Appendix –1

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Appendix -II

Institutional Agencies for the Development of Women Entrepreneurship in India

Following are the main division of institutional agencies, which are engaged in the promotion of women entrepreneurship in India.

1. Small Industries Extension Training Institute, Hyderabad,(SIET)
2. National Institute of Entrepreneurship and Small Business Development (NIESBUD), New Delhi.,
3. Indian Council of Women Entrepreneurs (ICWE), New Delhi.,
5. National Standing Committee on Women Entrepreneurs
6. Small Industries Development Organisation (SIDO)
8. Small Industries Service Institute( SISI)
9. Small Industries Development Organisation
10. National Institute in Entrepreneurship Development
11. National Research Development Corporation of India (NRDC)
12. Khadi and Village Industries Commission (K&VIC)
13. The Central Social Welfare Board
14. Small Industries Development Bank of India
15. Industrial Finance Corporation of India (IFC)
16. National Scheduled Caste and Scheduled Tribe Finance and Development Corporation
17. Lead Banks
18. State Bank of India
19. Bank of India
20. Indian Overseas Bank

Industry Associations:
1. Confederation of Indian Industry (CII)
2. Federation of Indian Chamber of Commerce and Industry (FICCI)
3. PHD Chamber of Commerce and Industry (PHDCCI)
4. Associated Chamber of Commerce & Industry of India (ASSOCHAM)
5. Federation of Indian Exporters Organisation (FIEO)
6. World Association for Small & Medium Enterprises (WASME)
7. Federation of Associations of Small Industries of India (FASII)
8. Consortium of Women Entrepreneurs of India (CWEI)
9. Laghu Udyog Bharati (LUB)
10. Indian Council of Small Industries (ICSI)

Women Entrepreneurs’ Associations in Entrepreneurship Development

At international level

1. Associated Country Women of the World (ACWW)
2. World Association Of Women Entrepreneurs (WAWE)
At National level

1. Women Entrepreneurs Wing of National Alliance of Young Entrepreneurs
2. National association of Women Entrepreneurs and Executives
3. Self-Employed Women’s Association
4. Indian Council of Women Entrepreneurs
5. Federation of Indian Women Entrepreneurs (FIWE)
6. Association of Women Entrepreneurs of Karnataka
7. Federation of Societies of Women Entrepreneurs
8. Consortium of Women Entrepreneurs of India (CW E I)

Institutions for women entrepreneurship development in Kerala

1. Small Industries Service institute (SISI)
2. District Industries Centres (DICs)
3. Centre for management Development (CMD)
4. Science and Technology Entrepreneurship Development (STED)
5. Technical Consultancy Organisation (KITCO)
6. Women Development Corporation
7. Khadi & Village Industries Board
8. Nationalised Banks and Other Institutions
INTERVIEW SCHEDULE
Product Group

Registration No:

1. Name and address of the unit:
2. Name and address of the entrepreneur/entrepreneurs:
3. Category of the Unit: 1 □ SSI 2 □ Ancillary 3 □ SSSBE
4. Year and month of commencement of business:
5. Age of the entrepreneur at the commencement of the unit:
6. Educational qualification: 1 □ School 2 □ College 3 □ Technical/Professional
7. Religion: □ Hindu □ Christian □ Muslim □ Others
8. Whether any of your relatives have business and you have involvement in the conduct of the business:
   1 □ No (First Generation)
   2 □ Yes (Second Generation)
9. Marital status at the time of starting the business:
   1 □ Married 2 □ Unmarried 3 □ Widow
10. Previous Experience, if any:
    1 □ Yes 2 □ No
11. Whether the employment/experience was in the same line:
    1 □ Yes 2 □ No
12. If Yes to 11 or 13, Number of years:
13. Monthly Income of Family at the time of Commencement of business Rs.
14. Why you have selected this location for your business:
   1 □ Nearness to market 2 □ Availability of Raw material
   3 □ Availability of skilled labour 4 □ Allotment of a plot/shed
   5 □ Existence of Ancillary/parent units 6 □ Nearness to native place
   7 □ Own building 9 □ Any other (specify):
15. While selecting the location did you consider cost or market advantage:
   1 □ Yes 2 □ No
16. The type of your organization:
   a) at starting:
      1 □ Sole proprietor 2 □ Partnership 3 □ Co-op. society 4 □ Joint Stock Company
   b) at present:
17. If it is a Partnership, the number of partners in the Firm:
18. Relationship with the partners:
   1 □ Cordial 2 □ Satisfactory 3 □ Problematic
20. If ‘problematic nature of the problem:
   1 □ Financial matters 2 □ Personal misunderstanding
   3 □ Dishonesty 4 □ Participation/role in the firm
   5 □ Any other (specify)
21. Who undertake the day to day managerial functions:
   1 □ Paid manager 2 □ Male members in the family
   3 □ Self 4 □ more than one
22. Do your family members help you to run the business?
   1 □ Yes 2 □ No
23. If Yes, The nature of help Percentage

