INTERVIEW SCHEDULE,
QUESTIONNAIRE,
BIBLIOGRAPHY,
ANNEXURE - SCORE CHARTS
DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN NORTH KARNATAKA.
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Research Guide Dr. A. B. Kalkundrikar.
Interview Schedule for Women Entrepreneurs.

Part I
Profile of Women Entrepreneurs

1. Name of the Entrepreneur(s)____________________
2. Name of the husband / father____________________
3. Occupation of the husband / father
   1 (] Business, 2 [ ] Service, 3 [ ] Profession,
   4 [ ] Agriculture, 5 [ ] Wage earner.
4. Name of the Unit:
5. Location/Address of the unit
   1 [ ] Belgaum, 2 [ ] Bijapur, 3 [ ] Dharwad,
   4 [ ] Karwar(Uttar Kannada), 5 [ ] Bagalkot,
   6 [ ] Gadag, 7 [ ] Haveri.
6. Educational qualification
   (a) General 1 [ ] Below S.S.L.C,
      2 [ ] S.S.L.C, 3 [ ] Graduation,
      4 [ ] Post Graduate.
   (b) Technical
      1 [ ] I.T.I,
      2 [ ] Polytechnic,
      3 [ ] B.E,
      4 [ ] Others.
7. Age group.
   1 [ ] Below 25 years,
   2 [ ] 25 years to 40 years,
   3 [ ] Above 40 years
8. Marital status
   1 [ ] Single,
   2 [ ] Married,
   3 [ ] Divorced,
   4 [ ] Widow.
9. Type of the family
   1 [ ] Nuclear or 2 [ ] Joint
10 Number of children
    1 [ ] ≤3 or 2 [ ] >3
11 Number of family members
    1 [ ] < 4 2 [ ] 5 to 10 3 [ ] > 10
12 Occupation prior to present venture
    1 [ ] Unemployed, 2 [ ] House wife, 3 [ ] Daily wage earner,
    4 [ ] Social service/ voluntary service, 5 [ ] Service or Job
13 Reasons behind entering into business
    1 [ ] Encouragement from family members
    2 [ ] Compulsion / inevitable
    3 [ ] To earn money,
    4 [ ] To gain social status,
    5 [ ] Success stories of women entrepreneurs
    6 [ ] To make effective use of the idle time,
    7 [ ] Business property inherited
    8 [ ] Other reasons.
   1 [ ] Brahmin 2 [ ] Lingayat 3 [ ] Maratha 4 [ ] Kuruba
   5 [ ] O B C 6 [ ] SC / ST 7 [ ] BT 8 [ ] Others

15. Annual income of the family
   1 [ ] Less than Rs 10,000 2 [ ] Rs 10,000 to Rs 50,000
   3 [ ] Rs 50,000 to Rs One Lakh 4 [ ] Rs One lakh and above

16. Number of family members assisting / working in your unit
   16.a- Number of male members: -
   16.b- Number of family members: -

17 Owner ship and Management
   1 [ ] Owned and managed wholly by women.
   2 [ ] Owned by women managed by men

Part II
Nature of business/Business profile

1. Type of activity: - 1 [ ] Manufacturing, 2 [ ] Trading 3 [ ] Service

2. Year of establishment: -
   1. [ ] Before 1990, 2. [ ] Between 1990 to 1995
   3. [ ] After 1995

3 Registration: - 1. [ ] Registered 2. [ ] Unregistered

4 Size of the Unit/Firm:
   A. 1. [ ] Tiny sector, 2. [ ] Small sector, 3. [ ] Medium scale, 4. [ ] Large scale,
   B. 1. [ ] Proprietary, 2. [ ] Partnership, 3. [ ] Pvt Ltd

5 Installed capacity of Plant / Machinery, specify the reasons for not utilizing the whole of t capacity.
   Utilized capacity 1 [ ] 25% 2. [ ] 50% 3. [ ] 75% 4. [ ] 100%

