Appendices

A. Bibliography

B. Questionnaire

C. Photographs
Appendix A

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Appendix B

QUESTIONNAIRE

Topic

“Socio-Economic Study of Jain Women Entrepreneurs
(With Reference to Pune District)

01. Name of the Woman Entrepreneur: _______________________________________________________
02. Address: _____________________________________________________________________________
03. Phone / Mobile No. _____________________________________________________________________
04. E-mail Address: _______________________________________________________________________
05. Religion (Sect): Digambaras. □ Svetambaras □
06. Age:

<table>
<thead>
<tr>
<th>At the time of starting of the enterprise</th>
<th>At present</th>
<th>At the time of marriage</th>
<th>Date of marriage</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
07. Marital status (pl. tick mark): Married □ Unmarried □ Widow □ Divorced □
08. Mother tongue (pl. tick mark): Hindi □ Marathi □ English □ Other □
09. Other language/s you know: _____________________________________________________________
10. Family structure (pl. tick mark): Joint □ Nuclear □
11. No. of children: ____________
12. Your education: ______________
13. Did you discontinue your education? (pl. tick mark): Yes □ No □
14. Reasons of discontinuation of education (pl. specify): _________________________________
15. Did you continue your education after marriage? Yes □ No □
16. Kindly fill in personal information about family members:
17. Personal information about parents:

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Age</th>
<th>Relationship</th>
<th>Education</th>
<th>Occupation</th>
<th>Place of occupation</th>
<th>Yearly income</th>
<th>Addiction</th>
</tr>
</thead>
</table>

18. Permanent Address

(a) Native place:________________ (b) Taluka________________
(c) District________________ (d) State________________

19. Have you migrated to Pune district? (Pl. tick mark): Yes □ No □

20. What are the reasons for migration? (Pl. tick mark):

(a) Marriage □ (b) To start business □ (c) To avail better educational opportunities □
(d) Husband’s job □ (e) Father’s job □ (f) Other □

22. What are your family responsibilities? (Pl. tick mark):

(a) Take care of children □ (b) Household chores □ (c) Care of elderly person/s □

24. Have you employed workers in your unit? Yes □ No □

25. What was your previous occupation/s? (pl. tick mark):

(a) Housewife □ (b) Student □ (c) Employment □ (d) Family business □
(e) Social worker □ (f) Other □

26. What mode of transport do you use? (Pl. tick mark):

(a) Own car □ (b) Own two-wheeler □ (c) Take lift from family member/s □
(d) Use public transport □ (e) Transport not required □
27. What are the advantages and disadvantages of your being a member of a Jain business family?  
   (a) Advantages: ____________________________________________________________  
   (b) Disadvantages: _________________________________________________________  

28. Do you take part in any kind of social work?  Yes □ No □  
   If yes, kindly specify the type of social work: ________________________________  

29. Have you contributed to the development of the rural area: Yes □ No □  
   If yes, kindly specify the type/s of contribution: ________________________________  

30. Do you donate money? Yes □ No □  
   (a) If yes, state the amount Rs_______(b) Is it regular ? Yes □ No □  
   (c) To which of the following? (pl. tick mark):  
      (i) Mandir /sthanak □ (ii) Poor people □ (iii) Institutions □ Others. □  

31. Kindly give the name of the institution to which you have donated money: ____________  

32. Do you own any business unit: Yes □ No □  
   If yes, kindly specify: ____________________________________________________  

33. Have you obtained ISO / ISI certification/s? Yes □ No □ Which one? _________  

34. Who motivated you to become an entrepreneur? (pl. tick)  
   (a) Self □ (b) Husband □ (c) Father □ (d) Government official □  
   (e) Friends and relations □  

35. Which of the following factors motivated/convinced you to start an industrial/business unit?  
   (a) To be a Career Women □  (b) to utilize in born talent/acquired skill / knowledge □  
   (c) Social cause □  (d) Other (specify) ________________________________  

36. Do you think you have achieved your ambition? Yes □ No □  

37. How much time do you and your family members devote to the business enterprise?  
<table>
<thead>
<tr>
<th>Time devoted By self</th>
<th>By family member</th>
</tr>
</thead>
<tbody>
<tr>
<td>1  1 to 2 hours</td>
<td></td>
</tr>
<tr>
<td>2  2 to 4 hours</td>
<td></td>
</tr>
<tr>
<td>3 More than 4 hours</td>
<td></td>
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</tbody>
</table>
38. Do other family members take care of the business in your absence? Yes □ No □

39. Are you satisfied with the way your business has developed? Yes □ No □
   If yes (pl. tick mark) : (a) Very satisfied □ (b) Satisfied □ (c) Dissatisfied □

40. Do you consider yourself successful in your business? Yes □ No □

41. What are the reasons for your success? (Pl. tick mark):
   (a) Hard work □ (b) Better quality □ (c) Good behavior □ (d) Truthfulness □
   (e) Self-confidences □ (f) Government support □ (g) Good service □
   (h) Good and quick decision making □ (i) Better market survey □

