ANNEXURE - II

INTERVIEW SCHEDULE FOR OFFICIALS & BANKERS

Name of the Officer ..........................................
Designation ....................................................

1. (a) Are you supplied with some objective methods of identifying the beneficiaries under IRDP? Yes/No.
   (b) If no, how do you proceed to identify the beneficiaries?
   (c) Do the officials have to apply their subjective judgement in identifying the beneficiaries?
   (d) Is the list of families identified for assistance placed before the Gram Sabha? (tick)
      (i) In all cases,
      (ii) In majority cases
      (iii) In a few cases, and
      (iv) Not at all.

2. (a) Are the services of VLWs/Panchayat Secretary taken to identify the beneficiaries? Yes/No.
   (b) If yes, do you consider that the number of above workers is adequate to cover all the beneficiaries? Adequate/Inadequate
   (c) Are the VLWs etc. imparted necessary training? Yes/No.
   (d) Are all the cases recommended by VLWs etc. granted assistance under IRDP? Yes/No.

3. (a) In addition to the 'Income levels', what other factors are taken into consideration for the selection of the beneficiaries (Please mention).
   (b) Do you think that the present method of fixing income levels is satisfactory? Yes/No.

4. Who is responsible for the selection of the scheme for the beneficiaries?
   (Please tick).
   (a) Beneficiary,
   (b) DRDA (Project Officer),
   (c) BDO
(d) Village Level Workers (e) Banks, and (f) Any other.

5. While giving a specific scheme to the beneficiary do you take care of following aspects?
   (a) The interest and capability of the beneficiary Yes/No.
   (b) Viability of the scheme Yes/No.
   (c) Infrastructure available Yes/No.
   (d) Supply of inputs and marketing linkages Yes/No.

6. (a) In what manner do you help the beneficiary in his dealing with bank for loan?
   (tick)
   (i) Recommending the loan case to bank
   (ii) Regular monitoring of loan cases.
   (iii) Help in completing all the documents relating to the loan case, and
   (iv) Any other (Please mention).

   (b) How does the DRDA help the beneficiaries when the bank is hesitant to grant loans to those who are indebted assetless?

7. (a) What generally is the time taken in
   (i) Identification of beneficiary and preparation of loan case.
   (ii) Collection of loan application by DRDA and sponsoring to concerned banks.
   (iii) Disposal of loan applications by the banks,
   (iv) Creation of assets by the beneficiaries, and
   (v) Disbursement of loans.

   (b) Are the time lags in regard to (i) to (v) above (tick)

   I II III IV V
   (i) Unduly long
   (ii) Long
   (iii) Normal
   (iv) Less than normal
8. Do you think that the DRDA is fully equipped with the required personnel and other supporting facilities.

9. (a) Are the local leaders involved in the implementation of IRDP? Yes/No.

10. Are the voluntary agencies involved in the implementation of IRDP in your area. Yes/No.

11. How often do you visit the beneficiaries for follow up action?
   (i) Very frequently, (ii) Frequently (iii) Very rarely, (iv) Never.

12. Do you face any difficulty in taking up follow up action? Yes/No.
    If yes, enumerate the difficulties (tick)
    (a) Lack of staff,  
    (b) Lack of infrastructural facilities, e.g. vehicles,  
    (c) Beneficiaries generally not traceable,  
    (d) Lack of authority over field level functionaries,  
    (e) Regular follow-up difficult due to heavy amount of work-load,  
    (f) Any other (Please mention).

13. Are the Vikas patrikas issued to the beneficiaries? Yes/No.

14. Does the DRDA help the beneficiaries in the supply of inputs and marketing of products? Yes/No.

15. Are schemes under IRDP integrated with the general development programmes? (tick) Yes/No.
    To some extent/To large extent

16. Are the works implemented through NREP co-ordinated with requirements of families identified under IRDP? (tick) Yes/No.
    To some extent/To large extent

17. What is your general impression about the success of IRDP in bringing the people above poverty line?

18. (a) Do you think that despite your utmost care, the misutilisation or diversification of funds by beneficiaries takes place? Yes/No.
    (b) If yes, please give suggestion to check this malpractice.
19. Which of the following systems would you prefer? (tick)
   (a) Present system of loan with subsidy,
   (b) Interest free loan without subsidy.

20. Which of the following methods would you prefer for the disbursement of assistance?
   (a) Present method of disbursement of loan in kind,
   (b) Disbursement of loan in cash.

21. (For Bankers) Please indicate the extent of your involvement in the identification of IRDP. (tick)
   (i) To the maximum possible extent,
   (ii) To satisfactory extent,
   (iii) To some extent.

22. Do you feel that there is perfect co-ordination among the DRDA, BDOs and banks? Yes/No.

23. Do you feel the need of re-examination of the loan cases recommended by the DRDA? Yes/No.

24. For which of the following reasons do the banks generally reject the loan cases sponsored under IRDP? (tick)
   (i) Non-viability of the unit,
   (ii) Legal reasons
   (iii) Beneficiary being a chronic defaulter,
   (iv) For want of security or surety, and
   (v) Any other (Please mention)

25. Do the DRDA and Block Development Officer or other government machinery provide support at the time of recovery of loans from IRDP beneficiaries? Yes/No.

26. Do you feel that the recommendations of the DRDA are target-oriented instead of growth-oriented? Yes/No.

27. Are the unit costs of various schemes, in your opinion, as ascertained by the DRDAs and other agencies generally lower or higher than the exact costs. (tick) Lower/Higher/Approximately equal to actual.

28. Please give suggestion to improve the working of the IRDP.