6 Degree of automation.
   1. [ ] Manual. 2. [ ] Semi automated. 3. [ ] Fully automated.

7 Area or location of site or business
   1. [ ] House premises 2. [ ] Market area 3. [ ] Industrial estate

8. Area covered by the business, specify in terms of %
   (Note: - a.[ ] 25% b.[ ] 50% c.[ ] 75% d.[ ] 100%)
   1. [ ] Local/within the city. ________ % covered
   2. [ ] Throughout the District ________ % covered.
   3. [ ] Throughout Karnataka ________ %
   4. [ ] Outside the state. ________ %
   5. [ ] Outside India. ________ %

9. Is market for your product?
   1. [ ] Saturated,
   2. [ ] Declining
   3. [ ] Expanding
   4. [ ] Attractive
10. Marketing efforts (promotional methods) made by you
   1. [ ] Sales force,
   2. [ ] Advertisements,
   3. [ ] Public relations,
   4. [ ] Direct marketing,
   5. [ ] Marketing through middlemen.

11. What distinct physical attributes do you offer to your customers/buyers?
   1. [ ] Variety,
   2. [ ] Warranties,
   3. [ ] Quality,
   4. [ ] Services: Pre-sale and After-sale
   5. [ ] Design,
   6. [ ] Credit facilities
   7. [ ] Brand name
   8. [ ] Other facilities

12. Finance:
   a. Source of capital. Specify in terms of percentage.
      (Note: - (a) 25%, (b) 50%, (c) 75% (d) 100%)
      1. [ ] Own / Equity % to total________%
      2. [ ] Borrowings from public/money lenders, % to total____%
      3. [ ] Banks and Financial Institutions. _______%
   b. Total investment as on date Rs________
      1. [ ] Fixed capital Rs________
      2. [ ] Working capital per annumRs._____

13. Sales and profit turn over
   1. What is the current years sale turn over? Rs________
   2. What is the current years margin of profit? Rs________

Part III
Evaluation of performance

1. Investment in plant and machinery:
   1. Beginning Rs_____, 2. Existing Rs_____ & 3. Proposed Rs_______

2. Employees:
   1. Number of male employees________
   2. Number of female employees________

3. Turn over in the last five years:
   1. In 1996 Rs_____
   2. In 1997 Rs_____
   3. In 1998 Rs_____
   4. In 1999 Rs_____
   5. In 2000 Rs_____

4. Profit in last five years:
   1. In 1996 Rs_____
   2. In 1997 Rs_____
   3. In 1998 Rs_____
   4. In 1999 Rs_____
   5. In 2000 Rs_____

5. How much is your Own / Equity Capital?
   1. Beginning Rs_____. 2. As on date Rs_____

   1. Beginning Rs_____. 2. As on date Rs_____

7. Dependence on Private financiers
   1. [ ] Up to 10% 2. [ ] Up to 20% 3. [ ] Up to 30%
   4. [ ] Up to 40% 5. [ ] Up to 50%
8. Are you facing any liquidity / Cash crunch?
   1. [ ] Yes 2. [ ] No

9. How do you describe your sales?
   1. [ ] Low or poor
   2. [ ] Average or fair
   3. [ ] Above average or good
   4. [ ] Excellent or very good

10. Has your business received any awards or achievements?
    If yes specify the awards.
    1. [ ] Yes 2. [ ] No

11. Are you satisfied with your business?
    1. [ ] Highly satisfied
    2. [ ] Moderately satisfied
    3. [ ] Slightly satisfied
    4. [ ] Least satisfied

12. What is your future plan?
    1. [ ] Expand
    2. [ ] Consolidate
    3. [ ] Diversify
    4. [ ] Modernise
    5. [ ] Wind up or close

13. What factors do you think which are favourable to promote entrepreneurship among women?
    1. [ ] Education / Literacy
    2. [ ] Incentives from the Govt
    3. [ ] Aptitude for business
    4. [ ] Coming from business family
    5. [ ] Financial help from family members.

