ANNEXURES

Annexure-1

MANAGEMENT OF RURAL DEVELOPMENT PROGRAMMES IN INDIA
A STUDY OF SGSY IN HIMACHAL PRADESH.

PANCHAYAT SCHEDULE
(TO BE FILLED BY PRADHAN GRAM PANCHAYAT OR SECRETARY GRAM PANCHAYAT)

Panchayat Characteristics

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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<tbody>
<tr>
<td>Name of Panchayat</td>
<td></td>
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<tr>
<td>Name of Block</td>
<td></td>
</tr>
<tr>
<td>District</td>
<td></td>
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<tr>
<td>State</td>
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<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Name of Panchayat Pradhan</td>
<td></td>
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<tr>
<td>Sex (Male / Female)</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Population of Panchayat (As per Panchayat Record)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Males</td>
<td></td>
</tr>
<tr>
<td>Females</td>
<td></td>
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<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Population of S.C /S.T (As per Panchayat Record)</td>
<td></td>
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<tr>
<td></td>
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</table>

Infrastructure:

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Distance from Panchayat H.Q.</td>
<td></td>
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<tr>
<td>Distance from Block H.Q.</td>
<td></td>
</tr>
<tr>
<td>Distance to nearby Road</td>
<td></td>
</tr>
<tr>
<td>Type of Road (Kuchha / Pucca)</td>
<td></td>
</tr>
<tr>
<td>Primary Health Centre</td>
<td></td>
</tr>
<tr>
<td>District Hospital</td>
<td></td>
</tr>
<tr>
<td>Public Telephone</td>
<td></td>
</tr>
<tr>
<td>Primary School</td>
<td></td>
</tr>
<tr>
<td>High School</td>
<td></td>
</tr>
<tr>
<td>Degree Collage</td>
<td></td>
</tr>
<tr>
<td>Nearest Local Market</td>
<td></td>
</tr>
<tr>
<td>Bank</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme Started year</td>
<td></td>
</tr>
<tr>
<td>Total No of groups formed till date</td>
<td></td>
</tr>
<tr>
<td>Total no. of groups formed in year 1999-2000</td>
<td></td>
</tr>
<tr>
<td>Total no. of groups formed in year 2000-2001</td>
<td></td>
</tr>
</tbody>
</table>
Total no. of Groups formed in year 2001-2002 [27] ________
Total no. of Groups formed in year 2002-2003 [28] ________
Total no. of Groups formed in year 2003-2004 [29] ________
Total no. of beneficiaries of all the groups to date [30] ________
S.C/S.T Category beneficiaries [31] ________
Disabled [32] ________
Women Beneficiaries [33] ________
When the Scheme SGSY was launched did [34]
(1) Beneficiaries came forward themselves.
(2) Beneficiaries were to be motivated.
Do you think the projects / activity chosen by beneficiaries are viable? [35]
Yes (1) / No (2) / can't say (3)
Of all the Groups formed no. of groups received training [36] __________
Of all the Groups formed no. of groups received Rev. Fund [37] __________
Of all the Groups formed no. of groups received Credit & Subsidy [38] __________
Have the Panchayat provided any infrastructure to the S.H.G [39] __________
Do you think groups are functioning very well [40] __________
Are the groups repaying the loans timely [41] Yes (1) / No (2)
Do you find any increase in their earnings [42] Yes (1) / No (2)

Name and signatures of investigator
Annexure-2

MANAGEMENT OF RURAL DEVELOPMENT PROGRAMMES IN INDIA
A STUDY OF SGSY IN HIMACHAL PRADESH.

GROUP SCHEDULE

<table>
<thead>
<tr>
<th>Name of Respondent</th>
<th>:</th>
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<tbody>
<tr>
<td>Designation of respondent</td>
<td>:</td>
</tr>
<tr>
<td>Name of Self Help Group</td>
<td>:</td>
</tr>
<tr>
<td>No. of Members of the SHG</td>
<td>:</td>
</tr>
<tr>
<td>Gram Panchayat Name</td>
<td>:</td>
</tr>
<tr>
<td>Block Name</td>
<td>:</td>
</tr>
<tr>
<td>District Name</td>
<td>:</td>
</tr>
<tr>
<td>Date of formation of group</td>
<td>:</td>
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</table>

Respond specifically and tick the most appropriate.

