## Annexure I

**WOMEN ENTREPRENEURSHIP IN KERALA-A COMPARATIVE STUDY WITH TAMIL NADU**

*(Interview Schedule for the Women Entrepreneurs)*

### 1 Sampling Details

1.1 Sl.No

1.2 State

1.3 Zone

<table>
<thead>
<tr>
<th></th>
<th>North</th>
<th>Central</th>
<th>South</th>
</tr>
</thead>
</table>

1.4 District

1.5 Category

<table>
<thead>
<tr>
<th></th>
<th>Trading</th>
<th>Trading &amp; manufacturing</th>
<th>Service</th>
</tr>
</thead>
</table>

### 2 Personal Profile

2.1 Name

2.2 Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Less than 20 years</th>
<th>20-30</th>
<th>30-40</th>
<th>40-50</th>
<th>50-60</th>
<th>60 years and above</th>
</tr>
</thead>
</table>

2.3 Community

<table>
<thead>
<tr>
<th>Community</th>
<th>General</th>
<th>OBC</th>
<th>SC/ST</th>
</tr>
</thead>
</table>

2.4 Place of birth

<table>
<thead>
<tr>
<th>Place of Birth</th>
<th>Urban</th>
<th>Semi-urban</th>
<th>Rural</th>
</tr>
</thead>
</table>

2.5 Marital status

<table>
<thead>
<tr>
<th>Status</th>
<th>Married</th>
<th>Single</th>
<th>Divorced/separated</th>
<th>Widow</th>
</tr>
</thead>
</table>

2.6 Head of household

<table>
<thead>
<tr>
<th>Head of Household</th>
<th>Respondent</th>
<th>Husband</th>
<th>Others (specify)</th>
</tr>
</thead>
</table>

2.7 Nature of family

<table>
<thead>
<tr>
<th>Nature of Family</th>
<th>Joint family</th>
<th>Nuclear family</th>
</tr>
</thead>
</table>

2.8 Number of members in the family

2.9 Educational qualification

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>Illiterate</th>
<th>Below S.S.L.C.</th>
<th>S.S.L.C.</th>
<th>PUC</th>
<th>Degree</th>
<th>Above degree</th>
</tr>
</thead>
</table>

### 3 Business Profile

3.1 Name of the concern

3.2 Nature of the business

<table>
<thead>
<tr>
<th>Nature of Business</th>
<th>Trading</th>
<th>Trading &amp; manufacturing</th>
<th>Service</th>
</tr>
</thead>
</table>
3.3 Location of the business
   Urban     Semi-urban     Rural
3.4 Form of the business
   Sole proprietorship     Partnership firm
   Co-operative or trusts owned     Limited company
3.5 If not sole proprietorship, specify the number of owners
   Male     Female
3.6 Is your spouse one of the owners of the business?
   Yes     No
3.7 Origin of the business
   Inherited     Purchased     Newly started
3.8 Whether the business is in owned building or in rented building?
   Owned     Rented
3.9 Year of establishment
3.10 Total number of employees working in your business
   Permanent     Temporary
3.11 Who manages the business?
   Self     Husband     Both
   Permanent employees     All jointly     Others
3.12 State the total investment made in the business

<table>
<thead>
<tr>
<th>Source</th>
<th>Initial investment</th>
<th>Investment at present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own contribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own &amp; husband</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own &amp; bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own, husband &amp; bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband &amp; parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government agencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private money lender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own &amp; Private money lender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own, friends &amp; bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own,friends,bank &amp; private money lender</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.13 Total amount of capital
   Initial     At present
   Fixed capital Rs. _______ Rs. _______
   Working capital Rs. _______ Rs. _______
3.14 Total amount spent on social activities Rs. _______
4. **Status of Women Entrepreneurs in Kerala and Tamil Nadu**

