Annexure – I

Definitions or meaning of concepts and terms

The following concepts and terms are used in the present study:

1. **Agricultural Labourer**: A person without any land, but having a homestead and deriving more than 50 percent of his income from agriculture wages.

2. **Asset**: The project or activity provided/purchased by the swarojgaris with the help of financial assistance provided under SGSY programme. Whereas in respect of SGRY programme it is defined as the property created under SGRY programme in the form of Well, retaining walls, pucca rasta, community buildings etc.

3. **Below Poverty Line**: Below Poverty Line is an economic benchmark and poverty threshold used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid. It is determined using various parameters which vary from state to state and within states. Criteria are different for rural and urban areas. In its tenth five-year plan, the degree of deprivation is measured with the help of parameters with scores given from 0-4, with 13 parameters. Families with 17 marks or less (formerly 15 marks or less) out of a maximum 52 marks have been classified as BPL. In its ninth five-year plan (1997-2002), Below Poverty Line for rural areas was set at annual family income less than Rs. 20,000, less than two hectares land, and no television or refrigerator. In its tenth five-year plan (2002-2007) survey, BPL for rural areas was based on the degree of deprivation in respect of 13 parameters, with scores from 0-4: landholding, type of house, clothing, food security, sanitation, consumer durables, literacy status, labour force, means of livelihood, status of
children, type of indebtedness, reasons for migrations, etc. The states were given flexibility of deciding the cut-off points.

4. **Market**: - Means by which buyers and sellers are brought into contact with each other and goods and services are exchanged.

5. **Marginal Farmer**: - A person with a land holding of 2.5 acres or below is a marginal farmer.

6. **Secondary Sector**: - It involves manufacturing of raw materials into finished goods.

7. **Small Farmer**: - A cultivator with a land holding of five acres or below in case of unirrigated land or 2.5 acres or below in case of irrigated land is a small farmer.

8. **Secondary Sector**: - It involves manufacturing of raw materials into finished goods.

9. **Subsidy**: - Financial assistance, either through direct payments or through indirect means such as price cuts and favourable contracts, to a person or group in order to promote a public objective.

10. **Tertiary Sector**: - It involves services required by the primary and secondary sectors.

11. **Trickle down Theory**: - 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 country as the benefits of higher growth will automatically reach the poor and improve their lot.

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Annexure - II

List of Business Allocated to the Ministry of Rural Development vide Notification dated 6th January, 2004 by the President under Clause (3) of Article 77 of the constitution regarding Amendment to the Government of India (Allocation of Business) Rules. 1961

A. Department of Rural Development (Gramin Vikas Vibhag)

1. All matters relating to Panchayati Raj and Panchayati Raj institutions.
2. Public cooperation, including all matters relating to voluntary agencies for rural development, Council of Advancement of People's Action and Rural Technology (CAPART) and National Fund for Rural Development, other than aspects which fall within the purview of Department of Drinking Water Supply.
3. Cooperatives relatable to the items in this list.
4. Road works financed in whole or in part by the Central Government in tribal areas of Assam specified in Part I and Part II of the Table appended to paragraph 20 of the Sixth Schedule to the Constitution.
5. All matters relating to cooperation with the Centre for Integrated Rural Development for Asia and Pacific (CIRDAP) and the Afro-Asian Rural Development Organization (AARDO).
6. (a) All matters pertaining to rural employment or unemployment such as working out of strategies and programmes for rural employment including special works, wage or income generation and training related thereto.
   (b) Implementation of the specific programmes of rural employment evolved from time to time.
   (c) Micro level planning related to rural employment or unemployment and administrative infrastructure therefore.
7. Integrated rural development including small farmers development agency, marginal farmers and agricultural labourers, etc.
8. Rural housing including Rural Housing Policy and all matters germane and incidental thereto under country or rural planning, in so far as it relates to rural areas.
9. All matters relating to rural connectivity including the Pradhan Mantri Gram Sadak Yojana.

B. Department of Land Resources (Bhumi Sansadhan Vibhag)

1. Land reforms, land tenures, land records, consolidation of holding and other related matters.
2. Administration of the Land Acquisition Act, 1894 (1 of 1894) and matters relating to acquisition of land for purposes of the Union.
3. Recovery of claims in a State in respect of taxes and other public demands, including arrears of land revenue and sums recoverable as such arrears, arising outside that State.
4. Land, that is to say, collection of rents, transfer and alienation of land, land improvement and agricultural loans excluding acquisition of non-agricultural land or buildings, town planning improvements.
5. Land revenue, including the assessment and collection of revenue, survey of revenue purposes, alienation of revenues.
6. Duties in respect of succession to agricultural land.
9. Promotion of rural employment through Wastelands Development.
10. Promotion of production of fuelwood, fodder and timber on non-forest lands, including private wastelands.
11. Research and development of appropriate low cost technologies for increasing productivity of wastelands in sustainable ways.
12. Inter-departmental and inter-disciplinary coordination in programme planning and implementation of the Wastelands Development Programme including training.
13. Promotion of people’s participation and public cooperation and coordination of efforts of Panchayats and voluntary and non-Government agencies for Wastelands Development.


15. Desert Development Programmes.


C. Department of Drinking Water Supply (Peya Jal Poorti Vibhag)

1. Rural Water Supply (subject to overall national perspective of water planning and coordination assigned to the Ministry of Water Resources), sewage, drainage and sanitation relating to rural areas; International cooperation and technical assistance in this field.

