

QUESTIONNAIRE for 'M.Phil'

Dissertation to be submitted to Shivaji University  
A Study of Land Development Bank and its Impact upon  
Development of Agricultural Economy in Gadhinglaj Region.

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1. Name of the Loan Account Holder
2. Age
3. Village
4. Taluka
5. Occupation
6. Annual Income
7. Supplementary Occupation :
8. Annual Income
8. Area of land holding : Acres Gunthas
- 9 A) Whether Irrigated or Non-irrigated  
B) Type of land : Fertile/Medium/Less Fertile
10. Which Crops do you Grow?  
a) Rice , b) Sugarcane, c) Jowar, d) Groundnuts,  
e) Chillies, f) Wgeat, g) Maize, h) Barly, i) tobacco,  
j) Cotton, k) Vegetables, l) Pulses, m) Others. •
11. What type of of Agricultural Implements owned by you -  
Please name the implements  
a) Old implements 1)  
2)  
3)  
4)  
b) Modern implements 1)  
2)  
3)
12. Is there irrigation facility available? Yes/No  
If Yes, of what type  
a) Well  
b) River  
c) Tank  
d) Borewell  
e) Lift-irrigation  
f) Others

Two  
way  
table

ANK. DALASANEH KUMAR  
SHIVAJI UNIVERSITY

13. State the Purpose for which the loan from LDB was taken? 1)  
2)  
3)  
4)

14. How much loan was demanded? 1. Rs.5000 to 10,000  
2. Rs.10,000 to 15,000  
3. Rs.15,000 to 20,000  
4. Rs.20,000 to 25,000  
5. Rs.25000 & above.

X How much loan was sanctioned ?

c) The time period involved in sanctioning the loan in months

d) Mode of distribution of loan - Lump-sum/Installments

e) Method of Loan Payment - In Cash/Goods

15. Whether ~~from~~ have you taken ~~What are the other sources of loan taken other than LDB.~~ loan from other sources? Yes/No

If yes, What are the sources ?

- a) Money-lenders
- b) Government
- c) Co-op. Societies
- d) Nationalised Banks

16. What are the reasons for taking loan from other sources?

- XX.
- a) Insufficient loan approved by L.D.B.
  - b) More expenditure of scheme
  - c) Delay in Sanctining Loan
  - d) New Plants

17. What are benefits of the loan taken from L.D.B. ?

- a) Increase in Crop Production
- b) Increase in Income
- c) Increase in Soil Fertility
- d) Progress in side business
- e) Irrigation of land
- f) Improvement in standard of living
- g) Loan (Old) paid
- h) Purchase of animals and implements
- i) Modernisation of farming

- A) If not,
- a) Natural Calamities
  - b) Rising Prices
  - c) Inadequate supply of implements
  - d) Lack of Technical Guidance
  - e) Neglecting Planning
  - f) Family difficulties
  - g) Scarcity loan supply
  - h) Failure in achievement of goals

- B) Whether the loan is utilised for side-business which helped in family necessities?

If Yes,

- a) Increase in business implements
- b) Increase in monthly income
- c) Increase in utilisation of essential goods
- d) Increase in utilisation of luxury goods

18. Whether there is increase in capital investment due to LDB loans?

If yes,

- a) Increase in Property
- b) Increase in land
- c) Progress in side-business
- d) Others

19. Whether is the loan amount is utilised for other than Agriculture Sector?

If yes,

- a) Religious functions
- b) Festivals
- c) Matrimonial
- d) Education
- e) Purchase of Luxuty goods
- f) Building of House (i.e. Construction)
- g) Development in Standard of living
- h) Any other

20. Whether there is increase in Production due to LDB Loans?

If yes,

- a) Extention in land under cultivation
- b) Intensive-irrigated land
- c) Utilization of Fertilisers
- d) Utilisation of Machinery
- e) Any other

21. Whether you faced any difficulty due to loan from LDB? Yes/No

If yes, what type of difficulties -

- a) Higher rate of interest
- b) Natural Calamities
- c) Decrease in Production
- d) Purpose unfulfilled
- e) Any other

22. Whether you are Defaulter of LDB? Yes/No

If yes, reasons for default

- a) Natural Calamities
- b) Decrease in Production
- c) Family difficulties
- d) Burden of increasing loan
- e) Utilisation of loans for unproductive purpose
- f) Improper rate of agricultural products.
- g) Any other

23. Whether the Loan Procedure in LDB is more complicated as compared to other Agencies? Yes/No

If yes, State in brief -

24. What are the effects of the Loan from LDB ?

- a) Increase in income
- b) Increase in standard of living
- c) No change in condition
- d) Deterioration in economical condition
- e) Limitation in sanctioning loan
- f) Loss caused by delay in sanctioning loan
- g) Any other

25. What are the changes taken place due to LDB loans?

- a) Increase in land acres
- b) Increase in number of rooms for living
- c) Increase in farming implements
- d) Increased investment, savings etc.
- e) Increase in means of transportation
- f) Any other
- h) No change