Questionnaire
Department of Economics Karnatak University, Dharwad  
INTERVIEW SCHEDULE  
Evaluation of Prime Minister's Rozgar Yojan (PMRY) in Karnataka  
A Case Study of Raichur District  

Research Scholar: Tayanna H. Research Guide: Dr. P.M. Honakeri  
Professor, Department of Studies  
in Economics, K.U.Dharwad  

Part – I  
GENERAL INFORMATION  
(Please give your opinion by making Yes/No or by a check mark [✓] or  
writing in appropriate places. Your opinion or views will be treated as  
confidential)  
1. Full Name and Address of Beneficiary:  

2. Name of the Location:  
   a. Urban [ ]  
   b. Rural [ ]  

3. Year of Assistance:  

4. Name and address of the bank which financed the loan:  

5. Sector for which loan was disbursed:  
   a. Industry  
   b. Service  
   c. Business  

6. Name of the activity (within the sector)  
   for which the loan was disbursed  
   (please specify)  

7. Is the activity a fresh or is it an improvement in the old one?  
   a. Old  
   b. New
PART – II
PROFILE OF THE BENEFICIARY

1. Age (in years)
   a) 18-25 [ ]
   b) 26-30 [ ]
   c) 31-35 [ ]
   d) Above 33 [ ]

2. Sex
   a) Male [ ]
   b) Female [ ]

3. Reservation Category
   a) SC and ST [ ]
   b) OBC [ ]
   c) Minority [ ]
   d) Others (Please specify) [ ]

4. Marital Status
   a) Married [ ]
   b) Unmarried [ ]
   c) Widow/widower [ ]

5. Educational Qualification
   a) VIII pass [ ]
   b) SSLC [ ]
   c) PUC [ ]
   d) Graduate [ ]
   e) Post-graduate [ ]

6. Technical/Professional: Qualification
   a) ITI [ ]
   b) Diploma (Please Specify) [ ]
   c) Engineering degree [ ]
   d) Medical degree [ ]
   e) Others (Please Specify) [ ]
   f) None of the above [ ]

7. Vocational training completed
   a) Computers [ ]
   b) Typing/shorthand [ ]
   c) Tailoring/Drawing [ ]
   d) Radio/TV/Watch repairing [ ]
   e) Automobile/Refrigeration [ ]
   f) Others (Please specify) [ ]
   g) None of the above [ ]

8. Parental Occupation
   a) Business [ ]
   b) Government Employee [ ]
   c) Employee in a private org. [ ]
   d) Self-employed [ ]
   e) Agriculturist/artisan [ ]
   f) Others (Please specify) [ ]
9. No. of dependents on the beneficiary in the family:

<table>
<thead>
<tr>
<th>Net annual income of the family (per scheme period)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Below Rs. 15,846</td>
</tr>
<tr>
<td>b. Rs. 15,847 – Rs. 24,000</td>
</tr>
<tr>
<td>c. Rs. 24,001 – Rs. 40,000</td>
</tr>
<tr>
<td>d. Rs. 40,001 – Rs. 75,000</td>
</tr>
<tr>
<td>e. Rs. 75,001 and above</td>
</tr>
</tbody>
</table>

11. Employment status of:
   - a. Unemployed
   - b. Household work
   - c. Working in family business
   - d. Daily wage earner
   - e. Self-employed
   - f. Private employment
   - g. Ex-serviceman
   - h. Others (Please specify)

### Part-III

#### ACTIVITY PROFILE

1. Why did you choose:
   - a. Extension of family business
   - b. Experience in private employment
   - c. Training undergone
   - d. Advice of friends
   - e. Appropriate qualification
   - f. Profit potential
   - g. No specific reason

2. When did the banker inspect the venture?
   - a. Before the sanction of the loan
   - b. After the sanction of the loan
   - c. Before and after sanction the loan
   - d. No visit paid

3. What kind of technical advice did you receive from the banker?
   - a. Selection of area
   - b. Selection of activity
   - c. Preparation of project report
   - d. All of the above
   - e. No technical advice
4. What type of training did you undergo? 
   a. Activity related training [ ]
   b. General management [ ]
   c. All of the above [ ]
   d. No training [ ]

5. Name of the agency which has imparted training (Please specify) 
   a. DIC [ ]
   b. SISI [ ]
   c. CEDOK [ ]
   d. NGOs [ ]

6. What advantages have you felt after the training? 
   a. Enhanced technical skills [ ]
   b. Improved managerial skills [ ]
   c. Improved communication skills [ ]
   d. All of the above [ ]
   e. No benefits [ ]

