

APPENDIX II

SAMPLE SURVEY OF ARTISAN HOUSEHOLDS: INTERVIEW SCHEDULE

Identification Particulars:

- | | | |
|----|-----------------------------|---|
| 1 | Questionnaire Number | - |
| 2 | Card Number | - |
| 3 | Date of interview | - |
| 4 | Name of the interviewer | - |
| 5 | Taluk | |
| | Mangalore | - |
| | Bantwal | - |
| | Belthangady | - |
| | Puttur | - |
| | Karkala | - |
| | Udupi | - |
| | Kundapur | - |
| | Sullia | - |
| 6 | Name of the Village | - |
| 7 | House Number | - |
| 8 | Name of artisan respondent- | |
| 9 | Type of artisan activity | |
| | Pottery | - |
| | Basket making | - |
| | Coir Works | - |
| 10 | Religion | |
| | Hindu | - |
| | Muslim | - |
| | Christian | - |
| | Others (Specify) | - |
| 11 | Caste | - |

family members hired

Skilled, on a regular basis	-
Skilled, on a casual basis	-
Unskilled, on a regular basis	-
Unskilled, on a casual basis	-

11 Where did the skilled workers receive their training before joining this activity

Within the family	-
Under other skilled artisans	-
Through friends & relatives	-
In the training centres	-
Never had any formal training	-

12 Have any of the family members or workers left the activity during the last 5 years?

No	-
Yes	-

13 If yes, did they become

self employed, same activity	-
employed, with other artisans	-
employed in other large enterprises	-
employed with Government artisan co-operatives	-
un-employed	-
other activities (specify)	-
don't know	-

14 What are the causes for labour turnover?

better prospects outside	-
low wages/returns in this activity	-
lack of interest in artisan activity	-
lack of security	-
Self employment objectives	-

- Others (specify) -
- 15 Do you have any difficulty in getting workers?
- No, never -
- Yes, always -
- Yes, sometimes -
- 16 If yes, causes for difficulty
- better opportunities -
- outside -
- in ability to provide -
- reasonable wages -
- Lack of interest in -
- artisan activity -
- Non availability of -
- skilled labour -
- Others (specify) -

Operational Characteristics:

- 1 Is the activity:
- Hereditary -
- New one -
- 2 If it is new one who advised you to go for it?
- ZIP/Block officials -
- D.I.C. officials -
- Bank officials -
- Panchayath officials -
- Voluntary -
- organisations -
- Friends and relatives -
- Personal decision -
- Others (specify) -
- 3 When you started this activity, what was the single most important hurdle in establishing the unit?
- Capital/credit -
- Lack of raw materials -
- Technical know how -
- Lack of suitable -
- machinery & equipments -
- Suitable premises -
- Govt. regulations -
- Other (specify) -
- No hurdle at all -

- 4 Does the unit have
- A fixed location -
 - Variable location -
- 5 If in a fixed location,
- Is the unit housed in temporary structure?
- No -
 - Yes, with no water supply -
 - Yes, with no electricity -
- 6 Is the unit housed in permanent structure?
- No, housed under tree, open ground, roadside etc. -
 - Yes, neither water nor electricity -
 - Yes, with water and electricity -
- 7 Is the structure housing the Unit
- mainly residential -
 - exclusively non residential -
- 8 Is the structure including land
- Fully owned by the artisan -
 - Partially owned by the artisan -
 - Jointly owned with other artisans -
 - Rented -
 - Provided by Govt. (work-cum living shed) -
- 9 Is the structure housing the unit
- Legal -
 - Illegal -
 - Not known -
- 10 Is the unit/work place accessible through a motorable road
- Yes, through a pucca road-
 - Yes, through a village

kucha road -
 No. -

If the unit operates in a variable location:

- 11 Does the unit use a vehicle?
 Yes, power operated -
 Yes, not power operated -
 No. -
- 12 Does the unit own a vehicle?
 Yes, fully owned -
 Yes, partially owned -
 No, it rents the vehicle -
 No, it uses public transport -
- 13 Do you use or own the following?
 News paper -
 Magazines -
 Radio -
 T.V. (B & W) -
 T.V. (colour) -
 Bicycle -
 Motor cycle/Scooter -
 Jeep/Car -
 Refrigerator -
- 14 What is the appropriate value of the assets owned by you?
- 15 What is the monthly income earned by the family from artisan activity?
- 16 What is the monthly expenditure on artisan activity (cost of production)?
- 17 What is the monthly income from other activities?
 Agriculture -
 Farm and or other labour -
 Beedi rolling -
 Business -
 Diarying -
 Other activities (specify)-
- 18 How is the monthly income spent by the family (amount in rupees)?
 Food -
 Clothing -

Arrack/Beedi, Cigarettes -
 Gambling -
 Jewellery -
 Savings -

19 Where do you invest your savings?

No savings -
 in R.R.B.s -
 in Co-operatives -
 in Commercial Banks -
 with the village money
 lenders -
 Kept idle at home -
 with friends & relatives -

Details of finance:

1 Total Investment in artisan
 activity -

2 Total financial assistance
 received -

3 Actual investment on
 Fixed assets -
 Working Capital (per month)-

4 If items 1 & 2 are not the same, how did you mobilise the
 rest?

own savings -
 borrowings from friends
 and relatives -
 village kuries/chit funds-
 borrowings from village
 money lenders -
 sale of other assets -
 others (specify) -

5 Loan applied for: -

6 Name of financial institution:

Regional Rural Bank -
 Private Commercial Bank -
 Co-operative Bank -
 Nationalised Commercial
 Banks -
 State Financial Corporation-

- Voluntary Agencies -
 K V I C -
 Others (specify) -
- 7 Amount of loan sanctioned:
 a. loan taken -
- 8 Scheme under which financial assistance has been provided:
 I R D P -
 T R Y S E M -
 D W C R A -
 D R I -
 New Twenty point programme-
 15 point welfare
 programme for minorities-
 Consumption loan scheme
 to rural poor -
 Others (specify) -
- 9 Rate of Interest: -
- 10 Amount of subsidy: -
- 11 Amount of margin money: -
- 12 Amount disbursed: -
- 13 No. of instalments prescribed -
- 14 No. of instalments paid -
- 15 Amount of loan repaid -
- 16 Amount of loan outstanding -
- 17 Amount of overdue loan? -
- 18 Reasons for non-payment of instalments:
 Lack of returns from
 the activity -
 Problem of working capital -
 Lack of demand for output -
 Social/Cultural obligations-
 Shortage of raw materials -
 Hope of waiver of loans -
 others (specify) -
- 19 Do you have any expansion programmes?

- | | | |
|--|-----|---|
| | Yes | - |
| | No | - |
- 20 If yes,
- Total estimated financial needs-
- Scheme under which assistance desired
- | | |
|---|---|
| IRDP | - |
| TRYSEM | - |
| DWCRA | - |
| DRI | - |
| New 20 point programme | - |
| 15 point welfare programme for minorities | - |
| Consumption loan scheme for rural poor | - |
| Others (specify) | - |
- 21 Amount of funds utilised out of the borrowed for the purpose specified:
- 22 Amount of funds diverted out of the borrowed, for other productive purposes:
- 23 Productive purposes other than the specified for which funds have been diverted (amount)
- | | |
|------------------|---|
| Agriculture | - |
| Business | - |
| Diarying | - |
| Bee-keeping | - |
| Poultry farming | - |
| Others (specify) | - |
- 24 Amount of funds diverted out of the borrowed, for other non-productive purposes:
- 25 Non-productive purposes for which funds have been diverted (amount)
- | | |
|-----------------------------------|---|
| Construction of house | - |
| Marriage of children/dependants | - |
| Education of children/dependants | - |
| Medical expenses | - |
| Household utensils | - |
| Religious ceremonies | - |
| Alcohol/Arrack, Beedi, Cigarettes | - |
| Gambling | - |

