Appendix - 1

Explanation of Concepts and Terms

The concepts and terms used in present study are explained as under:

Trickle Down Theory of Development: This is an economic doctrine which believes that benefits of economic growth naturally percolate down to the various strata of the economy. As per this doctrine, it was believed that no special efforts are required to improve the lot of the poor in a country as the benefits of higher growth will automatically reach the poor and improve their lot.

Poverty Line: Poverty as it is understood in the planning in India, is defined as that level of income (expenditure) which is sufficient for keeping a family at the subsistence level of existence, measured in terms of basic nutritional requirements. Any one who has an income below this level is said to be poor. According to Sixth Five Year Plan (1980-85), a daily intake of 2400 calories per capita in rural areas and 2100 calories in urban areas, corresponding to a consumption expenditure of Rs.65 per capita per month in rural areas and Rs.75 per capita per month in urban areas has been adopted to define poverty line. In the Seventh Plan (1985-90), the definition of poverty line has been revised. According to manual on IRDP and allied Programmes, poverty line has been defined in terms of annual income of a family, a family having an annual income of Rs.6400 or less is considered to be a family below poverty line (BPL). For the Eighth Plan (1992-97), poverty line has been redefined adjusting to the price level of 1991-92. Accordingly, the
poverty line to be adopted in rural areas in drawn at income level of Rs.11,000 per annum for a family.

House Hold: The persons connected by blood and marriages and normally living together should constitute to a household. The income of wife and minor children should be taken into account and added to that of head of the family in determining the status of the head of the family as target group beneficiary.

Target Group: The target group of the IRDP consists of small farmers, marginal farmers, agricultural labourers, non-agricultural labourers and rural artisans.

Small Farmer: A cultivator with a land holding of 5 acres or below in case of un-irrigated land or 2.5 acres or below in case of irrigated (class I) land will be considered as small farmer.

Marginal Farmer: A person with a land holding of 2.5 acres or below in case of un-irrigated land or 1.25 acres or below in case of irrigated (class I) land will be considered as marginal farmer.

Agricultural Labourer: A person without any land, but having a homestead and deriving more than 50 per cent of his income from agricultural wages is an agricultural labourer.

Non-Agricultural Labourer: A person whose total income from wage earning does not exceed Rs.200 per month persons who derive their income partly from agricultural and partly from other sources can also be brought under this category, provided at least 50 per cent of their income is from non-agricultural sources.
Rural Artisan: A person who is engaged in traditional occupation of Carpentry, Blacksmith, Handloom, Handicraft, Cobbler etc. is called Rural Artisan. The Rural Artisan may be skilled or unskilled but annual income of the family should not exceed Rs.6400 (or Rs.11,000 revised) per annum.

Poverty: Poverty is a situation in which an individual or a family is unable to fulfil even the basic needs of life. CT Kurien regards poverty, "as the socio-economic phenomenon where by the resources available to a society are used to satisfy the wants of the few while the many do not have even their needs met."

Programme: A programme is a plan or a schedule to be followed or a coordinated group of things to be done or performed.

Primary Sector: Primary sector includes agriculture, animal husbandry, forestry, fisheries and generally encompasses rural activities.

Secondary Sector: Secondary sector involves manufacturing of raw material into finished goods. The major component under secondary sector is ISB i.e. Industry, Service and Business sector introduced in IRDP since 1978-79.

Tertiary Sector: Tertiary sector involves services required by the primary and secondary sectors.
Wage Material Ratio: It is the ratio of total amount spent on wages to the total amount spent on non-wage materials for the works.

Working Capital: It is defined as the value of current assets less current liabilities. In the context of IRDP, it is used to denote the capital needed for meeting recurring costs for running a project.

Programme Strategy: The objective of IRDP is achieved by providing productive assets and inputs to the target group. The assets which could be in primary, secondary or tertiary sectors, are provided through financial assistance in the form of subsidy by the Government and term credit advanced by the financial institutions.

