"A STUDY OF ENTREPRENEURSHIP DEVELOPMENT IN SSI ENGINEERING UNITS IN THE RURAL AREA OF PUNE DISTRICT" (FROM 2001 TO 2006)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>1) Name of the Entrepreneurs</td>
<td>:</td>
<td></td>
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<tr>
<td>2) Name of the Enterprise</td>
<td>:</td>
<td></td>
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<tr>
<td>3) Official address of the Unit</td>
<td>:</td>
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<tr>
<td>4) Main product of the Enterprise</td>
<td>:</td>
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<tr>
<td>Name of the product</td>
<td>:</td>
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<tr>
<td>Initial Year</td>
<td>:</td>
<td></td>
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<tr>
<td>Presently</td>
<td>:</td>
<td></td>
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<tr>
<td>5) Present age of Entrepreneur</td>
<td>:</td>
<td>year</td>
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<tr>
<td>6) Age when started the unit</td>
<td>:</td>
<td>year</td>
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<tr>
<td>7) Religion</td>
<td>:</td>
<td>i) Hindu</td>
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<tr>
<td>ii) Muslim</td>
<td></td>
<td></td>
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<tr>
<td>iii) Jain</td>
<td></td>
<td></td>
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<tr>
<td>iv) Sindhi</td>
<td></td>
<td></td>
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<tr>
<td>v) Parshi</td>
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<td>vi) Any other</td>
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<td></td>
</tr>
<tr>
<td>8) Educational Qualification</td>
<td>:</td>
<td>i) S.S.C.</td>
</tr>
<tr>
<td>ii) H.S.C.</td>
<td></td>
<td></td>
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<tr>
<td>iii) Graduation</td>
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<td>iv) Post Graduation</td>
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<td>v) Any other</td>
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<td></td>
</tr>
<tr>
<td>9) Sex</td>
<td>:</td>
<td>Male / Female</td>
</tr>
<tr>
<td>10) Marital Status</td>
<td>:</td>
<td>Married / Unmarried</td>
</tr>
<tr>
<td>11) Form of Organisation</td>
<td>:</td>
<td>i) Sole Proprietorship</td>
</tr>
<tr>
<td>ii) Partnership</td>
<td></td>
<td></td>
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<tr>
<td>iii) Private Limited Company</td>
<td></td>
<td></td>
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<tr>
<td>iv) Public Limited Company</td>
<td></td>
<td></td>
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<tr>
<td>v) Co-operative Society</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12) Family Annual Income</td>
<td>:</td>
<td>1. Upto Rs. 1,00,000 p.a.</td>
</tr>
<tr>
<td>2. Rs. 100000 to Rs. 200000 p.a.</td>
<td></td>
<td></td>
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<tr>
<td>3. Rs. 200000 to Rs. 500000 p.a.</td>
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<td></td>
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<tr>
<td>4. Above Rs. 500000 p.a.</td>
<td></td>
<td></td>
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<tr>
<td>13) Occupation of Father</td>
<td>:</td>
<td>i) Service</td>
</tr>
<tr>
<td>ii) Business</td>
<td></td>
<td></td>
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<tr>
<td>iii) Profession</td>
<td></td>
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<tr>
<td>iv) Any other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14) Type of Unit</td>
<td>:</td>
<td>i) Tiny Unit</td>
</tr>
<tr>
<td>ii) S.S.I. Unit</td>
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</table>
### 15) Location of the Unit

- Inside the town
- Industrial Estate

### 16) Factors which motivated entry into industry:

#### i) Internal Factors:
- a) Strong urge to do some independent job:
- b) Technical Knowledge/expertise:
- c) Business experience in the same line:
- d) Any other:

#### ii) External Factors:
- a) Financial assistance from institution:
- b) Govt. attitude/policy:
- c) Allotment of industrial sheds:
- d) Availability of machinery on hire or purchase:
- e) Financial assistance from non-govt. sources:
- f) Heavy demand for the product:
- g) High Profit factor:
- h) Any other factor:

### 17) Reasons for the choice of present line of industry:

- i) Easy to start:
- ii) High growth/profit chances:
- iii) Easy availability of Machinery/labour/expert knowledge:
- iv) Previous experiences:
- v) Unique Idea/No Competition:
- vi) Easy Funding/Partnership etc.:
- vii) Technical Knowledge/Training of the present business line:
- viii) Any other reasons please specify:

### 18) Reasons for setting up the unit in present location:

- i) Plot at moderate rate/availability of plot:
- ii) Parental Land:
- iii) Nearness to Market:
- iv) Nearness to Raw Materials:
- v) It was home town/Nearness to home town:
- vi) Transportation facilities:
- vii) Labour availability:
- viii) Other Reason:
19) Prior Occupation of the entrepreneur:
   i) Service
   ii) Profession
   iii) Business
   iv) Any Other

20) Expansion of the unit:
   i) Has the unit been expanded since inception? Yes/No
   ii) Was expansion be more capital/more machines/more labour/more building/more shifts? Yes/No
   iii) What the expansion effective? Yes/No
   iv) Who helped in the expansion? Please give the details:
   v) What difficulties did you face in expanding the unit?
   vi) Did you make plans for expansion but not practised? If yes, then explain the reasons:

