APPENDIX

QUESTIONNAIRE
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RISK MANAGEMENT OF WOMEN ENTREPRENEURS IN KANYAKUMARI DISTRICT

1. Name
2. Place
3. Age
4. Qualification
5. Marital status: married/unmarried/widow/deserted
6. Years of experience in the business
7. Number of earning members in the family
8. Reason for selecting this job

<table>
<thead>
<tr>
<th>Rank</th>
<th>Reason for selecting this job</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Unemployment</td>
</tr>
<tr>
<td>2.</td>
<td>Self interest</td>
</tr>
<tr>
<td>3.</td>
<td>Less education</td>
</tr>
<tr>
<td>4.</td>
<td>Convenience</td>
</tr>
<tr>
<td>5.</td>
<td>Easy</td>
</tr>
<tr>
<td>6.</td>
<td>Training</td>
</tr>
<tr>
<td>7.</td>
<td>Poverty</td>
</tr>
<tr>
<td>8.</td>
<td>Additional income</td>
</tr>
<tr>
<td>9.</td>
<td>Time passing</td>
</tr>
<tr>
<td>10.</td>
<td>Any other</td>
</tr>
</tbody>
</table>
9. Type of Employment

- Tailoring
- Beauty Parlor
- STD Booth
- Small Scale Industry (Specify the nature)
- Shops (Specify the nature)
- Any other (Specify the nature)

10. No. of days of work in a week :

11. Average monthly income :

12. Average amount of saving :

13. Type of family did you belong to: Joint family / Extended family/ Nuclear Family?

14. Ownership of Your House: Owned/Rented

15. Income Sources

<table>
<thead>
<tr>
<th>No.</th>
<th>Sources</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Salary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Agriculture income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Livestock</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Interest from investments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Others</td>
<td></td>
<td></td>
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</tbody>
</table>
16. Pattern of Expenditure

<table>
<thead>
<tr>
<th>No.</th>
<th>Items</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Food</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Clothing</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>3</td>
<td>Education</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>Traveling</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Medicine</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>6</td>
<td>Recreation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Housing</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>8</td>
<td>Social functions</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>9</td>
<td>Miscellaneous</td>
<td></td>
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</tr>
</tbody>
</table>

17. Do you have saving : Yes / No

18. Sources of Savings

<table>
<thead>
<tr>
<th>No.</th>
<th>Sources</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Yearly</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>L.I.C</td>
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<td></td>
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</tr>
<tr>
<td>3</td>
<td>Chit Funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Shares</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>5</td>
<td>Post office</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>6</td>
<td>SHGs</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>7</td>
<td>Indigenous Bankers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Any other (specify)</td>
<td></td>
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</tr>
</tbody>
</table>

19. Do you have the practice of borrowing? : Yes / No
20. If Yes, source of borrowing

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Sources</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank</td>
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<td>2</td>
<td>L.I.C</td>
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<tr>
<td>3</td>
<td>Chit Funds</td>
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</tr>
<tr>
<td>4</td>
<td>Shares</td>
<td></td>
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</tr>
<tr>
<td>5</td>
<td>SHGs</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>6</td>
<td>Indigenous Bankers</td>
<td></td>
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<tr>
<td>7</td>
<td>Money lenders</td>
<td></td>
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<tr>
<td>8</td>
<td>Co-operatives</td>
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<td></td>
</tr>
<tr>
<td>9</td>
<td>Any other (specify)</td>
<td></td>
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</tbody>
</table>

21. Problems in the Commencement of Business (Rank)

1. Raising capital
2. Lack of family support
3. Lack of Government Support
4. Availability of Raw Materials
5. Non-availability of suitable place
6. Non-availability of skilled workers
7. Lack of Entrepreneurial traits
8. More Formalities
9. Lack of Motivation
10. Finding Suitable market

22. Have you undergone any training?
23. If yes, the name of training

24. Training period (in months)

25. Your Opinion regarding training
   - Helpful a lot
   - Fairly Good
   - Need more time for training
   - Need more Technical Know-how
   - Not Good