7. Is the activity a sole trading or a partnership firm? 
   (Please specify)

8. If it is a partnership firm how many partners are there in the activity? 
   (Please specify)

9. What type of help did you receive from the DIC? 
   a. Identification of activity [ ]
   b. Preparation of project report [ ]
   c. Getting early credit and disbursement by bankers [ ]
   d. Purchasing material machinery [ ]
   e. Getting site/shed for your unit [ ]
   f. All of the above [ ]
   g. No help [ ]

PART – IV
IMPLEMENTATION OF THE SCHEME

1. How did you come to know about the scheme 
   a. Newspapers [ ]
   b. Radio/TV [ ]
   c. Government officers (DIC) [ ]
   d. Bank staff [ ]
   e. Friends [ ]
   f. Parents/elders [ ]
   g. Others (Please specify) [ ]

2. Who motivated you to Apply for loan under the scheme 
   a. Self [ ]
   b. Parents [ ]
   c. Friends [ ]
   d. Government officers [ ]
   e. Bank offers [ ]
   f. Others (Please specify) [ ]
3. Why did you prefer PMRY scheme?
   a. Genuine interest [ ]
   b. To get the subsidy [ ]
   c. Cheap credit availability [ ]
   d. As a stop gap arrangement [ ]
   e. As a supplementary to existing work [ ]
   f. Any other (Please specify) [ ]

4. What was the time lag?
   a. Between the date of application and date of sponsoring to banks
      a. Less than one month [ ]
      b. 1-2 months [ ]
      c. 3-4 months [ ]
      d. 5-6 months [ ]
      e. More than 6 months [ ]
   b. Between the date of receipt of your application by the bank and the date of disbursement of your loan?
      a. Less than one month [ ]
      b. 1-2 months [ ]
      c. 3-4 months [ ]
      d. More than 4 months [ ]
   c. Between the date of disbursement of loan and starting the unit
      a. Less than one month [ ]
      b. 1-2 months [ ]
      c. 3-4 months [ ]
      d. 5-6 months [ ]
      e. More than 6 months [ ]

5. a. Loan amount projected: Rs. .....................
   b. Loan amount sanctioned: Rs. .....................
   c. Loan amount disbursed: Rs. .....................
   d. Amount actually invested in the activity for which loan was sanctioned:

6. What type of security did you give to the banker?
   a. Guarantee of others [ ]
   b. Fixed deposits [ ]
   c. Tangible property [ ]
   d. No security was given [ ]

7. If the actual investment was more than the loan amount disbursed, what were the other sources of additional investment?
   a. Own funds [ ]
   b. Friends and relatives [ ]
   c. Loans from others banks [ ]
   d. Private money-lenders [ ]
   e. All of the above [ ]

8. If actual investment was less than the loan amount, how was the balance spent?
   a. Returned to the sponsoring [ ]
   b. Repayment of old debt [ ]
   c. Personal consumption [ ]
   d. Deposited in a bank [ ]
   e. Any others (Please specify) [ ]
   f. Not applicable [ ]
9. What is the amount of subsidy received in the present scheme under study?
   a. Rs. 1,000 - Rs. 2,000
   b. Rs. 2,001 - Rs. 4,000
   c. Rs. 4,001 - Rs. 7,000
   d. Rs. 7,001 - Rs. 7,500

10. How much was the margin money deposited in the bank?
    a. Rs. 1,000 - Rs. 2,500
    b. Rs. 2,501 - Rs. 5,000
    c. Rs. 5,001 - Rs. 7,500
    d. Rs. 7,501 - Rs. 10,000

11. What is rate of interest levied by the banker on your loan? (Please specify)

12. What is the period for which the loan has been sanctioned?
    a. Less than 3 years
    b. 3 to 4 years
    c. 5 to 6 years
    d. 7 years

13. What is the mode of repayment fixed by the banker?
    a. Pigmy collection
    b. Monthly payment
    c. Quarterly
    d. Half yearly
    e. Yearly

14. What is the period of moratorium allowed by your banker?
    a. 3 months to 6 months
    b. 6 months to 12 months
    c. About 12 months but less than 18 months

15. Are you happy with the moratorium period allowed? Yes/No

16. If ‘No’ what is the best moratorium period in your opinion for your activity?
    a. 3 months
    b. 6 months
    c. 9 months
    d. 12 months
    e. 18 months

17. Amount of loan installments disbursed by the banker:

<table>
<thead>
<tr>
<th>First installment</th>
<th>Second installment</th>
<th>Third installment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>237</td>
</tr>
</tbody>
</table>
### PART – V
ECONOMIC IMPACT OF THE SCHEME ON THE BENEFICIARIES