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Part IV
Constraints of Women entrepreneurs

1. Constraints faced while starting the business
   1. [ ] Resentment by the society.
   2. [ ] Discouragement by the family members.
   3. [ ] Discrimination by the male members of the society.
   4. [ ] Cold shoulder by the male members in the society/business
   5. [ ] Financial institutions.
   6. [ ] Labour inadequacy.
   7. [ ] Other reasons.

2. Constraints at the place of work because you are a woman:
   1. [ ] Inability to get work done on time.
   2. [ ] Communication gap.
   3. [ ] Inhibited response or feed back.
   4. [ ] Inability to command respect.
   5. [ ] Difficulty to work late hours or over time.
   6. [ ] Other reasons.

3. Constraints faced at home, give ranks:
   1. [ ] Cannot do justice to domestic responsibilities.
   2. [ ] Cannot give adequate time to children and family members.
   3. [ ] Less support by family members which often leads to arguments.
   4. [ ] Strain and fatigue due to increased work.
   1. [ ] Locally not available.
   2. [ ] Not available on time.
   3. [ ] Cost of raw materials and price fluctuations.
   4. [ ] Inadequate quantity.
   5. [ ] Substandard quality
   6. [ ] Difficulty of getting credit from suppliers.
   7. [ ] Insufficient supply of Govt Quota.
   8. [ ] Other reasons.

5. Constraints of Marketing:
   1. [ ] Limited local market.
   2. [ ] Delayed payments leading to increased bad debts.
   3. [ ] Inevitable credit sales.
   4. [ ] Unremunerative prices
   5. [ ] Govt restrictions.
   6. [ ] Limited resources leading to non expansion of the unit

6. Constraints of finance:
   1. [ ] Own / Equity base is limited.
   2. [ ] High interest rate.
   3. [ ] Too many legal formalities and documentation which is time consuming.
   4. [ ] Loan sanctioned much below the requirement.
   5. [ ] Lack of adequate security arrangements.
   6. [ ] Delay in sanctioning of the loan

7. Constraints of labour:
   1. [ ] Increased labour absenteeism.
   2. [ ] Lack of required skilled labour.
   3. [ ] High degree of labour turnover.
   4. [ ] Difficulty of training.
   5. [ ] Lack of sincerity on the part of the labourers.
   6. [ ] Demand for higher wages and other amenities.

8. Constraints from Govt / Financial Institutions:
   1. [ ] Cumbersome registration process & difficulty in complying the Govt rules.
   2. [ ] Lengthy documentation & procedural delays.
   3. [ ] Difficulty in getting License or Registration.
   4. [ ] Delay in releasing of subsidies, incentives etc
   5. [ ] Tax burden
   6. [ ] Bribery and red-tapism
   7. [ ] Gender discrimination and non-cooperation because I am a woman.
   8. [ ] Rigid loan repayment rules causing hardships.

9. Constraints of Infrastructure:
   1. [ ] High cost and inadequate transport.
   2. [ ] Shortage of water.
   3. [ ] Frequent power failure / inadequate power supply.
   4. [ ] Lack of sufficient communication facilities.
   5. [ ] Industrial sheds not easily available.
   6. [ ] Lack of technical guidance

10. Any other constraints:
Part V

Information relating to developmental / promoting agencies or Institutions

1. Which agency assisted you?
   2. Non-Govt Organisation.
   3. Both.

2. Type of assistance taken: -
   1. Financial assistance.
   2. Machinery and equipment.
   5. Legal guidance / counselling.
   6. Preparation of project reports.

7. E.D.Ps / Technical training: -
   a. What is the duration of training?
   b. Which Institution provided you the training?
   c. Has the training been useful for promoting women entrepreneurship? 1. [ ] Yes 2. [ ] No.
   d. What is the cost of training? Rs__________.
   e. Did you find the training useful for promoting women entrepreneurship? 1. [ ] Yes 2. [ ] No.

