Management of Girijan Co-operative Corporation Limited

(A Case Study of Marketing and Financial Aspects)

Schedule for tribals:-

Identification:

1. Society…………………………………………………………
2. Division………………………………………………………
3. Village…………………………………………………………
4. Name of the respondent……………………………………

5. Size of the house hold:-
   i. Number of males (    )
   ii. Number of female (    )
   iii. Number of children’s (    )

6. Respondents:
   a. Age (    )
   b. Sex male /female (    )
   c. Marital status:
      i. Married (    ) ii. Unmarried (    )
      iii. Widower (    ) iv. Widow (    )
   d. Education:
      i. Illiterate (    ) ii. Informal (    )
      iii. Primary (    ) iv. Secondary (    )
      v. College (    )

7. Economic status:
   i. Earner (    ) ii. Earner dependent (    )
   iii. Non-earner (    )
8. No of dependent:

9. Main occupation:
   i. Cultivation ( ) ii. Forest produce collection ( )
   iii. Agriculture labor ( ) iv. Employed in government office ( )
   v. Others ( )

10. Subsidiary occupation:
    i. Forest products collection ( ) ii. Business ( )
    iii. Fishing ( ) iv. Hunting ( )
    v. Collection of fire wood ( ) vi. Labors ( )

11. Other labor classification:
    i. Road work ( ) ii. House construction work ( )
    iii. Quarrying ( ) iv. Coffee plantation ( )
    v. General work ( ) vi. Others ( )

12. Purpose of borrowings: .................................................

13. Did you utilizing the loan for the purpose of which it was borrowed?
    Yes ( ) No ( )

14. What are the reasons for borrowing from money lenders of traders?
    i. Supplying of daily requirements is credit basis ( )
    ii. Loans from G.C.C depot are not adequate ( )
    iii. G.C.C. grants loans only for certain purposes ( )
    iv. Others ( )

15. Do you repay loans?
    Yes ( ) No ( )

16. If no, why?
    i. No money to repay ( )
ii. Not insisted by corporation ( )

iii. Anticipation of write off by government ( )

iv. Others ( )

17. Are you aware of Girijan corporation society limited?
   Yes ( ) No ( )

18. If yes, what service does it render to tribles?

   i. Purchases of forest produces ( )

   ii. Sells daily requirements ( )

   iii. Advance loans ( )

   iv. Establish industries in agency area ( )

   v. Others ( )

**Procurement**

19. Do you sell MFP to the GCC?
   Yes ( ) No ( ) Seldom ( )

20. If no, what are the reasons?

   i. Price is the lower than the traders ( )

   ii. Manipulation in weighment and measurement by shandy inspectors ( )

   iii. Corporation people do not come to purchase produce ( )

   iv. fear of recovery of loan due ( ) v. Others ( )

21. Do you sell MFP to traders?
   Yes ( ) No ( ) Seldom ( )

22. What are the reasons for selling MFP to traders?

   i. Price is higher than corporation ( )

   ii. Took advances in anticipation of crop ( )
iii. Traders come to the door steps
iv. Loan intimacy with traders
v. Others

23. Which of the following is more beneficial?
i. Selling to corporation
ii. Selling to traders

Domestic requirements:

24. Do you usually purchase daily requirements from corporation’s depot?
Yes
No

25. If no, what are the reasons?
i. Price is the higher than the traders price
ii. No credit sales
iii. Depot is far away from home
iv. Treatment of salesmen
v. Others

26. What suggestion do you offer to improve the services of daily requirement’s depots?
i. To increase the number of daily requirement’s depot by locally member to tribal villages
ii. To increase the variety of daily requirement’s
iii. To sell cheaper daily requirement’s
iv. To sell only selected items which have very much demand
v. To sell qualitative items
vi. To arrange for an attractive display of items in the depot
vii. To arrange for mobile sales
viii. To arrange for credit sales
ix. Any others ( )

