No

(b) If no, indicate the reasons responsible for this by specifying one or more of the following:

- (i) Inadequate amount of loan,
 - (ii) Illiteracy and ignorance,
 - (iii) Poverty,
 - (iv) Untimely credit,
 - (v) Spent on illness,
 - (vi) Lack of supervision.
- (c) Have you utilized the loan for the required purpose-fully or partially?
- (d) If you have utilized the loan partially for the required purpose, indicate what percentage was spent on intended purpose and what on consumption items?
- (i) Percentage spent on intended purpose-----
 - (ii) Percentage spent on consumption items-----
- (e) After delivery of loan how many times did the bank staff visit the activity? Once/ Twice/More.

8. Repaying Capacity of the Borrowers

Have you got surplus income, deficit or neither surplus nor deficit from the loan based activity? (Please specify)

9. Refund of the Loan

- (a) Have you paid the loan within the specified period?
Yes/No
- (b) If yes, whether fully or partially from the loan based activity.
- (c) If no, state extent of default and amount defaulted.
- (d) How much amount of loan have you repaid for crop loan and business loan within the specified period?
- (i) For crop loan Rs.----
 - (ii) For business loan Rs.---
- (e) If the specified period is not yet over, do you expect to be in a position to repay the loan after completion of its time period? Yes/No
- (f) Have you repaid the loan from the additional income from the activity for which credit was taken? Yes/No
- (g) If no, how did you get money for repayment?
Fresh loan/other sources. (Specify)

- (h) Do you expect to be in a position to repay the loan from the income likely to be earned from the credit financed activity? Yes/No
- (i) If you have not refunded the loan in time or not in a position to refund the loan in time indicate reasons responsible for it by ticking one or more of the following:
- (a) Poverty,
 - (b) Crop diseases,
 - (c) Inadequate income generation,
 - (d) Diversion of amount for other purposes,
 - (e) Poor monitoring,
 - (f) Others.

10. Impact of Agricultural Credit

- (a) Has your money income increased as a result of loan?
Yes/No
- (b) If yes, how much?
- (i) Before scheme Rs.---
 - (ii) After scheme Rs.----
- (c) Did you get some additional employment? Yes/No
- (d) If yes. How many months in a year?
- (i) Before scheme ----
 - (ii) After scheme -----
- (e) Improvement in the level of living of borrowers before and after availing the bank credit.
- Use the following codes: '3' improved than before the scheme; '2' improved slightly before the scheme; '1' same as before the scheme

Amenities

- 1. Housing
- 2. Education to children
- 3. Development of houses
- 4. Recreational facilities

Quality

