APPENDIX II

Impact of IRDP in Shimla District

PART- I

Identification.

1. Informant: S/O:

2. Type of respondent: Beneficiary/Non-beneficiary


4. Traditional family occupation: .................

5. (a) Village ................. (b) Distance from
    Block(Km.) ........... 
    (c) Distance from
    Bank(km.) ...........

6. (a) Block ....................... (b) Panchayat ..............

7. Total owned land .................

8. Livestock details (Number)

   (i) Bullock:

   (ii) Cow: (a) In milk .................
         (b) Dry .................

   (iii) Buffalow (a) In milk
         (b) Dry
         (c) Physical work

   (iv) Sheep ................. (v) Goats .................

Note: Please fill:
Part I & II for beneficiaries
Part I & III for non-beneficiaries
9. Farm Production:

<table>
<thead>
<tr>
<th>Season\Crop</th>
<th>Area</th>
<th>Production</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Kharif:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i) Maize</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Paddy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) Urd</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iv)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(vi)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(vii)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Rabi:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i) wheat</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Barley</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) Gram</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iv)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Tree Plantations:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Non-Farm Income:

<table>
<thead>
<tr>
<th>Source</th>
<th>No. of family member engaged</th>
<th>No. of days worked (App.)</th>
<th>wages/Salary or Annual income</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Agri-Labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Non-Agri labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) Rural Artisan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iv) Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v) Business</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

328
11. (a) Did you ever try to get loan from Bank prior to IRDP Loan: Yes/No

(b) If 'YES', then did it materialise: Yes/No

(c) If 'YES', then purpose and year of taking loan along with amount.

(d) If 'No' to (b) then for what you were seeking loan and why did bank refuse?

(e) If 'No' to (a) then why?

(f) Don't you think getting loan from Bank is more economic than that of local money lender: Yes/No

(g) If 'No' then why?

(h) If 'Yes' then why did you not take the benefit of this? Please be frank and specific.

(i) How do you compare lending by banks as compared to Cooperative Societies?

12. Family members and occupational details.

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Age</th>
<th>Sex</th>
<th>Educational Status</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Priestly</td>
<td>Seconmary</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Primary</td>
</tr>
</tbody>
</table>

329
Part - II
(Only for beneficiaries)

1. Selection:
   1. Month and year of selection.................................
   2. Whether any household survey was conducted for identification: Yes/No
   3. Were you selected as beneficiary in the Gram Sabha meeting: Yes/No
   4. If No, who actually selected you
      (a) Village Pradhan
      (b) VLW/BDO
      (b) DRDA officials
      (d) Bank Officials
      (e) Fellow villages
      (f) School teacher
      (g) Patwari
      (h) MP/MLA
      (i) Land lord/ employer farmer
      (j) Others

II. Processing of Application for Assistance:
   1. Month and date of putting application for assistance..................
   2. Month & date of forwarding of application by block to bank...........
   3. Month & date of sanction of loan ............... 
   4. Month & date of actual receipt of assistance ................................
   5. How many days the beneficiary had to spend in visiting block office, bank branch and other offices in this connection:................
   6. How much he had to spend on visiting these offices ............................
7. Did he have to give some money in obtaining the assistance. Yes/No

8. If Yes then (a) How much (Rs.).............................
   (b) To whom...........................................

III. Details of Assistance: II
1. Assets received:
   (i) Pumpset
   (ii) Bullocks
   (iii) Milch cattle
   (iv) Goats/Sheep
   (v) Tools and capital to
       Rural artisan (specify)
   (vi) Others (specify)

2. Was the scheme adopted keeping in view the local resources, or arbitrarily Yes/No

3. Name of financial Institution..............................

4. Amount of subsidy (Rs.).................................

5. Amount of loan (Rs.)...................................

6. Rate of interest (%).....................................

7. Was any security demand for loan yes/No

8. Mode of payment:
   Monthly/Quarterly/six monthly/Annual

9. (a) Due date for 1st instalment of repayment...........
    (b) Amount (Rs.)....................................

10. Are you satisfied with the terms and conditions of
    the loan: Yes/No.

11. If 'No' then why?

12. What is the actual cost you incurred on the
    assisted activity....................................

13. If loan was less than the actual cost, what was
    source of additional finance.
14. Are the assets according to your choice: Yes/No.

