ANNEXURES
CASE STUDY

KODIYALA S.R.PATNA TALUKA, MANDYA DISTRICT

Kodiyala is a small village in S.R.Patna taluka of Mandya district. It is just 15 Kms. away from Mandya and 25 Kms. from taluka place. As per the 1991 census, it has a population of 2,899. The village is situated on Mandya-Bannur road. The area of the village is 423.78 hectares. The main occupation of the village is weaving and incense sticks manufacturing. The weavers of this village are known to be the best in the area.

The village has a branch of State Bank of India. There is a Govt. primary school and a high school. There are no colleges in the village. The students have to go to Mandya for higher studies. It has a Govt. hospital, a post office, a Yuvak and Mahila Mandal.

The Karnataka Hand Loom Development Corporation has opened a Weaver's Training Institute in the village.

In all there are 98 weavers, four blacksmiths, 37 tailors in the village. Further, five laundry units are found in the village. In all 58 persons are engaged in incense sticks manufacturing activity.

The village was adopted by KSFC for its rural industrialisation programme in 1989-90. A sum of Rs. 7.78 lakhs was sanctioned to 7 units in 1989-90. In 1991-92, a sum of Rs. 0.45 lakhs was sanctioned
to one unit. Of the 8 units, we have collected information about 6 units and the main findings are as follows.

1. There are 4 proprietary concerns, 1 private limited company and 1 A.O.P.

2. There are 2 textile units, a book binding, an incense sticks manufacturing, a coffee powder making and a carpentry unit. Thus, there are five different types of industries found in the village. Of the 6 entrepreneurs, 5 belong to forward caste and one to backward.

3. The total investment by these 6 units amount to Rs. 5.82 lakhs comprising of Rs. 3.42 lakhs towards plant and machinery and Rs. 2.40 lakhs towards working capital. The total loan amount disbursed by KSFC amount to Rs. 4.51 lakhs as on 31-3-1992 which includes Rs. 2.98 lakhs towards plant and machinery and Rs. 1.53 lakhs towards working capital.

4. All the 6 units procure raw material from outside and sell the products outside. Thus, these units do not use locally available raw material and do not sell the products in the village.

5. In all 20 workers (both family and hired) are employed in these 6 units. Of these, 12 are males (9 skilled, 3 unskilled), 8 females (3 skilled, 5 stipendary) working in these units. All
the 6 family members are males of which 5 are skilled and one unskilled. The remaining 6 male workers are hired (4 skilled and 2 unskilled). All the 8 female workers are hired. There are no seasonal and part time workers working in these units. All the hired workers are local. Of the 14 workers 4 belong to backward caste and 10 to forward.

6. The total investment per worker works out to Rs. 29,100 and the investment per worker in fixed capital amount to Rs. 17,100. The total loan amount released by KSFC per worker amount to Rs. 22,550.

From the above it is clear that as against Rs. 4.51 lakhs released by KSFC, a sum of Rs. 5.82 lakhs has been channelised by these industries. The total investment per worker is Rs. 29,100 and that of fixed capital investment is Rs. 17,100.

All the units have been paying the interest and principal dues regularly to KSFC.

One who enters the village, finds that all the villagers are found busy in one or the other activity. As soon as you enter the village will find incense stick smell all over and the sound of looms busy in weaving silk sarees. The villagers of Kodiyala are compared to ants since all young and old, male and female are found busy in one or the other activity.
M/s Nandini Home Industries, Bharamsagar, Chitradurga District.

The village:

Bharamsagar is situated on the Pune-Bangalore national highway No. 4. The village is 30 Kms. away from Chitradurga and lies in between Davanagere and Chitradurga. As per the 1991 census, the population of the village is 4,668 and spread over an area of 700.49 hectares. The main occupation of the village is agriculture. It has a branch of Syndicate Bank. As far as educational facilities are concerned, it has a primary and a high school, a private junior college and a degree college. The other infrastructural facilities such as telephone exchange, post office, KEB office are available in the village. There is a veterinary hospital, a public health hospital and also a police station. The youths have formed a Yuvak Mandal and women a Mahila Mandal. There are 3 laundries and 7 tailors working in the village.