42. Do you assist other women to become entrepreneurs? Yes □ No □

43. Did you have a love marriage? Yes □ No □

44. To which caste does your husband belong? (Name)__________________________

45. Do you suffer from any serious illness? Yes □ No □
   If yes, kindly specify: _____________________________

46. To which type of hospital do you go for treatment? (Pl. tick mark) Government □ private □

47. In what type of accommodation do you reside? (Pl. tick mark) Own □ Rented □

48. What is the area of your accommodation in sq. feet? ________________

49. What other property/ies do you own? (Kindly specify)____________________________

50. Do you take any steps to maintain good health? Yes □ No □
   If yes (pl. tick mark): (a) Exercise □ (b) Balanced diet □ (c) Sufficient rest □

Details of the Enterprise and Performance:

51. Name of your enterprise:____________________________________________________
52. Type of business: ______________________________________________________________

53. Address: ______________________________________________________________________

54. Company website address: ______________________________________________________________________

55. Form of organization (tick mark): (a) Proprietorship □ (b) Partnership □
    (c) Public Ltd □ (d) Private Ltd □

56. Year of establishment: ________________

57. Year of commencement of production: ________________

58. What prompted you to locate your business unit at the present location? (pl. tick mark):
    (a) Nearness to residence at home □ (b) Take advantage of government land □
    (c) Existence of similar units □ (d) Nearness to the customer (market) □
    (e) Availability of: (i) Infrastructural facilities □ (ii) Raw materials □ (iii) Skilled labour □
    (iv) Transport facilities □ (f) Existence of allied business of the family □

59. What are the problems you faced while selecting the place of business? (Pl. tick mark): 
    (a) Location problem □ (b) Place is not good □ (c) High price □
    (d) Government problem □ (e) Non-availability of transport facility □ (f) Other □

60. Financial Issues
    (a) What is the total capital employed?
        (i) At the time of establishment: Rs____________ (ii) Currently Rs____________
    (b) What is the total fixed capital invested in?
        (i) Land and building Rs________ (ii) Plant and machinery Rs ____________
        (iii) Furniture and miscellaneous expenses Rs ______________
    (c) What is the total working capital requirement for?
        (i) Raw material Rs_____ (ii) Wages and salaries Rs _____
        (iii) Other expenses Rs_____
    (d) What was your unit’s net profit / loss for the following years? (in Rs)

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<tr>
<td>Rs</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>
61. What are the sources of your capital? *(Pl. tick mark)*

   (a) Own capital ☐ (b) Husband ☐ (c) financial institutions ☐ (d) Friends and relatives ☐
   (e) Money lenders ☐ (f) other sources ☐

62. Did you have any problem in raising a loan? Yes ☐ No ☐

   If yes *(pl. tick mark)*: (a) Negative attitude ☐ (b) High interest rate ☐
   (c) Insufficient loan ☐ (d) Documentation ☐ (e) Other ☐

63. Was the loan made available to you in time? Yes ☐ No ☐

64. Did you get the funds as per your requirement? Yes ☐ No ☐

65. What was the amount of the loan you availed? *(Pl. tick mark)*: (Rs)

   (a) 5,000 to 10,000 ☐ (b) 10,001 to 20,000 ☐ (c) 20,001 to 40,000 ☐
   (d) 40,001 to 80,000 ☐ (e) Above 80,001 ☐

66. What was the rate of interest charged on the loan amount? @ __________ per cent

67. What was the amount of the loan you repaid yearly? *(Approximately)* Rs __________

68. Where you able to repay the loan regularly? Yes ☐ No ☐

69. What is the number of workers you employed?

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>Part time</td>
<td>Total</td>
</tr>
</tbody>
</table>

70. Have you given your employees any welfare facilities? Yes ☐ No ☐

   If yes *(pl. tick mark)*: (a) Provident Fund ☐ (b) Employees’ State Insurance Fund ☐
   (b) Dinner allowance ☐ (c) Lunch/Dinner break (Rest) ☐ (d) Other ☐

>**Information Related to Market**

   (a) Your product/s are marketed at the *(pl. tick mark)*:
   (i) Local level ☐ (ii) District level ☐ (iii) State level ☐
   (iv) National level ☐ (v) International level ☐
(b) Do you export your product/s?  Yes □ No □
   If yes, kindly write the name/s of the country/ies ________________________________

(c) Do you help any institution to export their product/s?  Yes □ No □
   If yes, kindly specify the name of the institution/company________________________

(d) What are the channels of distribution of your product/s? (Pl. tick mark)
   (i) Shops □  (ii) Salesman □  (iii) Malls □  (iv) Agent □  (v) Parent unit □
   (vi) Self □

72. Have you adopted any of the following sales promotion techniques? (Pl. tick mark):
   (a) Reduction in price □ (b) Buy one get one free techniques □
   (c) Participation in exhibition □  (d) Demos □  (e) Giving guarantee / warrantee □
   (f) Other □

73. Do you advertise your product/s? Yes □ No □
   If yes (pl. tick mark) : (a) Newspapers □  (b) Magazines □  (c) Pamphlets □
   (c) TV □  (d) Radio □  (e) Other □

