APPENDIX – I
INTERVIEW SCHEDULE
WOMEN ENTREPRENEURS AND MANUFACTURING SECTOR – A CASE STUDY OF THRISSUR DISTRICT

GENERAL PARTICULARS

1. Name of Entrepreneur : 

2. Name and Address of the Unit (Reg. No. & Year of establishment) : 
   Contact Phone No. : 

3. Age : 

4. Religion: Hindu ☐ Christian ☐ Muslim ☐ Others ☐

5. Marital Status
   4. Separated/widowed ☐

6. If married number of children :
   1. Nil ☐ 2. One ☐ 3. Two ☐ 4. More than two ☐
   Age group of children: 1-5 ☐ 5-10 ☐ 10-20 ☐ 20-30 ☐

7. Annual family income
   1. 60000 & below ☐ 2. Between Rs.60,000 – 1,20,000 ☐
   3. Above 1,20,001 ☐
8. Educational Status

Below SSLC ☐ SSLC ☐ Graduate ☐ PG ☐

Technical Qualification ☐

Professional Degree ☐

9. Type of family: Nuclear ☐ Joint ☐ Others ☐

10. How many years of experience in the present business: 

11. Have you undergone any special training in EDP:

Yes ☐ No ☐

If no, reasons

12. If yes, training conducted by which organisation:

Govt. ☐ NGO ☐ Any Vocational Training ☐ Others ☐

13. If yes, specify the benefits you derived?

Financial Assistance ☐ Technical know-how ☐

Any other (specify) ☐
Part I
Enterprise and its functions in organizing and conducting the business

1. Year of starting the unit : 

2. Whether established under any scheme Yes/No
   If yes, Name of the Scheme : 

3. Whether it is an ancillary Unit Yes/No

4. Type of organization
   1. Proprietary
   2. Co-operative
   3. Partnership
   4. Any other name

5. Building
   (1) Rental (2) Owned
   (3) Leased (4) In the house
   (5) Premises (6) Both in the premises and away from the house

6. What were your main considerations in choosing the location of the unit?
   1. Nearness to home
   2. Nearness to prospective customers
   3. Road and Transport facilities
   4. Availability of Govt. land and industrial estate
   5. Low rent
   6. Own building

7. Initiative taken by any organisation : 
   for starting the Unit

8. Any other (specify)
   1. Own
   2. Loan
9. How much was your initial investment for the enterprise?
   Below 2 lakhs

10. Nature of enterprise
   1. All seasons (i.e. throughout the year)
   2. Seasonal products

11. Did you attend any Management Development Programme
   Yes/No
   If yes, reason

12. Give the details of courses attended
   1. Pre training
   2. Post training
   3. Any other name

13. If you have attended, do you think that they are useful to your enterprise in any way
   1. Very useful
   2. Useful
   3. Not very useful
   4. Not useful
   5. Cannot say, why? Reasons

14. If you have not attended what were the reasons. Rank the reasons
   a. Not aware of the programme
   b. Do not think they are useful
   c. They are very expensive
   d. It is inconvenient
   e. Any other reasons (Please specify)
15. Business conditions of units
   a. Running on profits
      Reasons
      i. ii. iii. iv.
   b. Running on losses
      Reasons
      i. ii. iii. iv.
   c. Running on no loss or no profit
      Reasons
      i. ii. iii. iv.

16. Is it a sick unit
    Yes/No
    1. If 'yes' Are you getting any rehabilitation facility
    2. Are you expecting any rehabilitation facility? Yes/No

17. Size of the Unit
   a. Average No. of workers employed:
   b. Sex
      No. of male No. of female

18. Nature of Employment
    1. Permanent
    2. Temporary
    3. Any other (please specify)

19. Any other (please specify)

20. Do you have any other business (Any sister concern) Yes/No

21. Total capital invested (including borrowings)

22. Amount of loan capital Rs.
23. Size of organization
   a. Micro
   b. Tiny
   c. Small scale

24. How much of your time is devoted to your enterprise
   1. 8 hrs. or more
   2. 6-8 hrs.
   3. Less than 6 hrs.
   4. 6>8 hrs.