4.1 What is your position in the business?
- Managing director
- Manager-cum-director
- Partner
- Member
- Owner

4.2 What about your power to take major decisions in the business?
- Very high
- High
- Moderate
- Low
- Nil

4.3 What about your power to solve the business problem?
- Very high
- High
- Moderate
- Low
- Nil

4.4 Acceptance of your decisions / instructions by your employees
- Always
- Sometimes
- Very rare
- No
- No opinion

4.5 Please state your position about the following

<table>
<thead>
<tr>
<th>Position at the time of starting the business</th>
<th>Position at present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual income (Profit) (Rs.)</td>
<td></td>
</tr>
<tr>
<td>Annual savings (%)</td>
<td></td>
</tr>
<tr>
<td>Annual expenditure (Rs.)</td>
<td></td>
</tr>
<tr>
<td>Investments made (Rs.)</td>
<td></td>
</tr>
<tr>
<td>Annual sales (Rs.)</td>
<td></td>
</tr>
</tbody>
</table>

4.6 Your involvement in social activities
- Very high
- High
- Moderate
- Low
- Nil

4.7 If yes, please specify the type of your involvement
- Lions club member
- Rotary club member
- Member of charitable institutions
- Member of Government sponsored welfare organisation
- Sports association
- Member of welfare society
- Member of residential association
- Arts club
- Others (specify)

4.8 Specify the reason for your involvement in social activities
(Rank in the order of importance)
- Social commitment
- Mental satisfaction
- Business development
- Social status
- Exchange of ideas
- Others (specify)

4.9 Do you organise any programme for the welfare of the society as an entrepreneur?
- Yes
- No
4.10 If yes, please specify the nature of programme
- Medical camp
- Health awareness programme
- Pollution control programme
- Industry safety programme
- Relief camps
- Crisis management
- Others specify

4.11 Please specify your status on the following
[VH-Very high, H-High, M-Moderate, L-low, N-Nil]

<table>
<thead>
<tr>
<th>Decision making power in the family</th>
<th>Before setting up of the unit</th>
<th>After setting up of the unit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>VH</td>
<td>H</td>
</tr>
<tr>
<td>Degree of control over your property</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree of control over your investment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree of control over your income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree of control over your savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree of control over family expenditure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respect in the family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respect in the society</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participation social activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participation in political activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Giving advice to friends and relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freedom in mobility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to information and communication technology</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.12. Specify the skills/qualities you developed after becoming an entrepreneur
(Rank in the order of importance)

- Communication skill
- Leadership skill
- Management skill
- Technical skill
- Self-confidence
- Courage
- Mobility
- Independence
- Others (specify)
5. **Role and Involvement of Government Agencies and Financial Institutions in the Development of Women Entrepreneurs.**

5.1 How much is your awareness about the various government agencies providing development and support services to women entrepreneurs?

- Very high
- High
- Moderate
- Low
- Nil

5.2 Specify the agencies approached by you for development and support services. (Rank in the order of importance)

<table>
<thead>
<tr>
<th>Name of the agency approached</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIC</td>
<td></td>
</tr>
<tr>
<td>Kerala SIDCO/TANSIDCO</td>
<td></td>
</tr>
<tr>
<td>KITCO/ITCOT</td>
<td></td>
</tr>
<tr>
<td>SISI</td>
<td></td>
</tr>
<tr>
<td>KINFRA/TACID</td>
<td></td>
</tr>
<tr>
<td>KSWDC/TNDCW</td>
<td></td>
</tr>
<tr>
<td>DRDA/CDS/DISTRICT/BLOCK PANCHAYAT</td>
<td></td>
</tr>
<tr>
<td>Others (specify)</td>
<td></td>
</tr>
</tbody>
</table>

