Appendix

Title: Regional Differences in Entrepreneurship- A Comparative Study between MSMEs in the Southern and Northern Regions of Kerala

Research Scholar: Shacheendran.V    Guide: Dr. Tomy Mathew

Interview Schedule to Entrepreneur

1.1 Sex
   1. Male
   2. Female.

1.2 Age _____
   1. Below30
   2. 31-45
   3. 46-60
   4. Above 60

1.3 Your age on start of Ist enterprise
   1. Below25
   2. 25-35
   3. 36-50
   4. 50& above

1.4 Your Religion
   1. Hindu
   2. Christian
   3. Islam
   4. Others...

1.5 Your community
   1. SC
   2. ST
   3. OBC....
   4. FC....
   5. Others....

1.6 Marital Status
   1. Married
   2. Unmarried
   3. Divorced

1.7 Place of Residence
   1. Rural (Panchayat)
   2. Urban (Municipality)

1.8 Whether you migrated from?
   1. Another state
   2. Another district
   3. Not migrated

1.9 Education at the time of start of Unit
   1. Uneducated
   2. Upto SSLC
   3. +2
   4. UG
   5. PG / Professional

1.10 Area of specialisation
   1. Arts
   2. Science
   3. Commerce
   4. Engineering
   5. Others....

1.11 Performance at studies
   1. Excellent
   2. Above Average
   3. Average
   4. Below Average
   5. Poor

1.12 Technical Qualification
   1. No
   2. Diploma
   3. Degree
   4. Others....

1.13 Your filial position in the family
   1. Ist child
   2. IInd child
   3. IIIrd child
   4. IVth child
   5. Others....
1.14 Whether you had any plan to become an entrepreneur in childhood?
   1. Yes  2. No

1.15 Will you allow your children to become an entrepreneur?
   1. Yes  2. No  3. Undecided

1.16 Parents’ ambition about your career when you were a child
   1. Doctor / Engineer  2. Teacher  3. Industrialist  4. Clerical  5. Others...
   6. Undecided

1.17 Parental Occupation

1.18 Earlier occupation

1.18.1 Why left earlier job?
   1. Low income  2. Temporary  3. Dissatisfaction  4. Others ...

1.19 Skill acquired from past experience
   1. Technical  2. Managerial  3. Other ...
   4. No

1.20 Whether you had industrial experience just before starting industrial unit?
   1. Yes  2. No

1.20.1 If yes, duration
   1. Below 1yr  2. 1yr - 3 yrs  3. 3-5 yrs  4. 5 or Above

1.21 Whether you have any role model in entrepreneurship?
   1. Yes  2. No

1.22 If offered a regular employment in Govt, will you accept the same?
   1. Yes  2. No  3. Not decided

1.23 Have you ever attended Entrepreneurship development programme (EDP)?
   1. Yes  2. No

1.23.1 If yes, your satisfaction level

1.24 Do you think that training is a must to promote entrepreneurship?
   1. Yes  2. No  3. Needed only for not having experience
If yes, **1.24. 1. Periodicity**  
1. Once in life  
2. Every 6 months  
3. Yearly  
4. Depends on experience  
E. Others.

1.25 **What motivated you to become an entrepreneur? Rank 3 Major reasons in order of importance**

<table>
<thead>
<tr>
<th>Sl no</th>
<th>Motivated factor</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>To get income for living</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>To become independent</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>To become wealthy by earning profits</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>For social status and prestige</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>To utilise my prior knowledge / skills</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>To avail government incentives / subsidies</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Desire to create something new</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Desire to undertake risky ventures</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>To fulfill ambition of my parents</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>To keep myself busy and engaged</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Because all my efforts to get a job failed</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>To create employment opportunities in society</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Any other…</td>
<td></td>
</tr>
</tbody>
</table>
1.26 To become an entrepreneur, how the following factors encouraged / discouraged you?

<table>
<thead>
<tr>
<th></th>
<th>Highly Encouraged</th>
<th>Encouraged</th>
<th>Irrelevant</th>
<th>Discouraged</th>
<th>Highly Discouraged</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

1. **Individual factors in general**
2. Personality factors
3. Education attained
4. Previous experience
5. training obtained
6. Seminars attended
7. District / region of your residence

8. **Family factors in general**
9. Influence of spouse
10. Influence of parents
11. Influence of family members
12. Family’s business tradition
13. Family’s wealth
14. Parental Occupation

15. **Society level factors in general**
16. Career choice by friends
17. Influence of friends
18. Society’s attitude towards entrepreneurs
19. My community’s occupation
20. Religious beliefs
21. Customs, Values etc.

22. **Economic factors in general**
23. Service attitude of Govt officials
24. Existing policies / rules norms on MSMEs
25. Entrepreneurship training programmes
26. Existing subsidy / Incentive from government
27. Existing infrastructure (Power, telecom )
28. Political environment in your district / region
29. Existing formalities to set up and run a Unit
30. Availability of basic inputs (material, labour etc)
### 1.27 How severe are the following problems which prevent growth of your entrepreneurship?