21) Please indicate growth of the enterprise in the following years:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Terms</th>
</tr>
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<tbody>
<tr>
<td>i.</td>
<td>2001-2002</td>
</tr>
<tr>
<td>ii.</td>
<td>2002-2003</td>
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<tr>
<td>iii.</td>
<td>2003-2004</td>
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<td>iv.</td>
<td>2004-2005</td>
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<tr>
<td>vi.</td>
<td>2005-2006</td>
</tr>
</tbody>
</table>

22) How do you get your working Capital?
   I) Banks
   II) Other financial institutions
   III) Money lenders
   IV) Any other

23) What was the attitude of financial institutions?
   i) Helpful
   ii) Indifferent
   iii) Not Proper

24) What problem did you face in raising the initial finance? List out the problems:

25) New product and By product:
   I) How the No. of products being reduced by the new product? Yes/No
   II) Has the quality of products increased? Yes/No
   III) Are the product marked with quality mark. Yes/No
   If yes, mention – ISO, ISI, Any other.

26) Has more mechanization been introduced? Yes/No
27) Are some better techniques available in the market to improve the quality of the products. 
   Yes / No

28) Do you get all the needed raw materials at local place? Yes / No

29) Do you face any problem in marketing of your goods? Please give details. Yes / No.

30) Marketing situation of the unit.
   Nature of market.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Nature of Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Local Market</td>
</tr>
<tr>
<td>II.</td>
<td>State Market</td>
</tr>
<tr>
<td>III.</td>
<td>India</td>
</tr>
<tr>
<td>IV.</td>
<td>Foreign</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
</tr>
</tbody>
</table>

31) Have you ever conducted market Survey? Yes / No.

32) Do you feel that marketing research is effective in determining the quantity and quality of Product in various markets? Yes/No.

33) Channels of distribution.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Channels</th>
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</thead>
<tbody>
<tr>
<td>I.</td>
<td>Whole Sellers</td>
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<tr>
<td>II.</td>
<td>Retailers</td>
</tr>
<tr>
<td>III.</td>
<td>Consumers</td>
</tr>
<tr>
<td>IV.</td>
<td>Other Producers</td>
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<tr>
<td>V.</td>
<td>Govt. Deptts.</td>
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<tr>
<td>VI.</td>
<td>Parents Units</td>
</tr>
<tr>
<td>VII.</td>
<td>Any Other</td>
</tr>
</tbody>
</table>

34) How do you fix prices of your products?
I) In a arbitrary manner.
II) Market Price.
III) Full cost Price.
IV) No Profit/No loss.
V) Marginal Cost.
VI) Any other.

35) How can you get the better price of your products?
I) By improving quality.
II) Lowering the quality of products.
III) Adopting sales promotion techniques.
IV) Any other
V)
36) Do you adopt any sales promotion technique? Yes / No
If yes, then what are they and if not, then mention the reasons?

37) Who manages the working of factory / unit?
   I) Self.
   II) Wife.
   III) Children.
   IV) Professional Manager.
   V) Any Other.

38) Do you face labour problems? Yes / No
   If yes, mention them.

39) How do you solve them?
   I) Arbitrarily.
   II) Court.
   III) Trade Unions.
   IV) Any other.

40) How are you motivating the employees?
   I) Positive motivation.
   II) Negative Motivation.
   III) Indifferent.

41) What is the impact of government policy changes on your enterprises?
   I) Whether it resulted improvement in the production / profit.
   II) Whether it resulted in adverse.
   III) No impact.

42) Sources of finance
   I) Own Contribution.
   II) Borrowed from family members.
   III) Borrowed from friends / relatives.
   IV) Banks.
   V) Any other.

43) Mention the Bank, from which you have borrowed the loan.
   I) SBI.
   II) Nationalised Bank.
   III) Co-operative Bank.
   IV) Private Bank.
   V) Any other.
44) For which of the below purposes, you have borrowed the loan:
   I) Establishment of new unit.
   II) Expansion of the existing unit.
   III) Diversification.
   IV) Rehabilitation of sick unit.
   V) To take over an existing good unit.
   VI) To take over a sick unit.
   VII) Any other

45) Form of loans: (Period of loan)
   I) Short term loan.
   II) Medium term loan.
   III) Long term loan.

46) Rate of Interest on above specified.

