

ROLE OF UDHYOGINI IN PROMOTING TEXTILE HANDICRAFTS

(A Case Study of District Bikaner, Rajasthan)

PROJECT REPORT

BY

Bharti Dhania

(H-08-MBA-09)

Submitted in partial fulfillment of the requirements for the degree of

MASTER OF BUSINESS ADMINISTRATION

(AGRI-BUSINESS) 2010



DEPARTMENT OF BUSINESS MANAGEMENT

COLLEGE OF HORTICULTURE

Dr. Yashwant Singh Parmar University of Horticulture and Forestry,

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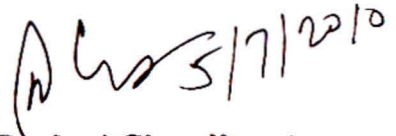
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CERTIFICATE-I

This is to certify that the project entitled “**Role of Udhogini in Promoting Textile Handicrafts - A Case Study of District Bikaner, Rajasthan**” has been submitted by **Bharti Dhania (H-2008-MBA-09)** to Department of Business Management, College of Horticulture, Dr.Y.S.Parmar University of Horticulture and Forestry, Nauni, Solan (H.P.) in partial fulfillment of MBA (Agri-Business) Programme. The project has been done under my guidance and as per my knowledge no part of this work has been submitted for any other degree or diploma.

The assistance and help received during the course of investigation and source of literature have been fully acknowledged.

Place: Nauni, Solan
Dated: 5/7/2010

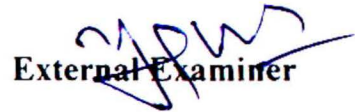

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Project Advisor


CERTIFICATE -II

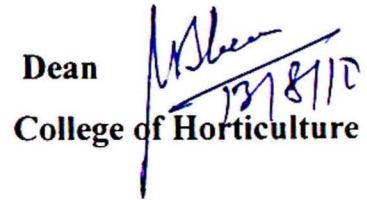
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6/9/2010

Project Advisor

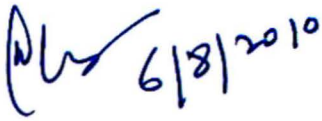

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CERTIFICATE-III

This is to certify that all the corrections pointed out by the external examiner have been incorporated in the project entitled “**Role of Udhogini in Promoting Textile Handicrafts- A Case Study of District Bikaner, Rajasthan**”, that has been submitted by **Bharti Dhania (H-2008-MBA-09)** to Department of Business Management, College of Horticulture, Dr.Y.S.Parmar University of Horticulture and Forestry, Nauni, Solan (H.P.) in partial fulfillment of MBA (Agri-Business) Programme.

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Project Advisor

 6/8/10

Head of Department

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I accept the sole responsibility for any possible error and omission.

DATE:
PLACE:


(Bharti Dhanisa)

LEGENDS

NGO	Non Governmental Organization
PVOs	Private Voluntary Organizations
FCRA	Foreign Contribution Regulation Act
RBKS	Rajasthan Bal Kalyan Samiti
NIPDIT	National Institute for People's Development Investigation & Training
GMT	Grassroots Management Training
WEMTOP	Women's Enterprise Management Training Outreach Program
TEST	Training of Enterprise Support Teams
NTFP	Non Timber Forest Produce
BDS	Business Development Service
UJAS	Udyam Jagran Sansthan
WEG	Women Enterprise Groups
TNA	Training Needs Assessment
SHGs	Self Help Groups
NABARD	National Bank for Agriculture and Rural Development

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CHAPTER - 1

INTRODUCTION

Non-Governmental Organization (NGO) is a legally constituted body, created by natural or legal persons with no participation or representation of any Government. In case NGOs are funded totally or partially by Government, the NGO maintains its Non-Governmental status by excluding Government representatives from membership in the organization. Non-Governmental organizations need healthy relationships with the public to meet their goals. Foundations and charities use sophisticated public relation campaigns to raise funds and employ standard lobbying techniques with Governments.

Development generally signifies improvement from an undesirable state of affairs to a desirable one in any field of social living. Disasters unfortunately hamper developmental processes. Disasters can be natural such as earthquakes, hurricanes, flood, and draughts etc. or manmade such as wars, invasions, industrial accidents etc. After the disaster occurs, the injured are rescued, property salvaged and the affected begin to rebuild their life once more. NGOs play an important and crucial role in the rehabilitating process.

NGOs supplement the efforts made by Government. Local NGOs reach the grass root level and provide relief to the disaster- affected people. The primary role of NGOs in times of disaster is to provide:

- Selfless, voluntary, non discriminating service.
- Joint action/ programmes at the national level.
- Public awareness through the mass media.

Raising funds for relief of victims and rushing emergency relief by providing food, clothing and health checkup are standard responses of any NGOs. They also help in rebuilding the community. For these long term goals, they seek assistance from government or private organization, as they share a common goal of helping disaster-affected people.

1.1 Vision and Mission

NGOs are committed to social justice, sustainable development and human rights. The right to communicate freely is a basic human right and a necessity for their sustainable development. Access to information is essential to informed decision-making at all levels. Generally NGOs are committed to the dissemination of information and promotion of

sustainable development initiatives, in response to the needs of under represented and marginalized sectors of society .For bridging the data gap and improving information availability, NGOs are committed to develop and establish an ideal medium for the Participation and exchange of a trusted and accurate source of quality information.

Non Governmental Organizations (NGOs) or Private Voluntary Organizations (PVOs) are increasingly making their presence felt on the international stage. A decade ago, NGOs were fairly peripheral to major international diplomacy. Today, however, they participate actively in various political, economical and social matters. NGOs work on their own, in conjunction with individual governments or with international organizations. As former UN Secretary-General Boutros Boutros-Ghali and other UN officials have noted, the involvement of NGOs in making decisions on the environment, sustainable development, human rights and women have increased the legitimacy and transparency of intergovernmental deliberations.

NGOs come in all sizes, shapes, ideologies, nationalities, organizing structures and styles. Some focus on nothing but local issues. Others address issues that span whole continents, and some like Amnesty International span the entire globe. Their very diversity reflects the complexity of these organizations. NGOs encompass everything from charities and relief agencies to political parties; think tanks and academic centers to community organizations; cultural associations to continent wide farmers' networks: women's groups to environmental federations; social movements to human rights and religious groups.

NGOs are usually formed among private groups of individuals sharing specialized interests in regards to issues that can be local, national or international. While a few such organizations had existed from the early beginnings of the nation-state, they were to proliferate in the transnational era and increased even more dramatically after World War II. This change can be attributed to technological developments, industrialization, and urbanization. Further still these factors are likely to continue to make the presence of NGOs felt in global arena.

The industrialized democracies in recent years have accounted for well over half of all memberships in international NGOs, and have been headquarters for almost 90 percent of all these organizations. For example, the term NGOs is used to refer to such organizations as the International Red Cross, Oxfam, Care, Amnesty International, International Chamber of Commerce, International Confederation of Free Trade Unions, International Criminal Police Organization, Salvation Army, World Federation of United Nations Associations, etc. Hundreds of NGOs are permitted direct involvement in the activities of several UN agencies. Their tasks involve sharing information and advancing proposals as part of a web of governmental, intergovernmental, and Non-Governmental efforts aimed at global problem solving. NGOs, then, are an indispensable organ of international importance.

1.2 NGOs in India

India has a long tradition of social service, social reform and voluntary agencies. NGOs emerged in India soon after Independence when Mahatma Gandhi made a plea for dissolving the Indian National Congress (the political party which came into power upon Independence), and transforming it into a Lok Sevak Sangh (Public Service Organization). This plea was, however, rejected; nevertheless, it did not halt the formation of Non-Governmental organizations in India. Many Gandhi followers established voluntary agencies to work closely with the governmental programs on social and economical issues. These agencies organized handicrafts and village industries, rural development programs, credit cooperatives, educational institutions, etc.

The second stage of growth of NGOs in India was around 1960 when many individuals noticed that the Governmental programs seemed to be inadequate to deal with the deprived sections of India. These groups formed organizations that worked on behalf of the poor, the landless, the tribals, the bonded laborers, and many other social groups that were being discriminated against by the policies of the state and social structure. These grass roots organizations work at the micro-level and work with limited resources and lack of coordination.

Since Independence in 1947 until around 1980 there was little effort on the part of the Indian Government to define the role of a voluntary agency or to recognize its importance. In 1980, however, with the Sixth Five Year Plan (1980-1985), the government identified new areas in which NGOs as new actors could participate in development. These areas included:

1. Optimal utilization and development of renewable source of energy, including forestry through the formation of renewable energy association at the block level
2. Family welfare, health and nutrition, education and relevant community programs in the field
3. Health for all programs
4. Water management and soil conservation
5. Social welfare programs for weaker sections
6. Implementation of minimum needs program
7. Disaster preparedness and management (i.e. for floods, cyclones, etc)
8. Promotion of ecology and tribal development, and
9. Environmental protection and education.

This plan, nevertheless, was to become the first of a series. Under the Seventh Five Year Plan (1985-1990) the Indian Government envisioned a more active role for voluntary organizations to aid in making communities as self-reliant as possible. These groups were expected to show how village and indigenous resources could be used and how human resources, rural skills and local knowledge, grossly underutilized at present could be used for their own development. NGOs because of their situation and interaction with local people can be very effective in bringing change since they are able to address issues that Governments are often not able to comprehend. That is, because these organizations work at the grass roots level they are able to sense the urgency of issues and prioritize into the problem solving mode at a quicker pace.

This advantage has also been noticed by the Indian Government. In the Eight Five Year Plan the importance of NGOs is further enhanced, paying particular attention to the role of these agencies as participants in rural appraisal for drawing up development plans at a

very low cost and involving the rural community. The plan document states, "A nation-wide network of NGOs will be created. In order to facilitate the working of this network, three schemes relating to the creation, replication, multiplication and consultancy development have been worked out by the Planning Commission."

