ANNEXURES
ANNEXURE - I

INTERVIEW SCHEDULE FOR SAMPLE BENEFICIARIES

1. (a) Name ..........................................
(b) Age ...........................................
(c) Marital Status - Married/Unmarried
(d) Caste - Scheduled Caste/Scheduled Tribe/Backward Caste/General
(e) Level of Education - Illiterate/Primary/Middle/High School and above

2. (a) Size of the household (Number) - Male .................. Female ..................
(b) No. of adults employed ..........................................
(c) Particulars of children ............................................

3. Occupation - Cultivators/Labourers/Rural Artisan/Others.

4. Type of House - Kutcha/Pucca/Semi-Kutcha.

5. Size of Land holding (In acres)
   (i) Irrigated
   (ii) Unirrigated
   (iii) Total
   (iv) Medium/Small/marginal/agricultural labourers

6. No. of animals/birds possessed and their approximate value.

7. Total annual family income in Rs........ before and after becoming beneficiary under IRDP : Before .................. After ..................

8. Per capita monthly consumption expenditure :
   Before .................. After ..................
9. Easy accessibility and the adequacy of the following facilities: (tick)

<table>
<thead>
<tr>
<th>Facilities</th>
<th>Easy Accessibility</th>
<th>Adequacy</th>
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<tbody>
<tr>
<td>(i) Drinking Water</td>
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<td>(ii) Health Centre</td>
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<td>(iii) Schools</td>
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<td>(iv) Veterinary Hospital</td>
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<td>(v) Electricity</td>
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<td>(vi) Transport</td>
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<td>(vii) Bank</td>
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<td>(viii) Market and selling centre</td>
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10. Do you have the access to the following mass Media?

(i) Newspaper - Yes/No, (ii) Magazines, Weekly etc. - Yes/No
(iii) Radio - Yes/No, (iv) Television - Yes/No

11. (a) Are you aware of the different schemes falling under IRDP? Yes/No
(b) If yes, which of the following form your source of information? (tick)
   Government employees/Bank officials/Political leaders/Self efforts/and others.

12. Under which scheme(s) of IRDP you and any of your family members are covered?

13. (a) Who motivated you to get assistance under IRDP?
(b) Which of the following did help you in getting selected as a beneficiary of the IRDP? (tick)
   Government officials/Village leaders/Politicians/Self efforts/ any other (mention).
(c) Do you reciprocate by paying in form of money or presenting gifts to those who have helped you in getting the benefit of IRDP? Yes/No

14. (a) Did you face any problem in getting identified? Yes/No
(b) If yes, specify the nature of problem and the level at which it was faced.
(c) Who has helped you in overcoming these difficulties? (tick)
   Officials/Local Leaders/Self efforts/Any other.
15. (a) The scheme for which you are identified has been selected:
   (i) By yourself,  (ii) By officials

16. (a) Are you aware of the amount of subsidy that you have received?  Yes/No
    (b) If Yes, specify the amount of subsidy received Rs ...........
    (c) Have you faced any problem in availing the subsidy?  Yes/No
       If Yes, which of the following problems you have faced?
       (i) Had to visit the office several times.
       (ii) Delay in getting subsidy.
       (iii) Surrendered a part of subsidy as illegal gratification.
       (iv) Any other (mention).

17. (a) Are you indebted at present?  Yes/No
    (b) If yes, specify the source of loan and the amount repayable.
       Source  Amount Repayable and Rate of Interest
       (i) Private money lenders.
       (ii) Co-operative and Land Development Bank.
       (iii) Commercial Bank.

18. (a) Have you availed any loan under IRDP?  Yes/No
    (b) Did you face any difficulty in getting the loan from bank?  (tick)  Yes/No
    (c) If yes, which of the following difficulties did you face?  (tick)
       (i) Delay in getting loans,
       (ii) Released loan was less than the sanctioned,
       (iii) Problem of providing surety,
       (iv) Loan procedure difficult to understand,
       (v) Lack of co-operation from bank employees,
       (vi) Lack of co-operation from government employees,
       (vii) Any other (mention).

19. (a) Which of the following, as to the repayment of loans, are applicable to you?  (tick)
    (i) Paid (cleared),  (ii) Regularly paying,  (iii) Irregularly paying.
(b) Which of the following were the reasons for delay in repayment or non-repayment of loan? (tick)

(i) Excess of consumption expenditure over income,
(ii) Low return from asset.
(iii) Political reason
(iv) Liquidation of old debt.

20. (a) Was the amount of loan adequate for the purpose it was borrowed? (tick) 

-Yes/No

(b) If it was inadequate then which of the following consequences you had to face?

(i) Purchased sub-standard goods,
(ii) Purchased quality goods through supporting the loan amount with own saving.
(iii) Diverted the loan to unspecified purpose.

21. Would you prefer 'interest free loan without subsidy' (proposed system) to 'loan with subsidy' (present system)?

22. Would you prefer 'assistance in cash' (proposed) to 'assistance in kind (present system)?

23. (a) Were the infrastructure facilities needed for implementation of the scheme adequate? (tick) Adequate/Inadequate.

(b) If inadequate, which of the following were the results?

(i) High input cost,  (ii) Delay in input procurement,
(iii) Diversion of loan to unspecified purpose (s).

(c) Have you insured the asset purchased under IRDP? Yes/No

24. (a) Have you received employment under the following programmes?

(i) NREP  (ii) RLEG P  (iii) ERRP

(b) If yes, the period or employment, No. of days .................

25. (a) Do you feel the need to have training in regard to the scheme for which you were selected? Yes/No
(b) If yes, did you get the training? Yes/No

26. (a) Do you think that the scheme has improved your economic condition. Yes/No.

27. At which of the following place(s) you sell your produce/service? (tick)
   (i) Milk co-operative society. (ii) Regulated market.
   (iii) In the same village (iv) Any other place.

28. Do you have full knowledge of market price of your produce? Yes/No

29. (a) Is the scheme under which you are assisted the same as your traditional occupation? Yes/No.
   (b) If no, are you satisfied with the change? Yes/No.

30. In which of the following ways do you think of spending your incremental income? (give preference order 1, 2, 3, ...)?
   (i) Purchase of land (ii) Purchase of livestock
   (iii) Education of children (iv) Construction of house,
   (v) Marriage of children. (vi) Buy luxury items.

31. As a result of becoming beneficiary, do you have a fear in mind that -
   (i) Repayment of loan will be difficult, Yes/No.
   (ii) Education of children will be difficult, Yes/No.
   (iii) Marriage of children will be difficult, Yes/No.
   (iv) Position in the society will deteriorate, Yes/No.

32. Do the government officials -
   (i) Give you the patient hearing Yes/No.
   (ii) Help in solving problems faced at different stages, Yes/No.
   (iii) Provide guidance, Yes/No.
   (iv) Encourage to take up new schemes, Yes/No.
   (v) Deal sympathetically, Yes/No.

33. Have you been issued Vikas Patrika?

34. Please narrate your other experiences and problems pertaining to your becoming the beneficiary of IRDP.

35. Give some suggestions to improve the working of the IRDP.