

# CHAPTER-5

## DATA COLLECTION AND ANALYSIS

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5.1 Data Collection and Anylysis

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District Industries Centre plays an important role in micro-level industrial development. DIC helps to small scale, cottage and village industries by different ways such as financial, marketing, training, supply of raw material, seed capital, subsidy etc. for the development of industries at district, taluke and in rural area. DIC is implementing different schemes. Most of DICs scheme are helping for creating employment opportunities. The present study high-lights the role of DIC in the industrial development of Barsi taluka. For high-lighting the industrial development of Barsi taluka, we have selected 50 small scale industries and collected information through questionnaire and discussion. These information is given in the tabular form as follows :

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5.1 SCHEMES OF DIC

Sr.No.	Name of Schemes	No. Respondent	Percentage
1.	SEEUY	09	18 %
2.	EPP	14	28 %
3.	MMATSU	13	26 %
4.	NEF	01	02 %
5.	PMRY	02	04 %
6.	NO UNDER ANY SCHEME	11	22 %
TOTAL		50	100 %

District Industries Centre plays an important role in the Industrial Development of the District. For the industrial development the DIC is having different schemes through which it provides financial assistance to industries. The above table indicates that out of 50 entrepreneurs 55% entrepreneurs had taken loan from DIC under Employment Promotion Programme & Margin Money Assistance to Tiny Sector Units 22% entrepreneurs only registered under DIC and they borrowed loan from nationalised and co-operative banks. The entrepreneurs who had taken loans from National Equity Fund and Prime Minister's Rojgar Yojana the percentage is negligible.

5.2 STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER

AGE-GROUP

Sr. No.	Age - group	No.Entrepreneurs	Percentage
1)	Upto 25	04	08 %
2)	26 to 35	23	46 %
3)	36 to 45	18	36 %
4)	Above 45	05	10 %
Total		50	100 %

From the above table it is observed that 82% entrepreneurs are in the age group of 26 to 45. It shows that young entrepreneurs are getting more financial assistance from DIC.

5.3

STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER SEX

Sr.No.	Type	No.of Entrepreneurs	Percentage
1)	Male	46	92 %
2)	Female	04	08 %

The total 50 respondents are classified as per sex. The above table indicates that 92 % entrepreneurs are male & only 08 % entrepreneurs are female.

5.4

STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER

RELIGION

Sr. No.	Type	No. Entrepreneurs	Percentage
1)	Hindu	40	80 %
2)	Muslim	03	06 %
3)	Jain	07	14 %
4)	Christian	00	00 %
5)	Others	00	00 %
Total		50	100 %

The above table shows that 80% entrepreneurs are from the group of Hindu religions; 14% entrepreneurs are from Jain religions. There is no entrepreneurs from the group of Christian and others.

5.5

STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER  
CASTE

Sr.No.	Type	No.Entrepreneurs	Percentage
1)	SC	03	06 %
2)	ST	00	00 %
3)	NT/DNT	04	08 %
4)	OBC	10	20 %
5)	OPEN	33	66 %
Total		50	100 %

The table No. 5.5 shows the castewise classification of entrepreneurs. Out of 50 entrepreneurs 33 entrepreneurs (66 %) are from the open category. The percentage of SC/ST/NT and DNT entrepreneurs is negligible. The other caste - community is not getting benefit from DIC.

5.6

STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER  
EDUCATIONAL QUALIFICATION

Sr.No.	Type	No. of entrepreneurs	Percentage
1)	Upto S.S.C.	17	34 %
2)	H.S.C.	05	10 %
3)	Graduate	12	24 %
4)	Post-Graduate	00	00 %
5)	Professional & Technical	16	00 %
6)	Illiterate	00	00 %
Total		50	100 %

The table No. 5.6 indicates a level of education of the respondents. Surprisingly almost all the 50 entrepreneurs are educated 32 % entrepreneurs are having profession & technical knowledge. 24% entrepreneurs are graduates.



5.7

STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER  
EXPERIENCE

Sr.No.	Period (Year)	No. of Entrepreneurs	Percentage
1)	Newly Started	07	14 %
2)	1 to 5	26	52 %
3)	6 to 10	10	20 %
4)	11 and above	07	14 %
Total		50	100 %

The table No. 5.7 shows the level of experience of the selected entrepreneurs. Out of 50 entrepreneurs 43 (86%) are having the occupational experience. 14% entrepreneurs had newly started industrial units.