The village was adopted by KSFC during 1990-91 for its rural industrialisation programme. A sum of Rs. 3.35 lakhs was sanctioned to 4 units. Of the 4 units, there were 2 ice factories, 1 vulcanising unit and 1 rubber slipper manufacturing unit. During Sept. 1991 a sum of Rs. 50,000 was sanctioned to M/s Nandini Home Industries, a unit engaged in vermicelli manufacturing.

The entrepreneur

Smt. Pushpa Belagali hails from a business family of Gadag, in Dharwad district. She is aged about 34 years and studied up to
P.U.C. After her marriage with Sri Shantveerappa of Bharamsagar, she came to her husband's place. Her husband was working as a sales manager in a ready made garments unit. To support her husband financially, Smt. Pushpa thought of taking up some economic activity. She also decided to start her own business in her home itself so that along with her house hold work she can work in the business without going out. Further, her thinking was that the activity should not need any special training and the raw materials for the activity be available easily that too in a near by place. Keeping all these things in mind, she thought of starting a vermicelli manufacturing unit. Vermicelli is used in preparing a sweet dish. The speciality of vermicelli is that it is used by both Hindus and Muslims. The Muslims celebrate last day of Ramzan by eating a sweet item prepared from vermicelli. The Hindus eat sweet dish prepared from vermicelli in almost all festivals and celebrations. The manufacture of vermicelli is very simple. every women knows the preparation of it which was hitherto manufactured manually. However, now a days machines are used in manufacture and the process is also simple. The raw materials used are soji, maida and starch which are available locally and can be procured without any difficulty.

In Sept. 1991 she approached KSFC, Chitradurga branch, for financial assistance. The branch sanctioned a sum of Rs. 50,000 for purchasing machinery for manufacture of vermicelli. She started her unit in a portion of residential building. The unit, M/s Nandini home Industries started commercial production in Oct. 1991. Mr. Shantveerappa resigned from his job and joined the unit. He took
over the marketing and overall management of the unit to enable his wife to concentrate on manufacturing activity.

The unit made a beginning with manufacture of 100 kgs. of vermicelli per day, employing 2 female workers. The product was sold initially in Chitradurga and Davanagere. The unit maintained good quality to sustain in the market. In a very short period the product earned a good name in the market in nearby districts of Dharwad and Belgaum also. The unit paid the interest and principal dues to KSFC regularly on time. The product was sold in packets with its own name viz., Guinness vermicelli. Along with this the unit also started manufacturing a special type of vermicelli known as 'Suragi', which is used in marriages. This item has a ready market in North Karnataka, Maharashtra, Rajasthan and Gujrat.

To meet the increased demand for the product, she purchased two more machines at a cost of Rs. 3.50 lakhs. The capacity of the unit increased to 1000 kgs per day and provided full time employment to 10 persons and to 30 persons on part time basis.

Smt. Pushpa pays her husband a handsome salary much more than what he was earning in his earlier job. He is treated as an employee of the unit. The workers too get better wages than compared to others in the market and the wages are paid regularly in time. The relationship of proprietrix with workers is such that they treat her as sister and not as owner. That is to say, the relationship is not that of master and servant.

The Govt. of Karnataka recognised her work and selected the
unit for state award instituted for well managed industries. She received her state award (third place for the year 1994-95) on 5-2-1996 from Govt. of Karnataka. Besides this she has been awarded by 'AWAKE' as the best woman entrepreneur of the district.

There are nearly 200 such units in the state. But the product of M/s Nandini Home Industries has earned a good name in the market. Smt. Pushpa attributes her success to hard work and maintaining quality of the product. She is optimistic about her future plans. She wants to set up a fully automatic machine at a cost of Rs. 40 lakhs. She has plans to export her product. Her aim is to register her name in Guinees Book of World Records. She has made it to Bangalore. Will she make it to Guinees Book of World Records?