5.3 How much is your awareness of the various development and support services?

- Very high
- High
- Moderate
- Low
- Nil

5.4 Specify the development/support services utilised by you. (Rank in the order of importance)

- Training
- Consultancy
- Counselling
- Trade enquiries
- Buyer-seller meets
- Marketing
- Seminars
- Workshops
- Entrepreneurial guidance
- Trade fairs/exhibitions
- Distribution of scarce raw materials
- Assistance for imports
- Testing facilities
- EDPs
- Subsidies and incentives
- Infrastructure facilities
- Export marketing
- Escort services
- Quality upgradation
- Free stall
- Magazines & newsletters
- Others (specify)

5.5 Specify the type of training attended by you

- Skill upgradating training
- Management development training
- PMRY training
- Vocational training
- EDP training
- Others (specify)

5.6 Are you satisfied with the training programme organised by Governmental agencies and banks

- Extremely satisfied
- Satisfied
- Not satisfied
- Dissatisfied
- No opinion
5.7 Specify the skills/qualities developed through training (Rank in the order of importance)

- Communication
- Management
- Independence
- Self-confidence
- Technical
- Leadership
- Marketing
- Others (specify)

5.8 Are you satisfied with the other development/support services provided by these agencies?

- Extremely satisfied
- Satisfied
- Not satisfied
- Dissatisfied
- No opinion

5.9 If you are satisfied, specify the reason (Rank in the order of importance)

- Qualitative
- Up-to-date
- Informative
- Adequate and timely
- Less expensive
- Accessibility
- Others (specify)

5.10 If you are not satisfied with the development and support services specify the reason? (Rank in the order of importance)

- Unwanted delay
- Attitude of the staff
- Neglect
- Malpractices
- Red-tapism
- Unorganised
- Inadequate and untimely information
- Others (specify)

5.11 State the developments made in your concern with the help of these agencies (Rank in the order of importance)

- Modernisation
- Diversification
- Expansion
- Mechanisation
- Increased production
- Increased sales
- Reduction in cost
- Efficient management
- Increase in the number of orders/customers/size of orders
- Better public contact
- Better price for the products
- Reduction in wastage
- Others (specify)

5.12 Have you approached any financial institution for any kind of help?

- Yes
- No

5.13 If yes, specify the kind of help received by you (Rank in the order of importance)

- Financial assistance
- Development / Support services
- All

5.14 How much is your awareness of the various financial institutions financing women entrepreneurs?

- Very high
- High
- Moderate
- Low
- Nil
5.15 Specify the financial institutions approached for financial /development/ support assistance and assistance availed of by you (Rank in the order of importance)

<table>
<thead>
<tr>
<th>Name of the financial institution approached</th>
<th>Financial assistance</th>
<th>Development/Support assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>KFC / TIFIC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>KSIDC/SIPCOT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NSIC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIDBI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public sector banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-operative banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regional rural banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private money lenders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private sector banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.16 Specify the reasons for rejection of loan-proposal by any of the financial institutions approached by you

- Unsatisfactory investment proposal
- Required loan amount is less than the minimum fixed by the FI
- Poor financial position
- Lack of collateral security
- Eligibility criteria not fulfilled
- Others (specify)

5.17 How much is your awareness about the various lending schemes?

- Very high
- High
- Moderate
- Low
- Nil

5.18 If not low or nil, from where do you get the information?

- Other entrepreneurs
- Government agencies
- NGOs
- Banks
- Friends
- Media
- Government agencies & banks
- Government agencies & NGOs
- Others (specify)
5.19 Specify the lending schemes utilised by you (Rank in the order of importance)

- Term loans
- Term loans and working capital assistance under the single window scheme
- Lease financing
- Soft loan scheme
- National Equity Fund (NEF) Scheme
- Credit linked capital subsidy scheme
- Working capital assistance
- Hire purchase financing
- Seed capital assistance
- Margin money loan
- Women’s industries programme
- Foreign exchange loans
- PMRY loan
- Others (specify)

