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Books

I, Srinivas Murthy M. D, Asst. Professor in Commerce, University College of Arts, Tumkur University, Tumkur, pursuing Ph.D. in Commerce on “Women Entrepreneurship and Empowerment: A Socio-Economic Analysis of Small and Medium Scale entrepreneurs in Karnataka, Under the supervision and guidance of Dr. B. Shekhar, Dept. Of Studies & Research in Commerce, Tumkur University, Tumkur. Hence I kindly request you to spare a few minutes to fill up the enclosed questionnaires, which will help in completing my research work successfully. The data provided by you will be kept confidential and used only for research purposes.

Thanking you

Yours Sincerely,

(Srinivasa Murthy M D)
Assistant Professor in Commerce
University College of Arts, TUT.
E-mail: smd.tmk@gmail.com
Phone: 09035212003

SECTION - I

1. Name :_____________

2. Types of ownership of the respondents.
   a) Sole proprietorship ( )
   b) Partnership firms ( )
   c) Private ltd ( )
   d) Others .please specify. ______________

3. Age of the respondents. (Please tick the appropriate).
   a) 25 years and below ( )
   b) 26 to 30 years ( )
   c) 31 to 35 years ( )
   d) 36 to 40 years ( )
   e) 41 to 45 years ( )
   f) 46 and 50 years ( )
   g) 51 years & above ( )
4. Educational qualifications of the respondents. (Please tick the appropriate)
   a) Up to SSLC   (  )   b) PUC  (   )
   c) Graduation  (  )   d) PG   (   )
   e) ITI/ Diploma (  )   f) Engineering  (  )
   g) Others _________ (  )

5. Marital Status of the respondents. (Please tick the appropriate)
   a) Married   (  )                        b) Unmarried  (  )
   c) Divorced   (  )                        d) Widow   (  )
   If married, number of children (Plz. specify) __________

6. Occupation of the respondent before becoming an entrepreneur
   a) Studying (  )
   b) Homemaker  (  )
   c) Looking for work (  )
   d) Employed in a part time position (  )
   e) Employed in a full time position (  )
   f) Other, please specify _______________

7. Whether have you owned an enterprise previously? If so, what is the current situation of that enterprise? (Please tick the appropriate).
   a) Never owned an enterprise previously (  )
   b) Owned but now it is sold (  )
   c) Still operating (  )
   d) Went into liquidation (  )
   e) Not willing to disclose (  )
   f) Other, please specify _______________

8. Source of inspiration to start entrepreneurship. (Please tick the appropriate)
   a) Parents (  )
   b) Husband (  )
   c) Own decision (  )
   d) Friends & Relatives (  )
   e) Others, Plz Specify _______________

9. Caste Profile of the respondents.
   a) SC (  )
   b) ST (  )
   c) OBC (  )
   d) General (  )
   e) Christian (  )
   f) Muslim (  )
   g) Others (  )
SECTION – II

1. How far do you agree on the following for emerging women entrepreneurs?

Please encircle ( ) each one of the item objectively based on your own experience:

*S.A – Strongly Agree, A – Agree, N – Neutral, S.D – Strongly Disagree, D - Disagree,

<table>
<thead>
<tr>
<th>Financial Institutional (FIs) Support</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lending money without much of collateral for women entrepreneurs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Interest rate charged should be reasonable</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Difficult administrative procedure adopted by FIs in lending money</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Better financial support from FIs exists for emerging women entrepreneurs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Gender inequality prevails in distribution of loan by FIs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Infrastructure support Factor</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to necessary raw materials is a must</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Access to necessary technologies (machineries) is essential</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Non availability of sufficient land for new SME</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Adequate government training centre son emerging technologies</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Own infrastructure facilities is essential to start SME</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Social support Factor</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family support is very much essential</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Strong Social network is key for success in business</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Cultural influence has a role for successful women entrepreneur</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I encountered harassments in registering and operating my business due to my social status</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
### d. Marketing support & Govt. Policies

<table>
<thead>
<tr>
<th>Description</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing support/assistance by the government for products manufactures through women entrepreneurship</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have access to market for my products</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>There is no stiff competition in the market place</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Higher quota in allocation of government land for women</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Tax subsidy for women entrepreneurs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>More interference of bureaucracies &amp; red tapes</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