Beneficiary: A person who has been assisted under IRDP.

Asset: The project or activity provided/purchased by the Beneficiary with the help of financial assistance provided.
Appendix – 2

Structure of CLCC

Chairman
1. Secretary, Department of Rural Development.

Members
2. Secretary, Department of Agriculture and Cooperation or his nominee not below the rank of Joint Secretary.
3. Adviser(Rural Development), Planning Commission or his nominee not below the rank of Joint Secretary.
4. Secretary, Expenditure or his nominee not below the rank of Joint Secretary.
5. Secretary, Department of Women and Child Development or his nominee not below the rank of Joint Secretary.
6. Secretary, Department of Small Scale Industries or his nominee not below the rank of Joint Secretary.
7. Secretary, Ministry of Welfare or his nominee not below the rank of Joint Secretary.
8. Director General, CAPART.
9. Additional Secretary, Department of Rural Development.
10. Additional Secretary, Banking Division, Ministry of Finance.
11. Chief Executive Officer, KVIC.
12. Managing Director, NABARD.
13. Executive Director, RBI.
14. Joint Secretary, Finance, Department of Rural Development.
15. State Secretaries of Rural Development of Selected States.

Member Secretary
16. Joint Secretary, IRD, Department of Rural Development.
Other officials/non-officials may be invited to the meetings of this committee if their presence is felt necessary by the chairman.
Composition of SLCC Recommended by Government of India

Chairman
1. Chief Secretary/Agricultural Production Commissioner/Development Commissioner.

Members
2. Secretary, Department of Rural Development.
3. Secretary, Department of Finance.
4. Secretary, Department of Planning.
5. Secretary, Incharge of Women’s programme.
6. Head of Department of Agriculture.
8. Head of Department of Irrigation.
9. Head of Department of Cooperation.
10. Head of Department of Forest.
11. Head of Department of Fisheries.
12. Head of Department of Industries and Mines.
15. M.D., Women’s Development Cooperation.
16. Representative of KVIC.
17. Chief Executive Officer of State KVIB.
18. A representative of the Government of India, not below the rank of Deputy Secretary.

Member Secretary
19. Joint/Deputy Secretary, Department of Rural Development.

The State may include other officials/non-officials whose presence they deem necessary in the meeting.
Composition of State Level Coordination/Sanctioning Committee in Haryana.

The Government of Haryana reconstituted the SLCC/SLSC in 1994 and the composition is as following:

**Chairman**
1. Chief Secretary to Government of Haryana

**Members**
2. Financial Commissioner and Secretary to Government of Haryana, Planning Department
3. Financial Commissioner and Secretary to Government of Haryana, Finance Department
4. Financial Commissioner and Secretary to Government of Haryana, Rural Development Department
5. Commissioner and Secretary to Government of Haryana, Social Defence and Security Department
6. Representative nominated by Government of India, Ministry of Rural Development, New-Delhi
7. Chief Executive, Haryana State Khadi and Village Industries Board (KVIB)
8. Managing Director, Haryana Dairy Development Cooperative Federation
9. Registrar, Cooperative Societies Haryana, Chandigarh
10. Director, Institutional Training and Vocational Education, Haryana
11. Director, Industries Department, Haryana
12. Director, Agriculture Department, Haryana
13. Director, Institutional Finance and Credit Control Department, Haryana
14. Director of Panchayats, Haryana
15. Managing Director, Haryana Women Development Corporation
16. Managing Director, Haryana Harijan Kalyan Nigam
17. Principal Chief Conservator of Forests, Haryana
18. Director, Animal Husbandry Department, Haryana
19. Director, Horticulture Department, Haryana
20. Representative of Khadi and Village Industries Commission (KVIC), Haryana

Member Secretary

21. Special Secretary/ Joint Secretary/ Deputy-Secretary- cum Director, Rural Development Department, Haryana

In addition to the above members of the Committee the following would be the standing permanent invitees to meeting of the committee:

1. Chief Engineer, Panchayati Raj, Haryana.
2. Convenor, State Level Bankers Committee (SLBC) Haryana-cum- Zonal Manager, Punjab National Bank(PNB), Chandigarh.
3. Deputy General Manager (DGM), NABARD, Regional office, Chandigarh.
4. Divisional Manager, Syndicate Bank, Chandigarh.
5. State Informatic Officer, National Informatic Center, Chandigarh.
Memo. No. 2975-APO (IRD)- (A-I)- 94/9534 –9605 , dated 28-6-94, Joint Secretary-cum -Director, Rural Development Department, Haryana, Chandigarh.
Appendix – 5

Composition of Governing Body(Illustrative)

Chairman
1. Deputy Commissioner/Collector.

Members
2. All MPs and MLAs of the District.
3. Head of the Central Cooperative Bank.
5. Chairman of Zila Parishad or his representative.
7. NABARD representative at District Level.
8. General Manager, DIC.
9. Representative of KVIB.
10. District Officer incharge of Family Welfare Programme.
11. District Employment Officer.
12. Project Officer, ITDP.
13. Regional/District Officer, Scheduled Caste Finance Corporation.
14. APO(Women’s Development).
15. One Woman Worker/Organizer with actural experience of organizing rural poor.
16. Representative of District Milk Union.
17. Two representatives of the Weaker section. One of whom may be drawn from SC and ST. These representative may be the beneficiaries of the programme.
18. One representative of rural women.
Member Secretary

19. Project Officer/Director, DRDA

(ADC and Chief Executive Officer)
Composition of Governing Body (District Bhiwani as on dated 2-6-1994)

Chairman
Deputy Commissioner

Members
1. Sh. Bansi Lal, MLA, Haryana, MLA's Hostel, Chandigarh.
4. Sh. Amar Singh, MLA, Advocate Colony, Umra Road, Hansi.
5. Sh. Chattar Singh, MLA, V & PO. Bond Kalan, District Bhiwani.
7. Sh. Dharam Pal, MLA, Ward No. 8, House No. 34, Dadri, District Bhiwani.
8. Sh. Ram Bhajan, MLA, Cinema Road, Bhiwani.
9. Deputy Secretary, Government of India, Ministry of Rural Development, Krishi Bhawan, New Delhi.
10. Special Secretary-cum-Director, Rural Development Department, Haryana, Chandigarh.
11. Director of Agriculture Haryana, Chandigarh.
12. Joint Chief Officer, R.B.I. (PBDO PB No. 1003 Minto Road, Delhi).
13. The Lead & District Officer, R.B.I., PBDO PB No. 1003 Minto Road, Delhi.
14. The Director, NABARD, Haryana, Chandigarh.
15. The Director of Animal Husbandry, Haryana, Chandigarh.
16. Sub Divisional Officer(C), Bhiwani, Dadri, Loharu and Tosham.
17. Managing Director, Coop. Bank, Bhiwani.
19. The Regional Manager, HADCOF, Bhiwani.
20. The Managing Director, HADCOF, Haryana, Chandigarh.
21. The Lead Bank Officer, PNB, Bhiwani.
22. The Supdt. Engineer, HSEB, Bhiwani.
23. S.E. Canal Lining Circle, Bhiwani.
24. S.E., Bhiwani Irrigation Circle, Bhiwani.
25. The Divisional Forest Officer(T) and S.F., Bhiwani.
26. The Divisional Soil Conservation Officer, Bhiwani.
27. The Divisional Forest Officer(AP), Ch. Dadri.
28. The Deputy Director of Agriculture, Bhiwani.
29. The Deputy Director, ICDP, Bhiwani.
30. The District Manager, HHK Nigam, Bhiwani.
31. The District Development Officer, NABARD, Bhiwani.
32. The General Manager, DIC, Bhiwani.
33. The District Manager, PLDB, Bhiwani.
34. The Deputy Registrar, Coop. Bank, Bhiwani.
35. The Assistant Soil Conservation Officer, Bhiwani/Dadri.
36. The Assistant Registrar, Coop Society, Bhiwani/Dadri.
37. The District Welfare Officer, Bhiwani.
38. The Executive Engineer, Lift Mech. Division, Bhiwani.
39. The XEN, Loharu Canal Division, Chakbandi Division, Bhiwani.
40. The XEN, Lining Division, MITC, Siwani Lining Division, MITC, Bhiwani.
41. The Assistance Manager, Agro Industry, Bhiwani.
42. The District Development and Panchayat Officer, Bhiwani.
43. The Chief Medical Officer, Bhiwani.
44. The District Manager, Khadi and Village Industry, Bhiwani.
46. Sh. Sita Ram V & PO Milakpur, District Bhiwani.
47. All BDPO in the district Bhiwani.
48. All APO, Accounts Officer, Project Economist, Head Clerk and HDM, DRDA/CADA, Bhiwani.
49. The Officer on Special Duty, CADA, Bhiwani.
50. The District Planning Officer, Bhiwani.
51. The Lady Circle Supervisor, Bhiwani.
52. The Divisional Manager, LIC, Bhiwani.
53. The DSO, Bhiwani.
54. The Settlement Officer, Bhiwani.
55. The District Employment Officer, Bhiwani.
57. Member Secretary, ADC, Bhiwani.
### Questionnaire for the IRDP Beneficiaries