<table>
<thead>
<tr>
<th>The nature of help</th>
<th>0-20</th>
<th>20-40</th>
<th>40-60</th>
<th>60-80</th>
<th>80-100</th>
</tr>
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<tr>
<td>1 Tackling Problems</td>
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<tr>
<td>2 Procurement of Inputs</td>
<td>⬜</td>
<td>⬜</td>
<td>⬜</td>
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<td>⬜</td>
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<tr>
<td>3 Marketing</td>
<td>⬜</td>
<td>⬜</td>
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<tr>
<td>4 Production process</td>
<td>⬜</td>
<td>⬜</td>
<td>⬜</td>
<td>⬜</td>
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<tr>
<td>5 In all aspects</td>
<td>⬜</td>
<td>⬜</td>
<td>⬜</td>
<td>⬜</td>
<td>⬜</td>
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</tbody>
</table>
24. How many employees are there in the unit:
   a) At the time of commencement...
   Male........... Female ........... Total............
   b) At present
   Male........... Female ........... Total............
c) Nature of employees:  
   i. Skilled: Male........Female........... Total...  
   ii. Unskilled: Male... Female ........... Total........

25. Relation with the employees:  
   1 □ Cordial  2 □ Satisfactory  3 □ Problematic

26. If not 'cordial', the reasons:
   1 □ For higher wages  2 □ For better facilities  
   3 □ Unionism  4 □ Political reasons

27. Do you think that it is difficult for women to control and motivate employees?  
   1 □ Yes  2 □ No

28. Why have you selected this project?
   1 □ Easy to set up  2 □ Advice of family members  
   3 □ Experience in the line  4 □ Availability of Govt. benefits  
   5 □ Profitability of the product  6 □ Demand in the market  
   7 □ Acquired qualification/skill  8 □ other reasons (Specify)

29. Did you prepare a project report?
   1 □ Yes  2 □ No

30. If yes, who have prepared it?
   1 □ Self  2 □ By professional agency  
   3 □ Govt. agencies  4 □ Financing agencies  
   5 □ Obtained a ready to use project

31. If No, the reason:
   1 □ The project was simple  2. □ It was familiar  3 □ It was not compulsory

32. Do you think that project report and project study are useful?
   1 □ Yes  2 □ No

33. Did you study the project?
   1 □ Yes  2 □ No

34. Did you find any difficulty to start the unit?
   1 □ Yes  2 □ No

35. If Yes, which of the following:
   1 □ Delay in sanction of loan  2 □ Delay in supply of machine  
   3 □ Compliance of formalities  4 □ Failure to bring own fund  
   5 □ Delay to get power connection  6 □ other reason (specify)

36. Do you believe that business plan is necessary for a small scale business unit?
   1 □ useful  2 □ essential  3 □ not necessary.

37. The main product of your unit:
   □ At commencement  
   □ At present:

38. Why have you selected this product:
   1 □ Experience in the line  2 □ Skill or Qualification  
   3 □ inherited property  4 □ advice of family members  
   5. □ Demand in the market  6. □ Profitability of product  
   7 □ success of similar units  8 □ any other reason (specify)

39. Nature of Production
   1 □ Continuous  2 □ Job order  3 □ Service

40. Did you make any change in the product / product line after commencement?
   1 □ Yes  2 □ No

41. If yes the reason:
   1 □ Change in market conditions  2 □ Change in production environment  
   3 □ Margin of profit  4 □ other reasons (specify)

42. Did you make any improvement in the product after establishment?
   1 □ Yes □ No

43. Do you consider that product modification is essential?
   1 □ for better profit  2 □ for long survival  3 □ to market the product
44. Do you possess any product/production advantage over your rival producers in the market?
   1  Yes  2  No  3  Do not know