### e. Economic Self sustainability

<table>
<thead>
<tr>
<th>Description</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am happy with the financial access given by banks</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have my own premises to run business</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have become more independent financially</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have access to different business trainings</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I am able to diversify my business</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

### f. Social empowerment

<table>
<thead>
<tr>
<th>Description</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have a better of social acceptability</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have a better contacts(networks) with outsiders</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The societies attitude towards my products/services is positive</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The attitude of other employees towards my business is positive</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I am not affected by gender inequalities</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

### g. Employment opportunity

<table>
<thead>
<tr>
<th>Description</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am able to provide employment opportunity to women</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Development of managerial skills, ability for organization of resources</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Availability of skilled labour&amp; other inputs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
2. How important are the following success factors for women successful entrepreneur?

Scale: 1-Very important 2- Important, 3-Quite important, 4- Poor, 5-Not important

<table>
<thead>
<tr>
<th>Items</th>
<th>V.I</th>
<th>I</th>
<th>Q.I</th>
<th>P</th>
<th>N.I</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optimizing entrepreneurial spirit &amp; skill</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Consistently exceeding performance expectations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Successfully managing others</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Successfully managing myself</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Having recognized expertise in a specific area</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Gaining intellectual &amp; language skills</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Seeking out difficult /highly visible assignment</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

SECTION - III

1. How much do you agree on the following issues faced by SMEs?

<table>
<thead>
<tr>
<th>Issues</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shortage of working capital to finance exports</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Identify the foreign business opportunities</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Limited information to locate / analyze market</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Inability to contact potential overseas creditors</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Obtaining reliable foreign representation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Lack of managerial skills to deal with internationals</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Inadequate quality of products</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Untrained personnel for internationalization</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Difficulty in matching competitors price</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Lack of Home Government assistance / incentives</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Excessive transportation costs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Developing new products for foreign markets</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Unfamiliar foreign business practices</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Meeting export product quality / standards / specifications</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
2. Does participation in entrepreneurship, influence the individual development and growth of a woman? (Please tick more than one, if apply)

**Empowerment indicators:**

<table>
<thead>
<tr>
<th>Empowerment indicators</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition to her literacy/education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improvement in technical and practical skills through training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisition of skills for income generation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use of skills for income generation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development of managerial skills, ability for organization of resources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in articulation abilities, self-confidence and self-respect</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to health care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can speak to &amp; meet people outside the home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I feel safe even it gets late in the evening at work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education &amp; Marriage of the children</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Reasons to start your enterprises.(Please tick more than one, if apply)

a) To continue in the family business                                          ( )
b) Economic Independence/ security                                              ( )
c) Improve social / familial status                                             ( )
d) Lack of other employments opportunities                                       ( )
e) There was a gap in the market                                                ( )
f) Previous experience / Knowledge                                               ( )
g) Availability of raw materials                                                ( )
h) Sense of self- achievement                                                    ( )
i) Profit making aspiration                                                      ( )
j) Serve the people / community                                                  ( )
k) Influenced by success stories                                                ( )
l) Gaining respect from others                                                   ( )
m) Dissatisfaction with current job                                              ( )
n) Escape from domestic chores                                                   ( )
o) Compulsion from husband / parents                                             ( )
4. **Which institutions are approached for your promotional activities? (Multiple Choice)**
   a) National Mission for Empowerment of Women (NMEW) ( )
   b) MSME Development Institute, India (MSMEDI) ( )
   c) Khadi and Village Industries Commission (KVIC) ( )
   d) Gender Resource Centre (GRC) ( )
   e) District Industries Centre (DIC) ( )
   f) Department of Employments & Training ( )
   g) Ministries of Industries, Women & Child Development ( )
   h) Women’s Associations like FICCI, AWAKE etc. ( )
   i) Karnataka State Small Industrial Development Corporation (KSSIDC) ( )
   j) Chamber of Commerce ( )
   k) Development Support Centre (DSC) ( )
   l) KIADB ( )

5. **Which marketing problems are faced during the promotion stage? (Multiple Choice)**
   a) Lack of monitory support or schemes ( )
   b) Unaware of marketing technology ( )
   c) Limited experience in new age marketing ( )
   d) Limited knowledge about digital marketing ( )
   e) Lack of trade fairs & buyers- sellers meet ( )
   f) Lack of networks ( )
   g) Others, please Specify ________________