Block _________
Village _________
Panchayat _________

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>1.</td>
<td><strong>Name of the Beneficiary</strong> ________________</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Sex</strong> Male/Female</td>
</tr>
<tr>
<td>3.</td>
<td><strong>Social Classification</strong> SC/NSC/PH</td>
</tr>
<tr>
<td>4.</td>
<td><strong>Size of the family</strong></td>
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<tr>
<td></td>
<td>a) Upto 5 members</td>
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<tr>
<td></td>
<td>b) 6-8 members</td>
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<td></td>
<td>c) 9-10 members</td>
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<td></td>
<td>d) Above 10 members</td>
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<td>5.</td>
<td><strong>Level of Education</strong></td>
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<tr>
<td></td>
<td>a) Illiterate</td>
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<tr>
<td></td>
<td>b) Literate</td>
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<td></td>
<td>c) Matric</td>
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<td></td>
<td>d) Inter and above</td>
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<tr>
<td>6.</td>
<td><strong>Occupational Status</strong></td>
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<tr>
<td></td>
<td>a) Small farmer</td>
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<tr>
<td></td>
<td>b) Marginal farmer</td>
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<td></td>
<td>c) Agricultural Labour</td>
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<td></td>
<td>d) Rural Artisan</td>
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<tr>
<td></td>
<td>e) Any other</td>
</tr>
<tr>
<td></td>
<td>f) NAZ</td>
</tr>
<tr>
<td>9.</td>
<td><strong>Annual income at the time of inclusion in the IRDP list</strong></td>
</tr>
<tr>
<td></td>
<td>a) Rs. 0-1725 or 0-3200</td>
</tr>
<tr>
<td></td>
<td>b) Rs. 1726-3500 3201-6400</td>
</tr>
</tbody>
</table>
10. How did you come to know about IRDP Programme?
   a) Gram Sachiv
   b) IRDP Staff (APO)
   c) Gram Panchyat
   d) Fellow Villager/relative
   e) Any other (specify)

9. Does the Gram Sachiv/Concerned APO educate Poor people regularly about the various schemes/Programmes for the poor?
   Yes/No

10. How do you come to be selected under IRDP?
    a) BPL List
    b) Credit Camp
    c) Both (a) & (b)
    d) Any other

11. What approximate time was spent in processing Loan application in DRDA?
    a) 0-1 Month
    b) 1-2 Months
    c) 2-3 Months

12. What approximate time was spent in getting loan sanctioned and actual disbursement?
    a) One Month
    b) Two Months
    c) Three Months
    d) Above Three Months