5.20 Are you satisfied with the lending schemes of financial institutions?

- Extremely satisfied
- Satisfied
- Not satisfied
- Dissatisfied
- No Opinion

5.21 If you are satisfied, specify the reason (Rank them in the order of importance)

- Easy availability
- Lower interest rate
- Flexibility
- Adequate finance
- No collateral security
- Long repayment period
- Favourable terms and conditions
- Concessions
- Subsidy and incentives

5.22 If you are not satisfied, please specify the reasons (Rank in the order of importance)

- Complicated legal formalities
- High rate of interest
- Huge penalty in case of default
- Delay in sanctioning the loan
- Demand of collateral security
- Time consuming procedures
- Tight repayment schedule
- Others (specify)

5.23 How much is your awareness of the various development and support services of the financial institution?

- Very high
- High
- Moderate
- Low
- Nil
5.24 Specify the development/support services utilised by you (Rank in the order of importance)
- Consultancy
- Counselling
- Trade enquiries
- Buyer-seller meets
- Marketing
- Seminars
- Workshops
- Trade fairs/exhibitions
- Entrepreneurial guidance
- EDPs
- Magazine and newsletters for small industries
- Training
- Free stall
- Others (specify)

5.25 Are you satisfied with the development/support services of the financial institution?
- Extremely satisfied
- Satisfied
- Not satisfied
- Dissatisfied
- No opinion

5.26 If you are satisfied, please specify the reason (Rank in the order of importance)
- Qualitative
- Up-to-date
- Informative
- Adequate and timely
- Less expensive
- Accessibility
- Others (specify)

5.27 If you are not satisfied please, specify the reason (Rank in the order of importance)
- Expensive
- Outdated
- Inadequate and untimely
- Unreachable
- Inconsistency
- Lack of Information about the services
- Others (specify)

5.28 Are you satisfied with the general services of financial institutions?
- Extremely satisfied
- Satisfied
- Not satisfied
- Dissatisfied
- No Opinion

5.29 If you are satisfied, please specify the reason (Rank in the order of importance)
- Friendly attitude
- Encouragement
- Proper guidance
- Adequate and timely dissemination of information about the lending schemes
- Quick sanctioning and processing of loans
- Better service
- Others (specify)

5.30 If you are not satisfied, please specify the reason (Rank in the order of importance)
- Unwanted delay
- Attitude of the staff
- Neglect
- Malpractices
- Poor service
- Red-tapism
- Inadequate and untimely information
- Others (specify)
5.31 State the developments in your concern with the help of financial agencies
(Rank in the order of importance)
- Increased sales
- Reduction of cost
- Increased production
- More market information
- Better price for the products
- Increase in the number of orders/customers/size of orders
- Better public contact
- Efficient utilisation of resources
- Reduction in wastage
- Others (specify)

6. Problems of Women Entrepreneurs
6.1 Do you face any problem in running your enterprise?
Yes No
6.2 If yes, please specify the problem (Rank them in the order of importance)
- Financial problems
- Manufacturing problems
- Labour problems
- Marketing problems
- Personal problems
- Training problems
- Any other (specify)
6.3 If you have any financial problem, please specify the nature
- Problem of liquidity
- Non availability of credit
- High cost of capital
- Lack of fixed capital
- Fear of taking large loan from banks
- Inadequate credit
- Inadequate banking facilities
6.4 If the finance is arranged from banks, do you get adequate funds from them?
Yes No No Opinion
6.5 If no, please specify the reasons (Rank them in the order of priority)
- Lack of adequate collateral security
- Poor loan proposal
- Gender discrimination
- Poor financial position
- High margin money
- Rigid bank staff
- Lack of personal guarantee
- Strict terms and conditions
- Others (specify)
6.6 If you have any production problem, please specify the nature (Rank in the order of importance)
- High cost of production
- Problem of raw materials
- Lack of skilled production staff
- Outdated machinery
- Frequent power failure
Opposition from local people due to pollution
Lack of technical know-how
Difficulty in disposing of wastage
Lack of testing facilities
Bribe to get licenses/approvals
Lack of research and development facilities
Others (specify)