6. **When you began your enterprise, what personal & Institutional problems did you face? (Multiple Choice)**
   a) Combining work & family life ( )
   b) Lack of self-confidence ( )
   c) Limited networks & industry contacts ( )
   d) Lack of information available ( )
e) No time for training & upgrading skills (  )

f) Being a women/ gender discrimination (  )

g) Low budget for personal & Marketing ( )

h) Liquidity & other financial problem (  )

i) Legal & regulatory conditions (  )

j) Gaining the acceptance & respect of people (  )

k) Others, Plz specify________________________

7. What areas could you improve your market Knowledge? (Multiple Choice)

a) Price (  )

b) Quality control (  )

c) Segmentation of market selling (  )

d) Cash / credit Market (  )

e) Technological Aspect (  )

f) Sales after Service (  )

g) Guarantee and Warrantees (  )

f) Import / Export marketing strategies (  )

g) Others. Please specify________________________

8. Do you use Information Communications and Technology (ICT) as a main tool in any of the following business functions? (Please tick more than one, if apply)

a) Means of communication and networking (  )

b) Sourcing information about the business (  )

c) Inventory control (  )

d) Marketing of products/services (  )

e) Accounting and financial matters (  )

f) Analysis/ Recordkeeping (  )

g) Other, please specify________________________

9. Which Government policies and schemes are expected for promotion of SMEs? (Please tick more than one, if apply)

a) Development and Management of Industrial Estate (  )

b) Guidance for licensing procedures (  )

c) Suspension / Deferment of Sales Tax (  )

d) Subsidies (  )
e) Maximum availability of loan with lower interest rate  

f) Availability of training facilities  

g) Capital Investment subsidies for new units setup in a particular district  

h) Seed capital / Margin money assistance scheme  

i) Priority allotment of power, water ect.  

j) Consultancy / technical support  

k) Development of marketing channels  

l) Check whether needy women getting the benefits of various schemes  

m) Others, Please specify _____________________________

SECTION – IV

1. **Initial Capital of the respondents for venturing the Business.**
   
a) Below Rs 5 lakhs  
b) Rs 5-25 lakhs  
c) Rs 25-50 lakhs  
d) Rs 50 lakhs to 1 crore  
e) Rs 1 to 3 crore  
f) Rs 3 to 6 crore  
g) Rs 6 to 9 crore  
h) Rs 10 crore & Above  

2. **The financial institutions with whom you have made financial arrangements.** *(Plz. Tick more than one, if apply)*
   
a) Small Industrial Development Bank of India (SIDBI)  
b) National Bank for Agricultural and rural Development (NABARD)  
c) Industrial Development Bank of India (IDBI)  
d) Karnataka State Financial Corporation (KSFC)  
e) Public Sector Banks  
f) Private Sector Banks  
g) Co-operative Banks  
h) EXIM Banks  
i) Venture Capital  
j) Angel Investors  
k) Others, Plz. Specify _____________________________
3. Where do you sell your products/ services?

<table>
<thead>
<tr>
<th>Area</th>
<th>Tick</th>
<th>Whom</th>
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</thead>
<tbody>
<tr>
<td>Local</td>
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<td>City / District Center</td>
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<td>State</td>
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<td>National</td>
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<tr>
<td>International</td>
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<tr>
<td>Exhibition / Trade Fair</td>
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</table>

7. Have you received any training to establish the units?
   a) Yes ( )
   b) No ( )

8. If yes, details of training.

<table>
<thead>
<tr>
<th>Year</th>
<th>Type of Training</th>
<th>Duration</th>
<th>Cost of Training</th>
<th>Imparted by (trainer)</th>
<th>Whether Useful</th>
<th>Suggestion for Improvement</th>
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</thead>
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<td>Year</td>
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</table>

9. Do you have secrets for your success?
   a) Hard work ( )
   b) Commitment & dedication ( )
   c) Quality & Verity of Products ( )
   d) Spousal Support ( )
   e) Uniqueness in Design & Model ( )
   f) Perseverance & Determination ( )
   g) Management & Marketing Skills ( )
   h) Up gradation of technology ( )
   i) Use of information & Communication Tools ( )

10. Any other views that you may like to share with us on women entrepreneurship ________________________________________________________________

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

Thanking You