2. Public cooperation, including matters relating to voluntary agencies in so far as they relate to rural water supply, sewage, drainage and sanitation in rural areas.

3. Co-operatives relatable to the items in this list.

4. Coordination with respect to matters relating to drinking water supply projects and issues which cover both urban and rural areas.
### Annexure – III

**Wing-wise sanctioned post in the DRDAs in Himachal Pradesh**

<table>
<thead>
<tr>
<th>Name of the Wing</th>
<th>Category of Post</th>
<th>Sanctioned posts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Project Management Wing</td>
<td>Project Director</td>
<td>Category A: 1</td>
</tr>
<tr>
<td></td>
<td>Project Officer</td>
<td>Category B: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category C: 1</td>
</tr>
<tr>
<td>2. Self-Employment and Wages Employment Wing</td>
<td>APO(SE) Technical Assistant Clerk-cum-typist</td>
<td>Category A: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category B: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category C: 1</td>
</tr>
<tr>
<td>3. Women Wing</td>
<td>APO Women Gram Sevikas</td>
<td>Category A: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category B: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category C: 1</td>
</tr>
<tr>
<td>4. Finance and General Administration Wing</td>
<td>Account Officer Supdt. Grade-I Supdt. Grade-II Sr. Assistant Accountant Steno Clerk-cum-typist Driver Class-IV Assistant Engineer Junior Engineer Technical Assistant(Draftsman)</td>
<td>Category A: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category B: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category C: 1</td>
</tr>
<tr>
<td>5. Engineering Wing</td>
<td>APO(Watershed) Technical Assistant</td>
<td>Category A: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category B: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Category C: 1</td>
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</tbody>
</table>

323
<table>
<thead>
<tr>
<th>Position</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerk-cum-typist</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Project Economist</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Statistical Investigator</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Senior Assistant</td>
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</tr>
</tbody>
</table>
Annexure - IV

SCHEDULE: 1

(Respondents: Swarozgaris of SGSY programme)

District _______________ Block _______________
Gram Panchayat _______________ Village _______________

Personal Profile

1. Name: _______________; 2. Sex: Male/Female;
5. Level of Education: Illiterate/Primary/Middle/Matric or above
6. Size of family: i) upto 5 members; ii) 6 to 9 members;
   iii) 10 or above 10 members
7. Occupational Status: i) Small farmers; ii) Marginal farmers;
   iii) Agricultural Labourer; iv) Landless; v) Other

About the implementation of SGSY programme

8. How did you come to know about SGSY programme?
   i) DRDA/Block officials; ii) Members of Gram panchayt; iii) Relatives/friends
9. Do the block officials disseminate information regarding various anti poverty programme? Yes/No
10. How did you come to be selected under SGSY programme?
    i) By Gram Sabha; ii) By Selection Team; iii) Self efforts of the Swarozgaris
11. Under which of the component of the programme have you or any of your family members been assisted?
    i) Individual; ii) As Member of SHG; iii) Both (i) & (ii)
12. Did you know the process of making proposal for assistance? Yes/No
    - If no, then who helped you?
    i) Block officials; ii) Panchayat Sachiva; iii) Members of Gram Panchayat
    iv) Friends/relatives; v) Any other (specify)
13. How much approximate time was taken by the Block in processing the loan application?
   i) Upto 30 days; ii) 2 to 3 months; iii) above 3 months

14. Have you faced any difficulties in processing of loan application at the block level? Yes/No
   - if yes, what type of difficulties have you faced?
     i) Uncooperative behaviour of the officials; ii) Large number of formalities;
     iii) Had to visit the office several times; iv) Any other (specify)

15. How much approximate time was taken by the Bank in sanctioning and disbursing the loan?
   i) Upto 30 days; ii) 2 to 3 months; iii) above 3 months

16. Have you faced any difficulties in getting loan sanctioned and disbursed at the bank level? Yes/No
   - if yes, what type of difficulties have you faced?
     i) Delay in sanctioning the loan; ii) Released loan was less than the sanctioned;
     iii) Bank procedures were very complex; iv) Lack of cooperation from bank; v) Problem of guarantee; vi) Any other (specify)

17. Did you ask for any type of guarantee by the bank? Yes/No
   - if yes, did you give? Yes/No
     - if yes, how did you manage to give the same?
       i) By depositing half of the loan as fixed deposit in the bank;
       ii) by Surrendering the land papers; iii) Any other (specify)
       iii) Had to visit the office several times; iv) Any other (specify)

18. What is the kind of scheme? i) __________________; ii) __________________.

19. Is the scheme of your choice? Yes/No
   - if no, then who selected the scheme?
     i) DRDA/Block officials; ii) Bank officials; iii) Any other (specify)

20. What was the total cost of the scheme? Rs. ___________; Rs. ___________.

21. How much financial assistance have you been provided?
   Loan: Rs. ___________; Subsidy: Rs. ___________; Total: Rs. ___________

22. Whether the financial assistance was adequate? Yes/No
23. What is the present status of the scheme?
   i) Intact;   ii) Sold;   iii) Fully/Partially perished
   - if answer is other than (i) then what are the reasons?
     i) Not generating enough income; ii) High cost of maintenance
        iii) Lack of raw materials; iv) Any other (specify)

24. Is the scheme, under which you are assisted, same as your traditional occupation? Yes/No
   - if no, are you satisfied with the change? Yes/No
   - if satisfied, which of the reasons are responsible for this.
     i) Improvement in economic condition; ii) Opportunity to learn new techniques; iii) Rise in social status; iv) Any other (specify)

25. Whether the scheme is same as for which the loan has been provided? Yes/No
   - if no, what are the reason? i) ____________________________;
     ii) ____________________________; iii) ____________________________.