5.8

STATEMENT SHOWING THE CLASSIFICATION OF ENTREPRENEURS AS PER

INCOME

Sr.No.	Income group	No. of Entrepreneurs	Percentage
1)	Upto 1000	01	02 %
2)	1001 to 2000	05	10 %
3)	2001 to 3000	03	06 %
4)	3001 to 4000	02	04 %
5)	4001 to 5000	06	12 %
6)	Above 5000	33	66 %
Total		50	100 %

Table No. 5.8 indicates the income group of selected respondents. It is observed that 66 % entrepreneurs are in the income group Rs. 5000/- and above. Few entrepreneurs such as cobbler, photo-grapher and oil crusher those monthly income is below Rs. 5000/-.

5.9

TYPES OF ORGANISATION

Sr.No.	Type of organisation	No. of Entrepreneurs	Percentage
1)	Proprietary concern	42	84 %
2)	Partnership concern	08	16 %
3)	Co-operative concern	00	00 %
4)	Private Limited Company	00	00 %
Total		50	100 %

The table No. 5.9 shows the ownership pattern of selected entrepreneurs. Out of total respondents, 84% respondents are having their own industry (proprietary concern). Only 16% respondents are having partnership concern. There is no organisation on co-operative basis and on the basis of private limited company among the selected samples.

5.10

CLASSIFICATION OF INDUSTRY

Sr.No.	Type of Industry	No. of Industry	Percentage
1)	Agro-based Industry	10	20 %
2)	Plastic Industry	08	16 %
3)	Consumer Industry	09	18 %
4)	Fabrication Industry	06	12 %
5)	Automobiles Industry	03	06 %
6)	Electronic Industry	02	04 %
7)	Other	12	24 %
Total		50	100 %

It is observed from the table 5.10 that 20 % industries are Agro-based industries 18 % industries are consumer goods industries, 16 % industries are the plastic industries. The other industries it covers photo processing, cold-drinks and saw mills. Their percentage is 24 %.

5.11 EMPLOYMENT POSITION IN AGRO-BASED INDUSTRY

NO. OF INDUSTRIES - 10

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	1	3	04
2)	Manufacturing	6 / 34	-	-	40
3)	Marketing	-	-	7	07
4)	Servicing & other	3 / 1	-	-	04
Total		9 / 35	1	10	55

Table No. 5.11 shows the employment position in Agro-based industries. Agro-based industries are small scale industries, it provides the employment opportunities to 55 persons. Out of total employed persons 35 (70 %) are unskilled labours. Mostly this employment is in manufacturing section.

5.12

EMPLOYMENT POSITION IN PLASTIC INDUSTRYNO. OF INDUSTRIES : 08

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	-	5	05
2)	Manufacturing	10 / 34	-	-	44
3)	Marketing	-	-	4	04
4)	Servicing & other	3 / 1	-	-	04
Total		13 / 35	-	09	57

The table No. 5.12 indicates the employment position in plastic industries. The plastic industry it provides employment opportunity to 57 persons. Among these workers, 35 are unskilled, 13 are skilled and 9 persons are in managerial section.

5.13

EMPLOYMENT POSITION IN CONSUMER-BASED INDUSTRY

NO. OF INDUSTRIES ; 09

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	-	5	05
2)	Manufacturing	13 / 21	-	-	34
3)	Marketing	-	-	4	04
4)	Servicing & other	01 / 01	-	-	02
Total		14 / 22	-	09	45

The table No. 5.13 shows the employment position in consumer based industry in the selected sample. Consumer based industries provide employment to 45 persons. Mostly this employment is both skilled and unskilled workers in manufacturing and servicing section. All these consumer based industries are small sized industries.

5.14

EMPLOYMENT POSITION IN FABRICATION INDUSTRY

NO. OF INDUSTRIES : 6

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	-	4	04
2)	Manufacturing	04 / 18	-	-	22
3)	Marketing	-	-	2	02
4)	Servicing & other	-	-	-	00
Total		04 / 18	-	06	28

Table No. 5.14 indicates the employment position in fabrication industry. In this industry 28 persons are engaged in manufacturing, administrative and marketing section. Out of 28 persons 22 persons are working only in manufacturing section.