Today, India has a vigorous NGO sector. Although there has been no complete census of NGOs, it is estimated that about 25,000 to 30,000 are active in India. In fact, as of December 31st, 1989, there were 12,313 NGOs registered with the Ministry of Home Affairs, Government of India under the Foreign Contribution (Regulation) Act (FCRA) 1976; furthermore, 726 NGOs are unregistered but under the prior permission category. One problem with NGOs in India, as with NGOs anywhere else in the world, has been the increasing dependency on Governmental funds or donations from external (foreign) donors like the World Bank. This dependent relationship has resulted in a lack of flexibility on the part of NGOs to pick their missions and objectives since many are expected to perform certain tasks in return for funding. But, further still, it has also created structures that have become more bureaucratic in nature and, hence, less effective in development. Nevertheless, NGOs are here to stay and will continue to work in India on political, economical or social issues, the task before them is how they will manage to produce change while keeping track for Governmental documentation.

1.3 NGOs in Rajasthan:

1.3.1 Prayas (Chittor):

Prayas (Endeavour) is a voluntary organization working for social, political and economic development in Chittorgarh district of Southern Rajasthan. Established in 1979, Prayas, as its name suggests, is distinguished primarily by its evolving orientation.

1.3.2 Rajasthan Bal Kalyan Samiti:

RBKS, an acronym for Rajasthan Bal Kalyan Samiti, is a non-government organization, registered under the Society registration 1860. Since March 1981 it has been working on developmental issues to benefit poor and deprived sections with special emphasis on women and child development at education, health and livelihood front.

1.3.3 Smile Foundation (Alwar):

Smile Foundation works as a catalyst to change the lives of underprivileged children and youth and give them a better future. Through more than 100 educations, healthcare, livelihood and girl child oriented programmes spread throughout India, the Foundation facilitates individuals, corporate and institutions to invest in social initiatives aimed at the welfare of poor and needy children.

1.3.4 Seva Mandir (Udaipur & Rajsamand):

Seva Mandir is a Non-Governmental organization (NGO) working for the development of the rural and tribal population in Udaipur and Rajsamand districts of southern Rajasthan. The work area encompasses 626 villages and 56 urban settlements. In total the organization reaches out to around 70,000 households, influencing the lives of approximately 360,000 persons.

1.3.5 Aastha Sansthan:

Astha is a Hindi word, and means "Faith". We have Faith in the people, in their abilities, strengths and knowledge. Astha was formed in 1986 and was registered as a Society, under Society Registration Act. The founder members have 10 to 15 years working experience in the field of adult education, rural development, organizing women's group, drought management and agriculture development.

1.3.6 Rajpurohit Seva Sansthan:

It is registered under Rajasthan Societies Registration Act 1958 with Registration no. 135/Udaipur /2000-01. We have an earnest desire to serve the needy poorest among the poor, specially living in remote, unapproachable, undulated, hilly, tribal areas, human and the cattle of arid zone of Rajasthan, where there is too much shortage of water for the animals, inhabitants and agriculture. Survival of the human community and other living ones is in very difficult.

1.4 UDHYOGINI:

Udhyogini - means woman entrepreneur. Udhyogini, the organization, works with poor women to improve their skills as producers and their knowledge of the markets they operate in, so as to ensure long-term returns.

In rural India women provide for their families' basic needs by contributing to farm labour and by subsistence level income generation. These income generating activities are as varied as running a rice dehusking unit; operating an oil press; collecting, selling and processing minor forest produce; embroidering on textiles and leather; and, making baskets from local varieties of grass. Udhyogini is involved in facilitating the learning of basic management skills that are required for running such micro enterprises and skills needed not only to manage their production but also to market their products and ensure better returns.

It is nearly 14 years since Udhyogini came into existence as a service provider for micro enterprise management services, principally training for poor, asset less and mainly illiterate women in the backward states of India. As a specialized agency, on this date, and when there is recognition of the need to go 'beyond credit' to enable women to invest in productive activities, Udhyogini is placed at the very center of developing cutting-edge knowledge and practice for micro enterprises for the poor, especially women.

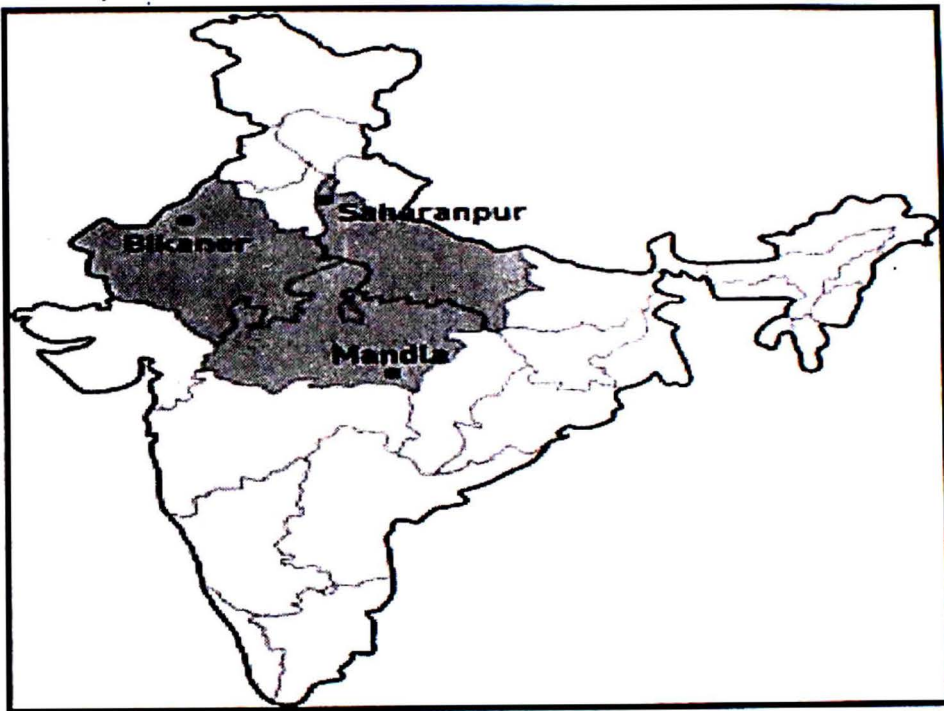
Back in the early 1990s, when Udhyogini was established, the focus on micro enterprise management training was innovative at a time when even micro credit was a new idea. Udhyogini took an early lead in the domain by motivating smaller NGOs towards micro enterprise in their portfolio of programs for poverty alleviation for women. It enabled NGOs, through a program of sustained support comprising training for enterprise awareness, management and counseling, to move into developing micro enterprise programs and having staff with orientation to micro enterprise. The NGOs that have grown and now have established micro enterprise programs such as Urmul, Sure and Lupin in Rajasthan; NIPDIT (National Institute for people's development investigation & training) and Samanwita in Orissa and ADITHI in Bihar are distinguished alumni of Udhyogini enterprise motivation and management training.

Udhyogini as well as other institutions in Africa, supported through a World Bank initiative, developed the concept of and manual for Grassroots Management Training

(GMT), which is now a core activity in Udhyogini work in India and in many NGO and government programs around the world such as in Peru, other Andean and African countries and Romania. Udhyogini was set up to co-ordinate and facilitate management training for grassroots women's groups for the World Bank Institute-funded Women's Enterprise Management Training Outreach Program (WEMTOP). This was a three-year participatory action learning project aimed at strengthening the capacity of intermediary NGOs to deliver management training to poor women micro entrepreneurs in 1992. The training program consisted of Grassroots Management Training (GMT) carried out for women producers and the Training of Enterprise Support Teams (TEST) for the trainers of GMT. The trainings were carried out through NGOs who were responsible for group formation and bringing together the women. Udhyogini worked with 21 Voluntary Organizations (NGOs) in three states of Orissa, Bihar, and Rajasthan. A total of 130 trainers and 1,077 producer women were trained.

It was exciting that Udhyogini was able to train so many women and NGOs that worked with women. But more was needed—especially as the markets were getting more complex. To remain strategic and inform its training programs for others, Udhyogini needed to work directly at the grassroots to understand what it takes to take women all the way through from 'mobilization to market'. So, in 2002, Udhyogini began direct implementation at the grassroots. It selected sectors of the economy in which women were concentrated and in which depth and scale were required to be demonstrated to make a difference. It selected regions that offered a resource base – skills or natural resources that were required to be harnessed for enterprise and to empower women. It selected locations that were challenging and where women were not being supported for micro enterprise work in any significant measure by government or NGOs. Our goal is to fully equip poor rural women with the skills and knowledge to increase and sustain their earning power. We aspire to become a nationally and internationally recognized agency specializing in business development services for NGOs and poor women. Udhyogini mission is to provide quality and appropriate business development services for training and promotion of poor women as entrepreneurs.

- A separate unit exists in Udhyogini for providing business development services to external clients and the field projects of Udhyogini. Udyogini's business development services are at two levels: Enterprise Management Training for service providers and for producers and a package of support in addition to training for clients to establish and operate micro enterprises. Udhyogini puts in a lot of effort to make its services more effective. Its training programs are regularly monitored and appropriate training materials are developed. A package of business development services, going beyond micro enterprise management training is also offered. This is a long term program for supporting the establishment of micro enterprises and includes market survey and assessment, feasibility analysis, business planning, market and credit linkage building and technical training linkage building.



Udhyogini direct implementation projects are “field laboratories”, where we learn from the actual challenges women face, as they begin to transform their skills and learning to enterprise development. This first-hand knowledge sharpens our core business of training

and curriculum design and delivery to our NGO and government colleagues. Grassroots projects have also challenged us to think about the external environment and systems that confront small-scale women producers. It has helped us to organize associations and marketing initiatives to overcome these barriers.

Udhyogini is piloting its framework with vulnerable communities in three different sub-sectors and diverse social and economic situations.

1. The harsh desert district of Bikaner of north-western Rajasthan, bordering Pakistan, with women refugees who migrated from Pakistan after the two wars of 1965 and 1971, is the site of one of our field laboratories that focuses on handicraft (hand embroidery) development.

2. The second grassroots project is with tribal women, non-timber forest produce (NTFP) collectors in the forest areas of Mandla district of Madhya Pradesh in central India. This is Udhyogini largest project, spanning support in 60 villages of the district.