26. What is your position regarding repayment of loan?
   i) Cleared the loan; ii) Paying regularly; iii) Paying irregularly; iv) Defaulter
   - if answer is (i) and (ii), then what motivated you to do so?
     i) Returning the loan is a duty; ii) Generating enough income;
        iii) Fear of accumulation of interest; iv) To maintain status in the society; v) Fear of coercive measures by lending agencies.

27. Whether the infrastructural facilities are satisfactory regarding the following?
   i) Availability of required raw material Yes/No
   ii) Market facilities Yes/No
   iii) Maintenance facilities Yes/No
   iv) Any other (specify) Yes/No

28. At which of the following places you sell your produce/services?
   i) Regulated market; ii) In the same village; iii) Any other palace

29. Whether your scheme was verified? Yes/No
- if yes, then who verified the scheme?
  i) DRDA/Block officials;
  ii) Bank officials;
  iii) By both block and bank

30. Do you need to have training in regard to the scheme for which you were selected? Yes/No
   - if yes, did you get it? Yes//No
   - if yes, was it adequate? Yes/No
     - if inadequate, then what was lacking?
       i) Short duration of Training; ii) In capable training staff;
       iii) Lack of scheme oriented training; iv) Any other (specify)

Miscellaneous

31. Are you satisfied with the government machinery implementing the programme? Yes/No
   - if no give suggestions for improvement. ______________________________

32. What is your opinion about the behaviour of the officials?
   i) Very Co-operative;
   ii) co-operative;
   iii) Non co-operative;
   iv) Can’t say

33. Do the officials:
   i) Give patient hearing Yes/No
   ii) Help in solving problems faced at different level Yes/No
   iii) Provide guidance Yes/No
   iv) Encourage to take up new Schemes Yes/No
   v) Deal sympathetically Yes/No

34. Do the Block officials educate the poor people about the programmes and schemes? Yes/No

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35. What is your opinion about the prevalence of corruption among the officials?
   i) All are corrupt;
   ii) Half are corrupt;
   iii) Few are corrupt;
   iv) No one is corrupt;
   v) Can't say

36. Do you think that there are some weaknesses in the programme itself? Yes/No
   if yes, what are those (specify)? __________________________

pact of the Programme

37. What is your monthly income?
   i) Before assistance: Rs. ____________.
   ii) After assistance: Rs. ____________.

38. In which of the following way do you think of spending your incremental income? Give ranking (1, 2, 3 ……..)
   i) Purchase of livestock;    ii) Education of children;
   iii) Returning Loans/old debts;  iv) Construction of house;
   v) Buy luxury items

39. Employment Status:
   i) Before assistance _________Mandays
   ii) After assistance _________Mandays

40. What type of employment did you get?
   i) Full time;    ii) Short term;    iii) Part time

General Assessment of Poverty Alleviation Programmes (PAPs)

41. Whether PAPs are improving the economic condition of the BPL families?
   i) To a large extent;    ii) To a marginal extent;
   iii) To a little extent;    iv) Not at all

42. Whether PAPs are solving the Unemployment problem in rural areas?
   i) To a large extent;    ii) To a marginal extent;
   iii) To a little extent;    iv) Not at all

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43. What is your general impression about the success of SGSY in bringing the people above the poverty line?
   i) All assisted families have been raised above the poverty line;
   ii) A majority has crossed the poverty line;
   iv) Some of the assisted families have crossed the poverty line;
   v) None has crossed the poverty line

44. What is your assessment of PAPs?
   i) Very Successful; ii) Successful; iii) Little successful; iv) Failed

45. Give suggestions for the improvement of PAPs.
Annexure - V

SCHEDULE: II

(Respondents: Swarozgaris of SGRY programme)

District _____________________  Block _________________.
Gram Panchayat _____________________  Village _________________.

Personal Profile

2. Name: _______________________;  2. Sex: Male/Female;
5. Level of Education: Illiterate/Primary/Middle/ Matric or above
6. Size of family: i) upto 5 members;  ii) 6 to 9 members;
   iii) 10 or above 10 members
7. Occupational Status: i) Small farmers;  ii). Marginal farmers;
   iii). Agricultural Labourer;  iv) Landless; v) Other

About the implementation of SGSY programme

46. How did you come to know about SGRY programme?
   i) DRDA/Block officials; ii) Members of Gram panchayt; iii) Relatives/friends
47. Do the block officials disseminate information regarding various anti poverty
   programme? Yes/No
48. Did you face any difficulty in getting employment under SGRY programme?
   Yes/No
   - if yes, then what are those?
      i) ______________________________; ii) ______________________________.
49. For how many days did you worked under SGRY programme?
   i) Last year ___________ mandays; ii) Last to last year ___________ mandays
50. In what form did you get wages?
   i) In cash only;  ii) In foodgrains only;  iii) Both (i) and (ii)
51. Did you get foodgrains as a part of wages? Yes/No

