SCHEDULE

Self Help Groups (SHGs) – A Tool to Develop Entrepreneurship among Women

(A Study of selected SHGs in Guntur District, A.P)

Research Guide: Prof N. Vijaya Ratnam  Research Scholar: V. Vishnu

Study District: Guntur  Division:

Mandal: Village:

### I. General Profile of Women Entrepreneurs

1. Name of the group :

2. Beneficiary name :

3. Name of the activity :

4. Age
   - a. Less than 20
   - b. 21---------30
   - c. 31 -------40
   - d. 41---------50
   - e. 51 and above

5. Sex
   - a. Male
   - b. Female

6. Community
   - a. SC
   - b. ST
   - c. OBC
   - d. Others

7. Caste of the respondent: ----------------------------------------

8. Religion
   - a. Hindus
   - b. Muslims
   - c. Christian

9. Marital status
   - a. Unmarried
   - b. Married
   - c. Widower
   - d. Divorced

10. Education
    - a. Literate
    - b. Illiterate
    - If literate:
      - a. Primary
      - b. SSC
      - c. Inter or Technical
      - d. Graduate

11. Literacy level
    - a. Primary
    - b. SSC
    - c. Inter or Technical
    - d. Graduate

12. Occupation
    - a. Agricultural labour
    - b. Non-agri. casual labour
    - c. Self-employed
    - d. Artisans
    - e. Others

13. Annual income ₹-------------------------------

14. Annual expenditure ₹-------------------------------

15. Annual savings ₹-------------------------------
16. Number of earners in the family

17. Number of dependents in the family

18. Nature of family organization
   a. Joint
   b. Nuclear

19. Size of the family
   a. 1-3
   b. 4-7
   c. 8 and above

20. No. of children
   a. Male child: ---------
   b. Female child: ---------

21. Type of ration card
   a. White ration card
   b. Pink ration card
   c. No ration card

22. Nature of the house
   a. RCC
   b. Tiled
   c. Thatched

23. Do you have electricity facilities?
   a. Yes
   b. No

24. Do you have water facilities?
   a. Yes
   b. No

25. Do you have transportation facilities?
   a. Yes
   b. No

26. Do you have communication facilities?
   a. Yes
   b. No

II. Motives and Role Behavior Before and After Joining the Group

1. Enterprise profile:
   1. Location of the enterprise:
      a. Rural
      b. Urban

   2. Type of enterprise:
      a. Industry
      b. Business
      c. Service

   3. Type of entrepreneurial activity:
      a. Survivalist
      b. Tiny
      c. Small
      d. Micro
      e. Medium
      f. Large

   4. What are the major constraints of the entrepreneurial activity?
      a. Lack of business advice
      b. Lack of knowledge / information
      c. Lack of access to credit
      d. Strong competition
      e. Other (specify)

   5. Decisions at the enterprise are made:
      a. Individually
      b. Collectively
      c. Consulting only those who are involved in the enterprise
6. What are the reasons for starting the entrepreneurial activity?
   a. Economic need  b. Utilisation of experience
   c. Utilisation of skills  d. Social prestige
   e. Induced by others
   f. Any other reason (Please specify) ———————————————————— [ ]

7. What is most important for a business enterprise?
   a. Experience in the Field  b. Hard work
   c. Sufficient capital  d. Latest technology  e. Location ———————————————————— [ ]

2. Motives for starting the enterprise and key success factors of the entrepreneurial activity:

8. Motives for starting the entrepreneurial activity
   a. Spouse’s interest  b. Spouse’s support
   c. Need to support family  d. To keep busy  e. Others success ———————————————————— [ ]

9. Rating of key success factors of the entrepreneurial activity:
   a. Quality products  b. Reasonable prices
   c. Customer care  d. Quick and genuine service
   e. Good marketing  f. Customizing to the local need
   g. Timely delivery  h. Other (please specify) ———————————————————— [ ]

10. What are the encouraging factors?
    a. Encouragement of friends /relatives  b. Availability of raw material
    c. High demand for the product  d. Availability of labour
    e. Previous experience in line activity ———————————————————— [ ]

