QUESTIONNAIRES

BIBLIOGRAPHY
QUESTIONNAIRE FOR WOMEN ENTREPRENEUR

[Note: This questionnaire aims at eliciting the profile, nature of avocation, financial status, problems and prospects experienced by women entrepreneurs and host of other information.]

District:  
Number:  

1. Name: ...........................................  
2. Address: ...........................................

3. Age  
   Below 25  □  41 – 50  □
   26 – 40  □  Above 50  □

4. (a) Are you married: Yes □ No □
   (b) If married: Living with husband □ Divorced □ Widowed □

5. Which religion do you belong to?  
   Hindu □ Muslim □ Christian □ Sikhs □ Parsi □ Others □

6. Which community you belong to:  
   SC □ ST □ OBC □ General □

7. Academic qualification:  
   Below SSLC □
   SSLC □
   PUC □
   Degree □
   Post graduation □
8. Technical qualification:

<table>
<thead>
<tr>
<th>Name</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1...</td>
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<td>2...</td>
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<tr>
<td>3...</td>
<td></td>
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<tr>
<td>4...</td>
<td></td>
</tr>
</tbody>
</table>

9. Is your family?
- Nuclear family [ ]
- Joint family [ ]

10. How many members constitute your family? [ ]

11. How many children do you have? [ ]

12. Name of your enterprise: ____________________________

13. Year of establishment: ____________________________

14. In which of the following category your entrepreneurship suits:
- Manufacturing [ ]
- Service [ ]

15. Address of the enterprise:
- ____________________________
- ____________________________
- ____________________________

16. Forms of organization:
- Sole proprietorship [ ]
- Partnership [ ]
- Private Ltd [ ]
- Public Ltd [ ]
- Co-operative Society [ ]
- Trust [ ]

17. Amount of Capital involved
- Fixed: __________
- Working Capital: __________
18. Annual turnover in Rs (last 3 years)

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantity</th>
<th>Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-2003</td>
<td></td>
<td></td>
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<tr>
<td>2003-2004</td>
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<tr>
<td>2004-2005</td>
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</tr>
</tbody>
</table>

18. Profitability in Percentage

19. Work force strength

<table>
<thead>
<tr>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
</table>

20. Physical progress of the unit (specify the date).

1. The idea of starting the unit
2. Construction of building
3. Installation of machinery...
4. Commencement of production

21. What factors did you consider before starting a business. Please tick the appropriate factors:
- Resource availability
- Demand
- Interest
- Nature of business
- Risk level of business
- Profitability
- All the above

22. Availability of raw materials:

- Open market
- Govt institution
- Imported

23. Any problem faced in obtaining raw materials
   (a) Scarce
   (b) High Price
   (b) Import Restriction
   (c) Seasonal availability
   (d) Any other please specify
24. Major end-users/clientele
(Either name of the unit or major industrial sector) 
(A) ........................................
(B) ........................................
(C) ........................................
(D) ........................................

25. What are the psychological problems one may face while running a business?

........................................................................................................................................
........................................................................................................................................
........................................................................................................................................

26. (a) do you think family support in very essential.

Yes ☐ No ☐

(b) If ‘yes’ what support you expect from the family.

Psychological ☐ Assisting in business ☐
Moral ☐ Giving enough space ☐
Financial ☐ All the above ☐

(c) Reasons for family support

To meet family basic needs ☐ For better quality life ☐
Empowerment ☐

27. Please tell us, what are the reasons for your employment?

Family debts ☐ Self-support ☐
Self-motivation ☐ Support family ☐
Developing skills ☐ Motivation by Institution ☐
Future savings ☐

28. Do you think women will be underestimated most of time?

Yes ☐ No ☐
29. (a). Do you think women are better businesspersons?

Yes [ ]  No [ ]

(b) If ‘yes’ for what reasons:

- Ability to judge
- High aptitude
- Ability to take timely decisions
- Sincerity
- Commitment
- Hard work and determination
- Self-Motivation
- Ability to withstand upheavals
- All the above

30. Please specify what is your family income apart from your income Rs. .................

31. What is your present monthly income Rs. .................

32. (A) Are you a member of any Professional Organization?

Yes [ ]  No [ ]

(B) If ‘Yes’ name the institution

a. __________________________
b. __________________________
c. __________________________
d. __________________________

(C) In what way do you think they are guiding you?

