2. CHAPTER :- Research Methodology and Hypothesis

2.1 Approach
2.2 Research Design
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2.5 Statistical Analysis
Chapter-2

Research Methodology and Hypothesis

"The stage is set for social take-off for women from a low development path to an accelerated pace in achieving higher level of self-sustaining economic growth. Women entrepreneurs have to graduate from a state of dependence on subsidies/concessions to that of seizing opportunities as they emerged in an open economy."

In the present study, the researcher has made an attempt to study the development of entrepreneurship among women in Bundelkhand region which is a part of Uttar Pradesh and Madhya Pradesh. So far no study had been undertaken about the women entrepreneurs in this area. That is why I have selected this topic for my research.

The main objectives of the study are:

1. To deal with the concept, development and present position of women entrepreneurs in the area under study.
2. To know about the problems faced by women entrepreneurs.
3. To find out the reasons why women entrepreneurship is not coming up to the expectations in spite of massive doses of incentives and aid from the Government and other financial institutions.
4. To know the factors that motivate entrepreneurs.
The focus of the proposed research will be on suggestion to improve the economic and other viability of women entrepreneurship.

The following are the hypothesis for the present study:

1. Education, Training, Religion, Age and Marital Status has sufficient impact on entrepreneurship.
2. The women entrepreneurs one an important source of economic development.
3. Substantial development can be brought to a longer extent through women entrepreneur.
4. Development of women entrepreneurship will bring economic upliftment of the region and improve the living conditions of the people.
5. Regional economic imbalances can be removed by promoting through women entrepreneurship.

In fact the development of women entrepreneurship is need of the time.

2.1 Approach

For any economic investigation research methodology plays the most vital role. During the course of investigation with a view to achieve complete success in the field a combination of direct approach comprising of interviews and questionnaire methods and observation techniques are used. Interviews are taken and
questionnaires are set in such a way to get almost actual position of women entrepreneurs in this region.

2.2 Research Design.

The present study is based on the descriptive cum analytical type of research design. There are some specific objectives set to provide the base for the research. With the help of these objectives, techniques of investigation, tools and pattern of statistical analysis are decided. Respondents were visited and interview schedules were administered. And to interpret the data, statistical methods are used. In all types of economic problems statistical approach is essential and statistical analysis is useful.

In case of questionnaire various aspects included are:

(i) Identifying the general profile of respondent.
(ii) Status of women entrepreneur schemes.
(iii) Promotional and facilitating role covering training of women entrepreneurs, evaluation of Women Entrepreneurship Development Programmes etc., besides, questions seeking suggestions and opinion of the respondents regarding various women entrepreneur schemes were also included.

Basic questionnaire used by me to collect the relevant information and datas for my research work was as attached here with marked annexure A.
Annexure-A

QUESTIONNAIRE

1. Name of Entrepreneur:  
2. Name and Address of Enterprise:  
3. Type of Enterprise
   1. Production  2. Service  3. Other
4. Type of Organization
   1. Partnership  3. Proprietorship
5. Date of establishment and registration  
6. Any specific training for starting the enterprise? Yes / No.
   If Yes, if which Institute
7. Age.
   20 – 30  
   30 - 40  
   40 - 50  
   50 - 60

8. Educational Qualifications.  
9. Religion
   1) Hindu  2) Muslim  3) Other

10. Marital status
11. Financial help taken for establishment

1. Bank
2. D.I.C.
3. U.P.F.C.
4. M.P.F.C.
5. Personal Money
6. Other financial sources

12. Investment of capital on Enterprise

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Different fields</th>
<th>Initial (Rs)</th>
<th>Present (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Land/Building</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>2.</td>
<td>Other permanent property</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>3.</td>
<td>Machine/tools</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>4.</td>
<td>Raw material</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>5.</td>
<td>Working Capital</td>
<td>----</td>
<td>----</td>
</tr>
</tbody>
</table>

13. Name and address of loan giving financial Institution or Bank

14. Do you find any difficulty in getting loan from financial institution?

   yes [ ] No [ ]

   If yes, please tick (✓) here.

   1. Demand of bribe from officers to sanction loan.
   2. To avoid it.
   3. Too much legal and paper work.
   4. Redtapism.
   5. Purposely delay in loan sanctioning

15. Do you find any difficulty in establishing the enterprise? Give us detail.
16. What are the factors responsible for establishing the enterprise or what are motivational factors? Please tick (✓).