13. Did you face any difficulty in getting the scheme sanctioned?
    Yes/No
14. If yes, please indicate the type of difficulties faced?
   a) Large No. of formalities  Y/N
   b) Unhelpful attitude of Bank/IRDP Officials  Y/N
   c) Have to pay bribe to Bank/IRDP officials  Y/N
   d) Delay in sanction of loan  Y/N
   e) Non awareness of different Schemes and their economic importance  Y/N
   f) Help of intermediate have to be taken  Y/N

15. Your choice about the scheme received.
   a) High
   b) So so
   c) Low

16. Please indicate the kind of Scheme(s) you received.
   a) ____________
   b) ____________
   c) ____________

17. What is the total cost of the Scheme(s).
   a) ____________
   b) ____________

18. How much financial assistance has been provided for the same.
   Loan ____________
   Subsidy ____________
   Total ____________
19. Whether the financial assistance provided was adequate:
   a) Yes   b) No

20. Whether the assets actually created/purchased:
   a) Yes   b) No

21. If the answer is (b) then reasons for not creating the assets:
   a) Lack of interest   b) Assistance was inadequate   c) Adjustment with concerned Officials

22. What is the quality of assets:
   a) Good   b) Average   c) Poor

23. i) What is the present status of the scheme:
   a) Intact   b) Sold   c) Fully/partially perished   d) Other position
   ii) If the answer is other than (a), then reasons:
       1. ___________
       2. ___________

24. What is your position about supplementary assistance:
   a) Single activity   b) Double activities   c) Multiple activities

25. Whether any improvement in economic position after assistance:
   a) Significant   b) Marginal   c) A little   d) No difference   e) Indebtedness

26. What is your position regarding repayment of loans:
   a) Cleared the loan   b) Paying regularly   c) Wanted to clear but not in position at present   d) Only few installments have been paid   e) Defaulter

27. i) Perception about Administrative Structure:
   a) Satisfactory   b) Non-satisfactory   c) DK/uncertain   d) Desired changes
   ii) If answer is (b) reasons:
       1. ___________
       2. ___________
28. i) Perception about financial institutions:
   a) Satisfied  b) Dis-satisfied  c) DK/uncertain
ii) If answer is (b) then reasons 1. ____________ 2. ____________

29. i) Perception about the assistance provided:
   a) Adequate  b) Inadequate
ii) If answer is (b) then reasons 1. ____________ 2. ____________

30. i) Perception about Beneficiaries actually created the assets:
   a) All of them  b) Most of them  c) Some of them  d) None of them
ii) If answer is (c) and (d), then why 1. ____________ 2. ____________ 3. ____________

31. i) Perception about the process of Implementation:
   a) Highly satisfied  b) Satisfied  c) Dis-satisfied  d) Highly Dis-satisfied
ii) If answer is (c) and (d) then reasons 1. ____________ 2. ____________

32. Perception about adequacy of infra-structural facilities available:
   a) Input  b) Output  c) Repair

33. i) Perception about Monitoring Process:
   a) Satisfactory  b) Unsatisfactory  c) DK/uncertain
ii) If answer is (b) then reasons 1. ____________ 2. ____________

34. Perception about Sector-wise performance of programme:
   a) Primary  b) ISB  c) Tertiary

35. Perception regarding mode of purchasing:
   a) Cash  b) Purchase system  c) Both  d) None
36. Perception about Families crossing the poverty line:
   a) All of them  b) Many of them  c) Some of them
   d) None of them

37. Perception about continuity of IRDP:
   a) Continue  b) Be stopped  c) Continue with certain changes
   d) DK/ uncertain

38. Perception about Overall assessment of IRDP:
   a) Fully successful  b) Successful to some extent  c) Failure
   d) DK/ uncertain