1. Current status of your unit : a) Working [ ]
   b) Not working [ ]

2. Employment generation [for working units only]

<table>
<thead>
<tr>
<th></th>
<th>Pre-scheme period</th>
<th>Post-scheme period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M  F  C  T</td>
<td>M  F  C  T</td>
</tr>
<tr>
<td>i) No. of persons engaged</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Family members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Permanent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Casual/temporary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) No. of mandays worked</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Family members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Permanent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Casual/temporary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M= Male, F=Female, C=Children, T=Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) In case of casual/temporary workers, what are the daily wages paid to them?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Male</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Female</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Children</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Income effect [for working units only]

<table>
<thead>
<tr>
<th></th>
<th>Pre-scheme period</th>
<th>Post-scheme period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First</td>
<td>Second</td>
</tr>
<tr>
<td></td>
<td>Year</td>
<td>Year</td>
</tr>
<tr>
<td>Income of the unit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Total operating expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Interest paid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4a. Is the net income earned : a) Equals the project income? [ ]
   b) More than the projected income? [ ]
   c) Less than the projected income? [ ]
   d) No proper activity planning [ ]

b. If net income earned is less than the projected income, which factors do you attribute as causes?
   a) Longer gestation period [ ]
   b) Delay in starting the unit [ ]
   c) Operational problems [ ]
   d) Poor managerial skills [ ]
for poor performance?

5. How was the income generated in the post scheme period utilized?

- a) Repayment of loan installments
- b) Consumption
- c) Reinvestment in the unit
- d) Purchase of other units
- e) All of the above
- f) None of the above

6. Impact on the assets created [for working units only].

<table>
<thead>
<tr>
<th>Pre-scheme period</th>
<th>Post-scheme period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First</td>
</tr>
<tr>
<td></td>
<td>Year</td>
</tr>
<tr>
<td>Value of assets:</td>
<td></td>
</tr>
<tr>
<td>a) Business assets created</td>
<td></td>
</tr>
<tr>
<td>b) Private assets created</td>
<td></td>
</tr>
</tbody>
</table>

INSTALMENT REPAYMENT:

7. Amount of loan repaid so far:
   - a) 1 to 25 percent
   - b) 26 to 50 percent
   - c) 51 to 75 percent
   - d) 76 to 100 percent

8. Whether the installment payment is:
   - a) Regular
   - b) Irregular

9. If loan was repaid what are the sources of loan repayment?
   - a) Activity income
   - b) Non-activity income

10. If loan was repaid out of other than activity income, what are its sources?
    - a) Sale of private assets
    - b) Loans from friends/relatives
    - c) Loans from banks/cooperative societies
    - d) Any other sources (Please specify)
    - e) Not applicable

11a. Are you experiencing any difficulties in loan repayment?
   Yes/No

   b. If 'Yes', identify the difficulties
      - a) Inadequate income
      - b) Diversion of activity income
      - c) Blocked in the activity
      - d) Lack of personal assets
      - e) All of the above
      - f) None of the above
12. Are you willing to repay the loan amount [somehow] in future?
   Yes/No

13. Do you expect the bank/government to waive the unpaid balance in future?
   Yes/No

## PART - VI

### PROBLEMS AND CONSTRAINTS

<table>
<thead>
<tr>
<th>None</th>
<th>Severe</th>
<th>Moderate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Problems faced at DIC level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Getting information about the scheme</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>ii) Obtaining application form</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>iii) Filling application form</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>iv) Submitting application form</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>v) Obtaining technical back up</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[project, identification of product, machinery]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>vi) Information about Task Force interview</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>vii) Lack of skill for project</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>viii) Getting sponsored to some training institute</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>ix) Receipt of stipend for training</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>x) If any other [Please specify]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

2. Problems from the banking sector:

<table>
<thead>
<tr>
<th>None</th>
<th>Severe</th>
<th>Moderate</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Difficulty in obtaining loans form</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>ii) Under-financing</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>iii) Co-lateral security/any other security insisted</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>iv) Undue delay and procedures in first disbursement and procedures in subsequent disbursement</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>v) Issue of NOC by other banks</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>vi) Treatment by the banker</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>viii) If any other [Please specify]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

3. Problems in other areas/agencies:

<table>
<thead>
<tr>
<th>None</th>
<th>Severe</th>
<th>Moderate</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Electricity department</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>ii) Pollution authorities</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>iii) Panchayats/Town area committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Municipal Board/Corporation, etc.</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>iv) Getting premises on rent/purchase</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>v) Land revenue departments</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>vi) Obtaining raw materials</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>vii) Procurement of machinery/equipment</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>viii) Any other serious bottlenecks</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
4. Problems faced at training level:
   i) Improper training methods [ ] [ ] [ ]
   ii) Poor communication skills of trainers [ ] [ ] [ ]
   iii) Impractical nature of training [ ] [ ] [ ]
   iv) Inadequate conveyance facilities [ ] [ ] [ ]
   v) Difficulty of understanding contents [ ] [ ] [ ]
   vi) Indiscipline among the participants [ ] [ ] [ ]
   vii) Inefficient administration of the institute [ ] [ ] [ ]
   viii) If any other [Please specify] [ ] [ ] [ ]