3. Udhyogini third laboratory project is among urban slum dwellers in Saharanpur, UP, with early community mobilization and micro enterprises focused on consumables and consumption services.

1.4.1 Field project Bikaner Rajasthan:

Udhyogini is upgrading the skills and products of women embroiderers in Bikaner district, Rajasthan. Nearly five hundred women, traditionally skilled in embroidery and patchwork, are working on design and sample development with the help of designers and under the close supervision of the Udhyogini team. Differentially skilled women are being linked to markets that are appropriate for their products. A group of women have been selected and trained as Business Development Service (BDS) providers. These women motivate and train other grassroots women in enterprise. A business association called Udyam Jagran Sansthan (UJAS) has been registered as an independent institution with representatives from the women in the governing body.

Our field offices are in Pugal block headquarters and in Bikaner city. Initially in 2002-03, 150 women were part of the project. By the end of 2005, nearly 500 women were involved in Udhyogini production related activities.

Women have been organized into trade-based groups. Some have already used their savings for working capital and for leveraging loans from a fund established by Udhyogini for the purpose. The Udhyogini model is to encourage women to work on orders given by businessmen trading in embroidered products with whom Udhyogini has made contact and fulfill them and reward them for timeliness, quality and efficient management. Women are trained in management skills, quality production and in how to maintain productivity and efficiency. Udhyogini has participated in a number of exhibitions organized in Delhi and in Rajasthan, to boost sales of the embroidered products. These events have also provided exposure to women willing to move out of their villages for new learning about consumer preferences and for the task of business motivation and service provision for the community. Illiterate women, overawed at the sight of urban life with large malls with escalators and sensor-controlled water taps, have shared their experiences with eager fellow embroiderers in the villages during the GMTs. A business association called Udyam Jagran Sansthan (UJAS) has been registered as an independent institution with representatives from Women Enterprise Groups (WEG) in the governing body. UJAS runs a production, coordination and training center in Pugal that acts a central point to receive orders, monitor all the production-related activities and to dispatch finished goods. Some women come regularly to the center and work on orders received and others take the raw material home and return the finished goods to the center. In addition to providing marketing linkages, inputs for business management are given regularly to the women who come to the center. Udhyogini ongoing efforts have helped the women to build their capacities to ensure quality and timely delivery As part of Udhyogini's strategy to work closely with market players in order to build sustainable market linkages for producers, consultations with small business owners have been conducted to identify their needs that will help their growth and, in turn, help producers to enhance income.

Udhyogini provides Business Development Services to NGOs, Government Institutions Donors, Small and Micro-Entrepreneurs and Producers' Organizations.

1. Micro enterprise Management Training
2. Market Survey
3. Feasibility Study
4. Best Practice Cases

Udhyogini core competency is in the field of enterprise management training for NGOs and women producers. Udhyogini offers two levels of Enterprise Management Training;

- Training of Enterprise Support Team (TEST): TESTs are offered to NGO staff, implementation agencies, line departments, and leaders of the SHGs.
- Grassroots Management Training (GMT) for producers and SHG members.

GMTs can be further divided into Direct GMT (conducted by Udhyogini staff) and GMTs facilitated by Udhyogini (trained Self Help Group/NGO or implementation agency functionary conducts the training at grassroots level and Udhyogini representatives provide the necessary supervision, and handholding during this process). The curriculum for the GMT is similar to the ones in TEST. However, the modules are spaced over a longer period depending on the absorptive capacity of participants and their schedules. The materials are also different—audio-visual, and interactive--hence, engaging for illiterate clients. Training materials include posters, games, short-plays, role-plays, and exercises. Videos and CDs are also used. An interactive, computer based, marketing quiz has also been developed. The TEST for literate and aware SHG leaders is a “hybrid” (in terms of materials used) of TEST and GMT materials. Business people are also involved as resource persons in TESTs and in the “hybrid” TESTs. TEST is offered as spaced modules (over several months) with GMTs in between to enable trainers to transfer and apply the learning among grassroots producers. Udhyogini provides review and support to trainers during GMTs. Alternatively, refresher TESTs are conducted at the end of the program to identify areas of difficulty and conduct training to improve knowledge and application capacity. TESTs are offered at locations at or nearest to where the clients are.

GMTs are completely in field locations. A separate Training Needs Assessment (TNA) is undertaken prior to curriculum development for the entire program.

The training programs are completely participatory and are delivered with the help of posters, charts, games, case studies, and videotapes. Efforts are made to continuously develop training materials and methods appropriate and suitable for use with illiterate women. The training materials are field tested in Udhogini project areas to find the effectiveness of the material

1.4.2 Field Projects (Mandla, Madhya Pradesh):

Udhogini works with tribal women who collect and sell Non Timber Forest Produce (NTFPs) in Mandla. The interventions include value additions to NTFPs and agriculture. GMTs are conducted on a regular basis to provide women and orientation to various aspects of micro business development, to set up, manage and scale up their enterprise. Some tribal women, who have gone through Udhogini's enterprise trainings, have been selected as Business Development Service (BDS) providers. They are now leading the trainings in newer Self-Help Groups (SHGs) to motivate other women to use micro credit for productive rather than consumption activities.

Udhogini field office is functioning in Mandla, M.P. The project began in 13 villages to support around 200 women. By the end of 2005, Udhogini worked with nearly 1200 women from 60 villages.

Along with enterprise management training, women are also given hands on training in value added products from NTFPs such as Amla murabba (gooseberry preserve) and Amla pickle production. Vegetable cultivation has also been introduced on tribals' own small pieces of land. Vermi-composting has also started.

Exposure visits to markets and institutions in the neighboring districts are organized as part of training programs. Some women who participated in these trainings have been selected for intensive training and support as BDS providers. They assist the staff to expand and intensify the efforts of Udhogini in business promotion in Mandla.

Mahua is an NTFP that is traditionally used to make country liquor. It is consumed by men and women. Mahua collection and trade was done by tribal women individually and they would sell it immediately for cash. As a result of Udyogini's intervention, which included credit to manage risk, they began to dry and store mahua collectively to sell several months later for a higher price. Udyogini's intervention helped WEGs to get loans from NABARD and the Ministry of Rural Development to trade in mahua flower. Mahua drying and storage is being undertaken by large numbers of women. Oil extraction from mahua and other seeds will be piloted in 2006 among a large number of producers.

Tribal women are encouraged to share their experiences in various forums to inform policy and business growth as well as for association building. For example, in a workshop on NTFP markets, constraints and legal issues, conducted in July 2004 in Jabalpur, tribal women NTFP collectors got an opportunity to interact with forestry officials, government officials and businessmen who participated in the workshop. A network-building workshop was conducted in Mandla in 2004 in which 90 women participated. At the workshop, women already in the mahua business informed others about their experiences and achievements and, in this way, encouraged others to take up the enterprise. Further workshops have been held since then as a step towards the formation of an association of NTFP collectors. These workshops are also forums where results of research and feasibility studies for value-added products are shared.

1.4.3 Field Projects (Saharanpur, Uttar Pradesh)

Udhyogini is working with urban slum dwellers in Saharanpur. Women are involved in two principal micro enterprises, Chunari (traditionally embellished red cloth covering for offerings and idols used in places of worship and during religious/social ceremonies) and production of Agarbattis (incense sticks). Slum women are trained in technical and management aspects in Chunari and Agarbattis manufacturing. With the support of a leading corporate, ITC Ltd., Udhyogini has initiated the project in Saharanpur to create employment for urban slum women. The project was initiated at the end of 2004 but within a year, two principal micro enterprises with scale-up potential have been identified

and Women Enterprise Groups (WEGs) organized around them. Nearly 600 women have been mobilized so far. Women are engaged in making Agarbattis and Chunari. The Agarbattis are manufactured under a buy-back arrangement with ITC, which markets it under its own brand. The seconds quality Agarbattis are scented, packaged and marketed locally by WEGs under brand UJAS—an early beginning for the internalization of UJAS as women-owned, leading eventually to the creation of a UJAS-Saharanpur business association. Saharanpur is a leading manufacturing and trading center for Chunari. Linkages with different traders have been established and women not previously employed anywhere were able to get employment as Chunari producers. Dealers give the fabric to the women and women attach the gold trimming that distinguishes the traditional cloth. The results-oriented activity that was introduced so quickly and successfully was a boost to women's self-esteem and it has led to a considerable interest among slum women to be involved in the expansion of the activity. A value chain analysis has been conducted to assess the potential in this sub-sector on the basis of market linkages and additional women are being mobilized.

Women regularly participate in GMTs understand business operations and growth requirements. The more productive and mobile Chunari and Agarbattis producers have been selected to lead the expansion and outreach of the work and, as in Mandla, also lead the creation of the UJAS business association.

In addition to micro enterprise related activities, health camps were organized for the community. A baseline survey conducted in the area revealed the necessity of providing quality education to slum children. Two supplementary education centers were started to develop the personality and provide life skills to slum children.

CHAPTER-2

REVIEW OF

LITERATURE AND

RESEARCH

DESIGN

2.1 REVIEW OF LITERATURE:

Kamla-Raj (2009) conducted a study on “Role of NGO in the Development of Sugalis: A Case Study of Settlement in Andhra Pradesh”. They were of the view that the role of Non-Government Organizations (NGOs) in the development process in the third world countries like India is very crucial, especially in the 21st Century. NGOs have a greater role to play in the lives and livelihoods of the tribal and backward communities of India today. An attempt has been made in this paper to see the role of an NGO in the development of a Sugalis settlement. It is also attempted to understand how the information and support from the agency (NGO) helped the community to become self-reliant. The drawbacks of the developmental interventions of the agency or civil society are also examined in this paper.

North-South Institute, Canada (2008) conducted a study on “Handicraft Trade and Women Entrepreneurs”. The purpose of this study was to explore the economic and social characteristics of women entrepreneurs producing non-traditional tradable goods such as handicraft. The study found that the women handicraft producers are articulate and well informed about trade agreements and international events. They have their own opinions and proposals not only regarding handicraft exports but also about broader social issues.

