ROLE OF INSTITUTIONAL FINANCING AGENCIES FOR DEVELOPMENT AND PROMOTION OF RURAL ARTISANS IN ORISSA: A CASE STUDY OF PURI DISTRICT

(A) QUESTIONNAIRE

1. Questionnaire for the borrowers:
   1.0 Identification of the village or location:
   1.1 Name __________________________
   1.2 Block:
   1.3 Distance (in KM) of the village from Block HQrs.
   1.4 Name of the industrial unit:

2. Particulars of the borrower:
   2.1 Name: Sex: Age:
   2.2 Relation to the head of household:
      (If head of the household, write the name of the head)
   2.3 (a) Educational status
      General: Illiterate/below primary/below secondary/secondary/Intermediate, Graduate.
      (b) Educational status-Technical (describe):
      (c) Industrial skill acquired (describe):
      (d) Whether acquired skill by profession/through training:
      (e) If trained - i) Where: ii) By whom:
      (f) Marital status: never married/married/widowed.
      (g) Economic status in family Earner/Dependant

2.4 (a) Period of association (in years) with the enterprise:
      (b) Borrower status in the enterprise: owned artisan/hired artisan.
      (c) Nature of occupation principal/subsidiary
         i) If subsidiary describe:

3. Demographic particulars of the household members:
   3.1 No. of members
      | Adult | Child | Total |
      | M/F   | M/F   | M/F   |
      |       |       |       |
3.2 No. of members educated:

<table>
<thead>
<tr>
<th>Particular</th>
<th>Upto Primary</th>
<th>Upto Matric</th>
<th>Above Matric</th>
<th>Total Educated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.3 Occupation and income of the household and the borrower:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of workers</th>
<th>Occupation</th>
<th>Annual income (last year) (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Principal</td>
<td>Subsidiary</td>
</tr>
</tbody>
</table>

1) Borrower

ii) Household member

(-borrower)

Total:

1) Cultivation, wage labour 2) Household industry 3) Business and other enterprises 4) Other occupation and services 5) Includes income from non-agricultural occupation remittance, rent etc.

4. Credit Needs (over a period):

4.1 Long term credit (for capital formation) in Rs.

<table>
<thead>
<tr>
<th>Purpose Code</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>Total</th>
</tr>
</thead>
</table>

1) Construction of factory shed, 2) Purchase of machines etc. 3) Expansion and modernisation, 4) Storage and godowns, 5) Training know-how and others.
4.2 Short term credit (for production and other current expenses) in %.

<table>
<thead>
<tr>
<th>Purpose code</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Raw materials, 2) Rent, 3) Wages, 4) Interest 5) Transport charges, 6) Electricity bill, 7) Consumption, 8) Improving inventory and 9) others.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Particulars of credit (actually incurred) (in %.)

<table>
<thead>
<tr>
<th>Source</th>
<th>Long Term Credit</th>
<th>Short Term</th>
<th>Amt.</th>
<th>% of subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>Rate of interest</td>
<td>Amount</td>
<td>Rate of interest</td>
</tr>
</tbody>
</table>

i) Institutional
   a) Government
   b) Commercial Bank
   c) Co-operative Banks
   d) Regional Rural Banks
   e) Others(specify)

   (i) Sub-Total:

ii) Non-institutional
   a) Money lenders
   b) Landlords
   c) Traders and Commission Agents
   d) Friends and relatives
   e) Others(specify)

   (ii) Sub-Total:

Total (i + ii)
6. Utilisation of the credit:

6.1 Long-term credit: (in ₹.)

<table>
<thead>
<tr>
<th>Purpose code</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>Total</th>
</tr>
</thead>
</table>

6.2 Short-term credit: (in ₹.)

<table>
<thead>
<tr>
<th>Purpose code</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>Total</th>
</tr>
</thead>
</table>

6.3 In case of difference in utilisation between item 5 and 6, the reason for the difference (describe):

a) 
b) 
c) 
d) 

