

## APPENDIX – I

### AN INTERVIEW SCHEDULE TO ELICIT INFORMATION ON MICRO-CREDIT WOMEN ENTREPRENEURS IN TIRUVANNAMALAI DISTRICT, TAMIL NADU

#### - AN ECONOMIC ANALYSIS

#### 1. General Information

Name of the Respondent:

Religion : Hindu  Christian  Muslim

Community : FC  BC  MBC

SC & ST  Others

Caste :

Types of Family : Nuclear  Joint

Non member

Marital Status : Married  Widow

Unmarried  Divorced

Residence : Owned  Rented  Lease

#### II. Family Background

Sl. No.	Name of Family Members	Age	Sex	Relationship to the Head	Educational Status		Occupation	Monthly Income (In Rs.)
					Studying	Studied		

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### III. Details of Training

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Training Attended	Duration	Conducted by	Venue	Aspects
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### IV. Details of the Enterprise

Name of the trade :

Year of establishment :

Have you employed earlier : Yes  No

Source of Finance : Own Finance Agency  Bank Loan   
Private  Others

Type of Organization : Sole Proprietorship   
Partnership

If Partnership : Number of Partners

Your part in Enterprise

### V. Details about Investment

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Type of Investment	Starting	Now	Monthly Investment	Monthly Income
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Building

Raw materials

Machines

Others

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## VI. Capital Details

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S.No.	Amount	Source	Scheme	No. of Year	Rate of Interest
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## VII. Details of Employees

Number of Employees :      Male          Female          Total   

## VIII. Decision taken in trade

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Particulars	Self	Husband	Others
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Planning

Operation

Marketing the Products

Purchasing of Raw materials

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## IX. Managerial Practices of Women Entrepreneurs

### a. Time Management

Participate in running the trade

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S.No.	Activities	Time Expenditure (Hours)
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1. Supervising Work
  2. Account Keeping
  3. Purchasing Raw Materials
  4. Marketing
  5. Manufacturing
  6. Business Meeting
  7. Technical Consultancy
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## b. Energy Management

Details about energy expenditure pattern

S.No.	Type of Fatigue	Level of Fatigue	
		High	Low
<b>1.</b>	<b>Physiological Fatigue</b>		
	Raw Material Purchasing		
	Marketing		
	Household Activities Production		
<b>2.</b>	<b>Psychological Fatigue</b>		
	Labour Problem		
	Accounting		
	Planning		

How do you manage the time and energy demand?

## C. Money Management

Budget for a year in your enterprise

S.No. (Rs.)	Particulars	Money Expenditure
1.	Rent / Tax	
2.	Raw Materials	
3.	Maintenance	
4.	Salaries / Wages	
5.	Reinvestment	
6.	Effective Planning	
7.	Acquiring Bank Loan	
8.	Others	

**X. Motivational Factors**

1. Who is motivated to start enterprise?

Husband  Self Motivation  Parents

Friends  Others

2. What are the motivating factors for starting the enterprises?

To get more income  To be independent

Influence of other entrepreneurs  Others

XI. What are the entrepreneurial traits possessed by women entrepreneurs?

XII. What are the entrepreneurial performances possessed by women entrepreneurs?

XIII. What are the problems faced by women entrepreneurs?

XIV. Give your suggestions for developing entrepreneurship among women.

XV. Give your suggestions to solve the problems in self-employment.

R.Akila  
Research Scholar

## APPENDIX – II

### CHECK LIST

#### CONSTRAINTS FACED BY THE MICRO-CREDIT WOMEN ENTREPRENEURS IN THE STUDY AREA

	Yes	No
<b>1. General / Personal</b>		
Excessive burden of work and responsibility	<input type="checkbox"/>	<input type="checkbox"/>
Lack of proper training	<input type="checkbox"/>	<input type="checkbox"/>
Difficulty in handling technical, financial and Managerial activities	<input type="checkbox"/>	<input type="checkbox"/>
Poor risk – taking ability	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Inception Period</b>		
Arrangement of Finance	<input type="checkbox"/>	<input type="checkbox"/>
Recruitment of personnel	<input type="checkbox"/>	<input type="checkbox"/>
Labour problems	<input type="checkbox"/>	<input type="checkbox"/>
Inadequate infrastructure	<input type="checkbox"/>	<input type="checkbox"/>
Lack of information and experience in the field	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Marketing</b>		
Lack of marketing experience	<input type="checkbox"/>	<input type="checkbox"/>
Difficulty in getting money from buyer after credit sales	<input type="checkbox"/>	<input type="checkbox"/>
Slackness in demand	<input type="checkbox"/>	<input type="checkbox"/>
Lack of transport facilities	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Labour and Raw Materials</b>		
Excessive burden of work and responsibility	<input type="checkbox"/>	<input type="checkbox"/>
Lack of proper training	<input type="checkbox"/>	<input type="checkbox"/>
Difficulty in handling technical, financial and Managerial activities	<input type="checkbox"/>	<input type="checkbox"/>
Poor risk – taking ability	<input type="checkbox"/>	<input type="checkbox"/>
Non-availability of skilled workers	<input type="checkbox"/>	<input type="checkbox"/>
Lack of supply of raw materials for continuous production	<input type="checkbox"/>	<input type="checkbox"/>
Absenteeism	<input type="checkbox"/>	<input type="checkbox"/>

## 5. Technological

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|---|--------------------------|--------------------------|
| Excessive burden of work and responsibility                           | <input type="checkbox"/> | <input type="checkbox"/> |
| Lack of proper training   | <input type="checkbox"/> | <input type="checkbox"/> |
| Difficulty in handling technical, financial and Managerial activities | <input type="checkbox"/> | <input type="checkbox"/> |
| Poor risk – taking ability  | <input type="checkbox"/> | <input type="checkbox"/> |
| Ineffective consultancy services provided by the Government Agencies  | <input type="checkbox"/> | <input type="checkbox"/> |
| Non-availability of modern technologies                               | <input type="checkbox"/> | <input type="checkbox"/> |
| Lack of Technical know-how about the unit                             | <input type="checkbox"/> | <input type="checkbox"/> |
| Difficulty in Maintenance and repairing machinery                     | <input type="checkbox"/> | <input type="checkbox"/> |

## 6. Financial

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|---|--------------------------|--------------------------|
| Limited working capital                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| Lack of funds for fixed assets                          | <input type="checkbox"/> | <input type="checkbox"/> |
| Inadequate assistance from financial agencies and Banks | <input type="checkbox"/> | <input type="checkbox"/> |
| Inadequate installments for repayment                   | <input type="checkbox"/> | <input type="checkbox"/> |

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