1. Husband
2. Unexpected Circumstances.
3. Parents.
4. Desire to be independent
5. Other

17. Present position of enterprise.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Factors</th>
<th>Initial (Rs)</th>
<th>Present (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Investment on production</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>2</td>
<td>Sale of product</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>3</td>
<td>Profit/loss</td>
<td>----</td>
<td>----</td>
</tr>
</tbody>
</table>

18. Number of workers employed in Enterprise.

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Type</th>
<th>In starting</th>
<th>At present</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
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<tr>
<td>1</td>
<td>Permanent</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>Skilled</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>Unskilled</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>2</td>
<td>Temporary</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>On daily</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>Wages</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>---</td>
<td>---</td>
</tr>
</tbody>
</table>
19. Where do you market your product? Please tick (✓)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Product market</th>
<th>In beginning</th>
<th>At present</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Local</td>
<td>——</td>
<td>——</td>
</tr>
<tr>
<td>2.</td>
<td>District</td>
<td>——</td>
<td>——</td>
</tr>
<tr>
<td>3.</td>
<td>State</td>
<td>——</td>
<td>——</td>
</tr>
<tr>
<td>4.</td>
<td>National</td>
<td>——</td>
<td>——</td>
</tr>
<tr>
<td>5.</td>
<td>International</td>
<td>——</td>
<td>——</td>
</tr>
</tbody>
</table>

20. Are you satisfied at present?

Yes □  No. □  Cannot say anything □

21. Do you think you are a successful women entrepreneur? Give any two reasons-----------------------------

22. Are you an independent owner of your firm or you get support from your family members?

23. Do you started returning loan?

Yes------------ How much?------------------------

No------------ Why?-----------------------------

24. Have you planned something for the progress of your enterprise in future please tick (✓)

1. Expand the enterprise □
2. Diversification of business/product □
3. No planning □
4. Other □

25. Which type of technology is used in your enterprise?

However, since the only language easily understood by the women of the area is Hindi, the same questionnaire was translated into Hindi as attached and marked annexure B. to communicate with the respondents.
Annexure-B

प्रश्नावली

1. उद्यमी का नाम..............................................

2. उद्यमी की इकाई का नाम एवं पता..............................................

3. इकाई का कार्य स्वरूप (कृपया सही लगायें)
   1. उत्पादन  2. सेवा  3. अन्य

4. इकाई का कानूनी स्वरूप (कृपया सही लगायें)

5. इकाई प्रारम्भ होने की दिनांक एवं स्थायी पंजीयन की तिथि तथा
   रजिस्ट्रेशन नम्बर..............................................

6. उद्यम स्थापना हेतु कोई प्रशिक्षण लिया? यदि हो तो कृपया संस्था का नाम बताएँ?

7. उम्र
   1. 20–30  2. 30–40  3. 40–50  4. 50–60

8. शोकित योग्यता

9. धर्म
   1. हिंदू  2. मुसलमान  3. अन्य

10. वैवाहिक स्थिति
    1. विवाहित  2. अविवाहित  3. विवाह  4. तलाकशुदा
11. उच्चम स्थापना हेतु कृपया वित्तीय मदद की जानकारी दें।

1. बैंक  
2. जिला उद्योग कार्यालय  
3. यूरोपीय एफ०सी०  
4. एम०प०एफ०सी०  
5. निजी पूंजी  
6. अन्य वित्तीय साधन

12. निम्न मदों पर इकाई में पूंजी निवेश की कृपया जानकारी दीजिए?

<table>
<thead>
<tr>
<th>क्रम सं</th>
<th>मद</th>
<th>प्रारंभिक (रुपये)</th>
<th>वर्तमान (रुपये)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>भूमि/भवन</td>
<td>..................</td>
<td>..................</td>
</tr>
<tr>
<td>2.</td>
<td>अन्य स्थायी सम्पत्ति</td>
<td>..................</td>
<td>..................</td>
</tr>
<tr>
<td>3.</td>
<td>मशनी/ उपकरण</td>
<td>..................</td>
<td>..................</td>
</tr>
<tr>
<td>4.</td>
<td>कच्चा माल</td>
<td>..................</td>
<td>..................</td>
</tr>
<tr>
<td>5.</td>
<td>कार्यशाला पूंजी</td>
<td>..................</td>
<td>..................</td>
</tr>
</tbody>
</table>

13. ऋण प्रदान करने वाली वित्तीय संस्था अथवा बैंक का नाम एवं पता.

14. क्या ऋण प्राप्त करने में आपको वित्तीय संस्थाओं से समस्याएं आई? है/नहीं

यदि है तो कृपया 'सही' लगाए

1. अधिकारियों द्वारा ऋण स्वीकृति हेतु रिश्वत मांगना
2. टालमटोल करना
3. अधिक कागज़ी एवं कानूनी कार्यवाही
4. लालफीताशाही
5. जानबूझकर ऋण स्वीकृति में देरी करना
15. उद्द्यम स्थापना में आयी विभिन्न समस्याओं की कृपया जानकारी दें..............................................

