

APPENDIX – I

DEPARTMENT OF ECONOMICS
UNIVERSITY OF NORTH BENGAL
QUESTIONNAIRE

ON

**SMALL BORROWERS' NEED AND THE CREDIT MARKET: A STUDY OF FORMAL AND INFORMAL
MARKET BORROWING IN THE DISTRICT OF DARJEELING, WEST BENGAL.**

Survey Site:

Census Village No. Mauza..... G.P.....

Approx. Number of Households:.....No.

General Information:

1. Name of the Respondent:.....

2. Age (Completed years):.....

3. Religion: Hindu / Muslim / Christian / Others

4. Sub Community: SC / ST / OBC

5. Mother tongue:other language spoken.....

6. A) Current marital Status: Single / Married / Widowed / Separated / Divorced

B) Age at Marriage (in No of years completed):No of years

7. A) Education Level: Illiterate / Functionally literate / upto class IV/ Upto Class VIII/
upto class X / Upto class Class XII/ Graduate / Post Graduate

B) Place of Education:.....

8. A) Family Status: Unitary / Joint

B) Earning Status of the householder: sole / Joint

9. Family Composition:

Sl No	Category	Male	Female	Total
i	Household size			

ii	Household Minors			
iii	Earning Members			
iv	Earning Minors			
v	Dependent Minors			
vi	Dependent members			

10. Family Information:

Sl No.	Name	Age	Sex	Relation	Education	Occupation
1						
2						
3						
4						
5					A	
6						
7						

Economic Information:

11. Main Occupation:

Category: Farmer / Tenant farmer / Artisen / Transport operator / trader /
Daily

Labour/ Street vendor / Temporary Stall / Hawker / Home servant

11 A) Primary Activity..... years of
engagement.....

12. Secondary Occuation.....

Category: Farmer / Tenant farmer / Artisen / Transport operator / trader /
Daily

Labour/ Street vendor / Temporary Stall / Hawker / Home servant

12 A). Secondary activityYears of Engamenent.....

13. Working Hours a day:

Primary

.....Secondary.....

13 A.) If Artisen, Nature of artisenactivity :.....

13 b). If Artisen , From Whom the skill was acquired?

14. Source of Income:

S.no	Source of Income	Monthly (Rs.)	Annually (Rs.)
a	Sales of Agricultural Product		
b	Sales of Craft Item		
c	Sales of Fruits		
d	Sales of Fish		
e	Sales of Milk		
f	Sales of Egg & Poultry		
g	Rent of House		
h	Rent for land		
i	Rent for draft-animal		
j	Remittances from relatives		
k	Profit earned (for Artisians)		
l	Profit earned (for traders)		
m	Profit earned (Money lender)		
n	Salaries Drawn		
o	Daily Wages Drawn		
p	Other (Secify)		
	Total		

15. Daily wage rate (In Rs) : Male :..... Female:
.....

16. Total household income: Monthly..... Annually.....
.....

17. Monthly expenses of consumption of food :.....

17 A). Meals taken a day: Once / Twice / Thrice
(Breakfast) (Lunch) (Diner)

18. Monthly General expense: Rs.

19. Monthly Educational Expense Rs.

ASSET INFORMATION:

20a. Housing Type: Pucca / Semi Pucca / Kuchha

20b. House Description: (i) Approx. Plinth Areasq.ft

(ii) Number of Rooms No.

20c. House Plan: (i) Sleeping Room No.

(ii) Living Room No.

(iii) Kitchen No.

(iv) Store-Room No.

(v) Courtyard No.

(vi) Bathrooms No.

(vii) For Cattle No.

20d. Annual Maintenance CostRs.