Others (specify) -

26 Who advised you about the source and use of financial assistance?

Z.P./Block officials -
 Bank officials -
 Co-op. officials -
 Panchayath officials -
 D.R.D.A. officials -
 D.I.C. authorities -
 Voluntary agencies -
 Friends and relatives -
 Personal decision -
 Other (specify) -

27 How did you approach the financial institution for assistance?

only on personal capacity-
 through friends/relatives-
 through voluntary agencies-
 through rural devpt.
 officials -
 through village
 neta/middlemen -
 direct approach by
 institutional reps. -

28 Total expenditure incurred in availing the Loan (amount):

29 Time lag between applying for loan and getting actual dispersement:

Less than 15 days -
 15 to 30 days -
 one to 3 months -
 3 months to 6 months -
 6 months to one year -
 one to two years -
 more than 2 years -

30 How many productive days had to be sacrificed in availing the loan:

Less than 10 days -
 10 to 20 -
 20 to 30 -
 more than a month -

- 31 The formalities and documents to be submitted for availing assistance are:
- very stringent and too many-
 - reasonable -
 - very liberal and only few-
- 32 If a part of the loan is over due what actions have been initiated by the financial institution?
- Sent reminder letters -
 - moved to the court -
 - fresh A O D obtained -
 - property attached -
 - waiver of loans -
 - nothing has been done -
- 33 Amount of debt in kind -

Production and Technology:

- 1 Goods/Services produced by the unit during the previous year, in the order of importance: -
- 2 What is the nature of goods produced by you?
- Traditional -
 - Modern -
- 3 What is the nature of Technology used:
- Traditional -
 - Intermediate -
 - Modern -
- 4 Machinery life Span:
- less than Ten years -
 - 10 to 15 " -
 - 15 to 20 " -
 - above 20 " -
- 5 Source of machinery procurement:
- Private -
 - Co-operative Society -
 - Govt. -
 - NGOs -

- | | | |
|----|--|---|
| | Others (specify) | - |
| 6 | Value of Machinery: | - |
| 7 | Value of tools used: | - |
| 8 | Life span of tools: | |
| | less than year | - |
| | 1 - 2 years | - |
| | 2 - 5 years | - |
| | more than 5 years | - |
| 9 | Source of procurement of tools: | |
| | Government | - |
| | Private | - |
| | Co-operative | - |
| | Others (specify) | - |
| 10 | Do you intend to adopt improved technology? | |
| | Yes | - |
| | No | - |
| 11 | Main constraints in acquiring, adopting and absorbing latest technology: | |
| | very expensive | - |
| | uneconomical | - |
| | time consuming | - |
| | complicated and calls for training | - |
| | no incentive | - |
| | any other (specify) | - |

Raw Materials:

- | | | |
|---|------------------------------|---|
| 1 | Source of raw materials: | |
| | within the village | - |
| | within the cluster | - |
| | within the block | - |
| | within the district | - |
| | within the state | - |
| | outside the state | - |
| | imports | - |
| 2 | Suppliers of raw materials: | |
| | local households | - |
| | from other small enterprises | - |

- from co-operatives -
 - from large private enterprises -
 - from Govt. agencies and corporations -
 - not applicable -
 - others (specify) -
- 3 Are all raw materials available in sufficient quantities and when needed?
- Yes -
 - No -
- 4 If no, state the causes for the above problem:
- Inadequate domestic production -
 - absence of local suppliers- seasonal nature of raw materials -
 - dependence on imports -
 - others (specify) -
- 5 How are the purchases paid for:
- No payments involved -
 - In cash on receipt of goods- In kind on receipt of goods- through credit with suppliers -
 - through credit against future delivery of finished products -
 - others (specify) -
- 6 What is the average cost of monthly purchases?

Marketing:

- 1 What is the percentage of goods and services sold
- At home (point of production)-
 - within the village -
 - within the cluster -
 - within the block -
 - within the district -
 - within the state -
 - within the country -
 - Abroad -
- 2 Who are the major buyers of the products and services?

