APPENDIX - I

QUESTIONNAIRE FOR BENEFICIARIES

Instruction – The following are a set of questions meant for the interviewee which may be gone through carefully and the answer may be indicated by putting the tick mark.

1. Name

2. Sex
   (a) Male   (b) Female

3. Age
   (a) Upto 35 years   (b) Upto 45 years   (c) Upto 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) Govt. Service
   (g) Trade/Business   (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. Name of the lending bank

10. Type of Scheme

11. Loan Amount

12. Did you prefer to any scheme at the time of identification?
   (a) Yes   (b) No
13. Please give reasons for your preference
   (a) Family Occupation
   (c) Availability of subsidy
   (e) Availability of marketing facilities
   (g) Suggested by officials
   (b) Availability of easy credit.
   (d) Availability of raw materials
   (f) Suggested by Friends/relatives
   (h) Any other (specify)

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

15. 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

16. Who identified you as a beneficiary?
   (a) V.L.W
   (b) Other bank officials
   (c) Bank Officials
   (d) Panchayat Officials
   (e) Any other (specify)
   (f) Do not know

17. Do not think that there are proper linkages among the nationalised bank and other institution for implementation of the rural development programme?
   (a) Yes (b) No (c) Do not know

18. 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)

19. 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)

20. Did you utilise the loan amount for the purpose for which it was sanctioned.
   (a) Yes (b) No

21. If No, what are the reasons for which you had misutilised the loan amount?
   (a) Loan amount of was not sufficient
   (b) Abnormal situations,
   (c) Illness of family members.
   (d) Motivated of friend/relatives to spend the money otherwise.
   (e) Any other (specify)
22. Did you repay the loan instalments regularly?
(a) Yes  (b) No

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

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

25. If yes, in which way?
(a) Increases in income
(b) Income in employment
(c) Increase in agricultural production
(d) Able to get health care for animals
(e) Sending children to school/colleges
(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)

26. 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)

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

28. If Yes, how do you feel the 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)
29. Were you aware of the rural development programme before availing the loan?
   (a) Yes (b) No

30. If yes, how could you become aware of the development programme before the banks extended the lands?
   (a) Through bank officials (b) Through block officials
       (c) Through village/panchayat leaders (d) Through Newspaper/radio/T.V
       (e) Through V LW (f) Through DRDA/District Level officials
       (g) Any other (specify)

31. Whether You took any interest in the development schemes sponsored through the banks?
   (a) Yes (b) No

32. 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) Mahilla Samiti (i) Any other (specify)

33. What are the various aspects in which you acquired interests?
   (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)

34. If your answer to question number 34 is 'No' what are the reasons for which you did not take interest in the rural development scheme.
   (a) Non-cooperation of back officials (b) Non-cooperation of block officials
       (c) Corruption in the systems. (d) No positive impact of the programme on the neighbour.
       (e) Dominance of middlemen. (f) Discoursed by Friends/relatives.
       (g) Any other (specify)

35. Did you involve yourself actively in the development programmes ?
   (a) Yes (b) No

36. If yes, who encouraged you for such active involvement?
   (a) Bank officials (b) Block officials (c) Village/Panchayat leaders
       (d) Family/relatives (e) DRDA/District Level officials (f) Any other (specify)

37. In which aspects of the development, you involved yourself?
   (a) Identification (b) Purchase Committee (c) Credit Camps
       (d) Extension activities organised by the banks (e) Any other (specify)

38. If you answer to question No. 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)

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