INTERVIEW SCHEDULE
PROBLEMS AND PROSPECTS OF MODERN SMALL SCALE INDUSTRIES IN NORTH-KARNATAKA REGION

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I) GENERAL INFORMATION

1) Name of the Unit :
2) Place :
3) Year of Establishment :
4) Year of Commencement of Production :
5) Type of the Unit : Manufacturing Service
6) Name of the Product :

II) FINANCE AND INVESTMENT

1) Total investment in plant and machinery : Rs.
2) Nature of Acquisition : a) Purchased b) Purchase c) Hired d) Monthly rent e) Leased
3) Source of Finance for Plant and Machinery :
   a) Banks b) K.S.F.C. c) Term Lending institutions d) Pvt. Fin. Corpn.
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4) Cost of Loan Finance  Rate of interest

5) Is there any Time-gap between sanction and receipts of loan?:

Yes/No

If “Yes” mention the agency and time-gap:

Agency: Time-gap:

6) Is there any problem in obtaining the loan/Finance?

Yes/No

If “Yes” what problems have you faced in obtaining the loan/Finance:

a) High interest cost  b) Inconvenient No. of instalments

c) Rigid repayment Conditions  d) Inadequate amount of Loan

7) From which sources are you getting your financial requirement for:

a) Long-Term finance  b) Medium term finance

c) Short-term finance

8) Did you get subsidy on loans?  Yes/No

If “Yes” what is the amount of subsidy:

a) Less than 5 p.c.  b) 5 p.c. to 9 p.c.

c) 10 p.c. to 14 p.c.  d) 15 p.c. to 19 p.c.

e) above 20 p.c.

9) Which agency gives you subsidy:

a) Central Govt.  b) State Govt.

c) K.S.F.C.  d) K.S.S.I.D.C.

e) Other Fin. Institutions

10) Did you take full use of available Financial incentives

Yes/No

Capital subsidy  Sales-tax exemption  Power tariff concession  Margin Money subsidy  Preferential Price support  Others
If "No" give reasons
1) 2) 3)

11) Have you tried to get any incentives? Yes/No
If "No" give reasons
1) 2) 3)

12) Was there any delay in getting incentives?

13) Please state any other benefit or facility availed from the Govt.

14) Whether Present policy is satisfactory? Yes/No
If "No" please suggest and modification
1) 2) 3)

15) Are you getting the facilities on hire purchase of machinery?
Yes/No
If "Yes" which agency provides the facility:

a) Central Government  
b) State Govt.
c) K.S.F.C.  
d) K.S.S.I.D.C.

16) Do you get adequate working capital
If "Yes" what are the sources of your working capital:

a) State Govt.  
b) Central Govt.
c) Own Funds  
d) Banks
e) Finance Corporations  
f) Others

17) Is your unit handicapped by inadequate working capital?
Yes/No
If "Yes" give the reasons
a)  b) c) d)

18) Are you facing any problems in getting the adequate working capital?
Yes/No
If "Yes" what problems do you face in getting adequate working capital?

a) High interest rate  
b) Stringent credit
c) Inconvenient repayment conditions  
d) Policy of Banks
e) Others
III) PRODUCTION/RAW MATERIAL

1) What raw material do you use for your product:
   a) b) c)

2) Raw material is obtained from:
   a) Locally
   b) Outside the city
   c) Outside the state
   d) Others

3) Is there any difficulty in obtaining the raw materials:
   If "Yes" specify them:
   a) b) c) d)

4) Do you get any help from Govt. agencies in obtaining raw materials?
   Yes/No
   If "Yes" Specify the agency:
   a) K.S.F.C.
   b) D.I.C.
   c) K.S.S.I.D.C.
   d) Others

5) From who do you purchase the raw materials:
   a) Retailer
   b) Whole-seller
   c) Producer
   d) Manufacturer
   e) Others

6) Due to shortage of raw-materials is there your product loss?
   Yes/No
   If "Yes" how much of your production is lost a year?
   Specify.
   ¾ Rs.

7) What is the total requirement of raw-materials per month/year specify?
   a) b)

10) Year-Wise Production from 1993 to 1997

   ------ |------ |------ |------ |------ |------
   Quantity
   Value in Rs.

11) Now-a days your production is decreasing
    Yes/No
If “Yes” Decreasing in production is due to: shortage of raw materials:

a) Decline in demand
b) Severe competition
c) Labour sickness
d) Power shortage
e) Transport difficulty
f) Financial shortage
f) Others

12) What is the Percentage of capacity utilised in your unit during the last 5 years?