27. Do you essential commodities purchase trader?

Yes ( ) No ( ) seldom ( )

28. If yes, what are the reasons?

i. Facility of barter system ( )

ii. Availability of credit ( )

iii. Sells even small and odd quantities ( )

iv. Near by home and known since a long a time ( )

v. Shortage of stocks at GCC depots ( )

vi. Others ( )

29. Are you aware of the weights and measures used in forest produce marketing and per unit value of the items?

Yes ( ) No ( )

30. Do you attend to more than one sandy place?

Yes ( ) No ( )

31. If so, what are the reasons?

PROCUREMENT OF MINOR FOREST PRODUCE AND AGRICULTURE PRODUCE

1. How do you forest the yield of MFP and AP?

a. Projecting the future yields of MFP and AP ( )

b. Time series analysis ( )

c. Guess work ( )

d. Whether condition ( )

e. Procurement of MFP and AP in the proceeding year ( )

f. Highest procurement of MFP in the past five years ( )
2. Could your society able to produce all the qualities of MFP and AP brought by the tribal?
   Yes ( ) No ( )

3. What are the reasons for failure to purchase MFP?
   a. Lack of field staff at peak times ( )
   b. Lack of funds ( )
   c. Existence of private traders ( )
   d. Lack of storage and transport facility ( )
   e. Others ( )

4. Are you shandy inspector effectively control smuggling?
   Yes ( ) some times ( ) Never ( )

5. What is the reason ineffective control of smuggling?
   a. Lack of integrity and occupational zeal on the post of shandy inspectors ( )
   b. Competitive price of private traders ( )
   c. Reluctance of tribals to sell produce to corporation ( )
   d. Lack of adequate authority to size the produce by field staff ( )

6. Are you satisfied with the location of shandies in your area?
   Yes ( ) No ( )

7. If no, what are the suggestions?
   a. To increase the number of shandies by at least ( )
   b. To reorganize the location on existing shandies ( )
   c. To arrange mobile purchasing depot to go nearer to the tribals ( )
   d. To increase the number of seasonal shandies ( )
8. Do you offer any suggestion to improve the facility and around shandies?
   a. Provision of shelters ( )
   b. Provision of more variety of merchandise ( )
   c. Provision of drinking water ( )
   d. Provision of storage facility to those who are not prepared to sell at the ruling price ( )
   e. Provision transport facility to the shandy ( )
   f. Others ( )

9. Do you regularly visit the shandy?
   Yes ( ) No ( )

10. If no, what are the reasons?
   a. Regularity visit not necessary ( )
   b. Free occupied with others administrative work ( )
   c. Others ( )

Sales activities:-

1. Do you advocate centralized sales policy of minor forest produce?
   Yes ( ) No ( )

2. If no, give reasons
   a. Excessive transport cost to pool produce ( )
   b. Unnecessary involvement of time to pool disposes of stocks ( )
   c. Pilferage of stocks in transit ( )
   d. Others ( )

3. If yes, give reasons?
   a. Society lacks expertise to forecast market for forest produce ( )
b. Ensures uniformity of sale price

c. Relieves managers additional responsibility

d. Traders prefer to purchase at a central place rather than different places in tribal areas

e. Others

4. Did you ever sell the M.F.P and above the acceptable margin of 15%

Yes ( ) No ( )

5. If yes, what was the percentage of profit?

16-18% ( ) 19-20% ( ) 21-25% ( ) 26 and above% ( )

6. Did you ever sell the produce by adding less than the acceptable 15% of margin?

Yes ( ) No ( )

7. If yes, what was the reason?

a. To minimize loss due to deterioration of quality ( )

b. To avoid loss due to fall in price ( )

c. In anticipating of fall in demand ( )

d. To overcome problem of inadequate storage ( )

e. Others ( )

8. What was the rate of margin below 15%?

a. Less than one% ( ) b. 1 to 2% ( )

c. 3 to 4% ( ) d. 5 and above% ( )