3. In which year did you take loan? In ________

4. In how many years the loan is repayable? In________

5. What have you offered as security to the lending Agency?
   1. [ ] Plant and Machinery.
   2. [ ] Vehicle
   3. [ ] Land
   4. [ ] Building
   5. [ ] Other securities, specify.
   6. [ ] Not applicable

6. Have you faced any difficulties while providing security?
   1. [ ] Yes.
   2. [ ] No.
   3. [ ] Not applicable.

7. Are you making repayments of principal and interest regularly?
   1. [ ] Yes.
   2. [ ] No.
   3. [ ] Not applicable

8. While making repayments you are
   1. [ ] Always prompt
   2. [ ] Sometimes late
   3. [ ] Always late.
   4. [ ] Not applicable

9. The reasons for default
   1. [ ] Loss in business.
   2. [ ] Inadequate profits.
   3. [ ] Cash crunch.
   4. [ ] In the process of expansion & diversification.
   5. [ ] Not applicable.

10. State the loopholes & shortcomings of the assisting Agency
11. Which sources of finance you prefer?
   1. [ ] Money lenders.
   2. [ ] Friends & relatives.
   3. [ ] Banks and financial institutions.

12. In future do you approach the same agency?
   1. [ ] Yes  2. [ ] No

13. Did you face any problems with the Govt agencies because you being a woman?
   1. [ ] Yes  2. [ ] No

14. Did you get any benefits from the Govt agencies as a woman?
   1. [ ] Yes  2. [ ] No

Part VI
Experiences of Women Entrepreneurs

1. Are you satisfied with the present venture?
   1. [ ] Yes  2. [ ] No

2. How does the society look at you?
   1. [ ] With respect.
   2. [ ] Do not respect.
   3. [ ] Do not bother.

3. How good is the co-operation from the male employees employed in your business?
   1. [ ] Co-operative.
   2. [ ] Not co-operative
   3. [ ] Have not employed any male employees

4. Do you prefer female employees? Give reasons.
   1. [ ] Yes  2. [ ] No

5. How is your family reaction towards giving collateral security?
   1. [ ] Encouraging
   2. [ ] Discouraging
   3. [ ] None

6. Have you inherited any property?
   1. [ ] Yes  2. [ ] No

7. Incentives:
   a. Where you aware of special incentives available for women entrepreneurs?
      1. [ ] Yes  2. [ ] No.
   b. If yes, which of the following incentives you have availed?
      1. [ ] Loan subsidy.
      2. [ ] Loans with lower interest rates.
      3. [ ] Free sheds / Land in industrial estates.
      4. [ ] Tax concessions.
      5. [ ] Others.
   c. Did you find any difficulties in availing incentives?
      1. [ ] Delay in releasing subsidy / loans.
      2. [ ] Bribing of officials.
      3. [ ] No problems
   d. Do you find the incentives adequate enough to encourage women entrepreneurs?
      1. [ ] Yes  2. [ ] No
   e. What suggestions do you offer for improving the incentive schemes for women entrepreneurs?
8. What change do you desire in the attitude of the society towards women entrepreneurs?
   1. [ ] Society should change and give her equal status with men.
   2. [ ] No need to change.

9. What is the extent of your involvement in decision making?
   Specify in terms of percentage.
   (Note: 1 = 25%, 2 = 50%, 3 = 75% & 4 = 100%)
   a. Financial planning_______%.
   b. Marketing management_______%.
   c. Recruitment of personnel_______%.
   d. Production planning & management_______%.
   e. Pricing_______%.

10. Do you think more women entrepreneurs should come in to this field?
    1. [ ] Yes.
    2. [ ]

11. What are the business / product areas in which women entrepreneurs can succeed?

12. What is your opinion about the developmental agencies assisting women entrepreneurs?
    1. [ ] Satisfactory.
    2. [ ] Less satisfactory.
    3. [ ] Not satisfactory.
    4. [ ] Cannot say.