25. How many persons are employed
   1. Permanently
   2. Seasonally

26. 1. Have you got any subsidy Yes/No
    2. If 'yes' how much Rs.

27. Sales turnover of the firm (monthly) Rs.

28. Would you be able to repay the installment of loan as per schedule
   Yes/No
   If No, reasons

29. Limitations of successful Entrepreneurs
   1. Introduction of new innovations
   2. Explore the prospects of commencing new projects
   3. Assumption of risk and uncertainty
   4. Take decision as to the nature and type of goods to be produced
   5. Managerial functions such as
      1. formulation of production plan
      2. arrangement of finance
      3. purchase of raw materials
      4. organizing the sales and personal management
### Functional Area

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<thead>
<tr>
<th>Rank</th>
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<td>3.</td>
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<td>4.</td>
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<td>5.</td>
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#### Functional Area

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<thead>
<tr>
<th></th>
<th>Supervisory</th>
<th>Non supervisory</th>
<th>Total</th>
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<td>M</td>
<td>F</td>
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<td>M</td>
<td>F</td>
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1. Production/Service
2. Administration
3. Finance
4. Sales/Marketing
5. Any other (specify)

#### Rank the following functions according to your degree of involvements
(Rank, being the highest)

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<thead>
<tr>
<th>Rank</th>
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</table>

1. Production
2. Administration
3. Finance
4. Sales/Marketing
5. Any other (specify)

#### In which methods of production you followed

<table>
<thead>
<tr>
<th>Method</th>
<th>Rank</th>
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<tr>
<td>Conventional</td>
<td>(2)</td>
</tr>
<tr>
<td>Modern</td>
<td></td>
</tr>
<tr>
<td>Both</td>
<td>(4)</td>
</tr>
<tr>
<td>Others</td>
<td></td>
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</tbody>
</table>

32. Selling Methods

1. Direct selling at unit level
2. Agencies
3. Sales branches
4. Others

33. Marketing Strategies followed

1. Local
2. Regional/District
3. State level
4. International
Entrepreneurs role in marketing/sales Rank the following tasks according to your level of involvement

1. Identifying customers
2. Setting sales quotas
3. Planning & implementing sales programmes
4. Motivating sales people
5. Others (specify)

Capacity utilization of the unit

<table>
<thead>
<tr>
<th>Product varieties</th>
<th>Installed current capacity</th>
<th>Capacity utilisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
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</table>

Net monthly income

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<th></th>
<th>Rs. below 5,000</th>
<th>Rs.5,000-10,000</th>
<th>Rs.10,000-15,000</th>
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<td>Rs.15,000-20,000</td>
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<tr>
<td>Above 20,000</td>
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Inventory particulars

1. Raw materials
2. Stock in process (semi finished)
3. Finished
4. Receivables
5. Advances (payment for raw materials)
6. Credit purchase
7. Advance payment from customers
8. Any other (specify)

With reference to your units performance, please rank the following areas based on the level of problems

<table>
<thead>
<tr>
<th></th>
<th>Rank (Most problematic)</th>
</tr>
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<tbody>
<tr>
<td>1. Power supply</td>
<td></td>
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<tr>
<td>2. Finance</td>
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</table>
3. Production  
4. Labour  
5. Marketing  
6. Raw materials  
7. Technical advice  
8. Administration  
9. Any other (specify)  

40. Mark Yes or No to the following statements in accordance with the degree of your involvement in the function.

**a. Organising Function – Enterprise Building/Planning**

1. Role in Product Selection (Yes/No)  
2. Role in Project Formulation/Report Preparation (Yes/No)  
3. Mobilization of Finance (Yes/No)  
4. Preparatory Functions to Start Enterprise (Yes/No)  
5. Planning Business Establishment (Yes/No)  
6. Decision Making in the Business Inception (Yes/No)  
7. Risk Bearing Responsibility (Yes/No)  
8. Organisation of Inputs (Yes/No)  
9. Innovation (Yes/No)  