1) How do you come to know about Self Help Groups?
   a) From Block Office
   b) From Gram Panchayat
   c) From NGO
   d) From other sources

2) Why did you formed Self Help Group?
   a) For Thrift and credit
   b) For Govt.Subsidy
   c) For Swarojgar and self help
   d) Don't know

3) Do you organize monthly meetings of the group?
   a) Yes always
   b) Sometimes
   c) Rarely
   d) Not at all

4) Do you collect the Monthly chanda of the members?
   a) Yes always
   b) Sometimes
   c) Rarely
   d) Not at all

5) How do you use the funds collected from the members?
   a) For thrift and credit/interloaning amongst the members
   b) Deposit in the savings account of the Bank.
   c) Use for personal benefits
   d) No comments

6) Do you get Interest on the loan given to the members of the group?
   a) Yes
   b) No

7) Do the Group maintains regular accounts and record of individuals and group?
   a) Yes always
   b) Sometimes
c) Rarely
d) Not at all

8) Do the Govt. officials inspect and help you in maintaining the accounts?
   a) Yes always
   b) Sometimes
   c) Rarely
   d) Not at all

9) How do you find the attitude of Block officials?
   a) Very Helpful
   b) Somewhat helpful
   c) Not helpful
   d) Not concerned

10) Was your group graded?
    a) Yes
    b) No
    c) Don't Know

11) Was your group given revolving fund?
    a) Yes
    b) No
    c) Don't know

12) How the group utilized the revolving fund?
    a) Divided equally for self consumption
    b) Got matching grant from Bank
    c) Kept in Bank account for interest
    d) Used by pradhan and secretary only

13) What activity the group has selected?
    a) Dairy
    b) Food processing
    c) Weaving
    d) Bag/Toys making
    e) Bamboo work/furniture items.
    f) Technical enterprise
    g) Pattal Making
    h) Any other

14) Was the group imparted training?
    a) Yes
    b) No.

15) If yes what was the nature of training?
    a) General awareness camp
    b) Specific skill up gradation training
    c) Exposure and field visit

16) Did you found the training valuable?
    a) Yes
    b) No

17) Do you require more training?
    a) Yes
    b) No

18) Did you found any difficulty in financing the group?
    a) Yes
19) How much time did Bank took to finance the group?
   a) Within 15 days
   b) One month
   c) Two months
   d) More than two months

20) How did you found the attitude of Bank officials?
   a) Submissive
   b) Cooperative
   c) Autocratic
   d) Rude

21) How do you found the enterprise/activity?
   a) Very beneficial
   b) Quite useful
   c) Not useful

22) Have your group been provided infrastructure facility by govt. Agency?
   a) Yes
   b) No
   c) Don't Know

23) If yes what Type of infrastructure facility been provided by the Govt.?
   a) Market stalls
   b) Support to tie up with local market
   c) Provided space in fairs and exhibitions
   d) Other facility

24) Is your group repaying the loan timely?
   a) Yes
   b) No.

25) If no. What is the problem in repayment?
   a) Loss in venture
   b) Members not cooperating and repaying
   c) Marketing problem
   d) Other problem

26) Did the Scheme helped in income generation of the members?
   a) Yes
   b) No.

27) What is the average increase in income of members of the group per month?
   a) Upto Rs.1000/-
   b) Rs.1000-2000/-
   c) Rs.2000-3000/-
   d) More than Rs.3000/-

28) Do you think that SHG provided your group a platform to earn self-employment?
   a) Yes definitely
   b) To some extent
   c) Not at all
   d) Don't know

28) Did SGSY programme resulted in
   1) Better Group dynamics (Yes/No)
   2) Better Education for children (Yes/No)
3) Safe Drinking water (Yes/no)
4) Food security (Yes/no)
5) Better nutrition (Yes/No)
6) Better economic conditions (Yes/No.)
7) Improved social prestige (Yes/No.)
8) Greater confidence (Yes/No.)

29) Have your group motivated other people of the village for such activity?
   a) Yes
   b) No.

30) Do you think that this programme have helped in the economic development of the BPL families
   a) To a greater extent
   b) To some extent
   c) Not at all
   d) Don't know.

Researcher
Sanjeev Kumar Dhiman
(PhD Scholar)
H.P.University Shimla
## BENEFICIARIES SCHEDULE

| Name of Respondent: | [1] ____________________________ |
| Age (in complete years) | [6] State __________________________ |
| Disabled | [7] __________________________ |
| Caste | [8] Yes (1)/No (2) |
| Religion | [9] General (1) / S.C or S.T (2) / OBC (3) /Others (4) |
| Education | [10] Hindu (1) /Muslim (2) / Sikh (3) / Christian (4)/ Others (5) |
| Status of water source | [11] Illiterate (1) / < primary (2) / Primary (3) / Matric (4) /+2 (5) /Graduate (6) /P.G (7) /any other diploma or Tech edu. (8). |
| Marital Status | [12] Unmarried (1)/ Married (2) /Separated (3) /Widow (4) |
| Household size | [13] __________________________ |
| Total No. of Children | [14] __________ Boys [15]_________ Girls [16] ______ |
| No. of Children in age (6-14) | [17] ________ How many of those go to school [18]______ |
| Household income (Yearly) | [19] __________________________ |
| Color of Ration card | [20] yellow (1) / Red (2) Green (3) |
| Were you BPL (1992 census) | [21] Yes (1)/No. (2)/Don't know (3) |
| Are you BPL in (1997 census) | [22] Yes (1)/No. (2)/Don't know (3) |
| Land owned by household (For Agri. Purposes, in Bigha) | [23] ________________ |
| Type of house | [24] Kuccha (1) /Semi Pucca (2) /Pucca (3) |
| Major source of drinking water | [25] Well (1)/Pond (2)/Tap (3)/Hand pump (4)/other, Specify (5) |
| Status of water source | [26] Personal (1)/ Public (2) |
| Is water supply Regular | [27] Yes (1) / No. (2) |
| Is your water requirement met | [28] Yes (1) /No. (2) |
| Is toilet facility available in house | [29] Yes (1) /No. (2) |
Your present occupation: [30] Wage labor (1) / Owner cultivator (2) / Self employment in non agriculture (3) / Service (4) / Housewife (5).