9. What is your opinion about fixed rate of profit margin on sale?

a. Adequate ( )

b. Inadequate ( )

c. Others ( )
10. If inadequate give reasons?
   a. It was determining long back ( )
   b. Fast upward rise in the cost of trade charges and overhead expenses ( )
   c. Others ( )

11. Which of the following method of sales of M.F.P do you find to be effective?
   a. Direct negotiation with traders ( )
   b. Opening of the sales depots in urban areas ( )
   c. Export of M.F.P to other countries ( )
   d. Regular auctions and tenders ( )
   e. Mobile vending ( )
   f. Processing of product in finished goods ( )
   g. Others ( )

12. What are difficulties including in the sale of Minor Forest Produce?
    A. Direct Negotiations.
       a. Low price quotation from buyers ( )
       b. Delay in negotiations ( )
       c. Dis - interest of buyers ( )
       d. Others ( )
    B. Opening of sales depots in urban areas.
       a. Un economic turnover ( )
       b. Increase in control staff ( )
       c. Misappropriations ( )
       d. Competition from merchants ( )
       e. Others ( )
C. Export of M.F.P to other countries.
   a. Competitive market (  )
   b. Difficulties in shipment of goods (  )
   c. Losses in execution of orders (  )
   d. Fluctuation in rupees value (  )
   e. Uncertain risk (  )
   f. Others (  )

D. Regular auctions and traders.
   a. Collusion among bidders (  )
   b. Untimely auctions (  )
   c. Heavy expenditure on advertisement (  )
   d. Others (  )

E. Processing products into finished semi finished product.
   a. Technical difficulties (  )
   b. Lack of funds (  )
   c. Marketing difficulties (  )
   d. Others (  )

F. Mobile sales.
   a. Poor response to mobile sales (  )
   b. Difficulties in control (  )
   c. Others (  )

Pricing

1. Do consider the procurement price fixation by the central office is a desirable practice.
   Yes (  )  No (  )
2. If no, give reason?
   a. Corporative price is offer higher
   b. Corporative price is offer lower
   c. Lack of flexibility
   d. No opinion

3. Have you altered the price fixed by the head office?
   Yes ( ) No ( )

4. If yes, what led you to do so?
   a. To maintain purity with nearest wholesales market price ( )
   b. To motivate tribal to sell only to corporation ( )
   c. To curtail smuggling ( )
   d. Others ( )

5. What could have been the reasons for higher purchase price if, any of private
   traders?
   a. Relatively less overheads of private traders ( )
   b. Manipulation in weighment and measured by traders ( )
   c. Early disposable of stocks by traders ( )
   d. Others ( )

6. What technique do you adopt to calculate product cost, before inclusion of
   fixed charges?
   a. First in first out method ( )
   b. Last in first method ( )
   c. Simple average method ( )
   d. Weighted average method ( )
   e. Standard cost method ( )
7. What expenses do you include to arrive at total cost?
   a. Purchase price plus fixed percent trade charges
   b. Purchase price plus fixed percent trade charges plus overheads
   c. Purchase price plus fixed percent trade charges plus overheads plus transport cost
   d. Others

8. Does the margin on sales of forest produce cover the expenses of your corporation?
   Yes ( ) No ( )

**Marketing of domestic daily requirements:**

1. Do you support centralized purchase of daily requirements at divisional office?
   Yes ( ) No ( )

2. If no, what is the reason?
   a. Delay in dispatching the stocks
   b. Delay in procurement of items
   c. Increase in transport costs
   d. Some prices of the items are higher than the prices at nearest wholesale markets of societies
   e. Others

3. Are you satisfied with the minimum level of domestic requirement stocks maintained at you society daily depots?
   Yes ( ) No ( )

4. If no, what suggestion do you offer to improve the maintenance of stocks?
a. To increase the minimum levels of stocks of each commodity
b. To arrange for satisfactory system of storage

c. To reduce the minimum number of daily requirement stocks
d. To reduce the time required to replays the stocks
e. Any other reason