The case study of Kodiyala and success story of M/s Nandini Home Industries have been selected to present the situation prevailing in rural India. There are many more villages like Kodiyala and entrepreneurs like Smt. Pushpa. The KSFC has assisted several such other entrepreneurs and selected villages like Kodiyala. The carpet weavers of Tekkalakote (Bellary district), handloom weavers of Gogi (Gulbarga district), saree weavers of Molakalmuru (Chitradurga district) all have availed financial assistance from KSFC and narrate their success story. Therefore, we can say that India lives in her villages and Rural India is Real India.
INTEREST RATE STRUCTURE OF KSFC (with effect from 1-3-1996)

<table>
<thead>
<tr>
<th>Category of borrowers/purpose of loan</th>
<th>Rate of interest</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Category borrowers/Loans</strong></td>
<td></td>
</tr>
<tr>
<td>1. Term loan (including working capital) to SSI's, non SSI's, road transport operators.</td>
<td></td>
</tr>
<tr>
<td>(i) Up to and inclusive of Rs. 25,000</td>
<td></td>
</tr>
<tr>
<td>(a) General rate</td>
<td>12.5%</td>
</tr>
<tr>
<td>(b) EFS</td>
<td>12.0%</td>
</tr>
<tr>
<td>(c) RSR</td>
<td>11.5%</td>
</tr>
<tr>
<td>(ii) Over Rs. 25,000 and up to Rs. 2 lakhs</td>
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</tr>
<tr>
<td>(a) General rate</td>
<td>14.0%</td>
</tr>
<tr>
<td>(b) EFS</td>
<td>13.5%</td>
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<td>(c) RSR</td>
<td>13.0%</td>
</tr>
<tr>
<td>2. Term loan (including working capital) over Rs. 2 lakhs to</td>
<td></td>
</tr>
<tr>
<td>(i) SSI's, non SSI's (project cost less than Rs. 45 lakhs) road transport operators, modernisation, expansion and diversification</td>
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</tr>
<tr>
<td>(a) General rate</td>
<td>19.5%</td>
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<tr>
<td>(b) EFS</td>
<td>19.0%</td>
</tr>
<tr>
<td>(c) RSR</td>
<td>18.5%</td>
</tr>
<tr>
<td>(ii) All MSI's and non SSI's (project cost over Rs. 45 lakhs)</td>
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</tr>
<tr>
<td>(a) General rate</td>
<td>20.0%</td>
</tr>
<tr>
<td>(b) EFS</td>
<td>19.5%</td>
</tr>
<tr>
<td>(c) RSR</td>
<td>19.0%</td>
</tr>
</tbody>
</table>
Special category borrowers/ Loans

(i) Loans for second hand machinery, bridge loan, for acquiring second hand KSSIDC sheds 21.5%

(ii) Corporate loan

(a) AAA rated 22.0%
(b) Others 22.5%

Note: 1. Inclusive of interest tax
2. 1% concession to SC/ST entrepreneurs
3. 2.5% penalty on the amount and period of default.
## DETAILS OF VILLAGES SELECTED FOR CANVASSING INTERVIEW SCHEDULES

<table>
<thead>
<tr>
<th>District</th>
<th>Branch</th>
<th>Taluka</th>
<th>Village</th>
<th>No. of entrepreneurs</th>
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<td>Gogi</td>
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<td>Bellary</td>
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<td>District</td>
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# QUESTIONNAIRE - 1
(Branch Managers)

## PART - A
**GENERAL INFORMATION**

A.1 : Name and Address of the Branch:

A.2 : Status of the Branch : 'A' Grade / 'B' Grade.

A.3 : Area of Operation:

## PART - B
**STATISTICAL INFORMATION ABOUT RIP**

B.1 : How many villages have been identified for RIP by your BO since introduction of the Scheme?

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of villages identified</th>
<th>Year</th>
<th>No. of villages identified</th>
</tr>
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<tbody>
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<td>1989-90</td>
<td>Actual</td>
</tr>
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<td>1991-92</td>
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</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>TOTAL</td>
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</table>

B.2 : How many cases have been sanctioned under RIP since introduction of the Scheme by your BO?

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<th>Year</th>
<th>Sanctions Target</th>
<th>Sanctions Actual</th>
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<td>1989-90</td>
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<td>1990-91</td>
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<tr>
<td>1991-92</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>TOTAL</td>
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</table>

B.3 : How many cases have been disbursed (of the cases reported at B.2 above)

<table>
<thead>
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<th>Year</th>
<th>Disbursed No. Amt.</th>
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<tbody>
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<td>1989-90</td>
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<td>1990-91</td>
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<tr>
<td>1991-92</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
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</table>

Contd...2.
PART - B

PLANNING ASPECTS OF RIP

C.1 : What are the main objectives of the Scheme?

