## APPENDICES

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ANNEXURE I

INTERVIEW SCHEDULE FOR BENEFICIARIES

DIVISION ........ BLOCK ........ VILLAGE ........
1. Name and Address : 
2. Sex : Male/Female
3. Marital Status : Married/Unmarried
5. Age : Upto 30 Years
         31 to 50 Years
         Above 50 Years
6. Level of Education : Illiterate/Primary
                         Middle/High School and Above
7. Occupation : Cultivators/Labourers
                Rural Artisans/Others
8. Target Category : SF/MF/AL/Non-AL/RA/Others
9. Particulars of Family
   a) Size of the household (Number) : Male..... Female....
   b) Number of employed at the time of assistance :
   c) Number of dependent persons :
10. Size of Landholding at the time of assistance

<table>
<thead>
<tr>
<th>Size-class</th>
<th>Irrigated</th>
<th>Unirrigated</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Landless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Upto to 2.5 acres</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) 2.5 to 5 acres</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv) Above 5 acres</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
11. **Particulars of Livestock Assets Possessed at the time of Assistance**

<table>
<thead>
<tr>
<th>Animal</th>
<th>Number</th>
<th>Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Buffaloes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Cowes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) Goats and Sheep</td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv) Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12. **Particulars of IRDP Scheme**

   a) Type of Economic Activity Assisted : 
   b) Date of grounding the Scheme : 
   c) Amount of Loan : 
   d) Amount of Subsidy : 
   e) Capital Cost of the Scheme (c+d) : 
   f) Rate of Interest : 

13. **Particulars of Family Income (Net)**

   a) From Land Assets : 
   b) From Livestock Assets : 
   c) From Other Sources : 
   d) **Scheme Income**

   A. **Gross Income**

   Main Products : 
   By-products :  
   Total (A) : _________


B. Recurring Expenses

i) Input Cost :

ii) Operating Expenses :

iii) Obligation towards Repayment of Loan:
   Principal :
   Interest :

iv) Other Expenses :
   Total (B) :

Net Income (A - B) :

14. Are you aware of JRDP and the different Schemes falling under it? Yes ☐ No ☐

15. (a) Do you know the process of selection under IRDP? Yes ☐ No ☐

   (b) If no, who helped you in getting selected as a beneficiary of the IRDP? :

   (c) Do you reciprocate by paying in form of money to those who helped you in getting the benefit of IRDP? Yes ☐ No ☐

   (d) Did you face any problem in getting selected? Yes ☐ No ☐

   (e) If yes, specify the nature of problem and also the stage at which it was faced.

   Problem Level

   ....................  ....................

   ....................  ....................
(f) Who has helped you in overcoming these difficulties?  
: Officials/Local Leaders/Self efforts/Any other

16. (a) Do you think the process of identification under IRDP is difficult to understand and follow?  
Yes/No

(b) If yes, give suggestions to make the process simple

17. (a) The scheme for which you are identified has been selected  
   i) by yourself,  
   ii) given by the officials in consultation with you

(b) Is the scheme under which you are assisted the same under your traditional occupation?  
Yes/No

(c) If no, are you satisfied with change?  
Yes/No

18. How will you rate your skills and capabilities in managing the scheme selected by you?  
Good/Fair/Poor

19. Give details of other family members covered under IRDP.
20. Please rank the factors responsible for choosing a particular scheme (in the order of importance 1, 2, 3, 4)

   Rank

   i) Existing capabilities and resource endowment

   ii) Encouragement by Government Officials

   iii) Influenced by the neighbours

   iv) Motivation by the subsidy component

21. (a) Are you aware of the amount of subsidy that you have received as an incentive under the programme?

   Yes/No

   (b) Did you face any difficulty in getting the loan from bank?

   Yes/No

   (c) If yes, which of the following difficulties did you face?

      i) Delay in getting loans.

      ii) Problem of providing security.

      iii) Loan procedure is difficult to understand.

      iv) Had to visit several times - please state the frequency of visit made at

         a) Block Head Quarters

         b) Bank
v) Lack of co-operation from bank officials.

vi) Lack of co-operation from Block officials.

vii) Any other (mention)

22. (a) Was the amount of loan and subsidy adequate for the purpose it was borrowed?

a) Adequate  

b) Inadequate

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

i) Purchase of substandard or inferior Quality of Assests

ii) Purchase of assets less than minimum number prescribed (in case of Animal Husbandry scheme)

iii) Purchase standard quality of assets through supplementing loan amount with borrowing from moneylenders

(c) State the quality of assets that you have acquired.

Excellent  Average/Otherwise

23. (a) Which of the following as to the repayment of loans, are applicable to you?