5. What are your comments regarding the purchase of daily requirements?

a. Luxury items now being purchased discounted
b. Concentrated on those items of daily requirement which

are very much in demand
c. More emphasis be given to the quality of items at present
d. Purchase of the items whose prices are within

the reach of tribals
e. Fully satisfied with the existing pattern of purchases
f. Any other reason

6. What suggestions do you offer to improve the services of daily requirements of depots?

a. To increase the number of daily requirement depot by

opening in new areas
b. To increase variety of product requirement for sale
c. To arrange for mobile sale of daily requirements
d. To arrange for sale of credit basis
e. To improve the display of products in the depot
f. To appoint the sales personal who are efficient and courteous in servicing

the tribal people
7. How to minimize the lose sustained by the corporation in the distribution of daily requirements?
   a. To arrange for the sale of those daily requirement which offer adequate margin of profit (   )
   b. To exercise close supervision and thereby reduce overheads (   )
   c. To increase the neither feasible nor desirable (   )
   d. Any others (   )

Storage:

1. What kind of godowns do you have?
   a. Pukka building owned by the society (   )
   b. Pukka building owned by the corporation (   )
   c. Pukka buildings taken for hire (   )
   d. Others (   )

2. Do you have adequate storage facilities?
   Yes (   ) No (   )

3. If no, what is the reason?
   a. Non availability of private godowns (   )
   b. Paucity of funds to constrict new godowns (   )
   c. Others (   )

4. What are the problems now you facing to keep the stocks on scientific lines?
   a. Lack of infrastructure facilities (   )
   b. Lack of trained persons (   )
   c. Others (   )
5. What is the percent of stocks you are keeping outside the godowns?
   a. Less than 10 %, ( )  b. 10 to 20%, ( )
   c. 20 to 30%, ( )  d. 30 and above ( )

6. Can you specify the loss sustained during the lost year due to keeping the stock outside the godowns?
   a. Below 5000 ( )  b. 5,000-10,000 ( )
   c. 10,000-20,000 ( )  d. 20,000 and above ( )

7. Do you have any standard/norms for natural loses?
   Yes ( )  No ( )

8. What are the reasons for high percentage of minor forest produce?
   a. High percentage moisture content at the time of purchase ( )
   b. Keeping the stocks outside the godowns ( )
   c. Misappropriation ( )
   d. Others ( )

9. Give the reason for allowing high rate of drayage on certain stocks even for a short period of storage?
   a. Norms are unrealistic ( )
   b. Un scientific storage methods ( )
   c. Others ( )

Credit activities:

1. What are the reasons for non-application of the techniques adopted by commercial banks while granting the loans as well as for recovery of such loans?
   a. Security on loan is not a sole criterion ( )
   b. Frequent failures of crops make them (tribals) unable to
repay the loans

c. Corporation is not a commercial organization

d. Others

2. Give reasons for large amount of loans turned out bad debts?

a. Failure of loans recovery missions

b. Improper utilization of loan amount

c. Others

3. What are the reasons for failure of corporation recovery mission?

a. Un committed persons at the society

b. Lack of recovery staff at the society

c. Problem of identification of loans

d. No third party guarantee or adequate society

e. Others

4. What are the reasons for the failure of the corporation in performing the loaning function? (Indicate the order)

a. No proper assessment of repayment capacity

b. The issue of multiple loans to tribal

c. Tribe’s indifference

d. Inadequate of staff to operate loaning inspectors

e. Others

Finance:

1. What criteria do you adopt to determine monthly cash requirement?

a. Expenditure of the same months in the last year

b. Based on the expenditure of immediate proceeding month

c. Trend in the current year
d. Consultation with other personnel in the unit ( )
e. Others ( )