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a. if yes, then what is the quality of foodgrains?
   i) Good; ii) Average; iii) Poor
52. Do you prefer to take foodgrains? Yes/No
53. Do you think that giving foodgrains as a part of wages is good? Yes/No
   - if yes, then what are the reasons?
   i) It provides food security; ii) It cut down the expenditure on foodgrains;
   ii) it provides foodgrains on cheaper prices; iii) Any other (specify)
54. Is there any dissimilarity between market wage rate and Govt. wage rate? Yes/No
55. On which of the wage rate do you prefer to work?
   i) On market wage rate; ii) On Govt. wage rate
   - If at market wage rate, then whether it is higher than the govt. wage rate? Yes/No
   - If yes then do you get that? Yes/No
   - If yes then how the implementing agency manages?
     i) By increasing the mandays in muster rolls; ii) By Increasing other expenditure which otherwise not done; iii) Any other (specify)
56. Do you get the wages when you need it? Yes/No
57. Is there any delay in wages? Yes/No
58. Please indicate the type of work on which you have worked.
   i) ___________________________; ii) ___________________________
59. Under whom supervision did you work?
   i) Gram Panchayt; ii) Gram Development Committee; iii) Contractor
60. Whether technical officials from Block came to see the progress of the work? Yes/No
   - if yes, did they provide technical assistance in solving the technical problems with regard to the work? Yes/No
61. What is the quality of work?
   i) Good; ii) Average; iii) Poor
62. Whether proper maintenance of work is being done by the concerned agency? Yes/No
63. Do you think that SGRY programme is useful for rural poor? Yes/No
### Miscellaneous

64. Are you satisfied with the government machinery implementing the programme?  
   - if no give suggestions for improvement.  
   
65. What is your opinion about the behaviour of the officials?
   i) Very Co-operative; ii) co-operative; iii) Non co-operative; iv) Can’t say

66. Do the officials:
   i) Give patient hearing  
   ii) Help in solving problems faced at different level  
   iii) Provide guidance  
   iv) Encourage to take up new Schemes  
   v) Deal sympathetically

67. Does the Block officials educate the poor people about the programmes and schemes?

68. What is your opinion about the prevalence of corruption among the officials?
   i) All are corrupt; ii) Half are corrupt; iii) Few are corrupt; iv) No one is corrupt; v) Can’t say

69. Do you think that there are some weaknesses in the programme itself?
   - if yes, what are those (specify)?

70. What is your monthly income?
   i) Before employment: Rs.  
   ii) After employment: Rs.

71. In which of the following way do you think of spending your incremental income? Give ranking (1,2,3 ........)
   i) Purchase of livestock; ii) Education of children; iii) Returning Loans/old debts; iv) Construction of house; v) Buy luxury items

72. Employment Status:
   i) Before employ Mandays
   ii) After employment Mandays

73. What type of employment did you get?
General Assessment of Poverty Alleviation Programmes (PAPs)

74. Whether PAPs are improving the economic condition of the BPL families?
   i) To a large extent;    ii) To a marginal extent;
   iii) To a little extent;  iv) Not at all

75. Whether PAPs are solving the Unemployment problem in rural areas?
   i) To a large extent;    ii) To a marginal extent;
   iii) To a little extent;  iv) Not at all

76. What is your general impression about the success of SGSY in bringing the people above the poverty line?
   i) All assisted families have been raised above the poverty line;
   ii) A majority has crossed the poverty line;
   iv) Some of the assisted families have crossed the poverty line;
   v) None has crossed the poverty line

77. What is your assessment of PAPs?
   i) Very Successful; ii) Successful; iii) Little successful; iv) Failed

78. Give suggestions for the improvement of PAPs.
Annexure - VI

SCHEDULE: III

(Respondents: Panchayat Office Bearer)

District _________________.
Block _________________.
Gram Panchayat _________________.

Personal Profile

3. Name: ____________________;
2. Sex: Male/Female;
3. Marital Status: Married/Unmarried;
5. Level of Education: lliterate/Primary/Middle/Matric/10+2/Graduation or above

About the implementation of SGSY programme

79. Do you know about the SGSY programme? Yes/No
80. Do you think that the BPL survey, which forms the basis for identification of swarozgaris, is properly done? Yes/No
   -If no, then what are the reasons for wrong inclusion of families into BPL list?
     i) Political pressure; ii) personal bias of the surveyors; iii) Pressure of the gram panchayat; iv) Government pressure; v) Any other (specify)
10. Do you receive any complaint against wrong inclusion of families into BPL list? Yes/No
    -If yes then what did you do?  i) Initiate an enquiry in all complaints;
      ii) Initiate an enquiry in some of the complaints; iii) Nothing
    -If answer is (ii) & (iii) then what are the reasons?
      i) Political leaders pressurizes not to initiate inquiry ii) It takes too much time; iii) Lack of staff; iv) Any other (specify)
11. Whether gram panchayat is being involved in the identification and selection of the swarozgaris by the block / DRDA? Yes/No
12. How are the swarozgaris being identified and selected under SGSY?
   i) By Gram Sabha; ii) By selection committee; iii) Self efforts of the swarozgaris; iv) Any other
13. Whether the list of families identified and selected under SGSY be put before Gram Sabha? Yes/No
   - If no, then what are the reasons for this?
     i) ____________________; ii) ____________________.

14. Are you satisfied with role of panchayat in the identification and selection of swarozgaris? Yes/No
   - If no, then what should be done?
     i) ____________________; ii) ____________________.