Regularly Paying  Irregularly Paying

Not Paying
(b) Which of the following were the reasons for irregular repayment or non-repayment of loan?

i) Return from benefit schemes not adequate

ii) Poor quality of assets

iii) Asset is not economically viable

iv) Income realised from the benefit schemes spent on unforeseen family expenses

v) Under utilisation of benefit asset

24.(a) Were the following facilities needed for implementation of the scheme adequate?

Adequate Inadequate

i) Supply necessary Inputs and Services

ii) Marketing facilities

iii) Training facilities for handling the assets

iv) Working capital support

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

i) High input cost  ii) Delay in input procurement

25. How will you rate the size of market for your scheme?

Good  Fair  Poor
26. At which of the following place(s) you sell your produce/service?

i) Milk co-operative society  □

ii) Regulated market  □

iii) In the same village  □

iv) Any other place - nearby/far off  □

27. (a) Did 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?

(c) If yes, was the training imparted by Government or self efforts.

28. (a) Do you think that the scheme has improved your economic condition and as a result you are engaged in profitable activity which otherwise was not available.

Yes/No

(b) If yes, will you persuade your friends and relatives to take up the scheme?

29. In which of the following ways do you think of spending your incremental income?

i) For maintenance of family  □

ii) For expanding your economic activities assisted under IRDP  □
30. (a) Have you been issued Vikas Patrika?
   
   Yes/No

   (b) If yes, whether it is used for monitoring purposes?

   Yes/No

31. (b) Do the Officials ever visited you after grounding the scheme? If Yes, indicate the following:

   i) Officials visited: DRDA officials/Divisional Level
       Officials/BDO/Veterinary Officer/
       Bank Officials.

   ii) Frequency of Visit: Once/Twice/Thrice/Four times
       and above.

   iii) Main purpose of the visit:

       i) To assess the incremental income.
       ii) Physical Verification of assets.
       iii) To enquire about loan repayment.
       iv) To advise for proper maintenance
           and utilisation of assets.
       v) To attend problems.

32. Please narrate your experiences and problems faced after grounding the scheme.
33. Please rank the following problems that you have faced after grounding the scheme.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Problem</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>i) Inadequate complementary input delivery systems for supply of necessary inputs and services for the schemes</td>
</tr>
<tr>
<td></td>
<td>ii) Inadequate working capital support</td>
</tr>
<tr>
<td></td>
<td>iii) Unhealthy Competition among IRDP beneficiaries</td>
</tr>
<tr>
<td></td>
<td>iv) Schemes did not always provide full time occupation</td>
</tr>
<tr>
<td></td>
<td>v) Lack of adequate marketing support for the schemes</td>
</tr>
</tbody>
</table>

34. Give suggestions to improve the working of IRDP.
ANNEXURE-II

Interview Schedule for Seeking Block Level Officials' View Point

Name of the Officer ______________ Designation ______________

Address of the Block______________

1.(a) Whether identification and selection of beneficiary families is done strictly in terms of the guidelines laid down by the IRDP Manual?

Yes ☐ No ☐

(b) If yes, please state whether the following procedures are followed for identification and selection of beneficiaries.

Table:

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Conduct of House hold survey</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>ii) Listing of Households below poverty line in specified Income groups on the basis of the household survey</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>iii) Preparation of list to be covered first ie list of poorest of the poor</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>iv) Approval the list of beneficiaries to be covered by the Gram Sabha</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>v) Placing the list so approved in the notice board of village panjayats and block office</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

c) If no, how do you proceed to identify and select the beneficiary families?
d) Do the officials have to apply their subjective judgement in identifying the beneficiaries?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
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e) Please give suggestions to bring out reforms in the present procedure of identifying beneficiaries.

2. While giving a specific scheme to the beneficiaries do you have taken care of the following aspects.

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<thead>
<tr>
<th>Yes</th>
<th>No</th>
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</table>

a) Willingness and ability of the beneficiaries

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</table>

b) Viability of schemes

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</table>

c) Infrastructure available

<p>| |</p>
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<th></th>
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</table>

d) Supply of inputs and marketing linkages

<p>| |</p>
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<th></th>
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</table>

3. (a) Whether cluster approach is adopted in selection of beneficiaries and schemes?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

<p>| |</p>
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</table>

(b) If no, please state reasons.

4. (a) Whether any attempt is made to diversify the activities while assigning schemes to beneficiaries?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
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<p>| |</p>
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</table>

(b) If no, state the reasons.
5. (a) In addition to the ‘Income Level’, 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 [ ]

(c) If no, enumerate the flaws in the present method.

(d) What would you suggest to bring about improvement in the present method of fixing the income levels.