5. Efforts made in getting the loan:
   a) No. of visits to DIC  ......................
   b) No. of visits to Bank  ......................
   c) Money spent on the following:
      i) Preparation of project report Rs........
      ii) On visits to DIC Rs........
      iii) On visits to bank Rs........
      iv) Others [Please specify] Rs........
   Total money spent Rs........

PART - VII
PREFERENCES AND SUGGESTIONS OF THE BENEFICIARY

1. a. Are you satisfied with the scheme contents?
   Yes/No

   b. If ‘No’, Why? :  a) Limited loan component [ ]
            b) Too small subsidy [ ]
            c) Insistence on margin money [ ]
            d) Shorter loan period [ ]
            e) No interest subsidy [ ]
            f) All of the above [ ]

2 a. Are you satisfied with the way the scheme is implemented?
   Yes/No

   b. If ‘No’ Why? :  a) Too much bureaucracy [ ]
            b) Insistence on documents [ ]
            c) Delayed loan [ ]
            d) Early recovery of loan [ ]
      installments
            e) Recovery even when unit is not working [ ]
            f) All of the above [ ]
3. What suggestions do you make for success of the scheme?
   a) Need for co-ordination between banker and DIC
   b) Banker should be given free hand for selection of beneficiaries
   c) DIC people should accompany the banker for recovery of loan
   d) Political interference should be avoided
   e) Only devoted applicants are to be selected as beneficiaries
   f) Section of avocation should be based on qualification and experience
   g) Proper planning and cost benefit study of the unit should be undertaken
   h) All of the above
   i) Any other (Please specify)

4. a. Do you think PMRY scheme is useful in reducing unemployment problem?
   Yes/No

   b. Do you want and increase in loan component?
      Yes/No

   c. If ‘Yes’, what should be:
      a) Up to Rs.6,00,000
      b) Up to Rs.7,00,000
      c) Up to Rs.8,00,000
      d) Rs.9,00,000 and above

5. a. Is the training provided relevant? Yes/No

   b. If ‘No’, in what respect?
      a) Inadequate training materials
      b) Lack of trained trainers
      c) Poor planning of planning scheme
      d) Others (Please specify)

6. a. Do you suggest and increase in family income ceiling limit?
      Yes/No

   b. If ‘Yes’ what should be the limit?
      a) Rs.60,000
      b) Rs.70,000
      c) Rs.80,000
      d) Rs.90,000 and above

7. Do you expect subsidy limit to be increased?
8. If ‘Yes’, what should be the upper limit?  
   a) Rs.10,000  
   b) Rs.15,000  
   c) Rs.20,000  
   d) Rs.25,000

9. When do you expect:  
   a) Immediately  
   b) After one year  
   c) After three years  
   d) As it is

10. a. Do you think solution for unemployment lay more with the individual than with the Government?  
    Yes/No/Both  

   b. If ‘Yes’, what do you suggest?  
    a) Creative and innovation in living  
    b) Dedication  
    c) Application of mind  
    d) Others [Please specify]

11. Do you feel that fall in ethical values among young generation is the main cause for slow repayment  
    Yes/No

12. Suggest, in general, to make the scheme successful:  
    a) Wide publicity Yes/No  
    b) Positive encouragement Yes/No  
    c) Proper guidance to select the suitable activity Yes/No  
    d) Scheme should be made permanent Yes/No  
    e) Red tapism should be cut Yes/No  
    f) Market survey should be conducted Yes/No  
    g) Need based and location specific activities should be identified Yes/No  
    h) Interest rates should be reduced Yes/No  
    i) Technical person should check the project report in the bank Yes/No  
    j) Increase the minimum education level up to Degree Yes/No  
    k) Training on moral and ethical side be included as a component Yes/No

13 Opinion about the officials:  
   a. What is the attitude of DIC officials towards you?  
    a) Co-operative and encouraging  
    b) Non-co-operative and discouraging  
    c) Cannot say

   b. What has been the attitude of bank officials?  
    a) Co-operative and encouraging  
    b) Non-co-operative and discouraging  
    c) Cannot say

   c. What has been the attitude of Government officials concerned?  
    a) Co-operative and encouraging  
    b) Non-co-operative and discouraging  
    c) Cannot say

Remarks and observation of the Researcher