11. What are the discouraging factors?
    a. In adequate finance  b. Shortage of raw material
    c. Domestic problems  d. Lack of demand
    e. Lack of skills with entrepreneur in trade
    f. Lack of business management skills  g. other (specify) ———————————————————— [ ]

3. Enterprise level:

12. Turnover of the entrepreneurs before and after joining the group:
    Before ₹ ————  After ₹ ————

13. Sales revenue (annual) of the entrepreneurs before and after joining the group: Before ₹ ————  After ₹ ————

14. Expanded size of the enterprise before and after joining the group:
    Before  a. Yes  b. No ———————————————————— [ ]
    After  a. Yes  b. No ———————————————————— [ ]

15. Introduction of new products before and after joining the group:
    Before  a. Yes  b. No ———————————————————— [ ]
    After  a. Yes  b. No ———————————————————— [ ]

16. Hired more workers before and after joining the group:
    Before  a. Yes  b. No ———————————————————— [ ]
    After  a. Yes  b. No ———————————————————— [ ]
17. Value addition made to the product before and after joining the group:
   Before                    a. Yes                          b. No [   ]
   After                     a. Yes                          b. No [   ]

18. Diversification of enterprise before and after joining the group:
   Before                    a. Yes                          b. No [   ]
   After                     a. Yes                          b. No [   ]

19. New markets of the products before and after joining the group:
   Before                    a. Yes                          b. No [   ]
   After                     a. Yes                          b. No [   ]

20. Creative, Initiative and Innovative behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

21. Goal oriented behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

22. Independent and Autonomous behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

23. Concern for quality behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

24. Concern for quantity behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

25. Creative, Initiative and Innovative behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

26. Risk taking behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

27. Preparedness to work hard behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]

28. Tolerance of ambiguity and unpredictability behavior before and after joining SHG
   Before: a. VG           b. G           c. A           d. P           e. VP [   ]
   After   : a. VG           b. G           c. A           d. P           e. VP [   ]
29. Preference to assume responsibility behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

30. Flexible to change behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

31. Leadership qualities behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

32. Confidence to face challenges behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

33. Communication skills behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

34. Negotiating skills behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

35. Strong ego and desire to be wealthy behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

36. Motivation levels behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

37. Systematic planning and organizing behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

38. Ability to make prudent choices even a stressful movement behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

39. Competitive spirit behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |

40. Interpersonal relationship behavior before and after joining SHG

|         |       |     |     |     |       |
| After:  | a. VG | b. G | c. A | d. P | e. VP |
III. Entrepreneurship Development among SHGs

1. Identification of group entrepreneurship among SHGs:

1. Name of the enterprise: -------------------------------------------

2. Why have you selected this enterprise?
   a. Easy to set
   b. Advise of the family members
   c. Experience in the line
   d. Availability of Govt. incentive schemes
   e. Profitability of the product
   f. Demand in the market
   g. Relevance of qualification/ skills [ ]

3. Your awareness on Government schemes
   a. Full aware
   b. Not full aware
   c. Not at all aware [ ]

4. Number of entrepreneurial activity taken up by the group:
   a. 2-4
   b. 5-7
   c. 8-10
   d. 11-15
   e. More than 15 [ ]

5. Number of entrepreneurs in your group:
   a. 2-4
   b. 5-7
   c. 8-10
   d. 11-15
   e. More than 15 [ ]

6. Time spent on SHG entrepreneurial activities per day:
   a. 0-3 hours
   b. 4-6 hours
   c. 6-9 hours
   d. More than 9 hours [ ]

7. Is the procedure being followed in selecting the entrepreneurs’ convenient?
   a. Yes
   b. No [ ]

8. Are you attend the trade fairs?
   a. Yes
   b. No [ ]

9. Are you maintain proper books of business:
   a. Accounts books
   b. Bank passbook
   c. Purchase book
   d. Sales / service book [ ]

