INTERVIEW SCHEDULE

I. Identification Details

1.1. Name of the Beneficiary:

1.2. Name of the Father/ Husband:

1.3. Name of the District:

1.4. Name of Revenue division:

1.5. Name of Mandal:

1.6. Name of Village:

II. Socio-Economic Characteristics of Farmers

2.1 Social Category

a) Scheduled Tribe  
b) Scheduled Caste

c) Backward Class  
d) Others

2.2. Age Group

a) Below 30 Years  
b) 31 to 40 Years

c) 41 to 50 Years  
d) 51 and above

2.3 Religion

a) Hindu  
b) Christian

2.4. Level of Education

a) Illiterate  
b) Primary  
c) Upper Primary

d) High School  
e) College

2.5. Marital Status

a) Married  
b) Divorced  
c) Widow

2.6. Type of House

a) Hut  
b) Thatched House  
c) Tiled House  
d) RCC/Pucca
2.7. Ownership Status of House
   a) Own  b) Rented  c) Others

2.8. Type of family
   a) Nuclear  b) Joint  c) Extended

2.9. Size of the Family
   a) 3  b) 4  c) 5  d) 6  e) 7 and above

2.10. No. of working members in the Family
   a) 1  b) 2  c) 3  d) 4  e) 5

2.11. Electrification of house
   a) Yes  b) No

2.12. Sanitary latrine
   a) Yes  b) No

2.13. Source of Drinking water
   a) Public bore wells  b) Open Wells
   c) Hand Pumps  d) Tap Connection

2.14. Main Occupation
   a) Agricultural labour  b) Agriculture  c) Industrial Labour
   d) Construction works  e) Dairying  f) Sericulture  g) Others

2.15. No. of Dependents in the Family
   a) 1  b) 2  c) 3  d) 4  e) 5

2.16. No. of working Members in the Family
   a) 1  b) 2  c) 3  d) 4  e) 5 and above

2.17. Type of Ration Card
   a) White  b) Pink Card  c) No Card
2.18. Size of Landholdings
   a) Landless
   b) Marginal farmers < 2.5 Acres)
   c) Small farmers 2.5 To 5 Acres)
   d) Medium farmers 5.1 To 10.00 Acres)
   e) Large farmers 10.1 To 25 Acres)

2.19. Monthly Income
   a) Below Rs.2000  b) Rs. 2001-3000  c) Rs. 3001-4000
   d) Rs. 4001-5000  d) Rs. 5001 and above

III. Knowledge Experience and Participation in MGNREGS

3.1. Source for participation in MGNREGS
   a) Village Leaders  b) Grama Panchayat President
   c) Field Assistant  d) Others

3.2. How many members of your family are listed in job card?
   a) 1  b) 2  c) 3  d) 4  e) 5  f) 6

3.3. Did you Applied for Works through Grama Panchayat by Submitting Form-4?
   a) Yes  b) No

3.4. What is the time lag between date of application and date of employment?
   a) Less than 15 days  b) 15 days and above

3.5. Where do the works located?
   a) Outside the village  b) Within the village  c) In both places
3.5. What is the distance of work place?
   a) Below 5 Kms          b) Above 5 Kms

3.6. If the works are located above 5 Km distance, have you received 10 per cent extra wages
   a) Yes                b) No

3.7. Which one of the following work site facilities is available?
   a) Nil     b) Water     c) Shade     d) Medical kits    e) Helper or Aya

3.8. Is the field Assistant taking attendance at work site?
   a) Yes            b) No

3.9. If yes, how often the Field Assistant taking attendance?
   a) Once in a day   b) Every Alternative Day   c) Weekly   d) Never

3.10. Did you append signature or thumb impression at work site?
   a) Yes  b) No

3.11. If no, what are the causes for not taking appending signature or thumb impression?
   a) No muster roll in work site  b) Mate/FA not available  c) Don't Know

3.12. How often wages are paid to you?
   a) Weekly  b) Fortnightly  c) Monthly

3.13. Did you observe any wage differences between men and women
   a) Yes  b) No  c) Don't Know

3.14. Are you aware of ex-gratia amount in case of life risk and injuries to workers at work site?
   a) Yes  b) No

3.15. Are you aware of social audit?
   a) Yes  b) No
3.16. If yes which one of the following are cross checked during social audit?
   a) Quality of work   b) Muster & pass book verification
   c) All the above