5.15

EMPLOYMENT POSITION IN AUTOMOBILES INDUSTRY

NO. OF INDUSTRIES : 3

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	-	2	02
2)	Manufacturing	11 / 11	-	-	22
3)	Marketing	-	-	2	02
4)	Servicing & other	1/1	-	-	02
Total		12 / 12	-	04	28

The table No. 5.15 shows the employment position in Automobiles Industry. This industry provides employment to 28 persons, both skilled and unskilled workers in manufacturing section.

5.16

EMPLOYMENT POSITION IN ELECTRONIC INDUSTRY

NO. OF INDUSTRIES : 2

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	-	2	02
2)	Manufacturing	11 / 08	-	-	19
3)	Marketing	-	-	1	01
4)	Servicing & other	2/1	-	-	03
Total		13 / 09	-	03	25

The table No. 5.16 indicates the employment position in Electronic Industry. This industry provides employment to 25 workers, both skilled as well as unskilled workers in manufacturing, marketing and service section.

5.17

EMPLOYMENT POSITION IN OTHER INDUSTRIES

NO. OF INDUSTRIES : 12

Sr.No.	Type	Skilled/ Unskilled	Supervision	Managerial	Total
1)	Administrative	-	4	6	10
2)	Manufacturing	10 / 77	-	-	87
3)	Marketing	-	-	3	03
4)	Servicing & other	1/-	-	-	01
Total		11 / 77	4	9	101

The table No. 5.17 shows the employment position in other industries in the selected sample. These other industries provide employment opportunity to 101 persons. Among these 101 persons 87 workers have got job in manufacturing section. While administrative section provides employment to 10 persons. The number of unskilled workers is more than skilled workers.

5.18 TOTAL EMPLOYMENT IN SELECTED INDUSTRIES

Sr.No.	Type of Industry	No. of Industry	Total employment
1)	Agro-based Industry	10	55 (16.22)
2)	Plastic Industry	08	57 (16.81)
3)	Consumer Industry	09	45 (13.27)
4)	Fabrication Industry	06	28 (8.25)
5)	Automobiles Industry	03	28 (8.25)
6)	Electronic Industry	02	25 (7.37)
7)	Other	12	101 (29.46)
Total		50	339 (100)

Figures in the bracket indicates percentage out of total employment.

All the selected industries are classified into Agro-based industry, Plastic industry, Consumer industry, fabrication industry, Automobiles industry, Electronic industry & other industry. The above table indicates the employment opportunities in all these selected industries. If we observed the unemployment position in Barsi Taluka (Table No. 2.6) from 1989-90 to 1993-94, there are 1038 educated unemployed who registered their names in Barsi employment exchange. In 1993-94 these selected small scale industries provide employment opportunities to only 339 educated unemployed persons in Barsi taluka.

EMPLOYMENT POSITION

Sr.No.	Type of Industry	Barsi Taluka	Other than Barsi Taluka	Total
1)	Agro-based Industry	39	06	45
2)	Plastic Industry	42	15	57
3)	Consumer Industry	29	10	39
4)	Fabrication Industry	23	00	23
5)	Automobiles Industry	23	00	23
6)	Electronic Industry	17	08	25
7)	Other	78	19	97
Total		251	58	309

All the selected sample industries are classified into different categories such as Agro-based, Plastic, Consumer, Fabrication, Automobiles, Electronics and other industries. The other industries it covers saw mills, Photo processing, Ice-factories etc. In all these industries 309 persons are employed. Out of total employment 251 (81.22%) are from Barsi Taluka & 58 (18.78%) are out side the Barsi Taluka.

5.20

STATEMENT SHOWING THE OWN CAPITAL INVESTMENT

Sr.No.	Rupees	No. of industries	Percentage
1)	Upto 50,000	21	42 %
2)	50,001 to 1,00,000	11	22 %
3)	1,00,001 to 2,00,000	07	14 %
4)	2,00,001 to 3,00,000	04	08 %
5)	Above 3,00,000	07	14 %
Total		50	100%

The table No. 5.20 indicates the own capital investment. Out of 50 industries 21 industries had invested Rs. 50,000 own capital. 18 industries had invested more than Rs. 2,00,000/- their own investment. 22% industries are in the capital investment group of Rs. 50,001 to Rs. 1,00,000.