6.7 If you face any of the above mentioned problems, specify the nature (Rank in the order of importance)

High cost of production
High cost of inputs
High cost of machines
High cost equipment
High overhead cost

Problem of raw materials
Seasonal
Non-availability
Hoarding by suppliers
Bribe (to get raw materials)
Problem of storage
Perishable nature of raw materials
Interrupted supply
Complicated import formalities
for importing raw materials
High taxes

Lack of skilled production staff
Lack of -technical know-how
Lack of production skill
Lack of experience
Lack of proper training

6.8. Do you adopt any production strategy to solve the above problems?
Yes No

6.9 If yes, please specify the strategy (Rank in order of importance)

Purchase of quality raw materials
Vendor database Entering forward contract
Importing cheap labour Issuing tenders
Purchase of modern machinery
Usage of captive power generator
Change of productions shift on the basis of availability of power
Proper disposal of wastage, waste treatment plant, controlling exhaust (gas)
Leasing of modern equipment
Contract manufacturing
Management contracting
Quality control
Research and development
Others (specify)

6.10 If you have any labour problem, please specify the nature (Rank them in the order of importance)
- High labour cost
- High labour absenteeism
- Attitude of employees/workers
- Trade union problems
- Inadequate protection of labour law to employers

6.11 If you have any of the above mentioned problem, please specify the nature (Rank them in the order of importance)

**High labour cost**
- High remuneration
- Fringe benefits
- High cost of selection
- High cost of training
- High cost of placement/management
- High cost of retrenchment

**Attitude of workers/employees**
- Opposition against mechanisation
- Opposition against introducing modern methods
- Opposition against diversification
- Opposition against expansion
- Huge wastage of materials
- Inefficient handling of machines, equipment
- Malpractices
- No Loyalty
- Difference of opinion among workers

6.12 Do you adopt any method to solve the above mentioned labour problems?
- Yes
- No

6.13 If yes, please specify the method (Rank in order of importance)
- Executing labour contracts
- Attractive fringe benefits/gifts to reduce labour absenteeism
- Banning the formation of trade union in the concern
- Punishment for default
- Providing training to workers
Incentives to workers for increased production with minimum wastage
Conducting time/work study/waste management
Others (specify)

6.14 If you have any marketing problem, please specify the nature (Rank them in the order of importance)
- Storage problem
- Transportation problem
- Exploitation by middlemen
- Problem of credit sales
- Problem of demand
- Rivalry from competitors
- Problem of access to market
- Advertisement problem
- High marketing costs
- Lack of market information
- Poor bargaining power
- Poor ability to fix the price
- Harassment by Government officials
- Rigid Government policies
- Unhealthy competitors
- Bribe
- Others (specify)

6.15 If you have any of the above-mentioned problems, please specify (Rank in the order of importance)

**Storage problem**
- High storage cost
- Perishable nature of the product
- Inadequate facility

**Transportation problem**
- High cost
- Inadequate facility
- Long distance to market
- Bulky nature of product
- Breakable nature of the product

**Exploitation by middlemen**
- Low price for the product
- Supplying poor quality raw materials
- Preventing customers from direct buying
- Huge commission
- Betraying

**Problem of credit sales**
- More bad debts
Delay in collection of debts
Long distance to reach the debtors
Long debt collection period
Return of dead stock after expiry period by shopkeepers

**Problem of demand**
Large number of suppliers
Low price
Limited number of customers
Huge fluctuation in demand
Poor financial position of the customers
Diversion of traffic
Seasonal demand
Dumping of imported goods
Change in fashion

**Rivalry from competitors**
Reduction of price
Duplication of goods
Resistance from competitors
Adoption of unscientific methods to sell the products
Diverting employees by offering attractive remuneration