**b. Operational Function**

10. Ensure Timely Availability of Raw Materials (Yes/No)  
11. Knowledge about Processes of Production (Yes/No)  
12. Take Initiative to Tailor Products to Customer Needs (Yes/No)  
13. Share Ideas to Improve Production & Work Processes (Yes/No)  
14. Keep Concern About Health/Safety of Employees (Yes/No)  
15. Oblige Environmental Regulation (Yes/No)  
16. Discuss/Avail Cost Saving Ideas & Methods (Yes/No)  

**c. Investment Function**

17. Monitoring Budgetary Expense/Cost (Yes/No)  
18. Compel Actual Investment to Comply with Plan (Yes/No)
19. Timely Assessment of Investment Needs of Firm (Yes/No)
20. Idea About Cash Flow & Cost of Investment Phasically (Yes/No)
21. Familiarity with Pre-investment Analysis & Methods (Yes/No)
22. Knowledge About Alternative Sources of Investment (Yes/No)

d. Production Function

23. Role in Selecting Production System (Yes/No)
24. Plan/Coordinate/Control Resources for Production (Yes/No)
25. Role in Selection of Materials/Methods/Machines (Yes/No)
26. Estimate Production Target/Delivery (Yes/No)
27. Know the Movement of Raw materials (Yes/No)
   (Packing to Finished Goods)
28. Inspection of Plant and Store (Yes/No)
29. Adopt System to Improve/Maintain Standard (Yes/No)
30. Plan for Expansion/Modernisation of Units (Yes/No)

e. Marketing Function

31. Know Where/Whom to Sell & Method of Transaction (Yes/No)
32. Make Avail Regular Sales Reporting (Yes/No)
33. Consider Customer Service/After Sales Services (Yes/No)
34. Involve in Sales Promotion Strategies (Yes/No)
35. Interested in Market Planning/Analysis/Forecast (Yes/No)
36. Know Marketing Mix of Product/Price/Place/Packing/Promotion (Yes/No)
Part II
Factors Determining Entrepreneurial Activities

1. Which of the following ambitions influences you in conceiving the idea to start the industrial unit? Specify not more than three ambitions in the order of importance.
   a. To earn money
   b. To gain independent
   c. Due to encouragement
   d. To gain higher social status
   e. To engage oneself fully
   f. To provide employment to others
   g. To keep busy
   h. Others/Necessity

2. Which of the following compelling reasons influenced you in conceiving the idea? Specify not more than three reasons in the order of importance.
   a. Unemployment
   b. Dissatisfaction with the job so far help/occupation so far pursued.
   c. to make use of idle fund.
   d. Diversification of economic interest.
   e. Any other compelling reason (Please specify)

3. Did any of the following factors lead you to the idea of starting the unit? Specify not more than 3 factors in the order of importance.
   a. Success stories of Entrepreneurs
   b. Previous experience in manufacturing/industry
   c. Property – inherited/acquired/husband
   d. Support from Parents/Other Family Members
   e. Support from Friends & Relatives

4. Which of the following expectations stimulated your desire to set up the unit? Specify not more than 3 factors in the order of importance
   a. Allotment of plot/shed in an industrial area
   b. Financial Assistance
i. The State government/financial corporations/nationalised banks/other state agencies

ii. Private commercial banks

iii. Family members/relatives/friends

c. Technical assistance from the govt./non-govt. agencies

d. Assistance from the govt. agencies, non-Govt., any others

i. Supply of machinery

ii. Supply of raw materials

iii. Sale of finished products

e. Maintaining ancillary relations with a large firm

f. Availability of skilled labour

g. Enlisting the support of a dependable

h. Any other expectations (Please specify)

