

Appendix 1: Interview Schedule*

We are carrying out a survey assessing the role of the rural banks in providing financial services to poor people in M.P. Your branch has been selected by a semi-random procedure. We would be grateful if you would answer some questions and also state your level of agreement or disagreement with some statements about financial services and the bank's role in providing them.

We assure you that your name/branch will not be identified with your answers, so your answers will be strictly confidential and will not be communicated to other employees of the bank. We ask you to answer the questions honestly, so that your answers firmly reflect your views. Later, we will ask you some questions requiring you to answer in your own words.

Before this, please state how much you strongly agree or agree, or strongly disagree or disagree with the statements we are going to present you with. If you do not understand a statement, please ask for it to be repeated. If you really cannot agree or disagree with a statement at all, please give the 'don't know' answer – we would prefer it if you could avoid this answer too frequently however.

In this first part of the interview, there will also be a few questions requesting you to say more on a particular topic in your own words.

A. Information About Yourself

1. Male/ Female
2. Age(years)
3. Would you say your family background was mainly urban, semi-urban or rural?
4. Would you say your family background was: poor, lower middle class, upper middle class (or middle class?) or rich?
5. ST/ SC/OBC or Other
6. Native place

VILLAGE/ TOWN	DISTRICT	STATE

7. Religion

8. Married/ Unmarried

9. Number of children and age

Number	Sex	Age

10. Educational Qualifications

11. Training undergone

Name of Course	Place	Duration

12. Number of years in bank service:

13. RRB or Other?

14. Direct recruit or promoted through the ranks:

15. Previous postings:

From	To	Grade/ Scale	State	District	Rural/semi-urban/ urban	Resident or not in that place

16. Total number of years in rural branch(es)

Questions About Your Current Posting/ Branch:

- (a) How far is the branch from the district town
- (b) Do you live in the village in which your branch is located?
- (c) If not, what is the distance of your place of residence from the branch?
- (d) What is the percentage of population who are SC/ST in your service area?

	Percentage of population in service area
SC	
ST	

- (e) Infrastructure of rural centre:

Facilities	Please tick if present	Comments
Pukka Office Building		
Pukka Residence Building		
Electricity		
Phone		
Motorbike		

- (f) Number of Staff in branch (including Manager)

Staff designation	Number
Class 1	
Class 3	
Class 4	

- (g) How many vouchers a day do you process on average?
- (h) How of many of these....on average are from people below the poverty line?
- (i) What percentage of your commercial lending is below the poverty line? (by value)

- (j) Is there a growing demand for agricultural credit in your area Yes/No

B.

These statements require an answer of ‘strongly agree’, ‘agree’, ‘disagree’ or ‘strongly disagree’, - or, if you can’t say, you can give a ‘don’t know’ reply, but please use this answer as little as possible.

The first group of statements concern your views of financial services, particularly credit, being made available to the rural poor in your area.

	Strongly agree	Agree	Don't know	Disagree	Strongly agree
1. Credit is the main financial service needed by the rural poor (people below the poverty line).					
2. Providing poor people with concessional credit makes them more dependent.					
3. Savings facilities are more important to the poor than providing credit to them					
4. If the rural poor are targeted for the receipt of subsidised credit, then there is a danger that members of better-off groups present themselves as poor in order to get preferential treatment.					
5. Important people in the local area (sarpanch, BDO, Gram sevak, officials in the village) try to influence the bank over who will receive concessional credit.					
6. Successful use of credit does not require much education.					
7. If I were a poor person, I would choose to borrow from a moneylender rather than a bank.					
8. Poor people feel that they are responsible for ensuring that their bank loans are repaid on time.					
9. Lending to a poor person in rural areas carries high risk.					
10. Poor clients would rather have an individual loan from the bank than a group loan					
11. The best way of helping poor people to improve their livelihood is to provide them with concessional credit.					
12. The poor should pay the same rate of interest for their credit as anybody else.					
13. People with influence in the local area do not try to affect the branch's lending decisions.					
14. It is more important to support small farmers with loans than to support those who process and trade the farm products.					
15. Poor people think that ensuring repayment of their loans is the responsibility of the bank manager.					
16. Establishing and maintaining groups for lending to the poor is more time consuming than providing individual loans for the poor.					
17. Poor women are more trustworthy in their use of bank credit than poor men.					
18. The rural poor are a burden, slowing down the growth of the economy.					
19. Young people are more innovative in their use of credit than the more mature.					
20. The rural poor who migrate seasonally learn better banking habits more quickly than the poor who remain in villages.					