10. Who gives you the guidance in develop the entrepreneurship?
    a. DRDA
    b. NGOs
    c. P R I
    d. Technical institutions [ ]

11. Did you face any problem with other agencies in setting up the enterprise?
    a. Yes
    b. No [ ]

12. If yes, what are the agencies?
    a. Electricity department
    b. Pollution authority
    c. Panchayats /town area committees municipal boards / corporation etc
    d. Getting premises on rent / purchase
    e. Land revenue departments
    f. Obtaining raw materials
    g. Procurements of machinery/ equipment
    h. Sales Tax
    i. Any other (if any specific) [ ]
2. Knowledge and application level of these women entrepreneurs:

13. Knowledge and application level of the members of the group

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<th>Some what adequate</th>
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3. Women’s perception of the enterprise:

14. Is the activity of the enterprise traditional for women in your region?
   a. Yes                                                    b. No

15. Feeling of disadvantaged because of being a women
   a. Yes                                                    b. No

   If yes, please specify how-----------------------------

   If No, please specify why not---------------------------

16. Men have fewer business related problems than women
   a. Yes                                                    b. No
   If Yes, why?

17. Awareness of support institutions that offer services for business development
   a. Yes                                                    b. No

   If Yes, which institutions? -----------------------------

18. Benefits of networks to overcome problems of enterprise
   a. Yes                                                    b. No

   If Yes, please specify how-------------------------------

   If No, please specify why not--------------------------

19. Usage of such services
   a. Yes                                                    b. No

   If Yes, please specify reasons and results---------------

   If No, please specify reasons--------------------------
20. Support of the family members on the enterprise:
   a. Well supported                          b. Moderately supported
   c. Not supported                           d. Family is against

IV. Support Service Requirements

1. Financial profile:

1. Financial resources for starting the entrepreneurial activity
   a. Own assets of members
   b. Loan from banks for the group
   c. Loan from family/ friends
   d. Loan from group to its members

2. If yes, which institutions:
   a. Commercial banks
   b. Regional rural banks
   c. State financial corporations
   d. Other financial institutions (if specify)

3. Amount of loan taken

4. Did you face any problems from banks in the process of financing?
   a. Yes                                            b. No

5. If yes, which type of problems you have face:
   a. Sanction of loan
   b. Under financing
   c. Providing collateral security / any other security
   d. Undue delay and procedures in first disbursement after training
   e. Undue delay and procedures in first disbursement

6. How many days of gap between loan sanction and release?
   a. Below 15 days           b. 15-25 days        c. above 35 days

7. Was any security obtained for the loan?
   a. Yes                                 b. No

8. If yes, specify
   a. Property                        b. Bonds                            c. Others

9. Are you involved in Group Life Insurance?
   a. Yes                                 b. No

10. Is your asset insured?
    a. Yes                                 b. No

11. Has the loan pass –book been given to the beneficiaries?
    a. Yes                                 b. No

12. Are you satisfied with the terms and conditions of the loan?
    a. Satisfied       b. Dissatisfied         c. No idea
13. How was the loan re-paid?
   a. Through income generated from given asset
   b. By disposal of old asset
   c. Existing old savings
   d. Borrowings from money lenders
   e. Borrowings from friends/relations
   f. No response

14. Whether the loan yet to repaid or not paid what are the reasons?
   a. Business is good
   b. Lack of demand for the product
   c. Lack of facilities and infrastructure
   d. Competition is heavy
   e. Absence of support from the Government

2. Technical profile:

15. Do you feel some additional knowledge / training is require for running of the enterprise:
   a. Yes    b. No    c. No idea

16. If yes, please indicate the stage of the enterprise/ activity at which should be imported and of what types:
   a. Installation cum commissioning of enterprise
   b. Market / trade assessment
   c. Conducting work study of optimization of process
   d. Wastage processing / loss minimization
   e. Maintenance of business accounts