7. Asset formation (with reference to receipt of credit):

<table>
<thead>
<tr>
<th>Item (with unit)</th>
<th>Pre-loan period</th>
<th>Post-loan period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Qty.</td>
<td>Value (₹.)</td>
</tr>
</tbody>
</table>

7.1 (A) Tangible assets:

(for the enterprise)

i) Land area

ii) Factory sheds etc. (Nos)

iii) (a) Machine (Nos)
      (b) Tools & equipment (Nos)

iv) Storage & Godowns (Nos)

v) Other durable assets (specify)

vi) Insurance, securities and bonds

Sub-Total (A)
7.2 (B) Assets added for household purpose

i) land area (00.acres)
ii) Building (Nos)
iii) Furniture (Nos)
iv) Utensils (Nos)
v) Ornaments (gms)
v) Other durable assets (Nos)

Sub-Total (B)

7.3. (C) Savings and Investment:

i) Bank deposits
   (Amount in ₹.)
ii) Postal savings (₹)
iii) LIC and other
     Insurances (for
     self and other
     members (Amount in ₹.)

Sub-Total (C)

Total (A+B+C)

8. Output generation:

<table>
<thead>
<tr>
<th></th>
<th>Pre-loan period</th>
<th>Post-loan period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Qnty.</td>
<td>Value in ₹.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8.1 Production details:

1) Gross production with units
2) Production defective/
damaged/lost, if any
   (not fit for marketing)
3) Production diverted to
   home consumption
4) Net marketable
   production (1-2-3)
5) Value of scraps by
   product service sold
6) i) Value of net production
   ii) Value of production
       consumed at home

TOTAL :
8.2 (a) New items of production added during the year:
(b) Items of production dropped during the year:

9. Income Generation (in Rs.)

<table>
<thead>
<tr>
<th>Income particulars</th>
<th>Pre-loan Period</th>
<th>Post-loan Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.1 1) Gross income from the enterprise</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2) Cost of the operations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3) Wear and tear and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>depreciation expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4) Other expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5) Repayment of loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6) Net incremental income from the enterprise</td>
<td>(1-2-3-4-5)</td>
<td></td>
</tr>
<tr>
<td>7) Gross income from other sources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8) Net income from other sources (sale of scraps etc.)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total:

10. Employment generation: (per month)

<table>
<thead>
<tr>
<th>Employment particulars</th>
<th>Pre-loan period</th>
<th>Post-loan period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average</td>
<td>Average</td>
</tr>
<tr>
<td></td>
<td>No. of Mandays</td>
<td>No. of Mandays</td>
</tr>
<tr>
<td></td>
<td>persons employed</td>
<td>persons employed</td>
</tr>
</tbody>
</table>

10.1 Full time:
   a) Family Labour
      Male
      Female
   b) Hired Labour
      Male
      Female

10.2 Part-time:
   a) Family Labour
      Male
      Female
   b) Hired Labour
      Male
      Female

Total persons and Mandays employed per month
N.B: Average no.of persons X Mandays employed per month calculate for each category and write.

10.3 a) Is the working in the enterprise

1) Whole time, 2) Seasonal

b) Total no. of days of labour generated in a year considering the seasonality of operation:

Male-
Female-
Total-

11. Repayment of Credit : (in ₹.)

<table>
<thead>
<tr>
<th>Sources</th>
<th>Total Amount repaid</th>
<th>Balance Amount outstanding</th>
<th>Over Amount due</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

Institutional:

a) Government
b) Commercial banks
c) Co-op.banks
d) Regional Rural Banks
e) Others (specify)

TOTAL:

12. Marketing:

<table>
<thead>
<tr>
<th>Marketing Avenues</th>
<th>Prior to the receipt of the loan</th>
<th>After the receipt of the loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Qnty.of goods sold</td>
<td>Value received (₹)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12.1 Direct sale (self):

1) Local market/enterprise premises:

a) Foreign visitors
b) Other local
ii) Outside but within the state
iii) Sent outside the state
iv) Overseas markets

Sub Toal (i+ii+iii+iv)
12.2 Through agencies:
   i) Govt. Organisations
   ii) Co-op. agencies
   iii) Traders and private agents

Sub-Total (i+ii+iii)

Total Sale

13. Procurement of raw materials: (annual)
   3.1 Details of procurement

Names of raw materials* Sources** Qnty. Cost (\text{Rs.}) with units (no, ton, KL, etc)

* In case a raw materials is procured from more than one sources, use as many lines as necessary for the raw materials.