21. Livestock Holdings:

a) Cattle: Total..... Purpose: Home-consumption / Sale

b) Cattle in milk: Total..... Purpose: Home-consumption / Sale

c) Goats: Total..... Purpose: Home-consumption / Sale

d) Pigs: Total..... Purpose: Home-consumption / Sale

e) Chickens: Total..... Purpose: Home-consumption / Sale

f) Ducks : Total..... Purpose: Home-consumption / Sale

g) Others (Specify) Total..... Purpose: Home-consumption / Sale

22. Kitchen Garden:

a) Approx. Areakathas

b) Vegetables grown:..... Purpose: Home-consumption / Sale

c) Fruit grown:..... Purpose: Home-consumption / Sale

23. Any other personal landholding: Size..... kathas Location:.....

24. Household Assets:

- a) Cycle.....Value.....
- b) Radio.....Value.....
- c) Tape-recorder.....Value.....
- d) TV set.....Value.....
- e) Motorised vehicle.....Value.....
- f) RefrigeratorValue.....
- g) Small tools.....Value.....
- f) Others Value

25. Household Utensils: Mostly Steel / Aluminum / Brass / Pewter /Plastic/ Breakable

25 A). Personal Jewellery:gram, Value.....

26. **HEALTH INFORMATION:**

	Good	Occasionally ill	Frequently ill
Respondent's General Health			
General Health of Spouse			
General Health of Children			

27. Savings Information:

a) Whether Respondent has savings: Yes / No

b) Value of savings: Rs.

c) Mode of savings:

Sl No.	Place of savings	Amount (Rs)
1	Public sector Bank	
2	Private Sector Bank	
3	Cooperative Bank	
4	Chit Fund	
5	Post Office	
6	MFI	

7	Own Custody	
8	LIC	
9	Provident Fund	
10	Locally Organised Committee	
11	Friend / Relative	
12	Other (Specify)	
Total		

Information of Indebtedness:

28. Source of Loan / Credit:

SI No.	Sources	Amount	Duration	Purpose
1	Government			
2	Commercial Public Private Sector Bank & RRB			
3	Cooperative Society / Bank			
4	Insurance			
5	Provident Fund			
6	MFI			
7	NGO			
8	Other formal Institute (Specify)			
Total				
9	Landlord			
10	Agricultural Moneylender			
11	Professional Moneylender			
12	Traders & Commission Agent			

13	Relative & Friend			
14	Locally Organised Committee			
15	Other (Specify)			
Total				

29. Amount of outstanding loans:

SI No.	Sources	Amount	Period	Rate of Interest
1	Government			
2	Commercial Public Private Sector Bank & RRB			
3	Cooperative Society / Bank			
4	Insurance			
5	Provident Fund			
6	MFI			
7	NGO			
8	Other formal Institute (Specify)			
Total				
9	Landlord			
10	Agricultural Moneylender			
11	Professional Moneylender			
12	Traders & Commission Agent			
13	Relative & Friend			
14	Locally Organised Committee			
15	Other (Specify)			
Total				

29 A). Amount of Loan Repaid:

SI No.	Sources	Amount	Period	Interest
1	Government			
2	Commercial Public Private Sector Bank & RRB			
3	Cooperative Society / Bank			
4	Insurance			
5	Provident Fund			
6	MFI			
7	NGO			
8	Other formal Institute (Specify)			
Total				
9	Landlord			
10	Agricultural Moneylender			
11	Professional Moneylender			
12	Traders & Commission Agent			
13	Relative & Friend			
14	Locally Organised Committee			
15	Other (Specify)			
Total				

30. Details of Loan taken:

i) what is the purpose of Loan:

SI no	Purpose	Tick mark
1	Subsistence	

2	Business	
3	cattle	
4	Recreation (marriage, programmes etc)	
5	Education of children	
6	Emergent (medical , obsequies)	
7	Repay of old loans	
8	Purchasing of home appliances (TV , Refrigerator etc.)	
9	Other (Specify)	

ii) Does the loan come under any scheme of Central Govt. / State Govt. / Local Govt: Yes / No

iii) Is the Loan taken from informal source: Yes / NO

iv) The amount of loan applied : Rs.....

v) The amount of loan sanctioned: Rs:

vi) The time lag between application and sanction of loan:weeks

vii) The time lag between sanction and disbursement of loan amount:Weeks

viii) No. of times the respondent had to travel to get the loan sanctioned :weeks

ix). The distance of loan Sanction office from the house of respondent:k.m.

x.) The cost of travel from home of respondent to loan sanction office : Rs.

xi) How the loan was disbursed : Lump sum (one time) / Part by Part

xii) Whether any bribe was taken for disbursing loan : Yes / No

xii) if yes, what is the percentage of bribe:.....% on sanction amount

xiii) what is the rate of interest of loan :.....% p.a.