	Strongly agree	Agree	Don't know	Disagree	Strongly agree
21. It is riskier lending to a poor woman than to a poor man.					
22. It is always better to lend money to a mature person than to a younger one.					
23. Women are better at repaying loans than men.					
24. When deciding whether to extend credit to a client to support their work, what matters most is the client, not the kind of work.					
25. The rural poor can make an important contribution to the development of the country.					
26. Poor women show greater skills in developing new enterprises compared to men.					
27. Poor women's main job is to look after the home and children.					
28. Migration among the rural poor makes it difficult to maintain contact with them					
29. There is a higher level of loan diversion among the poor.					
30. Poor clients would rather receive group loans than no loan at all.					
31. Allocating credit for women results in men using the women to get loans					
32. Recovery of loans made through groups is more difficult than recovering individual loans because you are dealing with many people.					

Have you any general comments you would like to add at this point about financial services to the rural poor?

The next group of statements concerns your views about the rural environment in general and about the work of Banks in the community. Again, you are asked to state how much you agree/disagree with the statements:

	Strongly agree	Agree	Don't know	Disagree	Strongly agree
33. I find life in Rural areas pleasant.					
34. It is better for the bank to provide indirect loans to the rural poor					
35. There is a lot of interesting things to do and see in rural areas.					
36. The people who run the bank do not realise how difficult a rural branch manager's job is.					
37. It is possible for rural branches to make a profit and at the same time to help the poor.					
38. I have enough sanctioning powers to extend credit facilities to who and in whatever ways I choose.					
39. There is a conflict between helping the poor and making a profit.					
40. I feel that the resources available to support my work (eg staff, equipment, accommodation) are not adequate.					
41. If we lend commercially to the poor there is little chance of recovery.					
42. Providing direct loans to the rural poor is the best way for the banks to provide services to the poor.					

Have you any other comments before we look at the final set of statements?

These statements are about your views of your role as branch manager: Please state your level of agreement, as with the previous sets.

	Strongly agree	Agree	Don't know	Disagree	Strongly agree
43. A rural posting seriously disrupts the family life of a branch manager.					
44. Work as a rural branch manager is vital to the overall success of the Bank.					
45. If I could influence my superiors I would arrange to be posted to an urban branch.					
46. Many branch managers find their rural posting the most fulfilling part of their career.					
47. My main role as branch manager is to make as much profit as I can for the bank.					
48. My promotion prospects are increased if I help the poor.					
49. My main role as branch manager is to help the rural poor.					
50. I have received adequate training from the bank for my work in rural areas.					
51. It would make no difference to the local people if my branch did not exist.					
52. It is difficult for a rural branch manager to maintain good relationships with friends and family elsewhere.					

C.

Now, some questions we would like you to answer in your own words:

→ Imagine a successful rural bank branch – what would be its main characteristics?

1. Please describe them:
2. What would be the main causes of its success?

→ Now think of the most successful actual branch known to you –

3. Please describe its main characteristics
4. What do you think are the main reasons for its success?

→ Now, please think of a particular branch that is not at all successful –

5. How would you describe its main features?
6. What do you think are the main reasons for its lack of success?

→ 7. To what extent would you say your branch is successful?

8. To the extent that it is successful, what are the main reasons why this is so?

D.

We would now like you to talk about yourself and your feelings about your work:

- Did you always want to work in a branch or did you have other career ideas?

- Can you say a little about your career to date?

- What are your feelings about the training you have received?

- How do you see your future career?

- Do you feel that bank manages its branch staff well? (particularly rural)?

- How could your work be made easier?

- How do you think your close (Regional Manager) and more distant managers (Zonal Managers) view you?

- How do your family feel about your current job?

- Any other point about yourself and your role as branch manager that you would like to make?

(Many thanks for your help in this interview)

***The Schedule actually used in the interviews included a Hindi translation beneath all paragraphs and statements.**