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If “Loss” mention the reason:

a) 

b) 

c) 

If the capacity is under utilised please state the reasons:

a) 

b) 

c) 

Please suggest the measures to overcome it:

a) 

b) 

c) 

IV PRICING AND MARKETING

1) How do you price your product?

a) Based on cost plus profit

b) On ad-hoc basis

c) Based on competitors price

d) Based on agreement with buyers

e) Based on demand and supply
2) How much was your Annual Sales during the last 5 years?

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3) To whom do you sale? (Who are the buyers of your product):

- a) Government
- b) Consumer
- c) Manufacturer
- d) Retailer
- e) Whole-seller
- f) Exporters
- g) Private Industries
- h) Others

4) Is there any internal factor for the fall in the sales?  Yes/No
   If “Yes” specify them:
   - a) Improper Production
   - b) Increase in cost of Production
   - c) Irregular supply
   - d) Poor Marketing
   - e) Poor quality of Production

5) Is there any external factor for the fall in sales  Yes/No
   If “Yes” specify them:
   - a) Competition
   - b) Reduction in demand
   - c) Entry of new sales
   - d) Availability of new substitution
   - e) Government policy
   - f) Other reasons

6) Where do you sale your Product?  Yes/No
   - a) Local
   - b) Outside the city
   - c) Outside the State
   - d) Others (Export)

7) Who are your competitors:
   - a) S.S.I. Units
   - b) Big Units
   - c) Local Units
   - d) Outside Units
   - e) Outside state

8) What are the usual marketing problems faced by you?
   - a) Competitions
   - b) Improper distribution
   - c) Channels
   - d) Lack of storage facilities
9) What are the areas of Competition faced by you in selling your product?
   a) Price competition □    b) Quality □
   c) Advertisement □
   d) Credit sales by Competitors □ e) Others □

10) Are you store your products?: Yes/No □
    If “Yes” where do you store your products?
    a) Own building □    b) Rental building □
    c) Govt. warehouse □ d) Others □
    If “No” give reasons: a) □    b) □
    c) □

11) Do you have adequate storing facilities Yes/No □
    If “No” how to manage:
    a) □    b) □

12) Do you think that your products need advertisement and publicity? Yes/No □
    If “Yes” what is the effect on sales?
    a) Increased □    b) Decreased □
    c) No change □
    How much: □

13) Are your sales subject to any control by the government? Yes/No □
    If “Yes” mention the type of control:
    a) Price Control □
    b) Quality control and inspection □
    c) Control on raw-material supply □
    d) Licensing and other regulations □

14) Do you face competition from big units? Yes/No □
    If “Yes” specify the extent
    a) Formal □    b) Acute □    c) Negligible □
15) Do you experience loss of sales due to tax burden? Yes/No
If “Yes” How much loss: Rs.____
16) Is your unit considered as sick? Yes/No
If “Yes” what is the extent of marketing difficulties causing sickness of your unit:
a) Less than 20 per cent  b) 20 per cent
c) 30 per cent  d) 40 per cent
e) 50 per cent  f) More than 50 percent
17) Do you sell your production on credit basis? Yes/No
If “Yes” what percentage of sales do you sell on credit basis:
a) 1 p.c. to 4 p.c.  b) 5 p.c. to 9 p.c.
c) 10 p.c. to 14 p.c.  d) 15 p.c. to 19 p.c.
e) More than 19 p.c.

V) TRANSPORTATION:

1) What type of transport facilities do you make use of your Unit?
   a) Lorry  b) Tractors  c) Tempo  d) Train  e) Others

3) Do you have any own vehicles?
If “Yes” specify the type of vehicles owned by you
   1)________________________   2)________________________
If “No” How to maintain:  a) Contract basis  b) Drip basis  c) Others

4) Do you find difficulties in obtaining adequate transport facilities
   Yes/No
If “Yes” specify the nature of difficulty experienced by you?
   1)________________________   2)________________________

5) Have you experienced by any loss of market/orders due to inadequate transport
   facilities: Yes/No
If “Yes” specify the loss per year Rs.________

6) How much of transport cost per year: Rs.________
VI) POWER

1) What is the source of power supply for your unit:
   a) K.E.B. □ □
   b) Own diesel □ □
   c) Generator □ □
   d) Others □ □

2) Do you get regular supply:
   If “No” what amount of shortage of power do you experience:
     a) Less than 10 p.c.
     b) 11 p.c. to 20 p.c.
     c) 21 p.c. to 40 p.c.
     d) More than 40 p.c.