15. What factors are taken into consideration for the selection of swarozgaris?
    i) Income level; ii) Affiliation with ruling party; iii) Need and necessity of swarozgaris; iv) Any other (specify)

16. Do you satisfy with the procedure of identification and selection of swarozgaris under SGSY? Yes/No
   - If no, then what in your view is lacking?
     i) ____________________; ii) ____________________.

17. Whether the scheme provided to the swarozgaris is of their choice? Yes/No
    - If no, then who selected the scheme for them?
    i) Block officials; ii) Bank officials;
      iii) Gram Panchayat; iv) Any other (specify)

18. While giving a specific scheme to the swarozgaris whether care in the following is taken?
    i) The interest and capabilities of the swarozgaris Yes/No;
    ii) Viability of the scheme Yes/No;
    iii) Income level of swarozgaris Yes/No;
    iv) Infrastructure facilities Yes/No;

6. Do you think that present system of loan-cum-subsidy is good? Yes/No
   - If no, then what would you prefer?
     i) Loan without subsidy; ii) Interest free loan without subsidy;
       iii) Low rate of interest with subsidy; iv) Any other (specify)

7. Whether DRDA/Block officials help the swarozgaris in the following?
    i) Providing infrastructure facilities Yes/No
    ii) Marketing facilities Yes/No
iii) Ensure reasonable prices for their products Yes/No
iv) Maintenance of assets Yes/No
-If answer in any of the above is no, then what are the reasons?
i) __________________; ii) __________________.

8. Do you visit the swarozgaris to verify the scheme? Yes/No
-If no, then what are the reasons?
i) Lack of staff; ii) Lack of infrastructural facilities, such as transportation; iii) Regular follow-up difficult due to heavy work load; iv) Any other (specify)

9. How many schemes have you been verified?
i) All; ii) Majority; iii) some; iv) None
-If answer is other than (i) then what are the reasons?
i) __________________; ii) __________________.

10. Do you think that swarozgaris needs training to run and maintained assets? Yes/No
-If yes, whether DRDA / block provide training to them? Yes/No
-If yes, then what difficulties come in the way of training?
i) Illiteracy of swarozgaris; ii) Lack of training institutes; iii) Unable training staff; iv) General nature of training; v) Training is not scheme oriented
-If training is not given, then what are the reasons?
i) __________________; ii) __________________.

11. Do you think that despite your utmost care, misutilization and diversification of loan by the swarozgaris takes place? Yes/No
-If yes, give suggestions to check these malpractices?
i) __________________; ii) __________________.

12. What is your general impression about the success of SGSY in bringing the people above the poverty line?
i) All assisted families have been raised above the poverty line; ii) A majority has crossed the poverty Line; iv) Some of the assisted families have crossed the poverty line; v) None has crossed the poverty line

13. Has the SGSY committee at the District / Block level been formed? Yes/No
-If no, then what are the reasons?
14. Does the SGSY improve the economic condition of the swarozgaris?
   i) To great extent; ii) to some extent; iii) Very little extent; iv) Not at all

15. Is there any inherent weakness in the programme itself? Yes/No/Don’t know
   -If yes, what are those?
   i) ___________________________; ii) ____________________________

16. Give suggestions for improvement.

Comments on SGRY programme

17. Does the action plan for the works to be undertaken under SGRY be prepared in time? Yes/No
   -If no, then what are the reasons for this?
   i) ___________________________; ii) ____________________________

18. Do you think that Gram Panchayats are capable of preparing action plan? Yes/No
   -If no, then what are the reasons?
   i) Illiteracy of members; ii) Lack of technical know how; iii) Any other

19. Whether the said action plan is placed before the Gram Sabha? Yes/No

20. Which of the following works are given priority? (Give preference 1,2,3…)
   i) Infrastructural support for SGSY swarozgaris; ii) Socio-economic assets
      iii) Renovation of traditional village water tanks, old school buildings etc.;
      iv) Agricultural activity; v) Any other (specify)

21. Do the DRDA / Block provides technical assistance to the Panchayat? Yes/No

22. Is there any dissimilarity between market wage rate and Govt. wage rate? Yes/No

23. On which of the wage rate does the worker agree to work?
   i) On market wage rate; ii) On Govt. wage rate
   -If at market wage rate, then whether it is higher than the govt. wage rate?
- If yes then do you or the concerned agency paid the same?  
- If yes then how you or the implementing agency do manages?  
  i) By increasing the mandays in muster rolls; ii) By Increasing other expenditure which otherwise not done; iii) Any other (specify)

24. Do you think that there is any delay in giving wages?  
- If yes what are the reasons?  
  i) ________________; ii) ____________________

25. Whether foodgrains is also given as a part of wages?  
- If yes, then what is the quality of foodgrains?  
  i) Good; ii) Average; iii) Poor

26. Whether workers are ready to take foodgrains all the time?  
- If no, then what are the reasons for this?  
  i) They don’t need the foodgrains; ii) Low quality of foodgrains; iii) Any other

27. Do you think that giving foodgrains as a part of wages is a good scheme?  
- If yes, then what are the plus points of it?  
  i) It provides food security; ii) It cuts the expenditure on foodgrains; iii) The price rate of these foodgrains is very low which results in saving of money  
- If no, what would you suggest?  
  i) Give wages only in cash; ii) Foodgrains should not be mandatory; iii) Any other (specify)