5. Why do you choose this line of industry?
Specify 3 reasons in the order of importance

a. Easy to set up

b. High margin profit

c. No competition

d. Related to profession or occupation pursued

e. No difficulty in securing technical know-how

f. Existence of similar industry in the neighbourhood

g. Family Business

h. Interest in Business

i. Any other reason (Please specify)

6. Whom do you describe, if any as your friend, philosopher and guide who shaped your destiny as an entrepreneurs?

Name of the persons Type of Relationship
7. Among the following factors which are crucial for existence as Entrepreneur (rank in order of strength)
   a. Support from family
   b. Self confidence
   c. Hardwork
   d. Availability of finance
   e. Risk taking ability
   f. Marketability of product

8. How you regard yourself in following areas of behaviour/character/values/habits (mark Yes or No)
   a. Ambitious (Yes/No)
   b. Self starter (Yes/No)
   c. Character of taking responsibility (Yes/No)
   d. Hardworking (Yes/No)
   e. Self Confident (Yes/No)
   f. Sociable (Yes/No)
   g. Stick to words always (Yes/No)
   h. Trust people (Yes/No)
   i. Believe in Equality of gender (Yes/No)
   j. Freedom of people (Yes/No)
   k. Habit of keeping records (Yes/No)
   l. Managing time properly (Yes/No)
   m. Self Disciplined (Yes/No)
   n. Regularity in work (Yes/No)
Part III
Institutional and Organisational Support System

1. Are you a member of any women's organizations? Yes/No
   If 'Yes' give the name of the organization

2. What was the main source of finance for starting the unit?
   1. Own money
   2. Loan from relatives/friends
   3. Personal loan from Bank
   4. Money through Govt. Schemes/Programmes
   5. Any others (specify)

3. Did you receive support from the Govt./agencies/NGO/Pvt. agencies/any others
   Yes or No
   If no reasons

4. Means of Financing the project

<table>
<thead>
<tr>
<th>Amount</th>
<th>% of source</th>
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<tbody>
<tr>
<td>Rs.</td>
<td>Total</td>
</tr>
<tr>
<td>Own capital</td>
<td></td>
</tr>
<tr>
<td>Term loan from financial institution</td>
<td></td>
</tr>
<tr>
<td>Investment subsidy</td>
<td></td>
</tr>
<tr>
<td>Seed Capital/Margin Money</td>
<td></td>
</tr>
<tr>
<td>Any other</td>
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</table>

5. Kerala Govt's special assistance scheme. Did you avail the following incentives for your unit? Yes/No
   (Tick mark the availed ones)
   Are you aware of it Yes/No
   1. Building grant
   2. Machinery grant
   3. Rent for building
   4. Stipend for trainees
5. Wastage allowance for raw materials
6. Industrial shed in govt. estate priority
7. One year additional ST concession
8. Any other (Specify)

6. Did you face any difficulty in getting WIP grant  
   Yes/No

7. Have you faced by difficulty in availing borrowers finance?
   a. Yes/No
   b. If yes, specify
   c. Did the lending institution insist on providing the following
      1. Surety
      2. Security
      3. Surety/Security
   d. Specification, if any, regarding surety security insisted by lending institutions

Support Agencies (Statement questions)

1. Support Agencies have insignificant role to play in the start of an Enterprise
2. Behaviour officials of support agencies is positive to clients
3. Advertisement by support agencies regarding their scheme of assistance was adequate.
4. Support agencies are doing a lot for women entrepreneurs
5. Success of an enterprise depends to a large extent upon the assistance provided by support agencies
6. Officials of support agencies show gender bias in extending assistance under general schemes.
7. There is no co-ordination between various support agencies.
8. Assistance to be provided by support agencies is largely on papers.
9. Support agencies do not provide timely support
10. Support agencies are not properly discharging their motivational role.
11. Women's success in entrepreneurial career result in less priority to children, family and home.
12. Women Entrepreneurs can easily compete with men entrepreneurs
13. There should be separate support agencies for women entrepreneurs.
II. Statement questions (opinion of women entrepreneurs regarding issues)

