APPENDIX XVI

"RURAL DEVELOPMENT THROUGH NATIONALISED BANKS IN ORISSA WITH SPECIAL REFERENCE TO CUTTACK DISTRICT."

INTERVIEW SCHEDULE

An Appeal

Information collected through this questionnaire will be exclusively used for academic purpose. The views expressed by the respondent and his identity will not be disclosed.

I appeal you to extend your hearty co-operation in providing your independent views for the said purpose.

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QUESTIONNAIRE FOR BENEFICIARIES

(Kindly tick ✓ the correct answer)

1. Name :

2. Sex :
   (a) Male
   (b) Female

3. Age :
   (a) Upto 35 years
   (b) 36 to 45 years
   (c) 46 to 60 years
   (d) Above 60 years

4. Caste :
   (a) Scheduled Caste/Scheduled Tribe
   (b) Other Caste

5. Religion :
   (a) Hindu
   (b) Muslim
   (c) Christian
   (d) Others

6. Educational Qualification
   (a) Illiterate
   (b) Primary Level
   (c) Under Matric
   (d) Matriculate
   (e) College/University

7. Occupational status :
   (a) Agricultural Labourer
   (b) Non-agricultural Labourer
(c) Rural Artisan
(d) Marginal Farmer
(e) Small Farmer
(f) Trade/Business
(g) Government Service
(h) Private Service
(i) Any Other (specify)

8. Annual Family Income:
   (a) Upto Rs.1,500
   (b) Rs.1,501 to Rs.2,500
   (c) Rs.2,501 to Rs.3,500
   (d) Rs.3,501 to Rs.5,000
   (e) Rs.5,001 to Rs.10,000
   (f) Above Rs.10,000

9. Size of the Family:
   (a) Upto 5 members
   (b) 6 to 10 members
   (c) Above 10 members

10. Type of House:
    (a) Mudwall and Thatched roof
    (b) Mudwall & Tile roof
    (c) Semi Pucca
    (d) Pucca

11. Land Holding:
    (a) Landless
    (b) Upto 1 acre
    (c) Above 1 acre and upto 2.5 acres
    (d) Above 2.5 acres and upto 5 acres
    (e) Above 5 acres

12. Name of the Lending Bank:
13. Type of scheme:

14. Loan account:

15. Did you prefer to any scheme at the time of identification?
   (a) Yes
   (b) No

16. Please give reasons for your preference:
   (a) Family occupation
   (b) Availability of easy credit
   (c) Availability of subsidy
   (d) Availability of raw materials
   (e) Availability of marketing facilities
   (f) Suggested by friends/relatives
   (g) Suggested by officials
   (h) Any other (specify)

17. Did you get the loan under the same scheme?
   (a) Yes
   (b) No

18. If no, the reasons for the same:
   (a) Lack of skill/knowledge
   (b) Lack of raw materials
   (c) Lack of marketing facilities
   (d) Refusal by bank officials
   (e) Refusal by block officials
   (f) Do not know

19. Who identified you as a beneficiary?
   (a) V.L.W.
   (b) Other block officials
   (c) Bank officials
20. Do you think that there are proper linkages among the nationalised banks and other institutions for implementation of the rural development programmes?

(a) Yes
(b) No
(c) Do not know

21. If no, why do you feel that there are no proper linkages among the nationalised banks and other institutions?

(a) Delay in sanctioning the loan
(b) Delay in delivery of assets through the Purchase Committee
(c) Delay in adjustment of subsidy
(d) No proper monitoring of the programme
(e) Any other (specify)

22. What are the factors those contributed to the inadequate institutional linkages?

(a) Target oriented approach of block officials
(b) Lack of control by block authorities on the sectoral departments
(c) Unnecessary involvement of a number of institutions
(d) Corrupt practices among the officials
(e) Any other (specify)

23. Did you utilise the loan amount for the purpose for which it was sanctioned?

(a) Yes
(b) No
24. If no, what were the reasons for which you had misutilised the loan amounts?
   (a) Loan amount was not sufficient
   (b) Abnormal situations
   (c) Illness of family members
   (d) Motivated by friends/relatives to spend the money otherwise
   (e) Any other (specify)