28. When does the implementing agency give the wages?  
  i) After the completion of work; ii) After half the work completed; iii) Fortnightly; iv) After some days of the completion of work; v) Any other (specify)

29. Under whom supervision did you work?  
  i) Gram Panchayt; ii) Gram Development Committee; iii) Contractor

30. Whether the technical officials from Block came to see the progress of the work?  
- Yes/No
31. What is the quality of work?
   i) Good;       ii) Average;       iii) Poor

32. Do you think that SGRY programme is useful for rural poor? Yes/No

33. Do Block / DRDA give cooperation and guidance to the PRIs? Yes/No

34. Is the present allocation of funds appropriate? Yes/No

35. Whether the completed works are being maintained properly? Yes/No

36. Whether SGRY is useful in creating durable assets? Yes/No

37. Is there any inherent weakness in the programme itself? Yes/No/Don’t know
   - if yes, what are those? (specify)
   i) ____________________________;
   ii) ____________________________.

38. Give suggestions for the improvement. ____________________________

General Assessment of Poverty Alleviation Programmes (PAPs)

52. Whether PAPs are improving the economic condition of the BPL families?
   i) To a large extent;       ii) To a marginal extent;
   iii) To a little extent;    iv) Not at all

53. Whether PAPs are solving the Unemployment problem in rural areas?
   i) To a large extent;      ii) To a marginal extent;
   iii) To a little extent;   iv) Not at all

54. What is your general impression about the success of SGSY in bringing the people above the poverty line?
   i) All assisted families have been raised above the poverty line;
   ii) A majority has crossed the poverty Line;
   iv) Some of the assisted families have crossed the poverty line;
   v) None has crossed the poverty line

55. What is your assessment of PAPs?
   i) Very Successful; ii) Successful; iii) Little successful; iv) Failed

56. Give suggestions for the improvement of PAPs. ____________________________
Annexure - VI

Schedule: IV

(respondents: DRDA/Block Officials)

District or Block _______________; Designation ________________

Personal Profile

4. Name: ________________; 2. Sex: Male/Female;
5. Level of Education: Matric/10+2/Graduate or above

Comments on SGSY programme

39. Do you think that the BPL survey, which forms the basis for identification of swarozgaris, is properly done? Yes/No
   - If no, then what are the reasons for wrong inclusion of families into BPL list?
     i) Political pressure; ii) personal bias of the surveyors; iii) Pressure of the gram panchayat; iv) Government pressure; v) Any other (specify)

40. Do you receive any complaint against wrong inclusion of families into BPL list? Yes/No
   - If yes then what did you do?  i) Initiate an enquiry in all complaints;
     ii) Initiate an enquiry in some of the complaints; iii) Nothing
   - If answer is (ii) & (iii) then what are the reasons?
     i) Political leaders pressurizes not to initiate inquiry ii) It takes too much time; iii) Lack of staff; iv) Any other (specify)

41. Whether gram panchayat is being involved in the identification of and selection of the swarozgaris by the block / DRDA? Yes/No

42. How are the swarozgaris being identified and selected under SGSY?
   i) By Gram Sabha; ii) by selection committee; iii) Self efforts of the swarozgaris; iv) Any other

43. Whether the list of families identified and selected under SGSY be put before Gram Sabha? Yes/No
44. Are you satisfied with role of panchayat in the identification and selection of swarozgaris? Yes/No
   -If no, then what should be done? i) __________; ii) __________.

45. What factors are taken into consideration for the selection of swarozgaris?
   i) Income level; ii) Affiliation with ruling party; iii) Need and necessity of swarozgaris; iv) Any other (specify)

46. Do you satisfy with the procedure of identification and selection of swarozgaris under SGSY? Yes/No
   -If no, then what in your view is lacking?
     i) ________________; ii) ________________.

47. Whether the scheme provided to the swarozgaris is of their choice? Yes/No
   -If no, then who selected the scheme for them?
     i) Block officials; ii) Bank officials;
     iii) Gram Panchayat; iv) Any other (specify)

48. How much approximate time did block take in processing of loan application?
   i) Upto 30 days; ii) 2 to 3 months; iii) Above 3 months.
   -If answer is other than (i) and (ii), then what are the reasons for the delay?
     i) ________________; ii) ________________.

49. Do you think that present system of loan-cum-subsidy is good? Yes/No
   -If no, then what would you prefer?
     i) Loan without subsidy; ii) Interest free loan without subsidy;
     iii) Low rate of interest with subsidy; iv) Any other (specify)

50. Whether DRDA/Block officials help the swarozgaris in the following?
   i) Providing infrastructure facilities Yes/No
   ii) Marketing facilities Yes/No
   iii) Ensure reasonable prices for their products Yes/No
   iv) Maintenance of assets Yes/No
   -If answer in any of the above is no, then what are the reasons?
     i) ________________; ii) ________________.

51. Do you visit the swarozgaris to verify the scheme? Yes/No
   -If no, then what are the reasons?
i) Lack of staff; ii) Lack of infrastructural facilities, such as transportation; iii) Regular follow-up difficult due to heavy work load; iv) Any other (specify)

52. How many schemes have you been verified?
   i) All;   ii) Majority;   iii) some;   iv) None
-If answer is other than (i) then what are the reasons?
   i) _________________________; ii) _________________________.