5.21 STATEMENT SHOWING THE FIXED CAPITAL

Sr.No.	Rupees	No. of industries	Percentage
1)	Upto 1,00,000	21	42 %
2)	1,00,001 to 5,00,000	16	32 %
3)	5,00,001 to 10,00,000	08	16 %
4)	10,00,001 to 15,00,000	01	02 %
5)	Above 15,00,000	04	08 %
Total		50	100%

The above table No. 5.21 shows the investment of fixed capital. Out of total selected sample industries 74% industries had invested upto Rs. 5,00,000/- as a fixed capital and 26% industries their fixed capital investment is above 5,00,000/-.

5.22

STATEMENT SHOWING THE WORKING CAPITAL

Sr.No.	Rupees	No. of industries	Percentage
1)	Upto 50,000	28	56 %
2)	50,001 to 1,00,000	04	08 %
3)	1,00,001 to 2,00,000	08	16 %
4)	2,00,001 to 3,00,000	04	08 %
5)	Above 3,00,000	06	12 %
Total		50	100%

The table No. 5.22 shows the working capital position of selected industries. It is observed that 56 % industries are in the working capital bracket of Rs. 50,000/-. 24% industries are in the working capital bracket of Rs. 50,001/- to Rs. 2,00,000/- and 20%- industries are in the range of Rs. 2,00,001/- and above.



5.23

STATEMENT SHOWING THE TOTAL TURNOVER

Sr.No.	Rupees	No. of industries	Percentage
1)	Upto 1,00,000	15	30 %
2)	1,00,001 to 5,00,000	16	32 %
3)	5,00,001 to 10,00,000	07	14 %
4)	10,00,001 to 15,00,000	01	02 %
5)	Above 15,00,000	11	22 %
Total		50	100%

The financial position of selected industries is observed from the table No. 5.23. The sales turnover of 30% industries is in the range Rs. 1,00,000/-. 46% industries showed their turnover in the range of Rs. 1 lac to Rs.10 lacs. The highest sales turnover is shown by 24% industries, their sales is in the range of Rs. 10 lacs and above.

It is observed from this table that these small-scale industries are succeed in increasing their annual turn-over.

5.24

STATEMENT SHOWING THE LOSS AND PROFIT

Sr.No.	Loss/ Profit	Rupees	No. of Entrepreneur	Percentage
1)	Loss		02	04 %
2)	Profit	Upto 50,000	28	56 %
3)	Profit	50,001 to 1,00,000	09	18 %
4)	Profit	1,00,001 to 2,00,000	05	10 %
5)	Profit	2,00,001 to 3,00,000	03	06 %
6)	Profit	Above 3,00,000	03	06 %
Total			50	100%

The above table No. 5.24 shows the Profit & Loss position of selected sample industries. Surprisingly only 2 industries (4%), are increasing losses and 48 industries (96%) are making profit. Out of total profit making industries 74% industries are getting profit and their profit range is Rs. 50,000/- to Rs. 1,00,000/- 22% industries are getting profit in the range of Rs. 1 lac to Rs. 3 lacs and above.

5.25

STATEMENT SHOWING THE KNOWLEDGE OF DIC SCHEMES TO ENTREPRENEURS

Sr.No.	Type	No. of entrepreneur	Percentage
1)	Yes	44	88 %
2)	No	06	12 %
Table		50	100%

The table No. 5.25 indicate that among the 50 entrepreneurs 88 % entrepreneurs already knows about different schemes of District Industries Centre, Solapur. While 12% entrepreneurs do not know about these schemes.

5.26 STATEMENT SHOWING BORROWED LOANS FROM DIFFERENT AGENCIES

Sr.No.	Type of Agencies	No.of Entrepreneur	Percentage	Total Amount (Rs.)
1)	Ntionalised Bank	11	22 %	19,06,250
2)	MSFC & Other agencies	04	08 %	21,00,750
3)	IDBI	01	02 %	01,45,000
4)	DIC & other agencies	13	26 %	15,50,333
5)	Co-operative Banks	08	16 %	94,56,000
6)	WMDC & Other agencies	11	22 %	67,63,289
7)	Own	02	04 %	08,75,000
Total		50	100 %	2,27,96,622

All the selected 50 small scale industries are registered under the DIC. Though they registered under DIC they can borrow loans from different agencies under different schemes. The above table No. 5.26 shows that 26% entrepreneurs had taken loan from DIC 44% entrepreneurs borrowed from Nationalised Banks & WMDC. The role of IDBI and MSFC in sanctioning loan to small-scale industries is negligible.