**Problem of access to market**
Poor marketing skill
Poor marketing research
Lack of experience
Lack of education
Poor salesmanship
No public contact
Lack of marketing staff

**Advertisement problem**
High cost
Poor advertisement strategy
Lack of experience
Inappropriate timing
Wrong selection of media
Poor advertisement skill

6.16 Do you adopt any marketing strategy to solve the marketing problem?
Yes
No
6.17 If Yes, please specify the strategy (Rank in the order of importance)

- Product differentiation
- Innovative advertisement
- Participating in trade fairs/exhibitions
- Adoption of own storage facility
- Own transportation

6.18 If you have any personal problem, please specify the nature (Rank in the order of importance)

- Limited time to take up dual role
- Family responsibilities
- Lack of education and training
- Sexual harassment
- Health problems
- Social customs
- Ego clash

6.19 Do you take any step to solve the above mentioned problems?

- Yes
- No

6.20 If yes, please specify the step taken by you (Rank in the order of importance)

- Sharing family responsibilities with the children
- Becoming member of various social/industrial organisations
- Use of information/communication technology
- Attending training/seminars/workshop
- Obtaining consultancy services from Governmental Agencies/Banks/NGOs
- Seeking advice of friends/relatives
- Winning the support of the husband by giving equal participation

6.21 Do you face any problem in attending the training programmes organised by Government agencies/Financial institutions/NGOs?

- Yes
- No

6.22 If yes, please specify (Rank them in the order of importance)

- Lack of information about the training programmes
- Lack of time to attend the training programme
- Huge training cost
- Not properly organised
- Attitude of (non co-operation) training officials
- Long distance to the training centre
- Not beneficial
Annexure II

WOMEN ENTREPRENEURSHIP IN KERALA-A COMPARATIVE STUDY
WITH TAMIL NADU

(Interview Schedule for Employees of the Women Entrepreneurs)

1 Sampling Details
1.1 Sl.No
1.2 State
1.3 Zone
   North   Central   South
1.4 District
1.5 Category
   Trading    Trading & manufacturing    Service

2 Personal Profile
2.1 Name of the Respondent
2.2 Sex   Male   Female
2.3 Religion
   Hindu   Muslim   Christian
   Others Specify
2.4 Community
   General   OBC   SC/ST
2.5 Designation
   Skilled worker   Unskilled worker
   Office staff   Manager   Others (Specify)
2.6 Educational qualifications
   Below S.S.L.C.   S.S.L.C.   Pre-degree
   Degree   Post Graduation   Technical

3 Status of Women Entrepreneurs
3.1 Did you have employment with any other employers?   Yes   No
3.2 If yes, specify your previous employer
   Male entrepreneur   Female entrepreneur
   Government   Public limited company
   Others (specify)
3.3 If the enterprise was run by male, how would you compare the performance of the present employer with previous employer?
   Excellent   Good   Satisfactory
   Poor   No opinion
3.4. Please specify the degree of respect you give to your employer

| Very high | High | Moderate | Low | Nil |

3.5 Please specify the employer-employee relationship in your concern

| Very high | High | Moderate | Low | Nil |

3.6 Do you agree with the statement that the organisation would have worked better, had it been managed by men?

| Strongly agree | Agree | Agree to some extent | Disagree | Strongly disagree | No opinion |

3.7 Please rate the leadership skills of your employer

| Very high | High | Moderate | Low | Nil |
Annexure III

WOMEN ENTREPRENEURSHIP IN KERALA-A COMPARATIVE STUDY
WITH TAMIL NADU
(Interview Schedule for Government Agencies)

1 Sampling Details
1.1 Sl.No
1.2 State
1.3 Zone
   North  Central  South

2 Institutional Profile
2.1 Name of the agency
2.2 Nature of ownership
   State Government  Central Government
   Semi Government  Others (specify)
2.3 Area of activity
   Rural  Semi urban
   Urban  All

