A STUDY ON EMERGENCE AND DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN KOLHAPUR DISTRICT

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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)
QUESTIONNAIRE

Questionnaire for Women Entrepreneurs

1. Name of the Enterprise :
2. Established in the year :
3. Nature of activity :
4. Line of activity : 
   i) Manufacturing, ii) Service, iii) Trading, iv) Profession

A

1. Name of the woman entrepreneur :
2. Address :
3. Phone Number :
4. Marital status :
   (i) Married (ii) Unmarried (iii) Separated, (iv) Widowed
5. Present Age :
6. Age at the time of marriage :
7. Age at the time of starting the enterprise:
8. Religion :
   (i) Hindu (ii) Muslim (iii) Christian (iv) Jain, (v) Sikh
9. Education of the entrepreneur :
   (i) Illiterate (ii) Non-Matric (iii) Less than graduate (iv) Graduate
   (v) Post-graduate (vi) Professional! Technical education
10. Education of father :
    (i) Illiterate (ii) Non-Matric (iii) Less than graduate (iv) Graduate
    (v) Post-graduate (vi) Professional! Technical /education
11. Education of mother:
   (i) Illiterate (ii) Non-Matric (iii) Less than graduate (iv) Graduate
   (v) Post-graduate (vi) Professional Technical /education
12. Education of spouse:
   (i) Illiterate (ii) Non-Matric (iii) Less than graduate (iv) Graduate,
   (v) Post-graduate (vi) Professional Technical / education
13. Education of father-in-law:
   (i) Illiterate (ii) Non-Matric (iii) Less than graduate (iv) Graduate,
   (v) Post-graduate (vi) Professional Technical / education
14. Education of mother-in-law:
   (i) Illiterate (ii) Non-Matric (iii) Less than graduate (iv) Graduate,
   (v) Post-graduate (vi) Professional Technical / education

B

1. Family structure: Nuclear / Joint
2. Previous occupation:
   (i) Student (ii) Housewife (iii) Government job (iv) Private job
3. Occupation of father:
   (i) Labour (ii) Farmer (iii) Professional (iv) Government job
   (v) Private job (vi) Entrepreneur
4. Occupation of mother:
   (i) Labour (ii) Farmer (iii) Professional (iv) Government job
   (v) Private job (vi) Entrepreneur (vii) Housewife
5. Occupation of spouse:
   (i) Labour (ii) Farmer (iii) Professional (iv) Government job
   (v) Private job (vi) Entrepreneur
6. Occupation of father-in-law:
   (i) Labour (ii) Farmer (iii) Professional (iv) Government job
   (v) Private job (vi) Entrepreneur

7. Occupation of mother-in-law:
   (i) Labour (ii) Farmer (iii) Professional (iv) Government job
   (v) Private job (vi) Entrepreneur (vii) Housewife

8. Annual income of parents: Rs.__________

9. Annual income of spouse: Rs.__________

10. Annual income of family: Rs.__________

11. Who were the inspirators to the idea of starting the enterprise?
    (i) Husband (ii) Parents (iii) Friends (iv) Relatives (v) In laws
    (vi) Self (vii) Children

12. Who were the opponents to the idea of starting the enterprise?
    (i) Husband (ii) Parents (iii) In-laws (iv) Nobody

13. How did you overcome the opposition? How much persuasion was required?

14. Who are the male members rendering help in your venture?
    (i) Husband (ii) Father (iii) Father-in-law (iv) Brother
    (v) Friends (vi) Relatives

15. In which areas of work you need help from men?
    (i) Purchasing (ii) Marketing (iii) Money matters
    (iv) Decision making, (v) Labour problems (vi) Loan formalities

16. How frequently do you need help from men for domestic duties?
    (Give ranking according to the frequency - daily - 1, frequently - 2,
     occasionally - 3, rarely 4)
    (i) Husband__ (ii) Children__ (iii) Parents__
    (iv) In-laws__ (v) Servant__
17. Why do you seek help from men?
   (i) Do not know the work  (ii) Some tasks are unmanageable
   (iii) Overloaded with work  (iv) Help readily available