- Guiding for employment
- Providing training
- Provides marketing assistance (Through fairs)
- Any other specify
- Provide counseling
- Provide Financial Assistance
- Conducts programmes on Social awareness

Any other specify .................................................................
MARKETING

33. What are the problems faced by you in marketing your products?

- Severe competition
- Pricing Issue
- Distribution
- Awareness
- Market Research
- Logistics
- Promotional

34. How do you evolve the strategy for the marketing your end products:

- Through Dealers
- Retailers
- From the above two
- Directly

35. Did you availed any training on marketing area

- Yes
- No

If 'Yes' from which institution...

36. Please tell us the nature of marketing assistance received by you

- Marketing information received from various institutions
- Space for marketing your products @ sponsored fairs
- Availing permanent out lets of govt. to market your products
- Sale of products through KVIC/KHDC/KSWDC
- Not availed any assistance

37. (a) Do you advertise your products

- Yes
- No
(b) If ‘Yes’ which mode:

1) Newspaper

2) Television (T.V)
   (City channel or National channel)

3) Radio

4) Cinema slides

5) Periodicals

6) Others/Website/Exhibition

**FINANCE**

38. Financial support received from (in percentages)
   1. State Govt.
   2. KSFC & Other financial institutions
   3. Nationalized commercial banks
   4. Private commercial banks
   5. Moneylenders
   6. Friends & relations
   7. Others/own fund

39. How was the financial support helpful to you?

<table>
<thead>
<tr>
<th>Source</th>
<th>Substantial</th>
<th>Meager</th>
<th>Insignificant</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Govt.</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>KSFC &amp; O.F.I</td>
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</tr>
<tr>
<td>Nationalized Commercial banks</td>
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<tr>
<td>Private commercial bank</td>
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<td></td>
</tr>
<tr>
<td>Moneylenders</td>
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<td></td>
<td></td>
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<tr>
<td>Friends &amp; relations</td>
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<td></td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
40. Name the Financial Institution, which provided:

1) Term loans.................................................................

2) Date of sanction............................................................

3) Date of realization of loan...................................................
   (Complete disbursement of loan)

4) Total financial assistance obtained Rs...............................

41. State the financial assistance provided to; (in Rs.)

<table>
<thead>
<tr>
<th>Extent</th>
<th>Land</th>
<th>Building</th>
<th>Plant and Machinery</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 lakh</td>
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<td></td>
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</tr>
<tr>
<td>1 - 2 lakhs</td>
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<tr>
<td>2 - 3 lakhs</td>
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<tr>
<td>3 - 4 lakhs</td>
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<td></td>
</tr>
<tr>
<td>4- 5 lakhs</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>5 - 10 lakhs</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>10-20 lakhs</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

42. Whether term leading Institution is providing working Capital facility;

   Yes □     No □

43. (a) Whether financial assistance provided any special scheme

   Yes □     No □

   (a) If ‘Yes’ please name the scheme / the reason for obtaining finance under special scheme

44. State the problems faced while obtaining loan:

   Too much formalities /Procedures □      No proper guidance □

   Reception of the officers towards the project was not encouraging □      Inordinate delay in clearance □

   Other (please specify)____________________
45. Rate of Interest charged ______________ %

46. Repayment period in years/months: __________

47. (a) Name of the bank providing working capital: _____________________________

(b) Date of application: _____________________________

(c) Date of sanction of working capital: _____________________________

(d) Working capital required for:
   (i) To buy raw materials
   (ii) To meet administrative expenses
   (iii) For bill discounting
   (iv) Other (please specify)

(e) Working capital limit sanctioned by the bank Rs. __________

48. Please specify the sources of working capital (in % ges)

   i. Owned capital __________

   ii. Commercial banks __________

   iii. Money lenders __________

   iv. Friends & Relatives __________

   v. KSFC / KSIIDC / NSIC / SIDBI / KVIC __________

   vi. Any other source please specify ________________

49. (a) Do you find any shortage in working capital

   Yes __________   No __________

(b) If ‘yes’ the extent of shortage

   Below 20% __________

   20% to 40% __________

   40% to 60% __________

   Above 60% __________
50. Do you find any problem while obtaining working capital?

1. 

2. 