Period of employment: [31] Throughout the year (1) / Seasonal employment (2) / Occasional employment (3) / None (4).

Employment sector: [32] Agriculture (1) / Manufacturing (2) / Service (3).

Daily earnings in Rs.: [33] ________________ (During employment period).

Your Husbands Occupation: [34] Wage labor (1) / Owner cultivator (2) / Self (If woman) employment in non agriculture (3) / Service (4) / None (5).

Do you regularly read newspaper: [35] Yes (1) / No (2).

Regularly listen to Radio: [36] Yes (1) / No (2).

Regularly watch Television: [37] Yes (1) / No (2).

For self help groups under SGSY how many hours can you spare per day: [38] ____________

GROUP FORMATION

Name of your Group: [39] ________________

Name of Adhayaksha of your Group: [40] ________________

Name of Secretary of your group: [41] ________________

When did you joined Self Help Group: [42] ________________ (Month & Year).

How much monthly contribution you give to group: [43] In Rs. ________________

How the savings of the groups are utilized: [44] Inter loaning (1) / Bank Deposit (2) / Other (3).

Have you received loan from group savings: [45] Yes (1) / No (2).

If yes, Amount: [46] ____________

If yes how many times: [47] Once (1) / Twice (2) / More than two times (3).

Purpose of loan: [48] Daily needs (1) / Agricultural production (2) / Other (3).

What is the interest on 100/- Rs per month: [49] ________________

Do you repay loan regularly: [50] Yes (1) / Sometimes (2) / No (3).

TRAINING & SKILL UPGRADEATION

Was training arranged: [51] Yes (1) / No (2).

If yes type of training: [52] Basic orientation programme (1) / Skill development training (2).

Was honorarium given for training: [53] Yes (1) / No (2).

If yes, Amount Given in Rs.: [54] ________________
Do you find any skill up-gradation after the training [55] Yes (1) /No (2)

Has the training improved your efficiency / yield [56] Yes (1) /No (2)

**GRADING AND REVOLVING FUND**

Has your group been graded [57] Yes (1) /No (2)

What is grade of your group [58] Good (1) / Average (2) / Poor (3)

Which agency conducted the grading exercise [59] DRDA (1) / NGO (2)

Was Revolving fund received by your group [60] Yes (1) / No (2)

If Yes Amount received in Rs. [61] ________________

How the revolving fund was utilized by the group [62]
-Distributed equally among members (1) / allocated as per demand (2)

Have you availed revolving fund [63] Yes (1) /No (2)

What purpose did you met with revolving fund? [64] Consumption purpose (1)
 / production purposes (2)

Do you feel the revolving fund will uplift your status [65] Yes (1) / No (2)

**BANK LINKAGE AND CREDIT DISBURSEMENT:**

Do you have your bank account [66] Yes (1) / No (2)

Name of activity you selected for credit [67] ________________

Are you well aware about this activity [68] Yes (1) / No (2)

Have you got professional training about the activity [69] Yes (1) / No (2)

What asset did you purchased [70] ________________

Cost of Asset in Rupees [71] ________________

Has Back ended subsidy been provided to you [72] Yes (1) / No (2)

If Yes Amount of subsidy [73] ________________

Have you got any problem during Bank linkage [74] Yes (1) / No (2)

If yes type of problem [74] non cooperation (1) / Demand of guarantee (2)
Pledge of asset / Land (3) / Refusal (4)

Have you really been benefited by the programme [75] Yes (1) / No (2)

Is there any increase in your net income [76] Yes (1) / No (2)

If yes amount in rupees [77] ________________

Savings made by you prior to becoming SGSY member [78] ________________
After Becoming SGSY Member [79] ________________

Do you feel that SGSY has increased your income level?
And provided a swarojgar to you? [80] Yes (1) / No (2)
ABOUT SGSY (In General)

How did you hear of Self Help Group [81] (1) Advertisement (2) Govt. Functionaries (3) NGO’s (4) Family Members (5) Group Members (6) Any other (specify)___

Under SGSY are you aware of:

a) Training [82] Yes (1) /No (2)
b) Revolving fund [83] Yes (1) /No (2) if yes Amount (in Rs.) [84]
c) Loan & Subsidy [85] Yes (1) /No (2) if yes Amount (in Rs.) [86]

Are you satisfy by contribution made by following w.r.t SGSY (Yes/No.)