13. Give some valuable suggestions to the budding women entrepreneurs if any.

14. Kindly narrate some of your crucial experiences as a woman entrepreneur over several years.
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Interview Schedule/Questionnaire for Officers.

1. Name-
2. Occupation-
3. Designation-
4. Name of the Agency / Organisation / Institution you belong to:
   1[ ] Government or 2[ ] Non-Government
5. Address-

6. Do you consider Women Entrepreneurship as distinct from general entrepreneurship?
   1[ ] Yes or 2[ ] No.
   If yes, please indicate the special features of this gender-biased entrepreneurship.

7. Do you agree with the special incentive schemes of the Govt to promote Women Entrepreneurship is necessary?
   1[ ] Yes or 2[ ] No.
   Specify your views.

8. Do you find the performance of Women Entrepreneurship satisfactory?
   1[ ] Yes or 2[ ] No.
   If 'No', indicate the areas of weaknesses.
   (i)
   (ii)
   (iii)

9. Have you come across instances of Women Entrepreneurship entering the venture just to avail of the monetary benefits and tax incentives offered by the Government?
   1[ ] Yes or 2[ ] No

10. Have you come across any other type of misuse of Government assistance by Women Entrepreneurs?
    1[ ] Yes or 2[ ] No
    Please specify.

11. How to prevent such practices or misuse of Government facilities.
    Please specify some reasons.
    (i)
    (ii)
    (iii)

12. Do you find satisfactory differences in the level of efficiency between male and female entrepreneurs?
    1. [ ] Yes or 2. [ ] No.
    Please specify the reasons?
13. What is the extent of male domination from husband / father / others in the actual management of units under Women Entrepreneurship
   1. [ ] 25%  2. [ ] 50%  3. [ ] 75%  4. [ ] 100%

14. Do you find the repayment of loans and interest by the Women Entrepreneurs satisfactory?
   1. [ ] Yes or  2. [ ] No.
   If 'No', specify the degree / extent of default by the Women Entrepreneurs in this direction.

15. What is the extent of sickness of units under the management of Women Entrepreneurs?
   1. [ ] 25%  2. [ ] 50%  3. [ ] 75%  4. [ ] 100%

16. Do you consider the incidence of sickness of units under Women Entrepreneurs comparatively
   1. [ ] Higher  2. [ ] Lower  3. [ ] Same  4. [ ] Moderate.

17. What are the general factors causing sickness of units under the management of Women Entrepreneurs?
   (i)
   (ii)
   (iii)

18. Are these factors common to both Men and Women Entrepreneurs?
   1. [ ] Yes or  2. [ ] No

19. If different, how do you account for such difference?

20. Do you consider that certain types of ventures are not suitable for Women Entrepreneurs?
   1. [ ] Yes or  2. [ ] No.

21. If 'Yes', please give reasons.
   (i)
   (ii)
   (iii)

22. What is the normal social background of the Women Entrepreneurs who approach you for assistance?
23. What is the general educational background you consider while you assist the women who approach you for guidance / training /loan etc.
24. Do you think some pre training is necessary for Women Entrepreneurs before they take up their ventures?
   
   1. [ ] Yes or 2. [ ] No.

25. If 'Yes', what type of training is necessary for them and in which areas of management?

26. Do you have any inter institutional linkages (other Agencies) assisting Women Entrepreneurs?
   
   1. [ ] Yes or 2. [ ] No.

27. If 'Yes', please name the agency and form of linkages

28. Please mention percentage of contribution in the development of Women Entrepreneurship through your Department / Agency.
   
   1. [ ] 25% 2. [ ] 50% 3. [ ] 75% 4. [ ] 100%

29. Give your suggestions to improve Women Entrepreneurship.
   
   (i)
   (ii)
   (iii)
   (iv)