- | | | |
|--|------------------------------------|---|
| | local consumers - direct sale- | |
| | local farmers | - |
| | local traders | - |
| | local middlemen | - |
| | Co-operative Society | - |
| | Govt. departments/
corporations | - |
| | KVIC | - |
| | Exports | - |
| | others (specify) | - |
- 3 Value of output per month on an average:
- 4 Are you satisfied with the price realisation for your products?
- | | |
|-----|---|
| Yes | - |
| No | - |
- 5 Is the production:
- | | |
|---|---|
| to orders as per
specifications/in
anticipation of demand | - |
|---|---|
- 6 Do you feel that there are too many producers of similar products and services in the region?
- | | |
|---|---|
| Yes | - |
| No, it is only one it's
kind in the region | - |
| No, too few | - |
- 7 If yes, do larger enterprises elsewhere produce similar goods and services but sell in this region?
- | | |
|----------------|---|
| Yes | - |
| No | - |
| Not applicable | - |
- 8 Has competition affected your revenue?
- | | |
|-------------------|---|
| Yes, very much | - |
| Yes, but not much | - |
| No. | - |
- 9 What do you feel are the strengths of your competitors:
- | | |
|--|---|
| production on large scale
and ability to meet
orders immediately | - |
| cheaper goods and services- | - |
| better quality | - |

cheaper and better quality-
 promotional efforts -
 improved technology -

- 10 Has there been a change in demand for the kind of goods & services produced by the unit over a period of time?

yes, a very substantial increase -
 yes, slight increase -
 no change -
 slight decrease -
 substantial decrease -

- 11 How do you think your market position could be improved?

Improved technology -
 Better raw materials -
 Expand activity level -
 Improved promotional efforts-
 Adequate financial support-
 Bulk buying by govt. depts.-
 Better building & other physical facilities -
 Training in improved techniques -
 others (specify) -

- 12 What are the bottlenecks that prevent you from expanding and getting the economies of large scale production?

Lack of financial assistance -
 Lack of encouragement from Govt. officials -
 Lack of managerial skill -
 Lack of skilled workers -
 Higher turnover of workers-
 Lack of interest in this trade among successors -
 Lack of raw materials -
 Lack of physical facilities (building, power supply)-
 Lack of marketing facility-
 others (specify) -

Government and the artisan:

1 Are you aware of the following Govt. sponsored schemes?

IRDP	-
TRYSEM	-
DWCRA	-
DRI	-
New 20 point programme	-
15 point welfare programme for minorities	-
Consumption loan scheme for rural poor	-
Vishwa scheme	-

2 How do you think the Govt. can help artisans in improving their turn over and profits?

By providing work-cum-residential sheds	-
By providing easy credit	-
By easing raw material supply	-
By distributing raw materials through Govt. agencies and Co-operatives	-
By preventing large enterprises from producing similar goods/services	-
By providing training facilities	-
By providing technical know how	-
By distributing the goods produced through Govt. or Co-operative marketing outlets	-

3 Do you think that the Govt. can help artisans by educating, training and bringing the artisans of a region together for exchange of experiences

Yes	-
No	-
If yes,	-

4 How can the Govt. help?

By arranging short term
 courses for one or two
 weeks in and around
 this place -
 Through on the job training
 in other successful
 enterprises -
 Through regular schools,
 operated at convenient
 hours of the day? -
 Through training in nearby
 ITIs or polytechnic
 colleges? -

5 Are you satisfied with the attitude of Govt. officials
 towards artisans?

Yes -
 No -
 If no, -

6 What do you feel are the causes for such an attitude?

Lack of sympathy towards
 artisans -
 Lack of knowledge about
 artisan trades -
 Lack of incentives from
 Govt. -
 Lack of initiative to
 sympathetically consider
 the problems of artisans-
 others (specify) -

7 What role, do you feel the NGO's can play in improving
 your trade prospects?

8 What sort of a future do you foresee for your occupation
 in the years to come?

very bright -
 moderate -
 slow death -

Bibliography