39. Any suggestion for its improvement ___________

40. Beneficiaries Perception about Officials:
   a) Take interest in their work  Yes/ No
   b) Concerned about their salary  Yes/ No
   c) Work just to fulfil target on paper  Yes/ No
   d) Egoist, arrogant and non-cooperative  Yes/ No

nature
Questionnaire for IRDP Officials

1. Name of the Official ____________
2. Sex Male/ Female
3. Age a) Upto 25 b) 26-35 c) 36-45 d) 46 & above years
4. Caste SC/NSC
5. Size of family a) Upto 5 members b) 6-8 c) 9 & above
6. Educational Status a) Illiterate b) Literate c) Matric d) Inter e) Graduate and above
7. Occupational status a) Gazetted b) Class III c) Class IV
8. Income source a) Salary Exclusively b) Salary plus agricultural income c) Salary plus business d) Salary plus other source
9. i) Perception about Administrative Structure:
   a) Satisfactory b) Non-satisfactory c) DK/uncertain d) Desired changes
   ii) If answer is (b) reasons

10. i) Perception about financial institutions:
    a) Satisfied b) Dis-satisfied c) DK/uncertain
    ii) If answer is (b) then reasons

11. i) Perception about the assistance provided:
    a) Adequate b) Inadequate
    ii) If answer is (b) then reasons
12. i) Perception about Beneficiaries actually created the assets:
   a) All of them    b) Most of them    c) Some of them
   d) None of them
   ii) If answer is (c) and (d), then why
1. ____________
2. ____________
3. ____________

13. i) Perception about the process of Implementation:
   a) Highly satisfied    b) Satisfied    c) Dis-satisfied
   d) Highly Dis-satisfied
   ii) If answer is (c) and (d) then reasons
1. ____________
2. ____________

14. Perception about infra-structural facilities available:
   a) Sufficient    b) Insufficient    c) DK/uncertain

15. i) Perception about Monitoring Process:
   a) Satisfactory    b) Unsatisfactory    c) DK/uncertain
   ii) If answer is (b) then reasons
1. ____________
2. ____________

16. Perception about Sector-wise performance of programme:
   a) Primary    b) ISB    c) Tertiary

17. Perception regarding mode of purchasing:
   a) Cash    b) Purchase system    c) Both    d) None

18. Perception about Families crossed the poverty line:
   a) All of them    b) Most of them    c) Some of them
   d) None of them

19. Perception about Continuity of IRDP:
   a) Continue    b) Be stopped    c) Continue with certain changes
   d) DK/uncertain

20. Perception about overall assessment of IRDP:
   a) Fully successful    b) Successful to some extent
   c) Failure    d) DK/uncertain
21. Any suggestion for its improvement __________________

22. Official Perception about the Beneficiaries:
   a) Interest taken in purchasing assets  V. Good /Good/ Little (poor)
   b) Interest taken in operating assets    V. Good /Good/ Little (poor)
Appendix-9

Questionnaire for Bank Officials/Public Opinion Leader

1. i) Views about IRDP Administrative Set-Up:
   a) Satisfactory   b) Unsatisfactory   c) DK/ uncertain

   ii) If answer is (b) then reasons
       1. __________
       2. __________
       3. __________

2. Views about IRDP Officials:
   a) Take interest in their work  Yes/No
   b) Work just to fulfil target  Yes/No
   c) More concerned to status and salary  Yes/No

3. Views about Beneficiaries:
   a) Take interest in purchasing assets  Yes/No
   b) Take interest in operating assets  Yes/No
   c) Have work spirit  Yes/No

4. Views about the process of Implementation:
   - Survey  Satisfactory/Unsatisfactory/Uncertain
     - Identification of productive activities
     - Preparation of Annual Action Plan
     - Credit Camp and fillings of loan application
     - Processing of loan Application & disbursement of loan
     - Beneficiaries’ choice about scheme
     - Adequacy of assistance
- Monitoring process
  --- / ---- / ---
- Recovery process
  --- / ---- / ---

5. Views about impact of IRDP: V. Good/ Average/Poor

6. General assessment of IRDP:
   a) Fully successful  b) Successful to some extent  c) failure

7. Suggestion if any ________________