26. What type work undertaken by you now?

27. How you are carrying on the work? Individual /Group

28. If group means, with how many members?

29. Nature of business: small scale/Large scale

30. Total number of employees in your control

31. Number of male employees

32. Number of female employees

33. Number of administrative staff

34. Number of sales staff

35. Number of assistants

36. Your income from the work : Daily  Weekly  Monthly
37. If your work is not successful, reasons for failure (rank)

1. Inadequate training
2. Inadequate skills
3. Lack of strategies
4. Mismanagement
5. High Competition
6. Quality maintenance
7. Low investment
8. Inadequate loan facilities
9. Non-availability of raw materials
10. Stock accumulation
11. Low income
12. Non co operation of partners
13. Non co operation of family members
14. Low marketing facilities
15. Lack of marketing ability

38. Problems in marketability (Rank)

1. Market trend
2. Low price
3. Interference of agents
4. Transport charges
5. Consumer’s attitude

6. Seasonal variation

7. Perishability of the product

8. Lack of marketing facilities

9. Lack of storage facilities

10. Lack of exposure among the customers

39. How will you dispose the stock?

1. Reduction in price

2. Accumulation

3. Wait for a good fortune

4. Waste them

5. Any other

40. The purpose of getting loan

1. Commencement of Business

2. Family expenditure

3. Expansion of Business

4. Purchase of Property

5. Purchase of Fixed Assets

6. Any other

41. Are you able to repay the money? : Yes / No
42. How have you benefited from being an Entrepreneur?

1. Being Independent
2. Able to run the family
3. Able to save
4. Being Self Confident
5. Have recognition in the society
6. Got Economic Freedom
7. Gain Good Fellowship
8. Able to spent the time well
9. Social Awareness
10. Social Participation

43. Amount of Capital invested in the Business
44. Ownership of the fund: owned/ borrowed
45. Proportion of Owned Fund
46. Proportion of Borrowed Fund

47. Your suggestion for a successful business (rank)

1. More investment
2. Hard work
3. Ability in business
4. Partner’s co operation
5. Reinvestment of income in the business itself
6. Loan with a low interest
7. Modern training
8. More market facilities
9. Support from the public
10. Government support

48. Impact of Entrepreneurship  
<table>
<thead>
<tr>
<th>Before (Rs.)</th>
<th>After (Rs.)</th>
</tr>
</thead>
</table>
   1. Gross income |
   2. Expenses |
   3. Net income |
   4. Employment (No. of days) |

49. Standard of living  
<table>
<thead>
<tr>
<th>Before (Rs.)</th>
<th>After (Rs.)</th>
</tr>
</thead>
</table>
   1. Properties |
   2. Fixed assets |
   3. Household articles |
   4. Expenses |
   5. Business |
   6. Savings |
   7. Borrowings |

50. How will you boost up sales?
   - Samples
   - Advertisements
• Sales persons
• Special Discounts

51. How will you overcome the Competition?

1. Improving the quality of the product
2. Improving the usage of the product
3. Reducing the cost of production
4. Adopting new technology
5. Reducing the price
6. Change of strategies
7. Intensive advertisement
8. Any other (Specify)

52. Steps taken by you to increase the number of customers

1. Creating rapport
2. Improving good relationship
3. Asking for feedbacks
4. Door to door service
5. Extending credit facilities
6. Production as per the specification
7. Accepting the returned goods
8. Providing quality products
53. Steps taken by you to increase the sales

1. change of package
2. change of colour
3. change of style
4. change of flavour
5. more attractive

54. What make you a successful entrepreneur?

1. self confidence
2. self determination
3. family support
4. financial background
5. hard work
6. government support
7. managing ability
8. customers’ support
9. nature of the product
10. experience

55. Being a woman, what peculiar problems do you face?

1. non co-operation
2. discouragement from the family
3. discouragement from the society
4. cheating by officials
5. cheating by employees
6. cheating by the society
7. insult
8. unrecognizing
9. cheating by the dealers
10. any other (specify)

56. What are the risks you face in the business?

1. High competition
2. Low sales
3. How will you aware of the risk
4. Low sales
5. Over stock
6. Less profit
7. Outdated products
8. Perishability of the product
9. Seasonal
10. Change of technology
11. location
12. transport
57. How will you identify risk in your business?

- Low sales
- Overstocking
- Continuous loss

58. Opinion regarding the business

- Very good
- Good
- Moderate
- Not good
- Bad