53. Do you think that swarozgaris needs training to run and maintained assets?
   Yes/No
-If yes, whether DRDA / block provide training to them?  Yes/No
-If yes, then what difficulties come in the way of training?
   i) Illiteracy of swarozgaris; ii) Lack of training institutes; iii) Unable training staff; iv) General nature of training; v) Training is not scheme oriented
-If training is not given, then what are the reasons? i) ____; ii) ____.

54. Do you think that despite your utmost care, misutilization and diversification of loan by the swarozgaris takes place?  Yes/No
-If yes, give suggestions to check these malpractices?
   i) _________________________; ii) _________________________.

55. What is your general impression about the success of SGSY in bringing the people above the poverty line?
   i) All assisted families have been raised above the poverty line; ii) A majority has crossed the poverty Line; iv) Some of the assisted families have crossed the poverty line; v) None has crossed the poverty line

56. Has the SGSY committee at the District / Block level been formed? Yes/No
-If no, then what are the reasons? i) ___________; ii) ___________.

57. What are the hurdles in the implementation of SGSY programmes? (Give preference order 1,2,3……)
   i) Unawareness on the part of the BPL families due to Illiteracy ( ); ii) Lack of publicity ( ); iii) Lack of coordination between Block & Panchayats ( ); iv) Lack of staff ( ); v) Bankers consider it as a forced job ( ); vi) Lack of training ( ); vii) Misutilization of loan ( )

58. Does the SGSY improve the economic condition of the swarozgaris?
59. Are there any inherent shortcomings in the programme itself? Yes/No
   -If yes, what are those? i) ________________; ii) ________________.

60. Give suggestions for improvement. ____________________________

Comments on SGRY programme

61. Does the action plan for the works to be undertaken under SGRY be prepared at the following level?
   i) DRDA/ZPs level Yes/No; ii) Block/Panch. Samiti level Yes/No;
   ii) Gram Panchayat level Yes/No
   -If answer in any of the above is no, then what are the reasons for this?
     i) ________________; ii) ________________.

62. Do you think that Panchayati raj institutions are capable of preparing action plan? Yes/No
   -If no, then what are the reasons?
     i) Illiteracy of members; ii) Lack of technical know how; iii) Any other

Do you provide assistance to these institutions in this? Yes/No
   -If no, then what are the reasons?
     i) ________________; ii) ________________.

63. Whether the said action plan is placed before the general body of the concerned general body for approval? Yes/No

64. Which of the following works are given priority? (Give preference 1,2,3…)
   i) Infrastructural support for SGSY swarozgaris; ii) Socio-economic assets iii)
   Renovation of traditional village water tanks, old school buildings etc.;
   iv) Agricultural activity; v) Maintenance works; vi) Any other (specify)

65. Do the DRDA / Block provides technical assistance to the Panchayat? Yes/No

66. Is there any dissimilarity between market wage rate and Govt. wage rate? Yes/No

67. On which of the wage rate does the worker agree to work?
   i) On market wage rate;   ii) On Govt. wage rate
   -If at market wage rate, then whether it is higher than the govt. wage rate? Yes/No
   -If yes then do you or the concerned agency paid the same? Yes/No
66. Do you think that there is any delay in giving wages? Yes/No
If yes, what are the reasons? i) ___________; ii) ___________.

67. Whether foodgrains is also given as a part of wages? Yes/No
If yes, then what is the quality of foodgrains?
   i) Good;   ii) Average;   iii) Poor

68. Whether workers are ready to take foodgrains all the time? Yes/No
If no, then what are the reasons for this?
   i) They don’t need the foodgrains; ii) Low quality of foodgrains;
   iii) Any other

69. Do you think that giving foodgrains as a part of wages is a good scheme? Yes/No
If yes, then what are the plus points of it?
   i) It provides food security; ii) It cuts the expenditure on foodgrains;
   iii) The price rate of these foodgrains is very low which results in saving of money
   If no, what would you suggest?
   i) Give wages only in cash; ii) Foodgrains should not be mandatory;
   iii) Any other (specify)

70. When does the implementing agency give the wages?
   i) After the completion of work;   ii) After half the work completed; iii) Fortnightly; iv) After some days of the completion of work; v) Any other

71. Whether the official dealing with the SGRY at the state headquarters visit District or Block regularly? Yes/No
   If no, then what are the reasons? i) ___________; ii) ___________.

72. Do you or any other official visit the site to check the progress of the work? Yes/No
   If yes, do you find any irregularities? Yes/No
   If yes, do you take appropriate action?
   i) Yes in all cases;   ii) Yes in some of the cases; iii) No, not at all
- If answer is (i) & (ii), do you face any difficulties in taking action against irregularities? Yes/No
- If yes, what are those? i) Political pressure; ii) lack of staff; iii) Some technical problems; iv) Any other (specify)

75. Do Block / DRDA give cooperation and guidance to the PRIs? Yes/No

76. Whether technical officials from Block / DRDA visit the site during the work to see its progress? Yes/No

77. What is the quality of work under SGRY? i) Good ; ii) Average ; iii) Poor

78. Is the present allocation of funds appropriate? Yes/No

79. Whether the completed works are being maintained properly? Yes/No

80. Whether SGRY is useful in creating durable assets or in developing rural infrastructure? Yes/No

81. Is there any inherent weakness in the programme itself? Yes/No
- if yes, what are those? (specify) i) __________; ii) __________.