C.2 : What are the criteria for selection of a village?

C.3 : Has the village got to be approved by your Zonal Office/Head Office?

Contd...
C.4: How do you identify the target group of persons?

C.5: How do you motivate the entrepreneurs identified under RIP?

C.6: a) Are the entrepreneurs identified under RIP imparted any training?
   b) If 'Yes', please indicate the nature of training normally imparted.
   c) Who conducts the training? KSFC/DIC/Private Institute/Other Sources (Please specify)
   d) Are the training facilities to the entrepreneurs sufficient?
   e) If 'not' what may be done in this regard?

C.7: What is the normal time taken for
   i) conducting Socio-economic Surveys:
   ii) Identification of entrepreneurs:
   iii) Imparting training, if any:
   iv) Scrutiny of applications & Sanction of loan:
   v) Project implementation:

PART-D
IMPLEMENTATION, CO-ORDINATION & PRACTICAL ASPECTS OF RIP

D.1: In 'RIP' cases you have to mostly deal with illiterate persons. Would you please explain your experience as compared with urban, literate entrepreneur?

D.2: Do you face any problems to monitor the cases under 'RIP' since the borrowers are spread over a wide area mostly in an inaccessible rural area?

D.3: Do you experience any influence of outsider(s) in Sanction and disbursement under RIP?

D.4: a) Under 'RIP' you have to sanction loans under the various schemes already in vogue. Do you think that there is need for formulating separate scheme for lending operations under 'RIP'?
   b) If 'Yes' would you please offer your valuable suggestions for formulating a Scheme? (Please use separate sheet(s) if need be)

D.5: According to you what are the merits and demerits of the Scheme?
D.6: What role do you expect from DIC and other Government agencies in effective implementation of the RIP?

D.7: a) Have you come across unit/units facing problems/difficulties (RIP cases only)?
   b) If 'Yes', what are the main problems?
   c) What are your suggestions for solving the problems of units set up under 'RIP'?

D.8: a) What is the progress made by your Branch under 'Vishwa' Programme launched by Government of Karnataka on 2-10-91?
   b) What supportive role do you expect from your Management/Government/other Agencies for successful implementation of RIP in general and "Vishwa" Programme in particular?

D.9: a) What is your experience regarding repayment of dues to the Corporation, in respect of cases covered under RIP?
   b) Has any unit covered under RIP become sick?
   c) If 'Yes', what remedial measures have been taken up by your Branch Office?

D.10: a) Do you face any problem in implementation of the RIP/Vishwa Scheme?
   b) If 'Yes', please indicate the problems faced by you and offer your suggestions to solve the problems/difficulties.

D.11: a) Is there any need for recruiting additional staff in view of likely increase in lending under 'RIP'?
   b) Is there any need for imparting special training to your personnel so as to equip them with rural lending aspects?

D.12: a) Is there any voluntary Association assisting you in implementing Rural Industrialisation Programme?
   b) If 'Yes', please indicate.
      i) Name and address of the Association(s);
      ii) Role of such an Association in implementing RIP?

D.13: Have you to suggest anything for better development of village industries?

D.14: Please offer your views/comments/suggestions concerning any aspect relevant to the present study.
"THE ROLE OF K.S.F.C. IN RURAL INDUSTRIALISATION IN KARNATAK"

Name of the Branch Office:
Name of the Village:
Name of the Taluka:

PART A: BACKGROUND OF THE ENTREPRENEUR

A1. Name and address of the Unit:


A3. Name of the Promoter(s)/Owner(s):

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
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</table>

A4. Sex: Male/ Female.

A5. Religion of the entrepreneur: Hindu/Muslim/Christ/Sikh/Other.


A7. Occupation of the entrepreneur before starting this unit:

- i) Agriculture
- ii) Agri.Labour
- iii) Non-Agri.Labour
- iv) Trading/business
- v) Craftsman/Artisan
- vi) Industry
- vii) Service
- viii) Unemployed
- ix) Others (specify)

A8. Education:

- i) Illiterate
- ii) Up to 5th Std.
- iii) SSLC (pass/Fail)
- iv) Graduate and above
- v) Technical education
  - a) ITM
  - b) Diploma
- vi) Others.