K.C. Sharma (2007) conducted a study on “Microfinance through Self Help Groups- Status and Emerging Challenges”. The theme of study was the Self- Help Group (SHG) bank linkage programme of India, which is reportedly the largest microfinance intervention in the world. Its outreach is more than 40 million household. The study concludes that microfinance through SHG is contributing to poverty reduction in a sustainable manner.

Basu, Priya and Pradeep Srivastava (2006) conducted study on “The Current Level and Pattern of Access to Finance for India’s Rural Poor”. The study argues that, in an economy as vast and varied as India’s, there is scope for diverse microfinance approaches to coexist.

Harper Malcolm, Andreas Berkhoff and R V Ramakrishan (2005) have conducted a study on “SHG Bank Linkage- a Tool for Reform in Cooperatives”. The study concludes that it is in the interest of both customer and banks if SHGs are linked to PACS rather than to DCCB branches. The study also concluded that it is important to ensure the safety of the savings of the SHG member through proper deposit insurance.

Kumaran, K.P. (2002) conducted a study on “Role of Self-Help Group in Promoting Micro Enterprises through Micro Credit”. The study concluded that the delivery of micro finance to the poor is smooth, effective and less costly if they are organized into Self Help Groups (SHG).

Kaladhar K & Mohan, C. P. (2005) conducted a study on “SHGs and Bank Linkages”. The study indicates that access to the rural poor through SHG route is very encouraging.

Thakur, Sarojini Ganju and Anand Mohan Tiwari (2006) conducted a study on, “SHGs Based Micro- Credit Programmes in the Removal of Poverty”. The study was conducted in Patan District of Gujarat. This study advocates that for SHGs to have a marked and sustained impact on poverty it is necessary for them to adopt a more encompassing approach with various community- based organizations & programmes by laying far greater focus on processes, capacity building, and convergence with various on-going programmes.

2.2 OBJECTIVES OF THE STUDY:

- 1) To study the assistance provided by Udhyogini to rural artisans.
- 2) To study the credit need of the rural artisans vis-à-vis assistance from Udhyogini.
- 3) To study the various problem faced by rural artisans and their suggestions.

2.3 NEED OF THE STUDY:

Rajasthan is known for its creativity in art & craft. Women of Rajasthan are excellent in textile handicraft work like mirror work, bandhej work, aari work etc. In interior areas of Rajasthan, women know this art very well but they do not get any exposure for this. They are exploited by local money lenders & traders because they purchase their products and further sale it at higher prices and earn a good amount of profit. So NGOs plays crucial role to empower them as with their help they know how to use their art and earn money & become financially independent. Udhyogini plays a vital role in empowering rural women by providing financial help through SHGs & also by providing other assistance like training, crèches etc. NGOs like Udhyogini assist the artisans by giving them exposure at the national & international level and make rural women financially independent. This study was done in order to put light on the problem of rural artisans and what they want from Udhyogini and other related NGOs for solving their problems. The studies not only help Udhyogini to know its strength and opportunity but also help to find out its weakness. This study will increase efficiency of Udhyogini and as a result will also help in the upliftment of rural artisans, which will help them for raising their living standard. The study will also provide background to other SHGs & NGOs for assisting and helping rural artisans.

2.4 RESEARCH DESIGN:

2.4.1 Research:

Research is a systematic and scientific search for particular information on the topic taken up for study. Research is an academic activity and as such the term should be used in a technical sense. D. Slesinger and M. Stephenson in the Encyclopedia of Social Sciences define research as “the manipulation of things, concepts or symbols for the purpose of generalizing to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art. Research is, thus, an original contribution to the existing stock of knowledge making for its advancement. It is the pursuit of truth with the help of study, observation, comparison and experiment. The term ‘research’ refers to the systematic method consisting of enunciating the problem, formulating a hypothesis, collecting the facts or data, analyzing the facts and reaching certain conclusions either in the form of solutions towards the concerned problem or in certain generalizations for some theoretical formulation.

2.4.2 Research Methodology:

Research methodology is a way to systematically solve the research problems. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. It is necessary for the researcher to know not only the research methods/techniques but also the methodology. Researchers not only need to know how to develop certain indices or tests, how to calculate the mean, the mode, the median or the standard deviation or chi-square, how to apply particular research techniques, but they also need to know which of these methods or techniques, are relevant and which are not, and what would they mean and indicate and why. Research methodology has many dimensions and research methods do constitute a part of the research methodology. The scope of research methodology is wider than that of research methods. Research methodology involves analysis and interpretation of the available data to satisfy the taken up objectives.

2.4.3 Area of Study:

Area of study includes the rural artisans of Village Pugal, Bikaner District in Rajasthan.

2.4.4 Data Collection:

Primary Data: - The primary data are those which are collected afresh and for the first time, and thus happen to be original in character. Primary data either through observation or through direct communication with respondents in one form or another or through personal interviews. The data pertaining to objectives is collected with the help of specially designed interview schedule. This method of data collection is very much like the collection of data through questionnaire, with little difference which lies in the fact that schedules (Performa containing a set of questions) are being filled in by the enumerators who are specially appointed for the purpose. In certain situations, schedules may be handed over to respondents and enumerators may help them in recording their answers to various questions in the said schedules. This method requires the selection of enumerators for filling up schedules or assisting respondents to fill up schedules and as such enumerators should be very carefully selected. The enumerators should be trained to perform their job well and the nature and scope of the investigation should be explained to them thoroughly so that they may well understand the implications of different questions put in the schedule. This method of data collection is very useful in extensive enquiries and can lead to fairly reliable results.

Secondary Data: - The secondary data, on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process. The secondary data has been collected through site of NGO and Udhyogini branch in Pugal.

2.4.5 Sample Size: The number of individuals in a sample is called sample considering the constraint of scattered sample the convenient sample size of 60 rural artisans is taken

for the study because the total rural artisans' population is 300-400 and sixty sample sizes represent this population.

2.4.6 Sampling Unit:

Sample Unit is individual rural artisans.

2.4.7 Sampling Technique:

Random sampling technique has been used for data collection. A random sample is one in which each unit has an equal chance of being included in it and the technique used for random sample is known as random sampling technique. For the purpose of study from each village i.e. Shivrinar, 14-ad, Adoori, and Pugal of Bikaner District of Rajasthan were taken.

2.4.8 Applied Analytic Tool:

With the view of keeping the analysis simple and easily understandable, simplest analytic tools have been used which help in satisfying the objectives i.e. Percentage method. Percentage method was used to draw specific inference from the collected data. The formula used for this:

$$P = Q/R * 100$$

Where P= reading in percentage

Q= number of respondents falling in specific category to be measured

R = the total number of respondents

CHAPTER-3

RESULTS AND DISCUSSION

3.1 HANDICRAFT SPECIALIZATION

TABLE 3.1 HANDICRAFT SPECIALIZATION

SPECIALISATION	NO. OF RESPONDENT	PERCENTAGE OF RESPONDENTS
MIRROR WORK	22	36.7
SILK THREAD WORK	18	30.0
BOTH	20	33.3

Source: Primary Probe

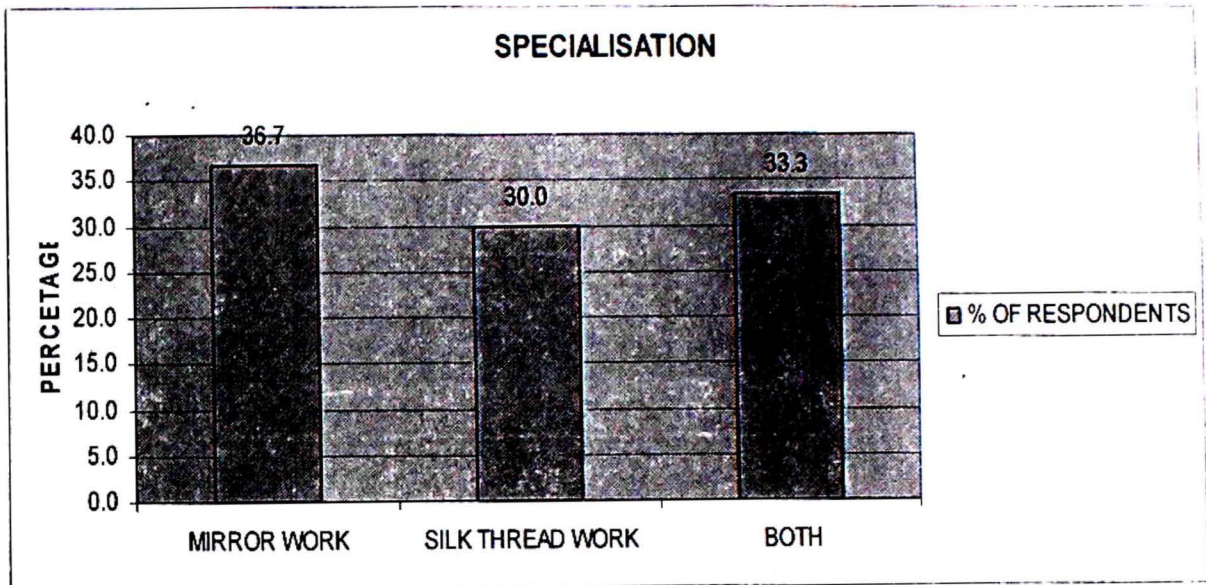


FIGURE 3.1 HANDICRAFT SPECIALIZATION

Table 3.1 and Figure 3.1 clearly show that 36.7 percent people specialized in mirror work followed by 30 percent with silk thread specialization and 33.3 percent with specialization in both the fields. Thus, it can be concluded that in the area under study artisans are mainly into mirror work but large number of them also doing silk thread work.