45. Capacity Utilisation

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<th>Item</th>
<th>199</th>
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<tbody>
<tr>
<td>Maximum Capacity</td>
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<tr>
<td>Actual Production</td>
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<tr>
<td>Capacity utilization %</td>
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</table>

46. What is your Break-Even Point as a percentage of production capacity
   1  □ Below 40%.
   2  □ 40-50%
   3  □ 50-60%
   4  □ Above 60%
   5  Don't know

47. If the capacity is under utilized reasons for under utilization;
   1  □ Shortage of raw materials
   2  □ Shortage of skilled labour
   3  □ Shortage of Working capital
   4  □ Break down of machinery
   5  □ Power failure
   6  □ Lack of demand for your product
   7  □ General economic recession
   8  □ Any other (Specify)

48. Whether you have maintained proper accounts
   1  □ Yes  2  □ No

49. If Yes Do you have the practice of analysing the results
   1  □ Yes  2  □ No

50. If No why?
   1  □ No legal obligation
   2  □ Not necessary for a small business
   3  □ No skill

51. Details of Project cost and Financing

<table>
<thead>
<tr>
<th>Items</th>
<th>Cost as per Project Report</th>
<th>Actual Cost while setting up the Unit</th>
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<tbody>
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<td>Land &amp; Building</td>
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<td>Plant and Machinery</td>
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<tr>
<td>Working Capital</td>
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<tr>
<td>Preliminary expenses</td>
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<tr>
<td><strong>Total</strong></td>
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52. Total capital employed
   a. Owner's Share Rs: 
   b. Borrowed Rs:
      i. Long term Rs
      ii. Short term Rs

53. From where you have borrowed
   1  □ Development banks
   2  □ Commercial Banks
   3  □ Private money lenders
   4  □ Friends and relatives

54. Are you prompt in repayment of loan
   1  □ Yes  2  □ No

55. Amount of loan
   1. borrowed at commencement
   2. pending to repay at present

56. Investment in Plant and Machinery. Sufficiency of investment as %

57. Working Capital required

58. Working capital available

59. Basis of your sales
   1  □ Cash sales only
   2  □ Credit
   3  □ Both
60. If on credit, average period of credit
   1 □ One week 2 □ Two weeks
   3 □ One month 4 □ More than one month
61. Total Amount Receivable as on 31-3-2000: Rs.
62. Basis of purchases
   1 □ Cash 2 □ Credit
   3 □ Both
63. If on credit, average period of credit
   1 □ One week 2 □ Two weeks
   3 □ One month 4 □ More than one month
64. Total Amount Payable as on 31.3.2000
65. Do you find any financial problem
   1 □ Yes 2 □ No
66. If Yes, nature of the problem/problems
   1 □ Shortage of working capital 2 □ Shortage of funds for expansion
   3 □ Repayment of loan 3. Other (specify)
67. Do you feel that it is too difficult for Women to get loan from institutions
   1 □ Yes 2 □ No
68. Do you feel that you can independently manage the financial affairs of your firm
   1 □ Yes 2 □ No
69. Did you make any market study before you select the product
   1 □ Yes 2 □ No
70. Nature of market for your product:
   1 □ Local 2 □ National 3 □ International
71. What is the present system of marketing?
   1 □ Direct marketing 2 □ Marketing through wholesalers/Agents
   3 □ Selling to retailers 4 □ Selling to mother unit
   5 □ More than one source
72. Do you collect information from market
   1 □ Yes 2 □ No
73. Source of competition for your product
   ☐ Other S.S.I Units in the same area ☐ SSI units in the same districts
   ☐ SSI units outside the state ☐ MS, or LS industry in Kerala
   ☐ L.S. or M.S. outside Kerala
74. How you canvass business in times of competition
   ☐ Reduce the price ☐ allow credit
   ☐ More advertisement ☐ improve quality
   ☐ Other Specify
75. How the selling price for your product is fixed
   1 □ Myself with a mark up 2 □ Selling at the prevailing market price
   3 □ Dealers or agents/ mother unit 3 □ Do not know
76. What advantage you can claim over the rival producers in the market
   1 □ high quality product 2 □ advanced technology 3 □ Nothing
77. Do you think that marketing is the unique problem of women units?
   1 □ Yes 2 □ No
78. What is essential for marketing?
   1 □ lower price 2 □ better quality 3 □ market awareness
79. What is your opinion about competition?
   1 □ is ruining 2 □ is smart 3 □ is everywhere
80. Which of the following are the most frequent problems you have to face in running the unit? (Any three and give preference)
   1 □ Shortage of Raw Materials 2 □ Shortage of skilled labour
3 - Labour unrest/strikes
4 - Power failure/ shortage
5 - Govt. policies
6 - Shortage of funds
7 - Competition
8 - Any Other (specify)