2. Give reasons if your cash requirement had ever been turned down by the head office
   a. Facility of funds at head office ( )
   b. Being the cash plan submitted improper ( )
   c. Personnel matters ( )

3. Give reasons for not sending monthly funds proposal in time
   a. Usually head office obliges to send funds on request on phase without prior submission of proposal ( )
   b. Rarely insisted by head office ( )
   c. Others ( )

4. Do you need autonomous power in financial management of your society?
   Yes ( ) No ( )

5. If no, what are the reasons?
   a. Financial autonomy is not require to carryout the various activities of the society ( )
   b. Local sources are meager and undependable ( )
   c. Others ( )

6. Did you ever drain out of cash?
   Yes ( ) No ( )

7. If yes, how many days you are suffered from cash shortage?
   a. Less than 7 days ( ) b. 7 to 14 days ( )
   c. 14 to 21 days ( ) d. 21 and above ( )

8. What is the reason for shortage of cash at primary society?
a. Un timely release of cash by head office (  )
b. Inadequate cash sanction by head office (  )
c. Defective cash planning by the society (  )
d. Others (  )

9. Have you ever kept cash balance in excess of the stipulated limits?
   Yes (  ) No (  )

10. If yes, for how many days you have kept cash in excess?
   a. Less than one week (  ) b. 1 to 2 weeks (  )
   c. 2 to 3 weeks (  ) d. 3 others (  )

11. Reasons for preserving excess cash with the society?
   a. On precautionary motive (  )
   b. To maintain liquidity (  )
   c. In anticipation of spurt in price of M.F.P and AP (  )
   d. Lack of banking facility (  )
   e. Others (  )

12. What is the collection period of debt from ashram schools?
   a. 1 to 2 months (  ) b. 2 to 3 (  )
   c. 3 to 4 (  ) d. 4 and above (  )

13. Give reason for increase of abnormal trade charges?
   a. Increase in lending unloading charges (  )
   b. Increase in hire charges on private vehicles (  )
   c. Increase in packing charges (  )
   d. Increase in processing charges (  )
   e. Others (  )

14. What are the reasons for abnormal establishment charges?
a. Excess employment of personnel over and above staff structure approved by the government ( )
b. Upward revision of pay scales ( )
c. Others ( )

15. Give reasons for excessive staffing pattern?
   a. Expansion of operations ( )
   b. Unsuitability of approved staff structure ( )
   c. Others ( )

16. What are the reasons according to you for high rate of overheads (in order of imp?)
   a. Interest on borrowing ( )
   b. Telephone calls ( )
   c. Traveling allowance & Dearness allowance ( )
   d. Deprecation maintenance of forest based units ( )
   e. Repairs to sheds and offices ( )
   f. Office rents ( )
   g. Others ( )

17. Give reasons for abnormal telephone expenses (in order of preference)
   a. Daily communication of prices to various societies and divisional offices ( )
   b. Heavy dependence on telephone to convey message about important things ( )
   c. Personnel calls of staff ( )
   d. Absence of telephone call registers in the office ( )
   e. No verification of telephone bills of society ( )
18. What are the causes of high Ta and Da Expenses?

a. Unduly long period of company of officials (  )

b. Unnecessary tours of certain categories of staff or lower category of staff (  )

c. Frequent transfers of staff (  )

d. Tours arranged to attend personnel work at the cost of corporation (  )

e. Others (  )

19. What are the reasons for heavy expenditure in jeep and car maintains?

a. Inevitable trips (  )

b. Rise in the prices of spare parts (  )

c. Emergency (  )

d. Lack of consciousness (  )

e. Frequent break downs and repairs (  )

f. Others (  )

20. Give reasons for huge amount of expenditure in lorry maintains?

a. Inevitable and uneconomic trips (  )

b. Risk in fuel price (  )

c. Lack of route planning for delivery of domestic requirement depot (  )

d. Frequent break downs and repairs (  )

e. Un surfaced roads (  )

f. Others (  )
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