3.17. Did you attend Gram Sabha meetings during last one year?
   a) Yes   b) No

3.18. If yes what issues relating to MGNREGS are discussed in Gram Sabha meeting?
   a) Work demand   b) About misuse
   c) Facilities   d) About measurements

IV. Bank and Account Related Experiences

4.1. In which one of the following type of banks do you opened bank account?
   a) Regional Rural Bank
   b) Scheduled Commercial Bank   c) Others

4.2. When did you open bank account?
   a) 2006   b) 2007   c) 2008   d) 2009   e) 2010
   f) 2011   g) 2012   h) 2013   i) 2014

4.3. Who motivated you to open bank account?
   a) Fellow Workers   b) Bank Officials
   c) MGNREGs Grassroots Staff   d) MGNREGS Mandal Officials
   e) Panchayat Secretary   f) Panchayat President   g) Others

4.4. Did anyone accompanied with you while opening account?
   a) Alone   b) Accompanied   c) No Response

4.5. What is the distance between your home and bank?
   a) <1 KM   b) 1 to 2 KM   c) 2 to3 KM   d) 4 KM and above
4.6. How much time do you spend in bank for financial transactions?
   a) < Half an Hour   b) 1 Hour      c) 2 Hours   d) 3 Hours and above

4.7. How many number of times did you made cashless transactions?
   a) Never       b) 2 Times      c) 3 to5 Times    d) 6 to 8 Times
   e) 8 to 10Times   f) 11 and above

4.8. Did you use mobile banking services during last one year?
   a) Yes       b) No       c) Don't Know

4.9. How frequently do you visit bank branches?
   a) Less than week   b) Weekly      c) Fortnight
   d) Month            e) Rarely      f) Can't Say

4.10. Did you borrowed many during last one year from bank?
   a) Yes       b) No

4.11. How many number of times did you borrow money during last 3 years?
   a) One Time   b) Two Times
   c) Three Times   d) Four Times and above

4.12. How much you have borrowed from bank give latest borrowal amount)
   a) < Rs. 10, 000       b) Rs. 10,001 to Rs.20, 000
   d) Rs. 20,001 to Rs.30, 000   e) Rs. 30, 001 to Rs. 40, 000
   f) Rs. 40,001 to Rs. 50,000    g) Rs. 50, 001 and above

4.13. Which documents/ signature you produced while availing loan?
   a) Spouse only husband(s) Signature for loans   b) Aadhar Card
   c) Ration Card   d) PAN Card   e) Witness Signatures   f) Others

4.14. Did you provide collateral security while taking loan from banks
   a) Yes       b) No
4.15. What is the time gap between date of application and date of sanction of loan?
   a) < 1 Week   b) Fortnight   c) 1 month   d) Above 1 month

4.16. For what purpose do you utilize your loan amount latest)?
   a) Agriculture inputs   b) Irrigation   c) Mulberry Farm
   d) Housing   e) to repay earlier loans   f) Children’s education
   g) Health   h) Purchase of cattle   i) Sheep rearing
   j) Petty Business   k) Others

4.17. What is the repayment schedule of loan?
   a) Weekly   b) Fortnight   c) Monthly
   e) Quarterly   f) Half-Yearly   g) Yearly

4.18. What is the rate of interest?
   a) 6 per cent   b) 12 per cent   c) 18 per cent   d) Don't Know

4.19. Did you save money during last one year?
   a) Yes   b) No

4.20. If yes, what is the total amount of savings?
   a) < Rs. 2,000   b) Rs.2, 001 to Rs.5,000   c) Rs.5,001 to Rs.8,000
   d) Rs.8, 001 to Rs.10,000   e) Above Rs.10,000

4.21. If no Give reasons for not saving?
   a) No Surplus Money   b) Health Problems in Family
   c) Paying Earlier Debts   d) Children’s Educational Expenses
   e) Ceremonial Expenditure   f) Don't Know
V. Give the specific impacts of MGNREGS financial inclusion on the following aspects

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