18. Do you think you can manage your business efficiently without any male' support? Yes/No

19. How much help do you receive from the following members for domestic responsibilities?
   (Choose any of the options: daily - 1, frequently - 2, occasionally - 3,
    rarely - 4, depending upon the extent of help)
   (i) Husband___  ii) Children _____  iii) Parents ______
   (iv) In-laws___  (v) Servant____

20. You are required to sacrifice your domestic duties which is
   (i) Okay with you,  (ii) You feel you are ignoring it,
       (iii) You do not mind,  (iv) Not applicable

21. Areas of conflict between domestic and entrepreneurial roles'
   (Give Inking according to the extent of conflict
   4 -always, 3 - often, 2 - occasionally, 1 - rarely, 0 - never)
   (i) Injustice with domestic responsibilities___
   (ii) Injustice with enterprise ___
   (iii) Negligence towards education of children___
   (iv) Negligence towards personality development of children___
   (v) Injustice with spouse___
   (vi) Overloaded with work in both rtes____
   (vii) Unable to maintain social contacts____
1. What is your upbringing experience (about gender discrimination)?
   (i) You faced gender discrimination   (ii) You were given equal opportunities (No gender bias),   (iii) No conscious efforts

2. Which type of discrimination did you experience more comparatively while managing your enterprise?
   (i) You were helped because of being a female   (ii) You were harassed because of being, female,   (iii) You were treated indifferently,   (iv) You were considered below par because of being a female

3. Attitudes
   (If strongly agree - 4, agree - 3, disagree - 2, strongly disagree -1)
   i) Women work much harder than men ____
   ii) First priority of a woman is her home ____
   iii) Woman should be economically independent ______
   iv) Women entrepreneurs have better status in society ______
   v) Woman entrepreneurs experience favourable attitude of family members _____
   vi) Men oppose women for being venturers ____
   vii) Society looks down on women entrepreneurs ______
   viii) It is better to be a venturer than to be a nurser, carer ___
   ix) Domestic duties are hampered if woman undertakes a venture ___
   x) Personal life gets disturbed and losses are irreparable if a woman undertakes a venture ____
1. Mention your motives behind selection of entrepreneurial career

( Please rank in order of preference)

i) To earn money,
ii) Unemployment,
iii) To achieve excellence,
iv) To be independent,
v) To provide employment,
vi) To pursue own interest,
vii) Leisure time activity,
viii) To gain social status

rank 1 ______ rank 2 ______ rank 3 ______ rank 4 ______ rank 5 ______

2. What made you to create enterprise?

i) Interest, (ii) Imitation, (iii) Inherited business,
(iv) No other alternative, (v) Advised by others

3. Reasons for the choice of present line of activity

i) Easy to start
ii) Easy to !"Un
iii) Good profit margins
iv) You possessed necessary knowledge and skills
v) You had interest
vi) This venture required low investments
vii) Demand potential was perceived as good

4. What were your apprehensions of consequences when you conceived your enterprise?

i) You will fall,  ii) You will succeed after some time,
iii) You will succeed with the help of others
iv) You will succeed immediately
5. What were others' apprehensions about your enterprise?
   i) You will succeed, ii) You will be a failure,
   iii) You will succeed with the help of others.

1. How do you rate yourself on the following?
   (Excellent - 1, Okay - 2, Moderate - 3, Not good - 4)
   i) Communication skills _____
   ii) Financial skills _____
   iii) Innovative skills ______
   iv) Human relations skills ______
   v) Managerial skills ______
   vi) Marketing skills ______
   vii) Negotiation skills ______
   viii) Convincing skills ______
   ix) Decision making skills ______

2. Analyse your strengths and give ranking accordingly
   (Please give ranking as per the applicability of strength - rank 1, rank 2, rank 3,
   rank 4, rank 5)
   i) Maintaining relations
   ii) Devotion to work
   iii) Family backing
   iv) Systematic planning and organising
   v) Insistence on quality
   vi) Good relations with employees
   vii) Easy finance
   viii) Self confidence
ix) Intuition
x) Perseverance
xi) Tolerance