3.2 GENRAL PROBLEMS OF RURAL ARTISANS

TABLE 3.2 GENRAL PROBLEMS OF RURAL ARTISANS

GENERAL PROBLEM	NO. OF RESPONDENT	PERCENTAGE OF RESPONDENT
CREDIT	40	66.66
RAW MATERIAL	20	33.33

Source: Primary Probe

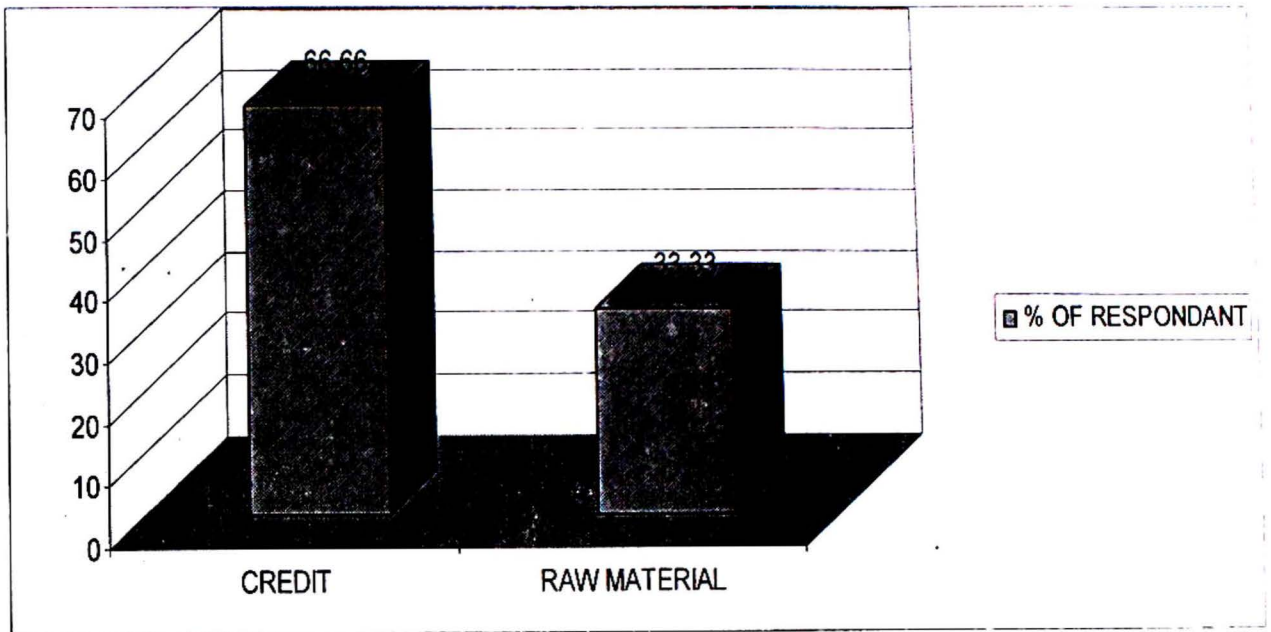


FIGURE 3.2 GENRAL PROBLEMS OF RURAL ARTISANS

Table 3.2 and Figure 3.2 clearly depicts that 66.66 percent of the targeted respondent's general problem related with credit. However in case of 33.33 percent of the respondent's problem related with raw material. The reason for this may be that sufficient number of credit institution is not available. Village people depend on non-institutional source of credit like money lender. So, it can be concluded that the rural artisans are in dearth need of financial assistance and NGO's like Udhogini can play a vital role in assisting them for the same.

3.3 SELLING CHANNELS

TABLE 3.3 SELLING CHANNELS

SELLING CHANNELS	BEFORE	AFTER
MONEY LENDER	100%	55%
UDHYOGINI	0%	45%

Source: Primary Probe

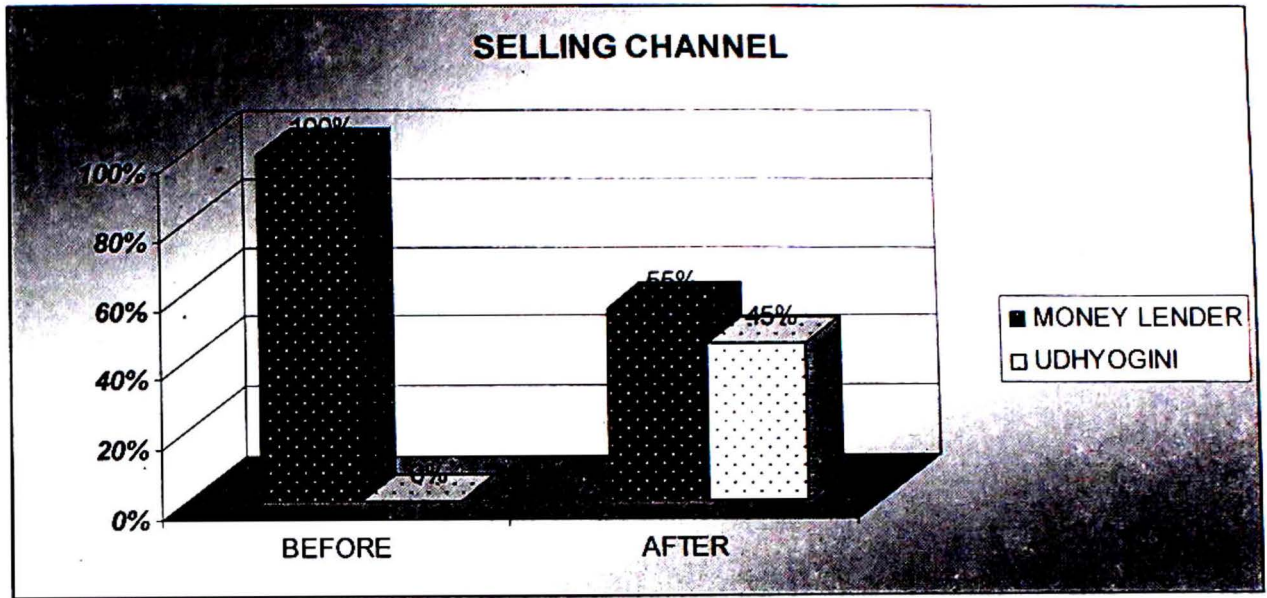


FIGURE 3.3 SELLING CHANNELS

Selling channels preferred by the artisans before & after association with Udhyogini is depicted in Table in 3.3 and Figure 3.3 which reveals that before associating Udhyogini, 100 percent of the target respondents use to sell their finished product through money lender. While, after association with Udhyogini, 55 percent preferred money lender and 45 percent preferred Udhyogini within a short period of time. So, it can be concluded that in the coming years Udhyogini will become preferred selling and distribution channel for the artisans.

3.4 SELLING LOCATIONS

TABLE 3.4 SELLING LOCATIONS

SELLING LOCATION	BEFORE	AFTER
LOCAL	84%	17%
STATE	16%	9%
NATIONAL	0%	74%

Source: Primary Probe

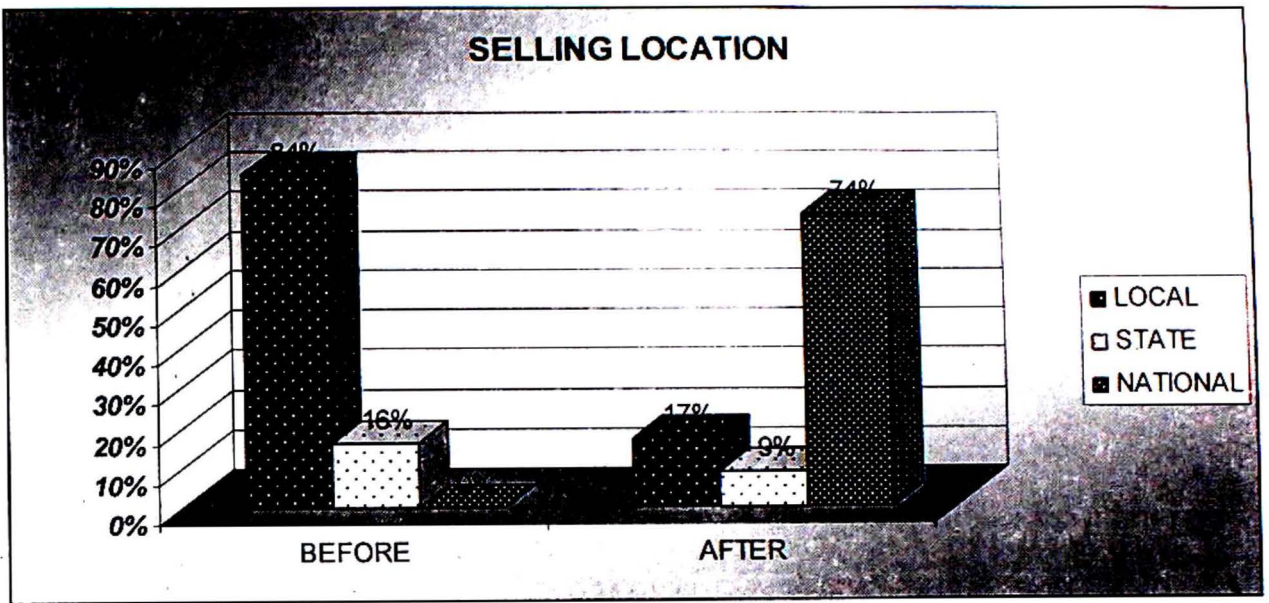


FIGURE 3.4 SELLING LOCATIONS

Marketing of product by rural artisans before and after association with Udhyogini has been presented in table 3.4 and figure 3.4. Table and figure reveals that before Udhyogini nearly four-fifth of the target respondents were selling their products in the local market followed by one-fifth selling in Rajasthan and nothing was being imported to other states. Whenever, after associating with Udhyogini 74 percent of the respondents were importing their products from other states and only 17 percent and 9 percent were selling locally and in Rajasthan respectively. So it can be concluded from the above discussion that Udhyogini has diversified the consumer of rural artisans and has also developed their scope of target market.

