BIBLIOGRAPHY

1. Books


2. Journals


54. Sangmeshwar Suvarnkhandi and Ramesh Sonkamble., “Gram Panchayats
and Economic Empowerment of Women through Self Help Groups”,
55. Santhosh Kumar, S., Vasanthagopal, R., “Micro – credit Dispensation
Models and Employment Generation”, Southern Economist, 48(17): 2010,
pp.9-10.
56. Saravanan, S., “Microfinance and Rural Development in Tamil Nadu”,
57. Sasmita Patel., “SHGs: A Driving Force in Building Sustainable
pp.59-62.
59. Shashhikala, and Uma, H.R., “Women Empowerment through SHGs: A
Study”, Southern Economist, 49(18): 2011, pp.33-34.
60. Shetty, S.L., “Working and Impact of Rural Self-Help Groups and other
forms of Micro financing”, Indian Journal of Agricultural Economics,
61. Sobha Rani, D, Koteswara Rao., “Perspective of Women in


3. Reports and Documents

1. District Rural Development Agency – Tirunelveli District
3. NGOs Report – Social Change And Development
4. NGOs Report – AUSSI Community Development and Educational Society
5. NGOs Report – Community Action for Social Transition
6. NGOs Report – Jana Priya Trust
7. Tamil Nadu Corporation for Women Development – Tirunelveli District.

4. News Papers


6. Abstract of Thesis and Dissertation


198


6. Websites

2. www.nabard.org
3. www.ngo.org
4. www.tamilnaduwomen. Org
5. www.tirunelveli map.org
An Empirical Study on the Role of SHGs in Promoting
Women Entrepreneurship in Tirunelveli District

Interview Schedule

I socio-economic aspects of the respondents

1.1. Name of the Respondent : 
1.2. Age : 
1.3. Religion : 1) Hindu 2) Christian 3) Muslim 4) Others
1.4. Community : 1) OC 2) BC 3) MBC 4) SC 5) ST 6) Others
1.5. Education : 1) Illiterate 2) Primary 3) Secondary 4) Higher Secondary 5) Degree 6) Others
1.6. Marital Status : 1) Married 2) Unmarried 3) Others
1.7. Nature of the Family : 1) Joint 2) Nuclear
1.8. Family Size : 1) below 3 2) 4-6 3) above 7
1.9 Area : 1) Rural 2) Urban

1.10. Family particulars

<table>
<thead>
<tr>
<th>S1.No</th>
<th>Name</th>
<th>Age</th>
<th>Education</th>
<th>Relationship</th>
<th>Income</th>
</tr>
</thead>
</table>

200
1.11. Value of Assets of the Respondents’ Family:

1) Below 1 lakh  
2) 1 lakh - 1.5 lakh
3) 1.5 lakh – 2 lakh  
4) 2 Lakh – 2.5 lakh  
5) Above 2.51 Lakh

II. Level of Gains from Entrepreneurship Development Training Programme

2.1 Attitude gained by women entrepreneurship development training programme

(Please tick your order of performance to at least three)

(HS- Highly Satisfied, S- Satisfied, N-Neutral, L-Low Satisfied, DS-DisSatisfied)

<table>
<thead>
<tr>
<th>S.No</th>
<th>Attitudes</th>
<th>HS</th>
<th>S</th>
<th>N</th>
<th>L</th>
<th>DS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Confidence on entrepreneurship</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Optimistic outlook</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Risk taking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Facing the business challenges</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Hard work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Team work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.2 Skills gained by women entrepreneurship development training programme

<table>
<thead>
<tr>
<th>S.No</th>
<th>Skills</th>
<th>HS</th>
<th>S</th>
<th>N</th>
<th>L</th>
<th>DS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Marketing strategy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Need based innovation production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Effective communication</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Investment decision making</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2.3 Knowledge gained by women entrepreneurship development training programme

<table>
<thead>
<tr>
<th>S.No</th>
<th>Knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Product formation</td>
</tr>
<tr>
<td>2.</td>
<td>Gained awareness on government schemes</td>
</tr>
<tr>
<td>3.</td>
<td>Business environment</td>
</tr>
<tr>
<td>4.</td>
<td>Availability of government subsidy</td>
</tr>
<tr>
<td>5.</td>
<td>Market segmentation</td>
</tr>
<tr>
<td>6.</td>
<td>Costing &amp; Profit making</td>
</tr>
<tr>
<td>7.</td>
<td>Banking procedures</td>
</tr>
</tbody>
</table>

III. Details of SHG Trained Women Entrepreneurs’ Entrepreneurial Activity

3.1 Nature of Entrepreneurial Activity : 1) Production  2) Business  3) Service

3.2 How many years are you doing these entrepreneurial activities : --------------

3.3. If production, specify? : --------------

3.4. If business, specify? : --------------

3.5. If service, specify? : --------------

3.6. Form of Business Organization : 1) Individual  2) Group  3) Partners with Other Group

202
3.7. Details of further training attended
   : 1) Skill training
      2) Skill Upgrading training
      3) VTP
      4) others

3.8. Training Days Duration
   : 1) A day 2) A week 3) 15
      4) A Month 5) Above 1 Month

3.9. Reasons for selecting the Particular Product
   : 1) based on available raw Material
      2) based on training
      3) Easily marketable
      4) Based on the consumer needs

3.10. Do you have any support in your family
      : 1) Yes 2) No

3.11. Do you have any opportunity to develop your business
      : 1) Yes 2) No

3.12. If yes, state the type of opportunity
      : 1) Adding New products
         2) Extending Market
         3) Increasing capacity
         4) Any Other

3.13. How do you sell your product
      : 1) Whole Sale 2) Retail Sale
         3) Both

3.14. What is the market avenue in SHGs products?
      : 1) Festival in different places
         2) Special place provided by the government.
         3) Nearby areas
         4) Shopping complex for SHGs product

3.15. Where do you desire to market your products?
      : 1) Within the area
         2) Within the district
         3) Within the state

3.16. Do you desire to globalizes the market for your Product
      : 1) Yes 2) No
IV. Economic Factors of SHG Trained Women Entrepreneurs

4.1. Loan Amount

4.2. Rate of interest on Internal Loan (Per annum)

- 1) Less than 12%
- 2) 12 – 18%
- 3) 18 – 24%
- 4) Above 24%

4.3. Loan recoveries

- 1) Less than 70%
- 2) 70 – 90%
- 3) More than 90%

4.4. Sufficiency of loan amount received

- 1) Sufficient
- 2) Insufficient

4.5. Investment

4.6. Total production

4.7. Total expenditure

4.8. Total profit

4.9. Sources of credit

- 1) Banks
- 2) Money Lender
- 3) Internal Loan from SHG

4.10. Schemes to Credit

- 1) Internal loan
- 2) IOB
- 3) NABARD
- 4) Co-operative Bank
- 5) Others

4.11. How do you fix the price of your product?

- 1) Cost plus certain percentage of profit
- 2) Price fixed by the competition
- 3) Price fixed by the group
- 4) Pricing for target return on Institution

4.12. Have you spent on any advertisement?

- 1) Yes
- 2) No
4.13. If No, State the reasons for not giving advertisement:
1) No Sufficient money is available
2) Advertising by the Government
3) Advertising by the Group
4) No necessity

4.14. Do you face any problem in developing the skill:
1) Yes 2) No

4.15. If yes, list of the problems:
1.
2.
3.

V. Give some suggestions to promote SHG women entrepreneurship:
1.
2.
3.
4.
5.

Investigator
A. Angel Anila