6. Who is responsible for the selection of the scheme for the beneficiaries?

a) Beneficiary [ ] b) BDO [ ]

(c) Village level workers (VLWs) [ ] d) Banks [ ]

e) Any other [ ]

7. In what manner do you help the beneficiary in his dealing with the bank for loan?

i) Arranging loaning camp for speedy scrutiny of schemes and loan applications [ ]

ii) Help in completing all the documents relating to the loan case [ ]

iii) Sorting out the problems of beneficiaries through giving them a patient hearing and convincing their banks [ ]
iv) Recommending the loan case to bank

v) Any other (Please mention)

8.(a) What generally is the time taken in
i) Preparation of loan applications

ii) Forwarding loan applications to concerned banks

iii) Sanctioning of loan application by banks

iv) Subsidy adjustments

v) Disbursement of loans for purchase of Assets

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

   | I | II | III | IV | V |
---|---|----|-----|----|---|
 i) Unduly Long  |   |    |     |    |   |
 ii) Long        |   |    |     |    |   |
 iii) Normal     |   |    |     |    |   |

c) Please give suggestions to reduce the time lags involved at different stages.
9.(a) Do you think that the Block Organisation is fully equipped with the required personnel and other supporting facilities?

Yes/No

b) If no, what in your opinion are the consequences of not having such facilities?

i) Under achievement of targets

ii) Difficult to monitor the progress

iii) Difficult to assess the progress

iv) Quality of performance adversely affected

v) Any other

10.(a) Whether Perspective and Annual Action Plan is formulated or not?

Yes/No

i) Perspective Plan

ii) Annual Action Plan

b) If yes, state whether it contains all the particulars as laid down in the guidelines.

Yes/No

c) If no, state the reasons for not formulating such plans.
11. (a) Do you think too much emphasis on achieving quantitative targets affects the quality of implementation?

Yes/No

(b) Whether implementation schedule is prepared for speedy disposal of loan applications?

Yes/No

(c) If no, state the reasons.

12. Do you face any difficulty in taking up follow-up action? If yes, enumerate the difficulties

Yes/No

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
13. (a) Are the Vikas Patrikas issued to the beneficiaries?

   Yes/No

   (b) If yes, how many of the beneficiaries have been issued Vikas Patrikas?

   i) All
   ii) Majority
   iii) A few

   (c) Which of the following are the reasons for shortfall in the issue and non-completion of Vikas Patrikas? (give preferences 1, 2, 3...)

   i) Lack of Staff
   ii) Field Staff Untrained
   iii) Reluctance of Field Staff
   iv) Non co-operation of beneficiaries
   v) Any other reason (Please mention)

14. (a) Does the Block Organisation help the beneficiaries in the supply of inputs and marketing of products?

   Yes/No

   (b) If yes, what difficulties are faced in discharging this function?
15. What is your general impression about the success of IRDP in bringing the people above poverty line?

a) All assisted families have been raised above the poverty line
b) None has crossed the poverty line
c) A majority has crossed the poverty line
d) A majority has not crossed the poverty line
e) It is too early to make an assessment
f) Any other remark

16. Which of the following are the hurdles in the implementation of IRDP?
(Give preference order 1, 2, 3...)

a) Illiteracy
b) Unwillingness and lack of initiative among beneficiaries
c) Lack of infrastructural facilities
d) Lack of staff of DRDA, Block level or field level etc.
e) Lack of co-ordination between State, District, Block, level machineries, Banks and DRDA
f) Bankers consider it as a forced job
g) Lack of training facilities for the field level workers

h) Faulty survey for identification of people below poverty line

i) Mis-utilisation of loans

j) Corruption/Leakages at different levels

k) Any other (Please mention)

17. What measures are taken to ensure the proper utilisation of subsidy and loans by the beneficiaries?

i) Physical verification of assets

ii) Proper screening for the purchase of assets

iii) Monitoring through Vikas Patrikas

18.(a) Do you think that despite your utmost care, the misutilisation or diversification of funds by the beneficiaries takes place?

Yes/No

(b) If yes, please give suggestions to check this malpractice.

19.(a) Do you consider that there is any leakage in the grants and subsidies meant for the poor?

(b) If yes, please specify the levels at which it takes place?

(c) Please suggest the measures to stop such leakages.

20. Any more observations and suggestions please.
ANNEXURE III

INTERVIEW SCHEDULE FOR SEEKING BANKERS' VIEW POINT

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

Name and Address of the Bank ..................

1. Please indicate the extent of your involvement in the identification of the beneficiaries of IRDP

2. (a) Are you satisfied with the procedure adopted for identification of beneficiaries and selection of schemes

   Yes  [ ]   No  [ ]

   (b) If no, please point out and the deficiencies and give suggestions in this regard.

3. (a) Do you feel that all the beneficiaries are clear about the schemes they would like to undertake?