74. What is your budget for advertising in a year? Rs ____________

75. Have you ever conducted a market survey for your product?  Yes □ No □

76. Who is the final decision maker in your business?  (Pl. tick mark):
   (a) Self □  (b) Husband □  (c) Both (husband and self) □  (d) Manager □  (e) Other □

>Regarding Growth of the Enterprise

77. Kindly give details of:

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Initial year</th>
<th>Current year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No. of machines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>No. of product/s</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Yearly turnover (Rs)</td>
<td>Rs</td>
<td>Rs</td>
</tr>
</tbody>
</table>

78. Who are your business competitors? ________________________________

79. How is your product better than that of your competitors? ____________________
80. What is the current position of your company? *(Pl. tick mark):*
   (a) Complicated □  (b) Stable □  (c) Improving □

81. Are you facing any problem due to globalization? Yes □ No □
   If yes, kindly give details: ______________________________________________________

82. According to you, what kind of business should a woman be engaged in?: *(pl. tick mark):*
   (a) Jewellery □  (b) Papad making □  (c) Spices □  (d) Readymade garments □
   (e) Textiles □  (f) Painting □  (g) Others □

>**Role of Religion in Business**

83. Do you regularly perform any religious duties prescribed by Jainism? Yes □ No □
   If yes *(pl. tick mark):* (a) Prarthanals □  (b) Pooja/s □  (c) Pratikraman □

84. Which of the principles *(vratas)* of Jainism do you find difficult to follow in the conduct of
day-to-day business? *(Pl. tick mark):* (a) Satya □  (b) Ahimsa □

85. Before starting business, were you aware of professions banned by Jainism? Yes □ No □

86. Do you observe the fasts prescribed by Jainism? Yes □ No □
   If yes *(tick mark):* (a) Eksan □  (b) Beyasan □  (c) Iyambil □  (d) Upwas □  (e) Other □

87. Can you recite the *Bhaktambar Stotra,Kalyan Mandir Storta,Pratikaman* or any other of the
   Jain Stotras

88. Are you a member of any industrial association / women’s organization/s?
   Yes □ No □  If yes, kindly mention the name: _________________________________

>**General Issues**

89. Do you try to acquire up-to-date knowledge of about your business? Yes □ No □
   If yes, kindly specify: ______________________________________________________

90. How do you obtain current knowledge about your business? *(Pl. tick mark):*
   (a) Seminar □  (b) Magazines & periodicals □  (c) Organization /s □
   (d) Consultants □  (e) Other □
91. Do you participate in trade exhibition/s for women entrepreneurs? Yes □ No □
   If yes, kindly mention the exhibition you have participated in: __________________________
92. Who did the project planning for your enterprise? (Pl. tick mark)
   (a) Yourself □ (b) Father □ (c) Husband □ (d) Friends □
   (e) Consultant □ (f) Other □
93. Did you obtain legal knowledge necessary to start or run your business? Yes □ No □
94. Have you attended any entrepreneurial development programme? Yes □ No □
95. Did you find entrepreneurial development programme/s useful for your enterprise in any
   way? (Pl. tick mark): (a) Very useful □ (b) Not at all useful □ (c) Somewhat useful □
96. If you have not attended them so far, what are the reasons? (Pl. tick mark)
   (a) Not useful □ (b) Very expensive □ (c) Not aware of □ (d) Unable to attend □
97. Are you desirous of attending such programme/s in future? Yes □ No □
98. What type of training programme/s would you like to attend? (pl. tick mark)
   (a) Technical □ (b) General □ (c) Both □
99. Do your children participate/help in your business? Yes □ No □
100. What are your future plans (pl. tick mark):
    (a) Establish a new unit □ (b) Expand the original unit □ (c) Upgrade the machinery □
    (d) Improve the layout of the unit □ (e) Introduce new products □
    (f) Overhaul the marketing arrangement □
>Problems Faced by Entrepreneurs
What are the major problems you currently face in running your enterprise? (Pl. tick mark)
(a)Raw material:
   (i) High price □ (ii) Transportation problem □ (iii) Scarcity □ (iv) Poor quality □
(b) **Marketing:**

(i) Low demand  □  (ii) Transportation  □  (iii) Stiff competition  □

(iv) Availability of cheap substitute/s  □  (v) Other  □

(c) **Financial:**

(i) Shortage of working capital □ (ii) High interest rate □ (iii) Red tape in getting loan □

(iv) Inadequate financial assistance □ (v) Other □

(d) **Technical:**

(i) Machine breakdown □ (ii) Maintenance □ (iii) Unavailability of required machinery □

(iv) Lack of servicing facilities □ (v) Other □

(e) **Labour:**

(i) Trade unionism □ (ii) Higher wages □ (iii) Absenteeism □ (iv) Skilled workers □

(v) Behavioral  (vi) Other  □

(f) **Electricity:**

(i) Shortage □ (ii) Uncertainty of supply □ (iii) High cost □ (iv) Other □

(g) **Political:**

(i) Unstable government □ (ii) Change in policy? □ (iii) High taxes □

(iv) Insufficient infrastructure facilities □ (v) Other □

(h) **Personal:**

(i) Dual responsibility (*Family and business*) □ (ii) Other □