3.5 ASSISTANCE PROVIDED BY UDHYOGINI

TABLE 3.5 ASSISTANCE BY UDHYOGINI

ASSISTANCE	NO OF RESPONDENT	PERCENTAGE OF RESPONDENT
JOB ORDERS	23	38.33
TRAINING FACILITY	16	26.66
FINANCIAL ASSISTANCE	12	20
OTHERS	9	15

Source: Primary Probe

ASSISTANCE BY UDHYOGINI

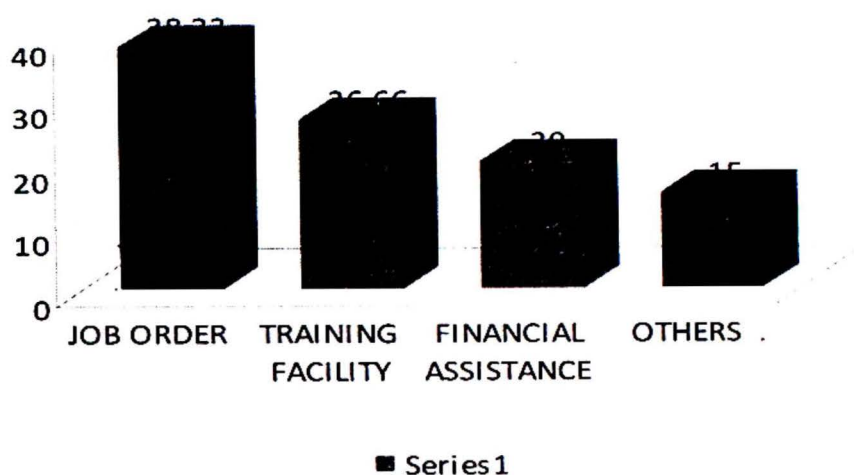


FIGURE 3.5 ASSISTANCE BY UDHYOGINI

Assistance provided by Udhyogini to rural artisans has been presented in Table 3.5 and Figure 3.5. Nearly 38 percent of the respondents have been assisted through job order provided to them by Udhyogini followed by 26.66 percent respondents who have been provided training by Udhyogini. Further, 20 percent of the respondents have been financial assisted by udhyogini. So, it can be concluded from the above discussion that Udhyogini have largely assisted the respondents in providing them job orders.

3.6 APPROXIMATE INCREASE IN INCOME

TABLE 3.6 APPROXIMATE INCREASE IN INCOME

APPROXIMATE INCREASE IN INCOME	NO OF RESPONDENT	PERCENTAGE OF RESPONDENT
100-200%	16	26.66
200-300%	38	63.33
300-400%	6	10

Source: Primary Probe

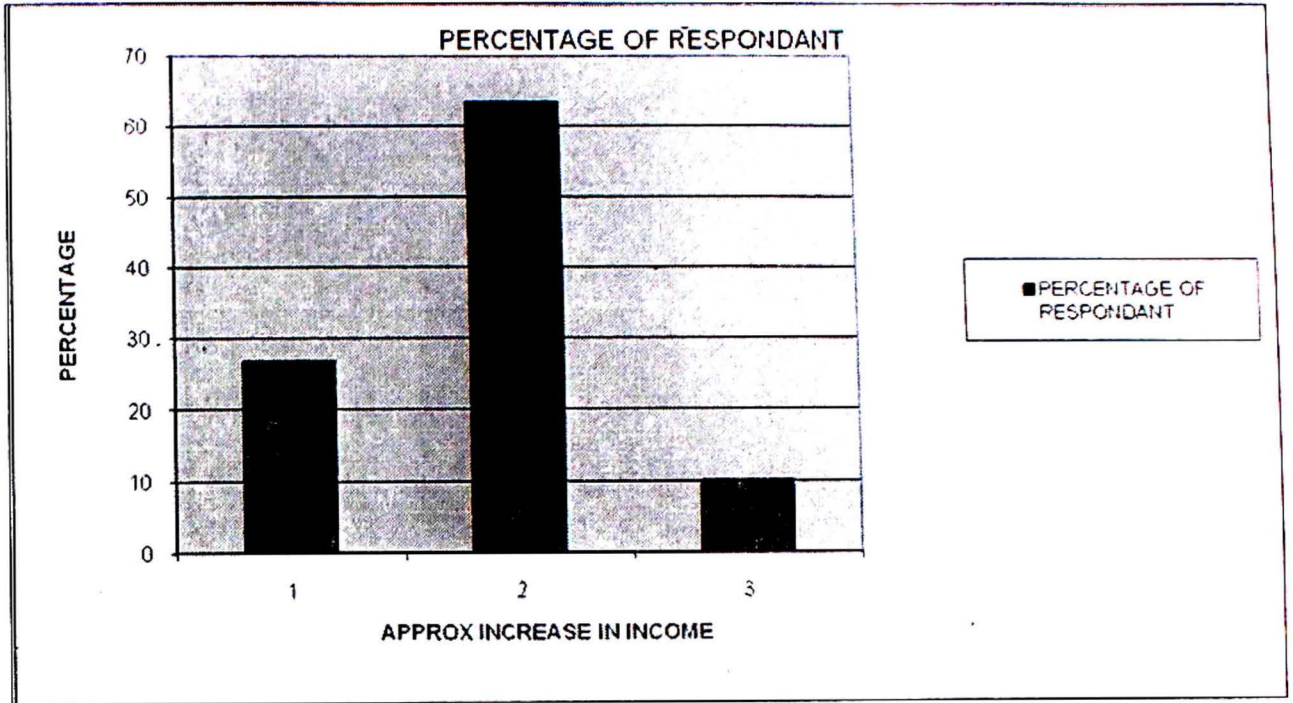


FIGURE 3.6 APPROXIMATE INCREASE IN INCOME

Percentage increase in monthly income of rural artisans after associating with Udhyogini is shown in Table 3.6 and Figure 3.6. It is depicted that income level of 63.33 percent of the target respondents have increased up to 200-300 percent followed by 26.6 percent of the respondents whose income has increased nearly 100-200 percent. There are 10 percent respondents who withstand a high increase of 300-400 percent in their income. It can be concluded that after associating with Udhyogini, a large number of rural artisans are enjoying better income levels and have better living standards.

3.7 CREDIT NEEDS OF RURAL ARTISANS

TABLE 3.7 CREDIT NEEDS OF RURAL ARTISANS

CREDIT NEEDS	NO OF RESPONDENT	PERCENTAGE OF RESPONDENT
CONSUPTION	32	53.66
PRODUCTION	28	46.66
OTHERS	6	10

Source: Primary Probe

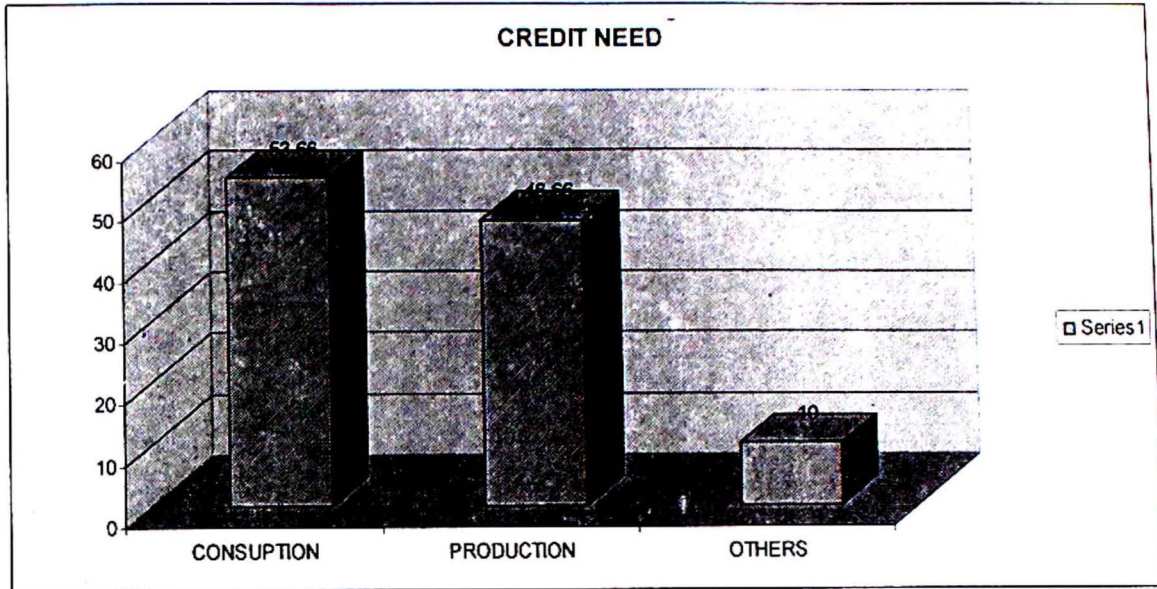


FIGURE 3.7 CREDIT NEEDS OF RURAL ARTISANS

The purpose of providing credit to the rural artisans by Udhogini is shown in the Table 3.7 and Figure 3.7. From the table it is clear that half (50 percent) of the target respondents needed credit for personal consumption followed by 40 percent of the respondents who needed financial assistance for production purposes. Very few (10 percent) respondents needed credit for other purposes. So, it can be stated that personal consumption is the prior credit need of the rurals as almost all of them belong to low income groups and when they require large sums they need to acquire it from outside sources.