A9. i) Do you have any experience in the present line of activity?: Yes/No.

ii) Skill:
- a) Inherited
- b) By training.

A10. i) Have you undergone training in the present line of activity?: Yes/No.

ii) If 'Yes' who conducted the training programme?
- DIC/KSPC/Pvt. Institution
- SISI/At the unit of father/relative or friend/others.

A11. Whether your family is a joint family: Joint/Divided.

A12. What is the main occupation of your family?:

- i) Agriculture
- ii) Agri.Labour
- iii) Non-Agri.Labour
- iv) Trading/business
- v) Craftsman/Artisan
- vi) Industry
- vii) Service
- viii) Others (specify)


ii) What is the type of construction: Kuchcha/Pukka.

A14. (a) Do you own land?: Yes/No.

(b) Extent of land:
- Irrigated: Acres
- Non-Irrigated: Acres

Contd...2..
PART B: ENTREPRENEUR AND K.S.F.C.

B1. (a) Have you borrowed money in the past? : Yes / No.

(b) If 'Yes' please indicate from whom have you borrowed? :
   i) Village money lenders ii) Chits etc., iii) Bank
   iv) Friends/ Relatives v) Govt./Govt.Institution/Agency
   vi) Others.

c) The purpose for which the money was borrowed?

d) Did you face any problem in availing loan from bank/Govt./Chits/Money lender : Yes / No.

e) What are the problems:
   i) High interest rate ii) Insist on security/guarantor
   iii) Non-co-operative nature of staff iv) Delay/Corruption
   v) Too many formalities and terms and conditions
   vi) Others (Specify)

B2. Details about the term loan availed from K.S.F.C:

(a) Date and amount applied : Date:__________ Rs.________

(b) Date and amount sanctioned: Date;__________Rs.________

(c) Nature of activity:

(d) Purpose of loan: ______________________

   i) Machinery ii) Building and Machinery iii) Machinery and working capital
   iv) Building, machinery and working capital.

e) Why do you choose this line of activity? ______________________

   i) Self initiative ii) Initiation by father/friend/relative
   iii) to get employed iv) Underwent training in the line
   v) Family activity vi) Incentives and concessions vii) Good market for the product
   viii) Off season employment ix) Loss in agriculture.

B3. (a) Did you face any problem in availing loan from K.S.F.C?: Yes/No.

(b) If 'Yes' at what stage there was problem?: ______________________

   i) Filing application form ii) Getting Govt. Certificate/ NOC's
   iii) Appraisal iv) Legal and documentation
   v) Disbursement vi) Others (specify)

c) How did you overcome the problem?

B4. (a) Is there any voluntary association helping you?: Yes/No.

(b) If 'Yes' please state

   (i) Name of the association:

   (ii) Nature of help :
PART C: IMPACT OF 'i.S.F.C.'S ASSISTANCE

1. a) How much have you invested in the project? Rs.
   i) Building:
   ii) Plant and Machinery:
   iii) Working Capital:
   TOTAL:

   b) Source of funds:
   i) i.S.F.C. Loan:
   ii) Bank Loan:
   iii) Hand Loan from friends and relatives:
   iv) Own earnings:
   v) Subsidies /Grants:
   vi) Others:
   TOTAL:

2. a) Do you use raw material available within the village?: Yes/ No.
   (b) If 'Yes' in what proportion?
      i) Local
      ii) Outside
   (c) Which is the source of raw material?:
      i) Govt. supply
      ii) Open market
      iii) The person/Institution who/ which has placed the order for the product
      iv) Others.
   (d) Do you have problems in procuring raw material?: Yes/ No.
   (e) What are the problems in procuring raw material?:
      i) Govt. control
      ii) Shortage of working capital
      iii) Storage problem
      iv) Scarcity
      v) Others.

3. (a) When did you start production:
   (b) How much do you produce P.M?: Total value p.m. Rs.
      Quantity:
      Rate Rs.:__
   (c) Please indicate the production during the last 4 years:
      Year Qty. Rs.
      1988-89
      1989-90
      1990-91
      1991-92

4. Is the place of business belongs to you or rented?:
   i) Own
   ii) Rented:Pvt./Govt./Panchayat.
   iii) Belongs to my father/husband
   iv) Portion of residential building belonging to me/My family
   (v) Others.