xiv) Is any guarantor required for the loan: yes / No

xv) if yes, who was the guarantor of the loan:

- a) Family member b) relative or friend c) neighbour

xvi) The number of instalment fixed for repayment:no.

xvii) Amount per instalment : Rs.....

xviii) Repayment of loan : a) regular b) irregular c) over due

xix) Mode of repayment of loan: a) daily b) monthly c) quarterly d) biannual e) Annual

xx) How much money (Principal) paid till date: Rsplus interest
Rs.....

xxi) Total amount due till date: Rs.....

xxii). How does the respondent utilised the loan:

Sl no	Utilised through	Tick mark
1	Consumption	
2	Repayment of Previous loan	
3	Recreation	
4	Medical and other emergent needs	
5	Education	
6	Production purpose	
7	As per stated purpose	
	Other (specify)	

xxiii) Difficulties faced at the time of getting loan: a) difficulty faced b) no difficulty faced

xxiv) Does the respondent generates income by using loan amount: Yes / No

xxv) Does the respondent increase his/ her household income by using loan: Yes / No

xxvi) what is the status of repayment: a) fully paid b) being paid c) not yet started

xxvii) what is the main reason of defaulting in repayment of loan:
.....

xxviii) Whether any action was taken for defaulting: yes / No

xxix) if yes, state the nature of action

31. Preference Shifting of source of loan between Intra and inter source:

a. How many loans the respondent has taken till date: Single / Multiple

b. Whether respondent has taken loan from different sources: yes / No

c. whether the respondent has shifted his her loan from one formal sources to another formal sources: Yes / No

d. . whether the respondent has shifted his her loan from one informal sources to another informal sources: Yes / No

e. . whether the respondent has shifted his her loan from one formal sources to another informal sources: Yes / No

f. whether the respondent has shifted his her loan from informal sources to another formal sources: Yes / No

g. What the reason of shifting of loan from one source to another:

i) Formal to Formal :

1. Application not entertained in one formal source
2. Less complicated process than previous source
3. Less cost of receiving loan
4. Distance from Home
5. Difference in rate of interest (shifted to lesser one/ shifted to higher one)
6. unable to provide collateral security
7. inadequate loan size.
8. other (specify)

ii) Informal to Informal:

1. Application not entertained in one informal source
2. Less complicated process than previous source
3. Less cost of receiving loan
4. Distance from Home
5. Difference in rate of interest (shifted to lesser one/ shifted to higher one)
6. unable to provide collateral security
7. inadequate loan size.
8. other (specify)

iii) Formal to Informal:

1. Application not entertained by formal source
2. Less complicated process than previous source
3. Less cost of receiving loan
4. Distance from Home
5. Difference in rate of interest (shifted to lesser one/ shifted to higher one)
6. unable to provide collateral security
7. inadequate loan size.
8. emergent in nature
9. other (specify)

iv) Informal to formal :

1. Application not entertained in informal sources
2. Less complicated process than previous source
3. Less cost of receiving loan
4. Distance from Home
5. Difference in rate of interest (shifted to lesser one/ shifted to higher one)
6. unable to provide collateral security
7. inadequate loan size.
8. not emergent in nature
9. other (specify)

32a. Whether the respondent is satisfied with the sanctioned loan amount: Yes / No

**32b. If No, what action does the respondent take for the balance amount of loan:
(Specify)**

33. whether the loan sanctioning official is known to the respondent: Yes / No

**34. What was the attitude of person/ official who sanctioned the loan to the respondent :
Negative attitude / positive attitude / problematic till confirmation bribe**

35. How the loan was repaid:

- i) through income generation by using the loan amount
- ii) by disposal of old assets
- iii) using old saving
- iv) borrowing from moneylender
- v) borrowing from relatives and friends
- vi) no response
- vii) other (specify)

36. whether the statement of loan account or loan pass book was provided to the respondent:

Yes / No

g

37. what is/ are the main reasons of default of paying instalment of loan:

(Specify).....

38. whether the loan amount was invested to any income generation activities: Yes / No

39. what was the approximate amount of income generated by using loan amount : Rs...../
month

40. what source of loan the respondent prefers : Formal / informal

Notes :

(Sumon Chatterjee)
Research Scholar
Department of Economics, NBU