16. आपकी इकाई के चुनाव का आधार क्या था? या किसने आपको प्रोत्साहित किया इकाई स्थापित करने के लिए? कृपया 'सही' का निशान लगाये।

1. पति
2. माता-पिता
3. अन्य चाहत
4. स्वतंत्र होने की चाहत
5. अन्य

17. वर्तमान में इकाई की स्थिति

<table>
<thead>
<tr>
<th>क्रमांक</th>
<th>मद</th>
<th>प्रारम्भिक (रुपये)</th>
<th>वर्तमान (रुपये)</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>उत्पादन लागत</td>
<td>\ cellular</td>
<td>\ cellular</td>
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<tr>
<td>2</td>
<td>उत्पादन बिक्री</td>
<td>\ cellular</td>
<td>\ cellular</td>
</tr>
<tr>
<td>3</td>
<td>लाभ/हानि</td>
<td></td>
<td>\ cellular</td>
</tr>
</tbody>
</table>
18. इकाई में कार्यरत लोगों की संख्या

<table>
<thead>
<tr>
<th>कोसं विवरण</th>
<th>प्रारम्भिक स्थिति</th>
<th>वर्तमान स्थिति</th>
</tr>
</thead>
<tbody>
<tr>
<td>पुरुष महिला</td>
<td>पुरुष महिला</td>
<td></td>
</tr>
</tbody>
</table>

1. स्थायी
   - कुशल
     - प्रारम्भिक स्थिति: .................
     - वर्तमान स्थिति: .................
   - अकुशल
     - प्रारम्भिक स्थिति: .................
     - वर्तमान स्थिति: .................

2. अस्थायी
   - दैनिक वेतन मोर्गी
     - प्रारम्भिक स्थिति: .................
     - वर्तमान स्थिति: .................

कुल

19. आपका उत्पाद बाजार कैसा है? कृपया 'सही' का निशान लगायें

<table>
<thead>
<tr>
<th>कोसं</th>
<th>उत्पाद बाजार</th>
<th>प्रारम्भ</th>
<th>वर्तमान</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>स्थानीय</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>जिला</td>
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<td></td>
</tr>
<tr>
<td>3</td>
<td>प्रादेशिक</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>राष्ट्रीय</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>अंतरराष्ट्रीय</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
20. वर्तमान स्थिति से क्या आप सतुष्ट है?

1. है  
2. नहीं  
3. कुछ नहीं कह सकती

21. क्या आप स्वयं को सफल उद्योग मानती है? कोई दो कारण बताए।......................................................

22. आप अपने द्वारा उद्यम की स्वतंत्र मालिक हैं अथवा परिवार के किसी सदस्य का सहयोग मिलता है?......................................................

23. क्या आपके द्वारा औद्योगिक प्रारम्भ की जा चुकी है?

    हैं  तो कितना........................................

    नहीं  तो क्यों........................................

24. आपकी इकाई के संबंध न हेतु भविष्य में क्या योजना है?

    कृपया ‘सही’ का चिन्ह लगाये।

1. इकाई का विस्तार

2. व्यवसाय/उत्पाद का विविधकरण

3. कोई योजना नहीं

4. अन्य

25. उत्पादन की तकनीकि
2.3 Sampling Procedure

In our day-to-day life we adopt the sampling technique almost every moment of our existence. We go to the market, examine a sample of any product, give an idea about quality, and decide whether the quality is acceptable or not. The sampling is the selection of a part of a whole (the universe) for the purpose of drawing conclusions about the entire universe for the study of this part.

In this research a sample is taken to study the universe. The random sample procedure is used, and the study is based on both primary and secondary data. For collecting primary data interview is conducted.

2.4 Techniques of Data Collection

Data collection means the methods that are to be employed for getting the required information from the respondents under investigation. Techniques of data collection depend upon the nature, object and scope of enquiry on the one hand and availability of money and time, on the other hand. Statistical data may be primary or secondary. In this study both the datas are used. Primary data's are collected by conducting interviews. Secondary datas are collected for the study from Reports, Books, Journals, Magazines and Statistical abstracts.
2.5 Statistical Analyses

Primary data collected through the questionnaire is analyzed with the use of some statistical tools.

The collected data were tabulated and analyzed for drawing the inferences. The analysis in the study was carried out using simple statistical techniques, such as averages and percentages. Inter-variable relationships have been established wherever possible by carrying out cross-tabulation of the available data. Inferences drawn as a result of analysis of data have been interpreted to justify the extent to which the study objectives have been achieved.