** Sources: Govt. Institutions, Co-operatives, individuals/local/outside agencies.

13.2 a) Whether the availability of raw materials was adequate Yes/No
    b) If no, what will effect it had on the enterprise (described):

14. The name of the schemes (IRDP, NREP, TRYSEM, ERRP and other Govt. schemes) under which the proprietor and/or other workers or the enterprise were covered.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Year of application</th>
<th>Year of assistance received</th>
</tr>
</thead>
</table>
(B) OPINION SURVEY OF THE BORROWERS

Category of artisan based industry:________________________

1. Is the supply of credit adequate to meet your demand? Yes/No

2) Whether you need more short-term or long-term credit? Yes/No

3) Are the institutions supplying credit in the locality adequate in number? Yes/No

4) Do you consider the prevailing rate of interest high? Yes/No

5) Do you consider that the credit is given for the purpose you needed? Yes/No

6) (a) Are your saving/resources to invest in the enterprise? Yes/No

   (b) If yes, why do you need financial credit? (describe)

   (c) What are the advantages in keeping your surplus saving in tact while going for credit? (describe)

7) (a) Are you receiving the loan in time? Yes/No

    (b) If no, what are the bottlenecks? (describe)

8. Do you consider that borrowing from financial agencies -

    (a) Time consuming Yes/No

    (b) Costlier than private sources Yes/No

    (c) Difficulty under Prevailing conditions Yes/No

9. Problems encountered while making attempts to generate additional income after the receipt of the credit (describe)

10. (a) In the process of income generation do you consider that finance alone is a sufficient condition? Yes/No

    (b) What are the other complementary factors (describe)
11. (a) Did you utilise the loan for the purpose for which you required Yes/No

(b) Difficulties faced while utilising the loan in your enterprise? (describe)

12. (a) Is the output generated by you is adequate Yes/No

(b) Describe the plans you have made to increase production and the problems you encounter in output generations.

13. (a) Do you consider that the bank loan has helped you to increase employment opportunities in your enterprise? Yes/No

(b) What difficulties you faced in expanding the activity?

14. (a) What are the difficulties you face while repaying the bank loan? (put tick marks)

(i) Lower production (ii) Inadequate sale (iii) Default in payment (iv) Default by customers (v) other difficulties (specify)

15. (a) Whether your products satisfy the customers regarding quality, design and packaging? Yes/No

(b) Would you like to change the agencies which purchase your products? Yes/No

(c) If yes, suggest the agencies

(d) Whether you get your products tested by all-India quality control institutions like I.S.I. etc.? Yes/No

16. (a) Are you getting the raw materials

(i) In adequate quantity Yes/No

(ii) In right time Yes/No

(b) Problems faced in procuring raw materials (describe)

17. (a) Does any body in the enterprise need training? Yes/No

(b) If yes, state your need
18. Is the manufacturing process traditional/modern
   (a) If modern from whom the technology was adopted
   (b) Do you feel that the new technology has given you
       i) Reduction in labour cost  Yes/No
       ii) More production per unit of time  Yes/No

19. Subsidy received, if any indicate
   (a) %
   (b) In term of money %.
   (c) Did you receive the subsidy in full  Yes/No
   (d) If no, the cuts if any, borne

20. Specify the instance when the financing agencies
   (a) was co-operative
   (b) created difficulties

21. The role of government in promoting the enterprise (describe)

22. Your suggestions regarding assistance (financial and otherwise) of the financing institutions

Date:  Signature of the borrower/
        Rural artisan