(rank 1__, rank 2_, rank 3_, rank 4__, rank 5)

3. Analyse your weakness and give ranking accordingly

(Please give ranking as per the applicability of strength - rank 1, rank 2, rank 3, rank 4, rank 5)

i) Lack of exposure
ii) Can not take decisions In emergency
iii) Lack of in-depth knowledge
iv) Less risk taking capacity
v) Lack of mobility
vi) First priority IS home
vii) Too sensitive

(rank 1__, rank 2_, rank 3_, rank 4__, rank 5__)

4. Analyse opportunities available to you as woman entrepreneur and give ranking accordingly - rank 1, rank 2, rank 3

(Please give ranking as per the applicability of strength)

i) Family support
ii) Good demand
iii) Education
iv) Contacts In the society
v) Government set_emes
vi) Encouragement from husband
vii) Convenient working hours

(rank 1__, rank 2__, rank 3__)
5. Analyse threats for woman entrepreneur and give ranking accordingly

(Please give ranking as per the applicability of strength - rank 1, rank 2, rank 3)

i) Competition
ii) Home is the first priority
iii) Inadequate money
iv) Less demand
v) Lack of mobility
vi) Lack of skilled labour
vii) To cope up with latest developments

(rank 1__, rank 2__, rank___ 3)
9. Manpower employed in your enterprise.
   i) Less than 3,
   ii) 4-6
   iii) 6-8
   iv) 8-10
   v) 10 & above

10. Change in sales turnover
   i) Increase,
   ii) Decrease,
   iii) No change

11. Market extension (geographical). Yes / No

12. Change in product mix.
   i) Increase,
   ii) Decrease,
   iii) No change

13. Product development. Yes / No

14. Innovation. Yes / No

15. Entrepreneur's self appraisal on their success
   i) Just successful,
   ii) Successful to my satisfaction,
   iii) Successful beyond my expectation,
   iv) Not so successful

16. What in your opinion are factors responsible for making a venture successfully
    (Rank 1,2,3,4,5)
   i) Insistence on quality
   ii) Concern for customers
   iii) Hard work
   iv) Risk bearing
   v) Persistence
vi) Self confidence
vii) Financial rationale
viii) Disciplined and organised behaviour
ix) Innovative Ideas
x) Technological expertise
xi) Marketing skills
xii) Leadership qualities
xiii) Support from family
xiv) Knowledge of market

rank 1 _____ rank 2 _____ rank 3 _____ rank 4 _____ rank 5 _____

G

1. Which problems did you face at the beginning of your enterprise? (Give ranking according to your order of preference)
   i) lack of family support ______
   ii) Lack of awareness about opportunity ____
   iii) lack of promotional agency to guide ______
   iv) Lack of Information about Institutional assistance and government schemes. ______
   v) Lack of courage and fear of failure ______
   vi) Public prejudice and criticism ______
   vii) Preference for secure job ______

2. Which problems did you face after your enterprise starts functioning? (Give ranking according to your order of preference)
   i) Cut throat competition ______
   ii) Inadequate finance ______
   iii) Poor knowledge of market ______
   iv) Lack of training ______
   v) Lack of skilled labour ______
   vi) Lack of follow up assistance ______
vii) Lack of access to credit

3. Which problems did you face because of your Womanhood?
   (Give ranking according to your order of preference)
   i) Shyness due to feminity
   ii) Male dominated society
   iii) Lack of confidence
   iv) Bias of officials about Incompetence and lack of professional
   v) Lack of co-lateral security (title to property)
   vi) Public prejudice and criticism
   vii) Financial dependency
   viii) Poor risk taking ability

4. What are your future plans?
   (Give ranking according to your order of preference)
   i) To continue with the same activity
   ii) To expand
   iii) To earn more money
   iv) To do something for development of WOllerl entrepreneurs
   v) To participate in social work

5. What are your ambitions about your children's career?
   i) Government job,
   ii) Profession,
   iii) Entrepreneur
   vi) You have not decided,
   v) Wish of children

6. want your children in the same line of activity yours?

7. If Yes, state the reasons

8. If No, state the reasons