1. Right place for women is home
2. Women join entrepreneurial career out of compulsion.
3. In case of dire economic need, job is more suitable for women than an Entrepreneurial career.
4. Being a woman is a boon for becoming an entrepreneur
5. Supervision and control of labour are easy for women entrepreneurs
6. Marketing of products have no difficulty for women entrepreneurs
7. Ideal stage for women to take up entrepreneurial career is before marriage
8. Present policy provisions for promoting women entrepreneurship are sufficient
9. Availing financial assistance from support systems is a problem for women entrepreneurs
10. Acquiring technical know how is a problem for women entrepreneurs
11. Management training is a for women entrepreneurs
12. It is difficult for a women to survive as entrepreneur if there is no help from husband/guardian
PART IV

1. Do you get help from father/husband, any others help in business – specify who
   If yes in which way
   a. Advice
   b. Moral Support
   c. Finance
   d. Any other (Please specify)
   If no specify

2. Did business adversely affect your family life Yes/No
   If No, Reason

3. Have you got equal status with men at home in decision making Yes/No
   If No, Reason

4. Did you face any resistance from your family members while establishing the unit
   a. Full support
   b. Support
   c. Neutral
   d. Opposition
   e. Tough opposition

5. Your social status as an entrepreneur
   a. Increased
   b. Decreased
   c. Same

6. Do you think that you are secure by becoming an entrepreneur Yes/No
   If no reasons

7. Do you think it is better than a permanent job Yes/No
   If no reasons
8. Will you quit this engagement if you will get a permanent job Yes/No
   If no reasons
9. Are you able to manage your unit? Yes/No
   If no reasons
10. Are you satisfied with your present engagement Yes/No
    If no reasons
11. Did you expand or modernize the unit since its starting Yes/No
    If no reasons
    If yes how
       a. Increased production
       b. Diverted to new line products
       c. Improved machinery & Technology
       d. Any other specify
    If no, why?
       a. Non-availability of suitable worker
       b. Fear of disturbance of family life
       c. Inadequacy of guidance & consulting facility
       d. Any other specify
13. Major problems you face as an entrepreneur
1. What major problems are faced by your enterprise today?
2. Specify any three of the following reasons in the order of importance under each had (Rank) (or) Indicate the major problems of your Enterprise
   1. Finance
   2. Power
   3. Raw materials
   4. Labour
   5. Marketing
   6. Managerial
   7. Infrastructure
   8. Govt. policies
1. Finance
   a. Shortage of finance for working capital
   b. Shortage of finance for fixed capital requirements
   c. High rate of interest
   d. Red-tape in Govt. agencies
   e. Meagre assistance from the govt. agencies
   f. Any other problems (Please specify)

2. Raw Materials
   a. Security
   b. High prices
   c. Low quality
   d. Irregular supply
   e. Problem of transport
   f. Any other problems (Please specify)

3. Marketing
   a. Competition from other small units
   b. Competition from large units
   c. Slackness in demand
   d. Price control
   e. Distribution control
   f. Problem of Transport
   g. Any other problem (Please specify)
   h. Export Unit

4. Power
   1. Scarcity
   2. Uncertain
   3. High cost
   4. Any other problem (Please specify)

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5. Labour
   a. Training
   b. Unionisation
   c. Turnover
   d. Absenteeism
   e. Any other problem (please specify)

6. Infrastructure
   a. Road
   b. Communication
   c. Electricity
   d. Transport
   e. Any other

7. Policies of the Government
   Describe the policies of the government, which you think are detrimental to the interest of your enterprise.

8. Have you ever felt womanhood is a handicap for you to run your enterprise?
   Yes/No

9. Do you have any problem as an Entrepreneur? Give suggestions to overcome it

10. Non co-operation from family members.

11. Ignorance about schemes, programmes and agencies, institutions for women entrepreneurs.

12. Personal Problems
   Specify the problems

13. Do you have any constraints as a Women entrepreneur?
   If yes, what are they?

14. Suggestions
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