47) Mention the scheme under which you have borrowed the loan:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
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</thead>
<tbody>
<tr>
<td>i)</td>
<td>Training of Rural youth for self employment</td>
</tr>
<tr>
<td></td>
<td>(TRYSEM)</td>
</tr>
<tr>
<td>ii)</td>
<td>Rural Industries Development Project</td>
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<tr>
<td>iii)</td>
<td>Jawahar Rojgar Yojana</td>
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<td>iv)</td>
<td>Mahila Udyog Nidhi Scheme</td>
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<td>v)</td>
<td>Single Window Scheme</td>
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<tr>
<td>vi)</td>
<td>National Equity Fund Scheme</td>
</tr>
<tr>
<td>vii)</td>
<td>Seed Capital Scheme</td>
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<tr>
<td>viii)</td>
<td>Scheme for SC/ST</td>
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<tr>
<td>ix)</td>
<td>Scheme for Women</td>
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<tr>
<td>x)</td>
<td>General Scheme</td>
</tr>
<tr>
<td>xi)</td>
<td>Any other</td>
</tr>
</tbody>
</table>

48) Moratorium period for term loan.
   I) Zero to 6 months.
   II) 6 months to 1 year
   III) 1 year to 2 year
   IV) 2 year to 3 year

49) Number of Installments given for term loan.

50) Total Investment (in Rs.)

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1.</td>
<td>Own contribution</td>
</tr>
<tr>
<td>2.</td>
<td>Borrowed Capital</td>
</tr>
</tbody>
</table>

51) Number of Employees.
   I) Male.
   II) Female.
   III) Total.
52) Actual production p.a.
   I) In terms of quantity.
   II) In terms of value.

53) Whether electric power is used in production: Yes / No
54) If yes, average annual power consumption _____________ units.

55) Nature of technology –
   I) Indigenous.
   II) Foreign.

56) Did you.
   I) Establish the unit yourself?
   II) Inherit from father / husband.
   III) Take over an existing (good/sick) unit.

57) Is the unit situated.
   I) at home.
   II) owned premise.
   III) rented / leased premise.
   IV) industrial estate.

58) What factors influenced you to become an entrepreneur?
   I) Desire to achieve something.
   II) Need for independence.
   III) Desire to get gainfully occupied.
   IV) To get social prestige.
   V) Success of others.
   VI) Availability of subsidies.
   VII) EDP/EAC holders meeting.
   VIII) Any other.

59) What changes you have made after the establishment of the unit?
   I) Addition of new product.
   II) Deletion of some products.
   III) Improvement of existing product.
   IV) Installation of modern machinery.
   V) Any other.

60) Indicate the percentage of profit on Investment.
   I) 0 – 10 Percent
   II) 11 – 15 Percent
   III) 16 – 20 Percent
   IV) above 20 Percent
61) **Indicate the percentage of profit which you reinvest (plough back) in your business.**

   I)  0 – 10 Percent  
   II) 10 – 15 Percent  
   III) above 15 Percent

62) **Did you participate in EDP/EAC holders meeting and successful entrepreneurs meet?**  
   Yes / No

63) **Please indicate the extent to which it helped you.**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
</tr>
</thead>
<tbody>
<tr>
<td>i.</td>
<td>In selecting a project</td>
</tr>
<tr>
<td>ii.</td>
<td>Project evaluation</td>
</tr>
<tr>
<td>iii.</td>
<td>Learning market conditions</td>
</tr>
<tr>
<td>iv.</td>
<td>Inplant training</td>
</tr>
<tr>
<td>v.</td>
<td>Any other</td>
</tr>
</tbody>
</table>

64) **Indicate the programmes conducted by which of the below agencies (EDP/EAP).**

   I) Commercial Bank.  
   II) Maharashtra State Finance Corporation.  
   III) District Industries Centre.  
   IV) Any other.

65) **Indicate the type of service you have received.**

   I) Supply of raw material.  
   II) Selecting the product to be manufactured.  
   III) Preparing project report.  
   IV) Conducting techno economic feasibility.  
   V) Conducting market survey.  
   VI) Margin money was given.  
   VII) Concession in rate of interest  
   VIII) Obtaining plots / premises / sheds.  
   IX) Obtaining licence and other formalities.  
   X) Acquiring machinery.  
   XI) In marketing the products / service.  
   XII) Installation of machinery.  
   XIII) Securing technology.  
   XIV) Any other.

66) **Did you receive any subsidy / concessions from government or other agencies.**  
   Yes / No
67) Did you receive any concession in the normal rate of interest
   Yes / No

68) In your experience of borrowing loan from commercial bank, did you feel that:
I) The time lag for sanctioning the loan was
   i) Normal.
   ii) Moderately lengths.
   iii) Too lengthy.

II) The repayment period was
   i) Sufficient.
   ii) Insufficient.

III) Minimum promoters contribution is
   i) Normal.
   ii) Moderately high.
   iii) Too high.

IV) The security obtained from you is
   i) Fair.
   ii) Unfair.

V) Rate of interest is
   i) Normal.
   ii) Moderately High.
   iii) Very high.

VI) Legal formalities followed is
   i) Rigid and complicated.
   ii) Fairly simple.

VII) Do you feel that recovery procedure is
   i) Strict.
   ii) Liberal.

VIII) In total the services of commercial bank are
   i) Very good.
   ii) Good.
   iii) Average.
   iv) Bad.
69) Indicate the general problems faced by your unit.

I) Scarcity of raw material.
II) Lack of power.
III) Transportation problems.
IV) Rigid government rules.
V) Financial problems.
VI) Marketing problems.
VII) Labour problems.
VIII) Any other.