- Efforts made by trainers
- Support provided by Govt. Official
- Cooperation by bankers
- Cooperation by Gram Sabha Members
- Functioning of Group Secretary
- Functioning of Adhayaksha of Group
- Cooperation among group members

Name and signatures of investigator
| Name of Respondent: | [1] ____________________________ |
| Age (in complete years) | [7] ___________ |
| Disabled | [8] Yes (1)/No (2) |
| Caste | [9] General (1) / S.C or S.T (2) / OBC (3) / Others (4) |
| Religion | [10] Hindu (1) / Muslim (2) / Sikh (3) / Christian (4) / Others (5) |
| Education | [11] Illiterate (1) / < primary (2) / Primary (3) / Matric (4) / +2 (5) / Graduate (6) / P.G (7) / any other diploma or Tech ed (8). |
| Marital Status | [12] Unmarried (1) / Married (2) / Separated (3) / Widow (4) |
| Household size | [13] ___________ |
| No. of Children in age (6-14) | [17] _________ How many of those go to school [18] ________ |
| Household income (Yearly) | [19] ___________ |
| Color of Ration card | [20] yellow (1) / Red (2) |
| Were you BPL (1992 census) | [21] Yes (1)/No. (2)/ Don’t know (3) |
| Are you BPL in(1997 census) | [22] Yes (1)/No. (2)/ Don’t know (3) |
| Land owned by household (For Agri. Purposes, in Bigha) | [23] ___________ |
| Type of house | [24] Kucchaa (1) / Semi Pucca (2) / Pucca (3) |
| Major source of drinking water | [25] Well (1)/ Pond (2)/ Tap (3)/ Hand pump (4)/ other, Specify (5) |
| Status of water source | [26] Personal (1)/ Public (2) |
| Is water supply Regular | [27] Yes (1) / No. (2) |
| Is your water requirement met | [28] Yes (1) / No. (2) |
| Is toilet facility available in house | [29] Yes (1) / No. (2) |
| Your present occupation | [30] Wage labor (1) / Owner cultivator (2) / Self Employment in non agriculture (3) / Service (4) / Housewife (5) |
| If not a housewife | |
| Period of employment | [31] throughout the year (1) / Seasonal Employment (2)/ |
Occasional employment (3) /none (4)

Employment sector
[32] Agriculture (1) /Manufacturing (2) /Service (3)

Daily earnings in Rs.
[33] ____________ (During employment period).

Your Husband's Occupation
[34] Wage labor (1) /Owner cultivator (2) /Self Employment in non agriculture (3) /Service (4) /None (5)

Do you regularly read newspaper
[35] yes (1) /No (2)

Regularly listen to Radio
[36] Yes (1) /No (2)

Regularly watch Television
[37] Yes (1) /No (2)

For income generating activities how many hours can you spare per day [38] __________

Are you aware about Swaranjayanti Gram Swarojgar yojana [39] Yes (1) /No (2)

If yes how did you come to know about it
[40] (1) Advertisement
(2) Govt. Functionaries
(3) NGO's
(4) Family Members
(5) Group Members
(6) Any other (specify)___

When self help groups were being formed under SGSY
Did you hear about that?
[41] Yes (1) /No (2)

If Yes were you interested in the scheme
[42] Yes (1) /No (2)

If not interested why?
[43] __________

*Unwillingness to risk the present system
[44] yes (1) / No (2)

*Unwillingness to try something new
[45] yes (1) / No (2)

*Lack of time
[46] yes (1) / No (2)

*Lack of family support
[47] yes (1) / No (2)

*Have differences with members of group
[48] yes (1) / No (2)

* Not interested in taking loans
[49] yes (1) / No (2)

*Difficulty in repaying old loans
[50] yes (1) / No (2)

If you were interested, did you approach?
Anyone to become group member
[51] yes (1) / No (2)

If yes whom did you approach?
[52] Block Officials (1)
Gram Panchayat (2)
President/Secretary of Group (3)
NGO's (4)
Others (5) __________ (Specify)

What is your opinion about Self Help Groups under SGSY?
- Selection process is fair
- Programme could be beneficial to me
- Programme has benefited the women who have joined it
- This programme has improved living standard of the poor
[53] yes (1) / No (2)
[54] yes (1) / No (2)
[55] yes (1) / No (2)
[56] yes (1) / No (2)

Name and signatures of investigator

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