25. Did you repay the loan instalments regularly?
   (a) Yes
   (b) No

26. If no, state the reasons:
   (a) Repayment of old debts
   (b) Expenditure on social functions like marriage, funeral, etc.
   (c) Income being spent on family consumption
   (d) Additional income could not be generated
   (e) Used in purchase of other assets
   (f) Because others are not repaying
   (g) Political propaganda that loan is not to be repaid
   (h) Natural calamities
   (i) Any other (specify)

27. Did you find any improvement in your socio-economic conditions through the adoption of bank sponsored development schemes?
   (a) Yes
   (b) No

28. If yes, in which way?
   (a) Increase in income
   (b) Increase in employment
   (c) Increase in agricultural production
(d) Able to get health care for animals
(e) Sending children to school/college
(f) Improvement in housing
(g) Welfare facilities
(h) Purchase of additional assets
(i) Generation of additional assets
(j) Better clothing
(k) Increase in food consumption
(l) Better medical facilities
(m) Increase in savings
(n) Any other (specify)

29. If no, state the reasons:
(a) Inadequate credit
(b) Delay in delivery of assets
(c) Supply of sub-standard assets
(d) Supply of assets with higher prices
(e) Spent in social functions
(f) Spent in family consumption
(g) Problem of transportation
(h) Problem of marketing
(i) Non-remunerative price for the products
(j) Any other (specify)

30. Do you find any improvement in your social status after availing the loans?
(a) Yes
(b) No

31. If yes, how do you feel that your social status has been improved?
(a) Political elites started keeping contacts
(b) Opinion regarded by public officials
(c) Invited to attend public functions
(d) Requested to settle disputes between local groups
(e) Invited to attend ceremonial functions of higher class people
(f) Taken as a member in different institutions
(g) Any other (specify)

32. Were you aware of the rural development programmes before availing the loan?
   (a) Yes
   (b) No

33. If yes, how could you become aware of the development programmes before the banks extended the loans?
   (a) Through bank officials
   (b) Through block officials
   (c) Through village/panchayat leaders
   (d) Through friends/relatives
   (e) Through newspaper/radio/TV
   (f) Through VLU
   (g) Through DRDA/District level officials
   (h) Any other (specify)

34. Whether you took any interest in the development schemes sponsored through the Banks?
   (a) Yes
   (b) No

35. If yes, who motivated you to take interest in this direction?
   (a) Bank officials
   (b) Block officials
   (c) Village/panchayat leaders
   (d) Family/friends
(e) Youth clubs
(f) DRDA/District level officials
(g) MLA/MP
(h) Mahila Samiti
(i) Any other (specify)

36. What are the various aspects in which you acquired interest?

(a) Improving standard of living
(b) Improving social status
(c) In getting identified
(d) Preferring to the scheme
(e) Getting the subsidy
(f) Preventing corruption among the officials
(g) Motivating others in availing loans
(h) Any other (specify)

37. If your answer to question number 34 is 'No', what are the reasons for which you did not take interest in the rural development schemes?

(a) Non-cooperation of bank officials
(b) Non-cooperation of block officials
(c) Corruption in the system
(d) No positive impact of the programme on the neighbour
(e) Dominance of middlemen
(f) Discouraged by friends/relatives
(g) Any other (specify)

38. Did you involve yourself actively in the development programmes?

(a) Yes
(b) No

39. If yes, who encouraged you for such active involvement?
269

(a) Bank officials
(b) Block officials
(c) Village/panchayat leaders
(d) Family/relatives
(e) DRDA/District level officials
(f) Any other (specify)

40. In which aspects of the development, you involved yourself?

(a) Identification
(b) Purchase committees
(c) Credit camps
(d) Extension activities organised by the banks
(e) Any other (specify)

41. If your answer to question number 38 is 'No', what are the causes for your non-involvement?

(a) Family problems
(b) Political interference
(c) Distance to block/bank
(d) Lack of knowledge about the programme
(e) Lack of training
(f) Any other (specify)

42. What suggestions you offer for the improvements in the process of rural development programmes and in their implementation?