51. State the source of funds for setting up of your venture:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Initial Years</th>
<th>Latest Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrowings (Friends and relatives)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Govt. agencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>KVIB/KSFC &amp; others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

52. Whether the promoters

i. Are income tax assesses? Yes [ ] No [ ]

ii. If ‘Yes’ How much is the income tax paid during last 3 years

2002 – 2003 _______________________

2003 – 2004 _______________________

2004 – 2005 _______________________

53. Have you availed tax holiday as per it act

Yes [ ] No [ ]

54. Please state your opinion on the loan scheme of the financial institutions:

Good enough: Yes [ ] No [ ]

Need modification: Yes [ ] No [ ]

Any other (Please specify): _______________________

55. Your overall experience with the financial institutions:

- Excellent [ ]
- Poor [ ]
- Very Good [ ]
- Very poor [ ]
- Good [ ]

56. What alternatives you could have planned if financial institutions have not helped:

i. ________________
ii. ________________

TECHNICAL

57. Do you avail technical training?

- Yes [ ]
- No [ ]

If ‘Yes’ whether it:

- Imparts skills and Knowledge [ ]
- Not providing adequate knowledge [ ]

58. Name the institutions from which you obtained technical assistance & training

<table>
<thead>
<tr>
<th>Name</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>i.</td>
<td></td>
</tr>
<tr>
<td>ii.</td>
<td></td>
</tr>
<tr>
<td>iii.</td>
<td></td>
</tr>
</tbody>
</table>

59. What is the percentage of Imported to Indigenous machineries & equipment recommended by the agencies? Please Specify

<table>
<thead>
<tr>
<th>Percentages</th>
<th>Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Imported</td>
</tr>
<tr>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>
60. Do you got training in the preparation of Feasibility Report/Project Report?

Yes  [ ]  No  [ ]

**MANAGERIAL**

61. (a) Have you attended any Management Development Programme.

Yes  [ ]  No  [ ]

(b) If 'yes' details of the course attended

.................................................................................................................................
.................................................................................................................................
.................................................................................................................................

(c) How for the course was useful to you

Very Useful  [ ]  Useful  [ ]  Not useful  [ ]

62. (a) Have you heard of Entrepreneurship Development Programme?

Yes  [ ]  No  [ ]

(b) If ‘yes’ did you receive EDP training and from which organization?

  Government Institutions  [ ]
  Pvt. Institutions / NGOs like AWAKE /SISI  [ ]
  Commercial Banks  [ ]

63. Do you possess the following Managerial Qualities?

i. Leadership skills  Yes  [ ]  No  [ ]

ii. Motivational skills  Yes  [ ]  No  [ ]

iii. Communication skills  Yes  [ ]  No  [ ]

iv. Inter persona relation skills  Yes  [ ]  No  [ ]

v. Trade skills  Yes  [ ]  No  [ ]
64. (a) Do you find any difficulty in co-coordinating the different activities of your Enterprise?
   
   Yes   □   No   □

(b) If 'yes' please indicate the areas where you find it cumbersome in co-coordinating.
   
i. __________________________________________
   
   ii. __________________________________________

65. Do you think that your firm has got a bright future?
   
   Yes   □   No   □

66. (a) Do you think that you have peculiar problems as a women entrepreneur?
   
   Yes   □   No   □

(b) If 'yes' state the problems:
   
   __________________________________________
   
   __________________________________________
   
   __________________________________________
   
   __________________________________________

Thank you
QUESTIONNAIRE
FOR THE INSTITUTIONS IN THE PROMOTION OF WOMEN ENTREPRENEURSHIP

(Please note: This questionnaire seeks to draw the profile, nature of facilities/support offered to women entrepreneurs in the form of finance, technical, marketing, training and others)

1. Name of the organization: ____________________________________________
2. Head Office and address: ____________________________________________

3. Year of establishment: ______________________________________________
4. Designation/position of the person responding to this questionnaire:
   ______________________________________________

5. Act under which the organization comes under: __________________________
6. Please indicate the sources of funds for the organization:
   a) ______________________________________________
   b) ______________________________________________
   c) ______________________________________________
   d) ______________________________________________
   e) ______________________________________________

7. Indicate the different schemes of your organization with physical and financial targets for the past five years:

<table>
<thead>
<tr>
<th>Schemes</th>
<th>Physical targets</th>
<th>Financial Targets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>
8. Please specify the various assistances offered by your organization to Women Entrepreneurs:

a) Training Support

b) Technical Support

c) Marketing Support

d) Preparation of project report

e) Research and Development

f) Conduct of Fair/Exhibition

g) Purchase of Raw materials

h) Any other please specify

9. Do you organize EDP

Yes ☐ No ☐

If Yes, annually how many times you will conduct EDP's:

10. Do you organize Management Development Programmes?

Yes ☐ No ☐

11. State the nature of training offered to Women Entrepreneurs by your organization:

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

12. State the nature of marketing support extended to women entrepreneurs:

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

13. State the nature of Financial Assistance offered by your organization to Women Entrepreneurs:

____________________________________________________________________________
____________________________________________________________________________
14. State the facilities offered in the procurement of inputs such as raw materials, equipment etc,

15. Number of Women Entrepreneurs availed the support system offered by your organization for the last 3 years:

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Women Entrepreneurs</th>
<th>Women Entrepreneurs under SC/ST</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-03</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
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<tr>
<td>2004-05</td>
<td></td>
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</tbody>
</table>

16. Please indicate the schemes of your organization for the promotion and development of Women Entrepreneurs:
   a) 
   b) 
   c) 
   d) 

17. Do you feel the women beneficiaries are empowered out of your schemes?
   Yes [ ] No [ ]

   If your answer is Yes, state how
   a) 
   b) 
   c) 

   If No, state reasons
   a) 
   b) 
   c) 

18. State whether your organization is tie-up with some other Institutions to offer support to women entrepreneurs:
   Yes [ ] No [ ]

   If Yes, State them,
   a) 
   b) 
   c) 
   d) 
19. Do you think women are better businesspersons?
   Yes [ ] No [ ]
   If Yes for what reason:
   a) More parlances [ ] b) Capacity to Make [ ] c) Ability to judge [ ]
   e) Empathize [ ]

20. Do you consider Women Entrepreneurship as distinct from general entrepreneurship?
   Yes [ ] No [ ]
   If Yes, please indicate the special features of this gender-biased entrepreneurship:
   ........................................................................................................................................
   ........................................................................................................................................

21. Do you agree with the special incentive schemes of the government to promote women entrepreneurship is necessary?
   Yes [ ] No [ ]
   Specify your views.
   ........................................................................................................................................
   ........................................................................................................................................

22. Is your organization satisfies with the performance of Women Entrepreneurs?
   Yes [ ] No [ ]
   If No, state the areas of weakness:
   a) .................................................................
   b) .................................................................
   c) .................................................................
   d) .................................................................

23. Have you come across instances of Women Entrepreneurs entering the venture just to avail of the monetary benefits and tax incentives offered by the Government?
   Yes [ ] No [ ]

24. Have you come across any other type of misuse of Government assistance by Women Entrepreneurs?
   Yes [ ] No [ ]
   If Yes, please specify
25. How to prevent such practices of misuse of Government facilities, please specify

26. What is the extent of male domination from husband/father/others in the actual management of units under women entrepreneurship?
   a) 25% b) 50% c) 75% d) 100%

27. What is the extent of sickness of units under the management of Women Entrepreneurs?
   5% to 15% 25% to 35% 35% to 40%

28. Do you consider the incidence of sickness of units under Women Entrepreneurs comparatively?
   Higher Lower Same as General Moderate

29. What are the factors causing sickness of units under the management of Women Entrepreneurs?
   a) b) c) d)

30. Are these factors common to both Men and Women Entrepreneurs?
   Yes No
   If No, how do you account for such differences?

31. Do you consider that certain types of ventures are not suitable for Women Entrepreneurs?
   Yes No
If Yes, please specify some of them with reasons,

a)----------------------------------------------------------
b)----------------------------------------------------------
c)----------------------------------------------------------
d)----------------------------------------------------------

32. What is the normal social background of the women Entrepreneurs who approach you for assistance?  ---------------------------------------------------------
----------------------------------------------------------

33. What is the general educational background you consider while you assist the women who approach you for guidance/training/loan etc.  
----------------------------------------------------------

34. Do you think some sort of pre-training is necessary for women entrepreneurs before they take up their ventures?

Yes □     No □

If Yes, specify them

a)----------------------------------------------------------
b)----------------------------------------------------------
c)----------------------------------------------------------
d)----------------------------------------------------------

35. Give your suggestions to Women Entrepreneurs for their progress in the business field and their overall development:

a)----------------------------------------------------------
b)----------------------------------------------------------
c)----------------------------------------------------------
d)----------------------------------------------------------

Thank you
BIBLIOGRAPHY


Raymond W. Y. Kao and Leong Choon Chaing, March 2000, "Training and Development of Women Entrepreneurs in