3.8 SOURCES OF FINANCIAL ASSISTANCE

TABLE 3.8 CREDIT SOURCES

CREDIT SOURCE	NO OF RESPONDENT	PERCENTAGE OF RESPONDENT
SHG	15	25
MONEY LENDER	45	75

Source: Primary Probe

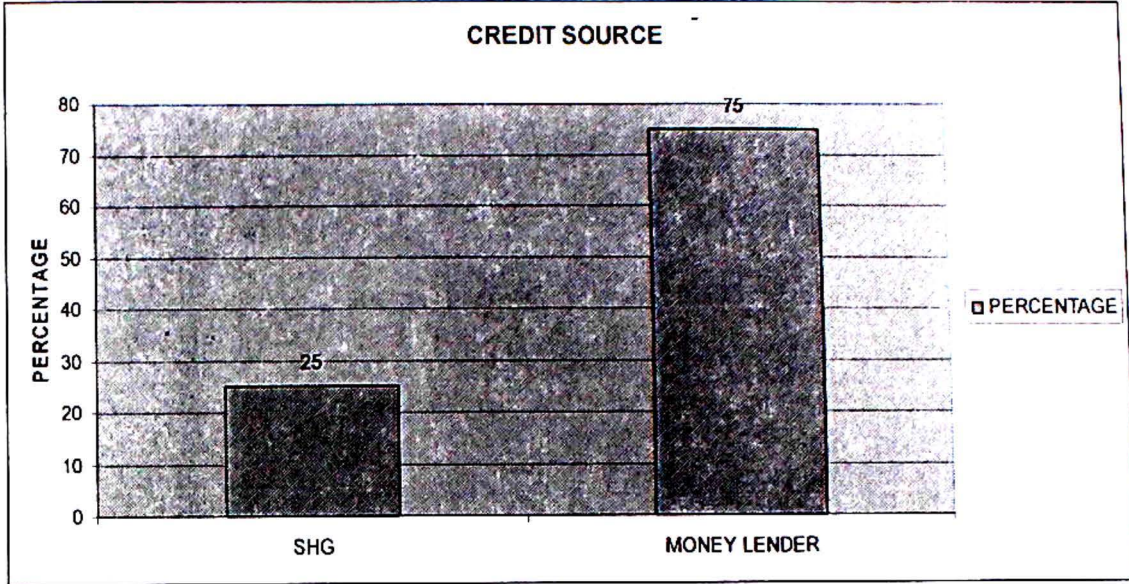


FIGURE 3.8 CREDIT SOURCES

The source of financial assistance preferred by the artisans for credit is shown in Table 3.8 and Figure 3.8, which depicts that three-fourth (75 percent) of the respondents prefer to take credit from the money lender and one-fourth (25 percent) of them prefer SHGs for taking credit. So, it can be inferred that money lenders are the oldest and most preferred source of getting credit as they are easily approachable in comparison to SHGs. SHGs is a recent concept and most of the artisans are not aware of it. They still go to money lenders and fall prey to their greedy needs.

3.9 CREDIT PROVIDED BY UDHYOGINI

TABLE 3.9 TYPES OF CREDIT

TYPES OF CREDIT	NO OF RESPONDENT	PERCENTAGE OF RESPONDENT
SHORT TERM	16	27
MEDIUM TERM	40	67
LONG TERM	4	6

Source: Primary Probe

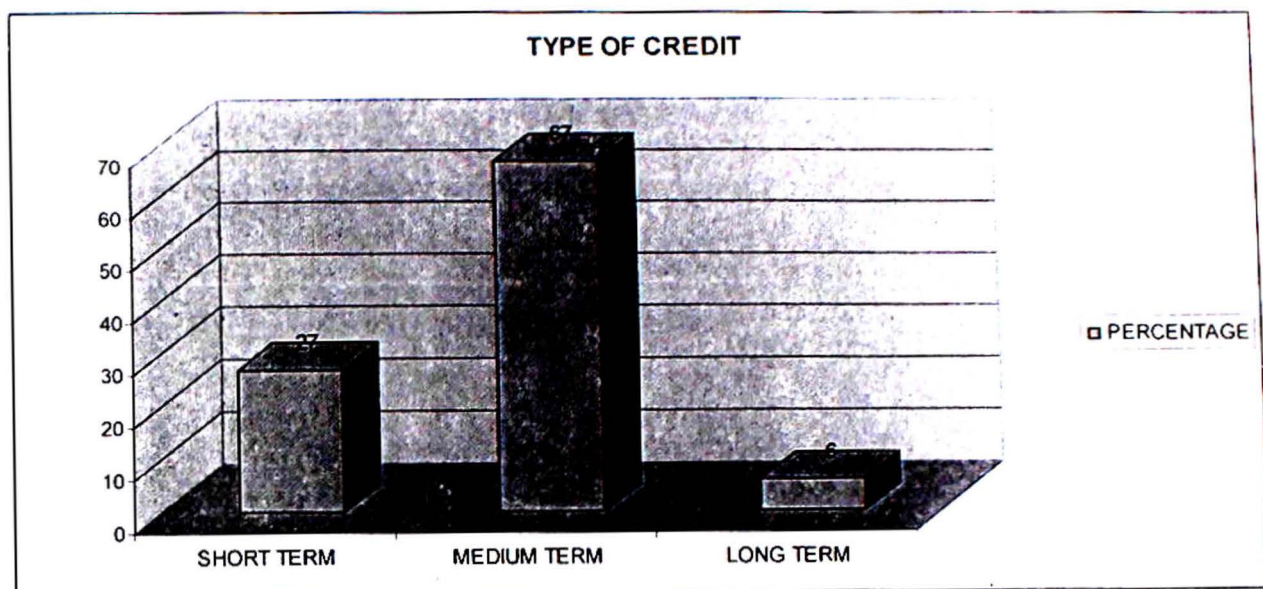


FIGURE 3.9 TYPES OF CREDIT

Types of credit provided by Udhyogini to rural artisans are shown in Table 3.9 and Figure 3.9 which depicts that 67 percent of the respondents prefer to take medium term loan from Udhyogini followed by 27 percent who prefer short term loan and only 6 percent who prefer long term loans. So, it can be inferred that large percentage of respondents need medium term loans.

3.10 REASONS FOR AVAILING CREDIT FROM SPECIFIC SOURCES

TABLE 3.10 REASONS FOR AVAILING CREDIT FROM SPECIFIC SOURCES

REASON FOR AVAIL CREDIT	NO OF RESPONDENT	PERCENTAGE OF RESPONDENT
LESS TIME	45	75
MORE RELIABLE	15	25

Source: Primary Probe

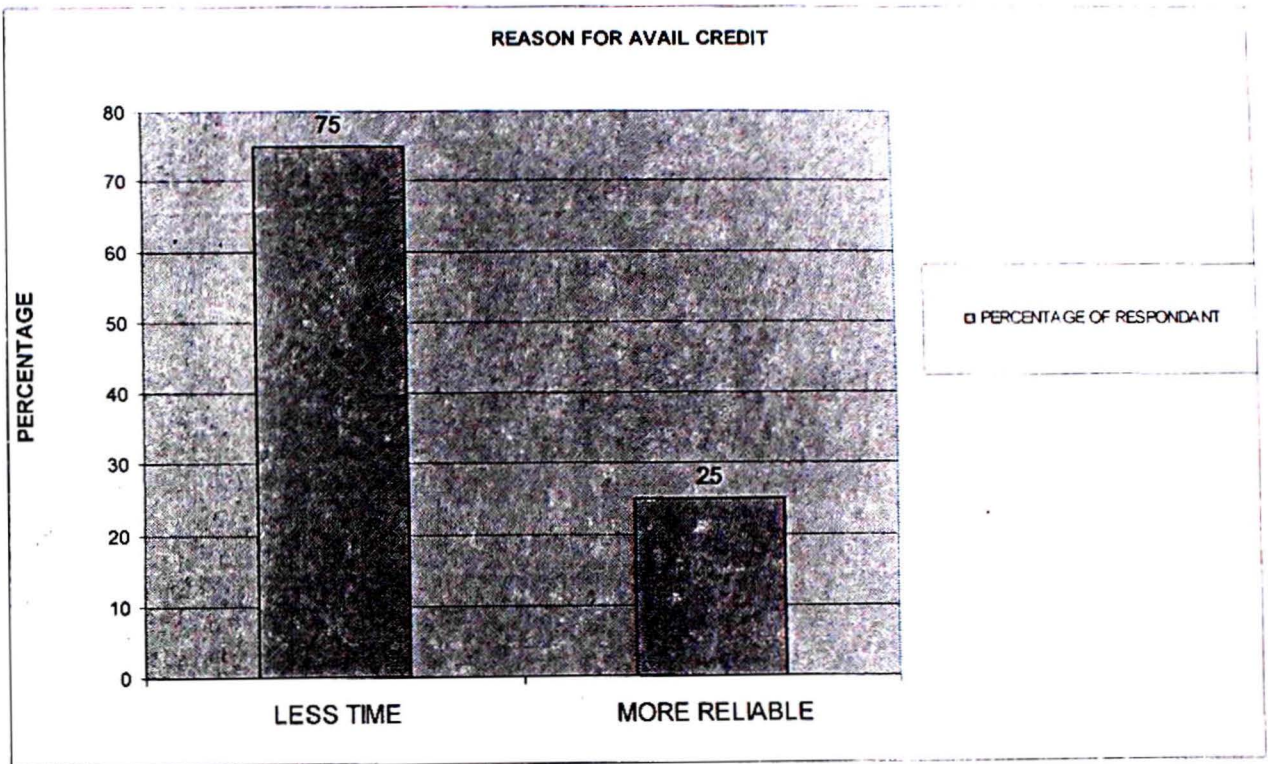


FIGURE 3.10 REASONS FOR AVAILING CREDIT FROM SPECIFIC SOURCES

The reasons for which artisans prefer to avail credit facility from the specified sources are shown in Table 3.10 and Figure 3.10. Table depicts that three-fourth (75 percent) of the respondents prefer taking credit because of the reason that credit is made available from the specific source in less time. Only one fourth (25 percent) of the respondents prefer to take credit because they rely on that source. So, it can be concluded that high

Percentage of respondents requires instant credit without any formalities and such type of credit are made available by money lenders. SHGs are reliable but can not make instant availability of the credit. It takes a long procedure to take credit from them and a lot of formalities are required in comparison to money lenders.

CHAPTER-4

FINDINGS AND

CONCLUSION

4.1 CONCLUSION:

NGO's (Non-Governmental Organizations) constitute of natural or legal persons with no participation or representation of any Government. In case NGO's (Non-Governmental Organizations) are funded totally or partially by Government, the NGO's (Non-Governmental Organizations) maintains its Non-Governmental status by excluding government representatives from membership in the organization. NGO's (Non-Governmental Organizations) provide selfless, voluntary, non-discriminating service and public-awareness through mass-media.

Udhyogini is one of the NGO's (Non-Governmental Organizations) that stresses upon micro enterprise management training of women for their empowerment. Its goal is to fully equip poor rural women with the skills and knowledge to increase and sustain their earning power. Its mission is to provide quality and appropriate business development services for training and promotion of poor women as entrepreneurs. Regular monitoring and development of appropriate training material play an important role in checking the training programmes. Udhyogini is piloting its framework with vulnerable communities in different sub-sectors and diverse socio-economic conditions namely Bikaner in Rajasthan, Saharanpur in Uttar Pradesh and Mandla in Madhya Pradesh. It selected these regions because they offer some kind of resource base like skills or raw materials. Udhyogini began to direct implementation at grassroots, it selected sectors of economy in which women were concentrated and in which depth and scale was required to be demonstrated to make a difference.