5. (a) How many workers are employed in your unit?
     (Both hire/household)
     Male Female
     Skilled Unskilled Skilled Unskilled
     Full time
     Part time
     Seasonal
     Stipendary
     TOTAL:
     (b) How many family members are employed in your unit:
        Male Female
        Skilled Unskilled Skilled Unskilled
        Full time
        Part time
        Seasonal
        Stipendary
        ...
(c) What was the main occupation of workers before joining your unit. 

Male | Female
--- | ---
1) Agriculture | 
2) AgriLabour | 
3) Non-AgriLabour | 
4) Trading/business | 
5) Craftsman/Artisan | 
6) Industry | 
7) Service | 
8) Others(specify) | 

(d) Daily working hours and wages:

| Male | Female |
--- | ---
Household | Hired | Household | Hired |
Daily working hours | 
Working 'Mays in a Month | 
Months worked in a Year | 
Wage Ret. | 

(e) How many of your workers are local? 

Male | Female
--- | ---
Local | Outside
Total | 

(f) Please indicate the caste composition of your workers.

Male | Female
--- | ---
SC/ST | Minority | Others
TOTAL | 

C6. (a) Where do you sell your product? 

Male | Female
--- | ---
Proportion of product sold | 
1) Local(within the village) | 
2) Nearby village | 
3) Taluk/Dist.Place | 
4) Other Dist. | 
5) Outside the state | 
6) Export | 
7) Self consumption. | 

(b) Whom do you sell your product? 

Male | Female
--- | ---
Proportion of product sold | 
1) Local consumer | 
2) Urban consumer | 
3) Local dealer | 
4) Urban dealer | 
5) Govt/Semi-Govt.Dept. | 
6) Supplier of raw material | 
7) Person who has advanced money | 
8) Self consumption | 
9) Others(specify) | 

(c) Do you have problems in marketing your product? : Yes/No.

(d) If 'Yes' what are your problems?: 

1) Competition | 2) No demand | 3) Transportation | 4) Production difficulties | 5) Price offere is low | 6) Storage problem | 7) Delay in getting payment | 8) Problem with Govt.Dept. | 9) Others. 

C7. (a) Have you made any improvement in the technology : Yes/No with the assistance of ‘CPC’?

(b) If 'Yes' please indicate the nature of improvement: 


---
Has the improvement in the technology helped you to better your performance? Yes/No.

If 'Yes' in what way?

i) Increase in production  
ii) Reduction in the cost  
iii) Improvement in quality of product  
iv) Increase in the number of employees  
v) Saving in the time taken for production

vi) Others

What are your problems in introducing modern technology? ___________

i) Training  
ii) Finance  
iii) Raw material  
iv) Getting new design  
v) Power  
vi) Market  
vii) Others.

PART D OTHER ASPECTS

D1. Did you face any problem with regard to:___________

i) Power  
ii) Water  
iii) Shed/building  
iv) Raw material  
v) Working capital  
vi) Machinery  
vii) Marketing assistance  
viii) Govt/Licence/Permit  
ix) Labour  
x) Service and maintenance of machinery  
xi) Repairs and spare parts of machinery  
xii) Transport  
(xiii) Others.

D2. (a) Have you availed the incentives/concessions available for new units? Yes/No.

(b) Is there any problem in availing the incentives/concessions?

D3. (a) Have you visited similar units? Yes/No.

(b) If 'Yes', where?

i) Within the village  
ii) Within the Dist.  
iii) Neighbouring Dist.

D4. Do you want to take expansion/diversification? Yes/No/Late

D5. If you get a government job or a permanent job in an industry, will you

i) Continue in the rural industry  
ii) Join the job

D6. What was your level of income:

(a) before starting the unit: Rs.__________p.m.

(b) after starting the unit: Rs.__________p.m.

D7. Do you feel that there is improvement in the quality of your life after starting the unit? Yes/No.

D8. According to you what should be done to improve your industry?

i) Help to get raw material.

ii) Help in marketing of products.

iii) Training

iv) Adequate supply of power

v) Reasonable price for the product

vi) More incentives, concessions (subsidies etc)

vii) Transport, road and other infrastructure facility

viii) Facility for maintenance of machinery

ix) Help in getting Govt. Licence, NOC's etc.

x) Others.