15. How were the assets purchased: Purchase committee/beneficiary himself.

16. Whether the loan includes working capital of the activity: Yes/No

17. If No. How the working capital was arranged?

IV. Repayment of Loan:

1. How much has been repaid (Rs.) .................

2. Have you repaid the loan out of the income earned from the activity: Yes/No

3. If Yes, approximately what percent ............... 

4. Are there any overdues: Yes/No

5. If yes then why ?.

V. Maintenance of Assets:

1. What is the current status of the assets: Intact/ sold/Fully perished/Partly perished/other.

2. Of sold, reasons ?.
   (i) Urgent money requirement
   (ii) Not enough income was generated
   (iii) Maintenance is costly
   (iv) Asset was not suitable
   (v) Asset was found defective
   (vi) Others
VI. Insurance of the assets:

1. Has the assets been insured:  Yes/No

2. Did DRDA and bank provide subsidy on insurance premium:  Yes/No

3. Has a copy of the insurance policy been given to you:  Yes/No

VII. Training:

1. Were you given any training in the handling of assisted assets:  Yes/No

VIII. Input Supply and Marketing:

1. Do you think existing infrastructure facilities in respect of following are adequate ?.
   (a) Availability of inputs:  Yes/No
   (b) Marketing of output:  Yes/No
   (c) Availability of repair/maintenance services/other cases:  Yes/No

2. Are you given continued support by Govt. Agencies on an on going basis:  Yes/No

IX. Monitoring:

1. Has loan pass book been given to you:  Yes/No

2. If 'Yes' who fills it ?.
X. Others:

1. Is any other benefit provided to your family in addition to assets: Yes/No
2. Is any member of the family employed under NREP/RLEG: Yes/No
3. Is any member of the family assisted under TRYSEM: Yes/No
4. Did you face any problem in getting assistance: Yes/No
5. If Yes then specify.
6. Do you require any further assistance to overcome poverty: Yes/No
7. If Yes, then specify:
PART -III

1. Do you know there are special Govt. programmes to render assistance to poors: Yes/No

2. If yes then why did you not avail the assistance ?.

3. Are you aware of your inclusion in identification list of poors: Yes/No

4. If 'Yes' then did you try for assistance under rural development programmes. Yes./No

5. If Yes then would you tell us the reasons for non-receipt of assistance.

6. Are you planning to try again Yes/No

7. If Yes then what may be the activity ?.

8. If No, then give reasons.

Informent:

Village:
SCHEDULE - C: RURAL ARTISAN

1. (a) Amount of assistance received (Rs.):
(b) Type of work being assisted (Check list)
   (i) Tailoring
   (ii) Pottery
   (iii) Basket making
   (iv) Blacksmithy
   (v) Carpentry
   (vi) Leather work
   (vii) Other (specify)

2. Major equipments (in craft):

<table>
<thead>
<tr>
<th>Equipment No.</th>
<th>Inherited/purchased</th>
<th>If purchased</th>
<th>Year of purchase</th>
<th>Price of purchase</th>
<th>Source of finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Is there any scope to bring modernisation in the work you are doing? Yes/No
4. (a) Whether the assistance has helped you to bring change in your traditional method of production?
   Yes/No.
(b) If 'Yes' then why ?.
(c) If 'No' then,
   -Was the assistance not sufficient for the purpose ?.
   OR
   -You yourself do not want to change ?.
(d) If it is insufficient assistance, then how much additional money you need to bring change which can increase your earning capacity ?.

5. Has the assistance generated some new problems, particularly in marketing. If 'Yes' then Kindly describe ?.

6. From where do you get the raw material:
<table>
<thead>
<tr>
<th>Raw material</th>
<th>Source</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. (a) Are you satisfied with the supply of raw material ?.
   Yes/No
(b) If 'NO' then give reasons:
(c) Would you kindly suggest ways to improve the input supply system.

8. (a) Where do you sell the output ?.
(b) Are you satisfied with the realised prices:
   Yes/No
(c) If 'No' then what do you suggest for realising better prices ?.
9. (a) Family Employment in the activity:

<table>
<thead>
<tr>
<th>Item</th>
<th>No. of family members engaged</th>
<th>App. No. of days worked a year</th>
<th>App. No. of hrs. worked a day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) Family employment before the assistance

<table>
<thead>
<tr>
<th>Item</th>
<th>No. of family member engaged</th>
<th>App. No. of days worked a year</th>
<th>App. No. of hrs. worked a day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Disposal of output: (last 12 months):

<table>
<thead>
<tr>
<th>Season</th>
<th>Without assistance</th>
<th>With Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Qty</td>
<td>Value</td>
</tr>
<tr>
<td>Rainy Season</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winters</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summers</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>