17. Do you have any training centers nearby your village?
   a. Yes    b. No    c. No idea

18. No. Of entrepreneurial training programmes attended:
   a. 0-3    b. 4-6    c. 6-10    d. More than 10

19. Average duration of training (in days)
   a. 0-3    b. 4-6    c. 6-10    d. More than 10

20. Organization which provided the training:
   a. NGOs    b. DRDA    c. Banks    d. SHG promotion instit.s

21. Do you believe that EDP have enhanced your ability to manage the enterprise
   a. Yes    b. No

22. Utility of the training given
   a. Useful    b. Not useful    c. No idea

23. You will get the stipend during the training period:
   a. Yes    b. No

If yes, how much amount should be paid? ₹----------
24. Are you adopting the latest technology?
   a. Yes   b. No  

25. If incase No, what are the reasons
   a. Lack of sufficient funds  b. Lack of knowledge
   c. Lack of proper training  d. Need not

3. Marketing profile:

26. Why have you selected this product?
   a. Experience in the line  b. Preference of the family members
   c. Advise of group members  d. Profitability of the product
   e. Demand in the market  f. Acquired qualification/ skills fit

27. Do you find adequate demand for your product?
   a. Yes   b. No

28. If no, state the reasons
   a. Lack of adequate quality  b. Competition from other firms
   c. Inadequate marketing arrangements  d. Low prices

29. What are the marketing channels for your output?
   a. Direct   b. Indirect

30. What is the present system of marketing?
   a. Marketing through own sales people   b. Marketing through whole sellers
   c. Selling to retailers  d. Selling to mother enterprise

31. What is essential for marketing?
   a. Reasonable price   b. Better quality
   c. Market awareness

32. Do you get sufficient marketing facilities for your output?
   a. Yes   b. No

33. Do you get marketing support from the Government?
   a. Yes   b. No

34. If yes, which type of support?
   a. Provision of subsidized raw material   b. Transportation facilities
   c. Subsidized equipments   d. Free or subsidized power
   e. Any other (please specify) -----------------------

35. Whether there is any intermediary agents which will sell goods outside the district?
   a. Yes   b. No

   If yes, please specify-------------------------------

36. Whether District Supply & Marketing Society (DSMS) or other marketing Societies are functioning in the area?
   a. Yes   b. No

   If yes please specify-------------------------------

37. Whether Govt. organization, like Handicrafts Board and Handloom Corporation, KVIC / KVIB etc are effective?
   a. Good   b. V. Good   c. Average   d. No idea

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38. Whether banks can support any commercial marketing infrastructure?
   a. Good    b. Average    c. Poor    d. No support at all [ ]

39. Satisfaction level of the consumers about the product:
   a. Satisfied    b. Dissatisfied    c. No idea [ ]

40. Your relationship with consumers:
   a. Excellent    b. Good    c. Average [ ]

41. Are you getting reasonable price for your commodity?
   a. Yes    b. No [ ]

4. Opinions of SHG women entrepreneurs:

42. Do you have the confidence to lead the business into a success at the Present condition?
   a. Yes    b. No [ ]

43. Which of the following are the most frequent problems you have to face in running the enterprise?
   a. Shortage of raw materials    b. Shortage of skilled members
   c. Government policies    d. Shortage of funds
   e. Lack coordination among members    f. Competition [ ]

44. Do you think that you can solve those problems without any external help?
   a. Yes    b. No [ ]

45. What is your opinion about competition?
   a. Below average    b. Average    c. Intensive [ ]

46. In your opinion what is the key to success of a business enterprise
   a. Customer awareness    b. Market awareness
   c. Awareness of management skills [ ]

47. What is your opinion about present policies / incentives of the Government?
   a. Yes    b. No [ ]

48. What changes have you to suggest for effective Government support?
   a. More subsidies and incentives    b. Liberal loans at lower rates
   c. More marketing assistance    d. Exemption from formalities
   e. Assistance regarding information and business awareness [ ]

49. What is the best Support Service System?
   a. Financial support system
   b. Technical support system
   c. Marketing support system [ ]

50. What are your suggestions for improving the economic conditions of the women?
   a.--------------------------------------------------------------------------------------
   b.--------------------------------------------------------------------------------------