81. Do you think that you can solve these problems without any external help
1. Yes  2. No

82. Do you find any problem particular to women entrepreneurs?
1. Yes  2. No

83. If yes specify:

84. Do you have any advantage over other rival units in marketing
1. Yes  2. No

85. If Yes:
1. Experience
2. Personal contacts of self / Family members
3. Low price
4. Liberal credit
5. High quality

86. Do you have the confidence to lead the business into a success at the present condition?
1. Yes  2. No

87. Details of working results for the last five years

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales</th>
<th>Gross profit</th>
<th>Operating costs</th>
<th>Net profit (before depreciation)</th>
<th>Loss before depreciation</th>
</tr>
</thead>
</table>

88. Have you received any subsidy or incentives from the Government.
1. Yes  2. No

89. If yes the details of benefit you have received:

<table>
<thead>
<tr>
<th>Nature of Assistance received</th>
<th>Name of Institution / Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Financial assistance (Subsidy etc.)</td>
<td></td>
</tr>
<tr>
<td>2. Training</td>
<td></td>
</tr>
<tr>
<td>3. Assistance for marketing (such as preferential purchase)</td>
<td></td>
</tr>
<tr>
<td>4. Technological advice/ assistance</td>
<td></td>
</tr>
<tr>
<td>5. Allotment of shed/ plot etc</td>
<td></td>
</tr>
<tr>
<td>6. Any other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

90. Did you find any difficulty in getting such assistance?
1. Yes  2. No

91. If yes Nature of the difficulty
1. Delay in getting
2. Formalities
3. Corruption of officials
4. Apathy of department staff
5. Any other (specify)

92. What is the impact of liberalization on your business
1. Favourable
2. Unfavourable
3. No Effect
4. Don't know

93. Did you attend any EDP
1. Yes  2. No

94. If 'No' Reasons
1. Not aware about such programme
2. Did not get a chance
3. Believed that such programmes are not useful
4. Not compulsory

95. Your Evaluation about the programme:
1. Highly beneficial
2. Beneficial
3. Not beneficial
96. Do you believe that EDP have enhanced your ability to manage the enterprise?
   1. Yes  2. No

97. What is your opinion about present policies/incentives of the Government?
   1. Adequate  2. Inadequate

98. What changes you have to suggest for effective govt. support?
   1. Give more subsidies and incentives  2. Liberal loans at lower rate
   3. More assistance for marketing  4. Exemption from formalities
   5. Assistance for information  6. Any other (specify)

99. What is your opinion about new economic policies?
   1. Favourable  2. Unfavourable
   3. Neutral  4. Do not know

100. Your awareness on Govt. schemes?
    1. Fully aware (know the schemes and formalities)
    2. Not fully aware (aware but do not know the formalities)
    3. Not aware (neither the schemes nor the formalities)

101. Which of the following factors motivated you in conceiving the idea to start a unit of your own (specify any 4 and the order of priority)
    - To gain higher economic/social status
    - Independent employment
    - Encouragement by father/Husband
    - To make money
    - Subsidies and incentives offered by the Government
    - Motivated by seminar/EDP attended
    - Any other (specify)

102. Why you have decided to start this business?
    1. Acquired professional/technical qualification
    2. Success stories of other entrepreneurs
    3. Experience in the field
    4. Profitability of the product
    5. High demand in the market

103. Are you satisfied with the present functioning of the business?
    1. Yes  2. No

104. If No Reasons
    1. Financial Problems  2. Continuous loss  3. Legal formalities
    4. Apathy of department staff  5. Dual roles & Apathy of family members
    6. Internal problems  7. Labour problems

105. Did your family life adversely affected by the business?
    1. Yes  2. No

106. In your opinion what is the key to success of a small business?

107. What is most important for a small business?
    1. Experience in the field  2. Hard work  3. Sufficient capital

108. Whom you trust the most

109. How many hours are you ready to spend for the business?
    1. 10-12 hours a day  2. Whole the time I can spare
    3. Any time required by the business