82. Give suggestions for the improvement. ____________________________

General Assessment of Poverty Alleviation Programmes (PAPs)

57. Whether PAPs are improving the economic condition of the BPL families?
 i) To a large extent; ii) To a marginal extent;
 iii) To a little extent; iv) Not at all

58. Whether PAPs are solving the Unemployment problem in rural areas?
 i) To a large extent; ii) To a marginal extent;
 iii) To a little extent; iv) Not at all

59. What is your general impression about the success of SGSY in bringing the people above the poverty line?
 i) All assisted families have been raised above the poverty line; ii) A majority has crossed the poverty line;
 iv) Some of the assisted families have crossed the poverty line;
 v) None has crossed the poverty line

60. What is your assessment of PAPs?
 i) Very Successful; ii) Successful; iii) Little successful; iv) Failed

61. Give suggestions for the improvement of PAPs. ____________________________
Annexure - VIII

SCHEDULE: V

(Respondents: Bank Officials)

Name of the Bank: ; Designation: 

Personal Profile

5. Name: ; 2. Sex: Male/Female;
5. Level of Education: Matric/10+2/Graduate or above

Comments on SGSY programme

83. Are you involved in the identification and selection of the swarozgaris? Yes/No
   - If no, then what are the reasons?
     i) ; ii) .
84. Are you satisfied with the procedure of identification and selection of the swarozgaris? Yes/No
   - If no, what is lacking?
     i) ; ii) .
85. What factors are taken into consideration for the selection of swarozgaris?
   i) Income level; ii) Affiliation with ruling party; iii) Need and necessity of swarozgaris; iv) Any other (specify)
86. Whether the scheme provided to the swarozgaris is of their choice? Yes/No
   - If no, then who selected the scheme for them?
     i) Block officials; ii) Bank officials;
     iii) Gram Panchayat; iv) Any other (specify)
87. While giving a specific scheme to the swarozgaris whether care in the following is taken?
   i) The interest and capabilities of the swarozgaris Yes/No;
   ii) Viability of the scheme Yes/No;
iii) Income level of swarozgaris  
iv) Infrastructure facilities

88. How much approximate time did Bank take in processing of loan application?
   i) Upto 30 days ;   ii) 2 to 3 months;   iii) Above 3 months.
   -If answer is other than (i) and (ii), then what are the reasons for the delay?
     i) ___________________________; ii) ___________________________.

89. Do you think that present system of loan-cum-subsidy is good?  
   Yes/No  
   -If no, then what would you prefer?
     i) Loan without subsidy;   ii) Interest free loan without subsidy ;
     iii) Low rate of interest with subsidy;  v) Any other (specify)

90. Do you visit the swarozgaris to verify the scheme?  
   Yes/No  
   -If no, then what are the reasons?
     i) Lack of staff; ii) Lack of infrastructural facilities, such as transportation;
     iii) Regular follow-up difficult due to heavy work load;  iv) Any other (specify)

91. How many schemes have you been verified?
   i) All ;   ii) Majority ;   iii) some;   iv) None
   -If answer is other than (i) then what are the reasons?
     i) ___________________________; ii) ___________________________.

92. For which of the following reasons do the bank generally reject the loan cases sponsored under SGSY programme?
   i) Non-viability of the scheme; ii) Swarozgaries being a chronic defaulter;
   iii) Who don’t have any guarantee; iv) Any other (specify)

93. Do the banks have technical personnel to judge the viability of the scheme?
   Yes/No

94. Do you think that swarozgaris needs training to run and maintained assets?
   Yes/No  
   -If yes, whether DRDA / block provide training to them?  
     Yes/No  
     -If yes, then what difficulties come in the way of training?
       i) Illiteracy of swarozgaris; ii) Lack of training institutes; iii) Unable training staff; iv) General nature of training; v) Training is not scheme oriented
If training is not given, then what are the reasons?
   i) ; ii)

95. Whether bank asked for guarantee from the loanees?  
   Yes/No

96. Whether DRDA/Block provide physical or moral support at the time of recovery of loans?  
   Yes/No

97. Do you think that despite utmost care, misutilization and diversification of loan by the swarozgaris takes place?  
   Yes/No
   - If yes, give suggestions to check these malpractices?
   i) ; ii)

98. What is your general impression about the success of SGSY in bringing the people above the poverty line?
   i) All assisted families have been raised above the poverty line; ii) A majority has crossed the poverty line; iv) Some of the assisted families have crossed the poverty line; v) None has crossed the poverty line

99. Does the SGSY improve the economic condition of the swarozgaris?
   i) To great extent; ii) to some extent; iii) Very little extent; iv) Not at all

100. Are there any inherent shortcomings in the programme itself?
   Yes/No
   - If yes, what are those?
   i) ; ii)

101. Give suggestions for improvement.

General Assessment of Poverty Alleviation Programmes (PAPs)

102. Whether PAPs are improving the economic condition of the BPL families?
   i) To a large extent; ii) To a marginal extent;
   iii) To a little extent; iv) Not at all

26. Whether PAPs are solving the Unemployment problem in rural areas?
   i) To a large extent; ii) To a marginal extent;
   iii) To a little extent; iv) Not at all

27. What is your general impression about the success of SGSY in bringing the people above the poverty line?
i) All assisted families have been raised above the poverty line;
ii) A majority has crossed the poverty line;
iv) Some of the assisted families have crossed the poverty line;
v) None has crossed the poverty line

28. What is your assessment of PAPs?
   i) Very Successful; ii) Successful; iii) Little successful; iv) Failed

29. Give suggestions for the improvement of PAPs.