   Yes  [ ]   No  [ ]

   (b) If no, are the present arrangements satisfactory to help them in understand the schemes?

   Yes  [ ]   No  [ ]

   (c) Please suggest the measures to educate the people to understand the new schemes offered to them.

4. (a) Whether any attempt is made to diversify the activities while assigning schemes to beneficiaries?

   Yes  [ ]   No  [ ]
(B) If no, state the reasons

5. (a) Do you feel that there is perfect co-ordination among the Blocks and the Banks?

Yes ☐ No ☐

(b) If no, please suggest priority-wise the ways to bring about effective co-ordination.

6. (a) Are the banks allocated a certain number of village under IRDP?

Yes ☐ No ☐

(b) If yes, are the banks generally able to cover the beneficiaries identified in the villages allocated to them?

Yes ☐ No ☐

(c) If no, please specify the ways that all the beneficiaries can be served?

Yes ☐ No ☐

7. (a) Are you satisfied with the present procedure of determination of income levels of the beneficiaries?

Yes ☐ No ☐

(b) If no, please point out the deficiencies and give suggestions in this regard.
8. (a) Do you experience some conflict between the recommendations of the Block Officials and the guidelines for loaning?

Yes [ ] No [ ]

(b) If yes, then what are generally the effects of such conflict?

i) Loan cases are delayed

ii) Loan cases are rejected

iii) Any other (please mention)

9. (a) What generally is the time taken in

i) Collection of loan application and forwarding it to banks

ii) Sanctioning of loan application by banks

iii) Subsidy Adjustments

iv) Disbursement of loans for purchase of assets

(b) Are the time lags in regard to (i) to (iv) above,

<table>
<thead>
<tr>
<th></th>
<th>I</th>
<th>II</th>
<th>III</th>
<th>IV</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
<td></td>
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<tr>
<td>ii)</td>
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<td></td>
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</tr>
<tr>
<td>iii)</td>
<td></td>
<td></td>
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</tbody>
</table>
9. (c) Please state the reasons for the longer time (if any) and give suggestions to reduce the time lags involved at different stages.

10. For which of the following reasons do the banks generally reject the loans cases sponsored under IRDP? Please rank them in the order of importance.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Scheme not viable</td>
</tr>
<tr>
<td>2</td>
<td>Beneficiary is defaulter to Co-operative Society and other banks</td>
</tr>
<tr>
<td>3</td>
<td>Beneficiary has no experience on the line of activity chosen</td>
</tr>
<tr>
<td>4</td>
<td>Beneficiary not living in the village</td>
</tr>
</tbody>
</table>

11. (a) Do the banks face some problems in delivering the services to the IRDP beneficiaries?

Yes [ ] No [ ]

(b) If yes, please enumerate the difficulties and suggest the ways to remove them.

<table>
<thead>
<tr>
<th>Difficulties</th>
<th>Suggestions</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Procedural delay</td>
<td></td>
</tr>
<tr>
<td>ii) Criteria of identification unsound</td>
<td></td>
</tr>
<tr>
<td>iii) Follow-up a difficult task</td>
<td></td>
</tr>
<tr>
<td>iv) Poor repayment capacity</td>
<td></td>
</tr>
<tr>
<td>v) Schemes sanctioned not economically viable</td>
<td></td>
</tr>
<tr>
<td>vi) Lack of security/surety, and</td>
<td></td>
</tr>
<tr>
<td>vii) Any other (please mention)</td>
<td></td>
</tr>
</tbody>
</table>
12. Please rank the schemes in which the repayment position is generally poor and why? (Rank the units giving highest rank 1 to the unit depicting poorest repayment position and so on)

13. Do you feel that the recommendations of the DRDA are target-oriented instead of growth-oriented?

14. Do the Block Level Officials provide the physical and moral support at the time of recovery of loans from IRDP beneficiaries?

   Yes [ ]  No [ ]

15. Are the unit costs of various schemes, in your opinion, as ascertained by the DRDA and other agencies generally lower or higher than the exact costs?

   Lower/Higher/Approximately equal to actual

16. If the ascertained unit cost (on the basis of which bank sanction loans) is lower than actual then which of the following consequences may occur? (please rank 1,2,3...... so on)

   a) The banks make up the deficiency through providing additional funds
   b) The beneficiaries borrow from other sources, e.g., money-lenders
   c) The beneficiary purchase sub-standard goods at low costs.

17. Do the banks have authority to modify the schemes (provided by DRDA) according to the skills of the family?

   Yes [ ]  No [ ]
18. Do you favour the organisation of beneficiaries to protect their interest?

Yes [ ] No [ ]

19. Kindly point out any other problems and your experiences associated with the working of IRDP and its financing by the banks.

20. Please give suggestions to improve the working of IRDP and its continuous funding by the banks.