Rajasthan having rich culture is known for art and craft. Women of Rajasthan are excellent in textile handicraft work like mirror work, Bandhej work, Aari work etc. In Rajasthan women know this art very well but do not get exposure for this. They are exploited by money lenders and traders etc. as they purchase their products at low prices and then sell the same at more prices thus earning good profit. NGOs (Non-Governmental Organizations) play important role in empowering them as they help them

to know their strength, so that they can use their art to earn money to become financially independent. Udhogini plays a vital role in empowering rural women by providing financial help through SHGs (Self Help Groups) and also by providing other assistance like training, crèches for their small kids etc.

It was found that after alliance of rural handicraft workers with Udhogini the income levels of rural artisans increased by two-three times. Apart from this job offers to rural artisans reduced unemployment to a great extent, thus raising their living standards. Most of the artisans have low income so for fulfillment of their basic needs credit from outside is required where SHGs (Self Help Groups) play significant role due to their reliability. Udhogini plays a vital role in sorting financial problems. The study concluded that in coming years Udhogini would be the best selling channel for local rural artisans.

As they are helping in upliftment of rural artisans such more NGO's are needed to make rural women financially independent at national and international level

4.2 FINDINGS:

- It was found that maximum numbers of people are into mirror work specialization.
- It was found that financial problems can be sorted out with the help of NGO's like Udhogini.
- It was found that in the coming years Udhogini would be the best selling channel for local rural artisans.
- It was found that selling prospective of handicraft items is being nationalized after emerging Udhogini.
- It was found that job orders are the best way to empower the local artisans.
- It was found that after alliance of Udhogini with rural handicraft workers, the income level of artisans increased manifolds which has directly affected their standard of living.
- It was found that the artisans having low income require more credit for personal needs and these are fulfilled by outside credit sources.

- It was found that maximum numbers of rural artisans prefer money lenders but after the emergence of Udhyogini artisans are switching over to SHGs.
- It was found that among the types of credits, medium term loans are the most preferred.
- Finally it was found that the availed credit that is taken from money lenders is preferred because it is given in less time without much formalities where as SHGs are preferred owing to their reliability.

4.3 SUGGESTIONS:

1. The main problem faced by rural artisans is found that buying and provision of raw material. Apart from this, they have problems related to marketing of their goods, their personal health and care taking of their small children. In villages the main source of credit availability are money lenders. The financial institutions like banks are rarely present in these areas. The money lenders charges' interest rate according to their own condition and take advantage of their illiteracy.

Rural artisans prefer money lenders because they provide credit in less time without any formalities. To solve this problem Udhyogini can play an important role by providing credit in less time without any formalities. Udhyogini should make more SHGs in villages and Udhyogini should also link these SHGs with NABARD (National Bank for Agriculture and Rural Development). Udhyogini should provide credit on low rate of interest to the rural artisans for their consumption and production needs.

2. Second main problem of rural artisans is related with raw material. In these villages raw material is not available. It is mainly available in far away cities of Rajasthan. Rural artisans are mainly are mainly females and due to excess societal bondages on women of Rajasthan they are not permitted to go outside their own villages to buy raw material. So they are suffering the problem of non availability of raw material. To solve this problem Udhyogini should adopt the following measures:

- Udhyogini should establish links between the artisans and the traders of raw material.

- Another suggestion is that Udhyogini can also buy raw material for rural artisans and distribute among the artisans at economic prices.

3. The third problem is related with the marketing of finished goods. The money lenders in villages purchase these goods at very low prices and further sale them at profitable prices. As a result of which the artisans do not get earnings according to their hard work. Therefore, in order to solve this problem Udhyogini should make provision to provide artisans good prices of their finished goods according to their work. Udhyogini should also provide knowledge to artisans regarding the marketing of their finished goods. In order to do this Udhyogini should make more efforts to encourage more women to participate in the trade fairs and in handicraft exhibitions. So that they can acquire knowledge about selling of goods, how to deal with the customer, customer preference and market demand.

4. Another problem is related with the health of artisans. Rural artisans mainly suffer with the eye-sight problem. As embroidery work is very minute which in turn strains the eyes due to the eye-sight problem the efficiency and the quality of work of the artisans decreases. In order to solve this problem Udhyogini should open regular free eye-check up camp for the rural artisans.

5. The last problem is regarding the care taking of their small children. The maternity responsibilities of women artisans don't allow them to concentrate on their work properly. For the solution of this problem Udhyogini should open more crèches where the mother artisans can leave their children and can go their work place.

6. Market demand: - The designers should have knowledge of the market demand and should try to produce the goods according to their existing demands. They should also explore their creativity in order to bring new designer goods in the market.

7. Cost reduction: - Udhyogini should reduce cost by using economies of scale i.e. by purchasing raw material in bulk, and retaining their present dealers.

- 8. Promotion strategies:** - Udhogini should do proper promotion of their finished goods. They should make their customer aware of their goods. There should be proper advertisement of their goods. In order to make their brand image; they should organize more exhibitions, not only in near by cities but in other states also. These exhibitions should be presentable. They should pen outlets in cities also so that the customer can easily locate their goods.
- 9. Customer feedback:** In order to improve their brand image and their product quality they should take feedback from their customers and should also implement there suggestions.
- 10. Udhogini should also make provision for the e-marketing of their goods in the metro cities.**
- 11. Udhogini should manage to provide regular trainings to their designers in order to enhance their skills and creativity.**
- 12. Udhogini should increase its marketing staff for the proper marketing of their goods.**
- 13. Training of rural artisans can be on appropriate step for their growth, development and prosperity.**

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ANNEXURE

ANNEXURE

Dear Sir/Madam,

I will be highly obliged if you give me the following information.

General Information (optional):

1. NAME:.....
2. AGE:
 - a) <20
 - b) 20-30
 - c) 30-40
 - d) 40&above
3. GENDER:.....
4. VILLAGE:.....

Q1. You specialize in which kind of job?

- a) Mirror work
- b) Silk thread work
- c) Bandhej
- d) Others

Q2. General problem faced by artisans is of:-

- a) Credit
- b) Raw material
- c) Marketing
- d) Others.

Q3. What channels are used by artisans for selling their items before associated with Udhyogini?

- a) Self selling
- b) By traders
- c) Money lender
- d) Others.

Q4. What channels are used by artisans for selling their items after associated with Udhyogini?

- a) Self selling
- b) By traders
- c) Money lender
- d) Others

Q5. Where do you sell handicraft items before associated with Udhyogini?

- a) Local Market
- b) State Market
- c) National Market
- d) Others.

Q6. Where sell your items after associated with Udhyogini?

- a) Local Markets
- b) State Markets
- c) National Market
- d) Others

Q7. Udhyogini assists the rural artisans through?

- a) Job orders
- b) Training facilities
- c) Financial assistance

d) Others

Q8. Do you feel that there is any increment in your monthly income with the help of Udhyogini?

- a) Yes
- b) No

Q9. Approximate percentage increase in your monthly income after association with Udhyogini?

- a) Below -100%
- b) 100-200%
- c) 200-300%
- d) 300-400%
- e) 400-above

Part B: Credit need of rural artisans:

Q1. Rural artisans generally need credit for following purpose :(Tick the most appropriate)

- a) Production
- b) Consumption
- c) Others

Q2. What source of financial assistance artisans prefer for credit?

- a) Banks
- b) SHGs
- c) Money lender
- d) Others

Q3. Have Udhyogini provided financial assistance to the artisans

- a) Yes
- b) No

Q4 what type of credit Udhyogini provides to rural artisans?

- a) Short term
- b) Medium term
- c) Long term

Q5 Why do artisans prefer to avail credit facility from specified source

- a) Easy availability
- b) Less time consuming
- c) More reliable
- d) Less paper work
- e) Others

Q6 How Udhyogini provides financial assistance to the rural artisans for employment?

- a) Through SHGs
- b) Through banks
- c) Through organization
- d) Others

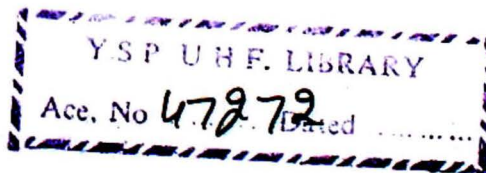
Comments:

1) Suggestion for rural artisans to solve their problems.

.....
.....

2) Suggestions for Udhyogini to increase their efficiency?

.....
.....



CURRICULUM VITAE

Bharti Dhania

60 A, Karni nagar, Pawanpuri, Bikaner (Raj.)

E-mail : bharti.dhania@gmail.com

Mobile No. : 9882300474

Date of Birth : 20 April 1984

Career Objective:

To secure a challenging position where I can effectively contribute my skills as a management student possessing competent management skills.

Educational Qualifications:

Agri-MBA (Finance)	YSP, University, Nauni, HP	2008-10	Pursuing
B.Sc Agriculture	Rajasthan Agriculture University	2008	68.50
Senior Secondary	Rajasthan Board, Ajmer	2003	57.38
Secondary	Rajasthan Board, Ajmer	2000	59.00

COMPUTER SKILLS: MS-Office, Net Access.

SUMMER TRAINING: 45 Days training in SASE, Chandigarh.

WORK EXPERIENCE:

1. 45 days "Rural Area Work Experience" (RAWE) in Sriganganagar, (Rajasthan)
2. Worked as a Enterprise promotion executive in Udhogini(NGO).

ACHIEVEMENTS:

1. Won many prizes in cultural events held at college level.
2. Yellow Belt in Karate (SEIGO-RYU-KARATE DO, INDIA)

PERSONAL SKILLS

1. Good Verbal as well as written communication skills.
2. Doing work in Team as well as individual.

HOBBIES: Drawing, Painting (Fabric, Crockery, Glass), Mehandi Making.

Place: Bikaner

Bharti Dhania
(BHARTI DHANIA)