It is observed from the above table out of total loan sanctioned amount (i.e. Rs. 2,27,96,622) Rs. 94,56,000 is given by co-operative banks & Rs. 67,63,289 is financed by WMDC. The amount given by DIC is low because DIC had a limit of sanctioning loan under different schemes.

5.27

STATEMENT SHOWING THE FINANCIAL AID FROM DIC

Sr.No.	Type	No. of entrepreneur	Percentage
1)	Sufficient	21	42 %
2)	Not-sufficient	29	58 %
	Table	50	100%

The small scale industries are registered under DIC & other financial assistance from different agencies. It is observed from above table No. 5.27 that 42% entrepreneurs expressed their opinion that the Financial assistance from different agencies is sufficient and 58% respondents are expressed their opinion that the financial assistance is not sufficient. Due to inadequate financial assistance these small scale industries are facing the financial crisis.

STATEMENT SHOWING THE SERVICES FROM DIC

Sr.No.	Type of facility	No. Beneficiries
1)	Banking	35
2)	Training	11
3)	Supply of Machinery	02
4)	Supply of Raw material	02
5)	Marketing	01
6)	Octroi & Sales Tax	09
7)	Not taken any facility	09

The main object of DIC is to promote the industries in the district through financial and other types of assistance. For promoting industries DIC provides different facilities such as training, supply of machinery, raw material, marketing etc.

The above table shows the facilities provided by DIC. 35 entrepreneurs are getting the banking facilities from DIC. Some industries are getting banking as well as training or raw material facilities from DIC.

5.29

REQUIREMENT OF DIC HELP

Sr.No.	Type	No. of Entrepreneurs	Percentage
1)	Required	27	54 %
2)	Not Required	23	46 %
Total		50	100 %

The table No. 5,29 shows the requirement of DICs help. It is observed from above table that 54% respondent expressed their opinion that DICs help is required and 46% entrepreneurs expressed their opinion that they did not required DICs help due to lengthy process, heavy paper work and mal-practises in DIC.

5.30 CLASSIFICATION OF REQUIRED VARIOUS HELP FROM DIC, SOLAPUR

Sr.No.	Types of requirement	No. of Entrepreneurs
1)	Raw Material	11
2)	Marketing	10
3)	Training	01
4)	Guarantor	01
5)	Electricity & Telephone	04
6)	Machinery	01
7)	N.O.C. facility	01
8)	New technology	01
9)	Sales tax & Octroi	01
10)	Plot (Land)	01

The above table indicates the expectations of entrepreneurs from DIC other than their regular and routine services. Though DIC provides routine services but practically most the entrepreneurs are not getting from DIC. 32 entrepreneurs are expecting raw material marketing training, Guarantor, electricity and telephone machinery, N.O.C. facility, new technology, Sales tax and octroi and plot etc. from DIC.



Out of 50 entrepreneurs 28 entrepreneurs have complaints about working and administration of D.I.C.

Sr.No.	Type of complaint	No. of Entrepreneurs
1)	Lenthy process	11
2)	Heavy Paper Work	02
3)	Corruption	08
4)	Delay in Seed-Capital	01
5)	No facility of raw material, marketing & training.	02
6)	Delay in subsidy	02
7)	Quantitatively achieved target	02

Out of 50 entrepreneurs 28 entrepreneurs are not happy with DICs working. 28 entrepreneurs had complained against DICs in terms of lenthy process, heavy paper work, mal-practices, delay in seed-capital, no facility of raw material, marketing and training, delay in subsidy and quantitatively achieved target etc.

5.32

PROPOSALS SANCTIONED IN BARS TALUKA BY DIC, SOLAPUR

Sr. No.	Year	CASES SANCTIONED BY DIC, SOLAPUR				
		SEEUY	EPP	MMATSU	NEF	PMRY
1)	1989-90	NA	NA	1	--	--
2)	1990-91	NA	NA	1	--	--
3)	1991-92	56	18	2	2	--
4)	1992-93	50	12	4	--	--
5)	1993-94	69	09	2	1	2

Source : D.I.C. Office, Solapur.

The above table shows that under the SEEUY and EPP schemes more proposals are sanctioned compare to MMATSU and NEF. Proposals sanctioned under NEF schemes are negligible. PMRY scheme is started from 1993-94 and only 2 proposals are sanctioned in this period.