3) Have you experienced any loss of production due to inadequate supply of power:
   Yes/No □ □
   If “Yes” what amount of Production is loss
     a) Less than 5 p.c.
     b) 5 p.c.
     c) 10 p.c.
     d) 15 p.c.
     e) More than 20 p.c.

4) Are you spend money on getting adequate power. Please specify (Yearly) Rs. □ □

VII) LABOUR AND MANAGEMENT

1) What is the total number of employees in your unit:
   Skilled □ □
   Unskilled □ □
   Total □ □
     a) Technically qualified □ □
     b) Non-technically qualified □ □
     Total □ □
     a) Temporary □ □
     b) Permanent □ □
     Total □ □

2) Do your unit experience Labour strikes oftern:
   Yes/No □ □
   If “Yes” give the reasons: a) □ □
     b) □ □
     c) □ □
     d) □ □

3) Is there any loss during the strike period?
   Yes/No □ □
4) If “Yes” How much specify (Yearly) Rs. ________

5) Is there any trade Union in your unit ________
   Yes/No ________
   If “Yes” is it an Registered Union ________
   If “Yes” what is the total number of labourers: ___________

6) What is the total labourers in your Unit:
   a) Less than 50 ________
   b) 60 to 100 ________
   c) 100 to 150 ________
   d) above 150 ________

7) What is the labour expenditure per year: Rs. ________

8) What is the administrative expenditure per month/per year Rs. ________

9) Management

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<th>Partners/proprietor</th>
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<th>Business experience</th>
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10) Have you got any management training centre of your own? ________
    Yes/No ________
    If “Yes” which type of training you will conduct: a) ________
    b) ________
    c) ________

VIII) PERFORMANCE

Year of establishment 1997


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<th>1) Number of employees</th>
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<th>2) Total value added (yearly)</th>
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<th>3) Profit (Yearly)</th>
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5) Do you face any problem with performance regard to;
   a) Raw materials ________
   b) Transports ________
   c) Labour ________
   d) Marketing ________
   e) Water ________
   f) Capital ________
IX) FUTURE PROSPECTS

1) Which aspects is encouraging for the future growth of SSI Units:
   a) Government policies in general  
   b) Incentive schemes  
   c) Good demand for the product  
   d) Others  

2) What suggestions would you offer for the future prospects for SSI Units:
   a) Liberal credit policy  
   b) Lower tax burden  
   c) More subsidies on loan financing  
   d) Greater preference in Govt. purchase  
   e) Any others  

3) Do you propose to increase the production in your unit: Yes/No
   If “Yes” by How much:
   a) 5 p.c. to 10 p.c.  
   b) 11 p.c. to 20 p.c.  
   c) above 20 p.c.  
   If “No” give reasons:
   a) Inadequate demand  
   b) Shortage of raw-materials  
   c) shortage of electricity  
   d) Others  

4) Did you estimate the required facilities for marketing your product viz.,
   a) Working capital  
   b) Storage facilities  
   c) Transport  
   d) Packaging technology  
   e) Suitable channel of distribution  

5) Do you think that any necessity for modifying your product:
   Yes/No  
   If “Yes” in which type of modifying:  

6) What are the purposes for which you need financial help from the banks for marketing your product:
   a) Credit sales  
   b) Insurance  
   c) Salary payment to salesmen  
   d) Storage costs  
   e) Incentive payment to salesmen  
   f) Agents Commission go Advertisement  
   g) Power  
   h) Others  

7) Do you get adequate and timely financial help from banks for marketing these expenses? Yes/No

8) Have you availed of financial and other facilities to overcome sickness caused by marketing problem? Yes/No

9) Which market do you consider more remunerative?
   a) Domestic
   b) Export

10) Which of the following measures can solve the marketing problem of your firm?
   a) Variation in product design
   b) Change in packaging
   c) Advertisement
   d) Choosing new market
   e) Improving the quality
   f) Understanding with the competition

11) Whether the policy of the Government towards your industry is
   a) Favourable
   b) Not favourable

12) Specify the unfavourable steps taken by the government
   a)
   b)
   c)
   d)

13) What kind of assistance do you expect from the Government?
   a)
   b)
   c)
   d)