<table>
<thead>
<tr>
<th>Problem</th>
<th>Very Severe</th>
<th>Severe</th>
<th>Neutral</th>
<th>Not severe</th>
<th>Not at all severe</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I  Financial problems</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1  Inadequate working capital(SST) finance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2  Inadequate long term fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3  Restricted credit offered by suppliers of inputs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4  High rates of taxation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5  Rate of interest on loans is higher than rate of earnings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6  Difficult to mobilise money quickly when needs urgently</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7  Unable to provide collateral security for loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8  Unable to realise debtors in time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9  Unable to modernise machinery due to lack of funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 High hidden charges are levied by lending agencies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Excessive procedural formalities for getting credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>II  Marketing problems</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1  Lack of consistent demand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2  High competition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3  Unable to expand market coverage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4  Lack of a set of major buyers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5  Fast Technological obsolescence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>6</td>
<td>Unable to do internet based marketing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Close substitutes available in market</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>III</strong></td>
<td><strong>Labour problems</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Demand for higher wages by workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Low productivity of workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Hesitation to work hard</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lack of sufficient skilled labour</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Lack of sufficient unskilled labour</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>High Labour turnover</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Labour Absenteeism</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>IV</strong></td>
<td><strong>Raw materials problems</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Unable to get discount on bulk buy due to lack of funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Scarcity of quality raw materials</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Unable to buy bulk due to lack of storage space</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Need to travel long distance to buy, leading to higher cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Lesser bargaining power due to limited number of suppliers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>V</strong></td>
<td><strong>Government related problems</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Frequent changes in Govt. rules and regulations/policies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Harassments by govt officials in complying the formalities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Demand for bribery to fulfill Govt level formalities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Ignorance of Govt staff about business matters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Unnecessary delay in clearances even for immaterial issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Too many taxes/levies by Govt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>VI</strong></td>
<td><strong>Environmental problems</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Indifference of police</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Unreasonable delay in legal suits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Difficulty in getting the court orders executed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Difficulties caused by Trade unions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Pressure from environmental organisations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. Goondas and antisocial elements
7. Frequent hartals
8. Raising pollution complaints after a few years of running
9. Regular demands for donations from politicians

### VII Infrastructural problems
1. Unable to buy land etc., for expansion, due to high price
2. Poor transportation facilities such as road
3. Shortage of water supply
4. Lack of supportive large industrial units

### VIII Personal skill / knowledge related problems
1. Unable to manage time
2. Inefficient to manage a larger unit
3. Lack of analytical skills
4. Ignorance of computer usage
5. Ignorance of internet usage

<table>
<thead>
<tr>
<th>2.1</th>
<th>Whether the unit was purchased? 1. Yes 2. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2</td>
<td>Year of establishment</td>
</tr>
<tr>
<td>2.3</td>
<td>Time took to promote the unit(months)? 1. Below 1 2. 1-3 3. Above 3 upto 12 4. Above 12</td>
</tr>
<tr>
<td>2.4</td>
<td>Reason for delay?</td>
</tr>
<tr>
<td>2.5</td>
<td>Area where unit located?1. Panchayat 2. Muncipality</td>
</tr>
<tr>
<td>2.6</td>
<td>Nature of operation 1. Seasonal 2. Casual 3. Perennial</td>
</tr>
<tr>
<td>2.7</td>
<td>Category of enterprise 1. Micro 2. Small 3. Medium</td>
</tr>
<tr>
<td>2.8</td>
<td>Industry__________</td>
</tr>
</tbody>
</table>
2.8.1. Reason for choice
1. Easy to get RM  
2. Need less funds to start  
3. Less competition  
4. Prior experience  
5. Other

2.9. Organisation form
1. Sole trader  
2. Partnership  
3. Cooperative  
4. PvtLtd  
5. Public Ltd

2.10. Your unit works in
1. leased building  
2. Rented building  
3. Own building ?

2.11. Types of goods produced
1. Consumer goods  
2. Industrial goods

2.12. Nature of production
1. Capital intensive  
2. Labour intensive

2.13. How many industrial units you have?
1. One  
2. Two  
3. Three  
4. Four  
5. Above Four

2.14. Number of Full-time Employees
1. 5 or under  
2. 6-10  
3. 11-20  
4. 21+

2.15. Whether ever labour agitation prevented business operations ?
1. Yes  
2. No

3. Whether you ever participated in trade fairs / exhibitions ?
1. Yes  
2. No  
3. If yes,  
4. How many times…

4. Whether you get any guidance from research centres / labs? 
1. Always  
2. Sometimes  
3. Never; if yes, nature

5. Source of Raw materials
1. Same District  
2. All Kerala  
3. All India  
4. Imported________
5. Not needed

6. Aware of quality control mechanisms?
1. Yes  
2. No

7. Any QC mechanism used in your Unit ?
1. Yes  
2. No

8. From where you got the project idea?
1. Own  
2. Friends / relatives  
3. Websites  
4. Trade fairs  
5. Govt Agency  
6. others. . . . . .

9. Whether your enterprise is a member of any cluster?
1. Yes  
2. No  
3. its nature. . . . . .

9.2. Are you satisfied with performance of cluster?
1. Highly satisfied  
2. Satisfied  
3. Neutral  
4. Dissatisfied  
5. Highly dissatisfied

10. Are you utilising installed capacity fully?
1. Always  
2. Sometimes  
3. Rarely  
4. Never


12. Are you facing power problems? 1 Always 2. Sometimes 3 Never;

If yes, 11. 1 nature


12. 1. Any difficulty in this?


4. Introduce new products 5. Start new unit

15. Do you think decision to become an entrepreneur was a wrong one? 1. Yes 2. No 3. Can’t say

Name..........................Phone(mobile)......................

Name of enterprise:..................................................................