3 Role of and Involvement of Government Agencies in the Development of Women Entrepreneurs
3.1 State the type of activities undertaken for the development of women entrepreneurs
   Counselling services
   Consultancy services—technical, managerial, economic and marketing assistance to SSI units
   Clearance from various departments
   Training programmes
   Assistance to raw material suppliers
   Identification of entrepreneurs
   Assistance for import of components, capital goods, machinery and spares to SSI units
   Construction of industrial estates
   Financial assistance
   Common facility services
   Testing facilities
   Assist for foreign collaboration/joint ventures
   Dissemination of information on procedures, demand, source of raw materials, etc.
Feasibility studies
Finance cell for women entrepreneurs
Entrepreneurial guidance
Registration and promotion of SSI units and industrial co-operative societies
Implementing centrally sponsored schemes
Conducting EDPs, techno-economical surveys
Sanction and disbursement of subsidies/incentives
Export promotion
Creating awareness of various policies and programmes of the Government.
Escort services
Margin money scheme
New Anna Marumalarchi Thittam

3.2 Please specify the various training schemes provided by you
- Skill upgradation training
- Management development training
- PMRY training
- Vocational training
- EDP training
- Others (specify)

3.3 Please specify the various schemes for women Entrepreneurs offered by you
- Women entrepreneurship development
- Mahalir thittam
- District level training cum marketing centres
- Women recreation centres
- Vocational and skill training

3.4 State the development/support services offered to women entrepreneurs other than the above mentioned schemes
- Organising seminars/workshops
- Organising trade fairs/exhibitions
- Organising buyer-seller meets
- Expert’s meet
- Trade delegations
- Cluster development programme
- Others (specify)

3.5 Number of batches trained annually
- Less than 10
- 10-20
- 20-30
- 30-40
- 40-50
- 50 and above

3.6 Where do you get funds for your working?
- Central Government
- IDBI
- DIC
- Foreign Government
- State Government
- Own Funds
- Others (specify)
3.7 Do you visit the units?
   Yes  No
3.8 If yes, please specify the periodicity
   Once in every month  Once in every six months
   Once in a year  No periodicity
3.9 Do you conduct any follow-up for evaluating the performance after training?
   Yes  No
3.10 If yes, specify the nature of evaluation
   Survey  Enquires through field staff
   Direct visit  Enquires through letters/over phone
   Others (specify)

4. Status of Women Entrepreneurs in Kerala and Tamil Nadu
   (1-Excellent 2-Good 3-Satisfactory 4-Poor 5-No opinion)

<table>
<thead>
<tr>
<th>Aspects of performance</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<tbody>
<tr>
<td>a) Project identification</td>
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<tr>
<td>b) Project preparation</td>
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</tr>
<tr>
<td>c) Awareness of promotional institutions / schemes of the</td>
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<td>promotional institutions</td>
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<tr>
<td>d) Participation in training / seminars/workshops</td>
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<td>e) Performance in training / seminars/workshops</td>
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<tr>
<td>f) Performance after training</td>
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<tr>
<td>g) Utilising facilities of the</td>
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<td>h) Utilising loan amount</td>
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<td>j) Running business</td>
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<td>k) Expanding business</td>
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<td>l) Ability to take risk</td>
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<td>m) Social responsibility</td>
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<tr>
<td>n) Decision making</td>
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</table>
Annexure IV

WOMEN ENTREPRENEURSHIP IN KERALA - A COMPARATIVE STUDY WITH TAMIL NADU

(Interview Schedule for Banks/Financial Institutions)

1 Sampling Details
1.1 Sl.No
1.2 State
1.3 Zone
   North          Central          South

2 Institutional Profile
2.1 Name of the institution
2.2 Nature of ownership
   Government          Private          Public
2.3 Area of activity
   Rural          Semi urban
   Urban          All

3. Role and Involvement of Banks/Financial Institutions in the Development of Women Entrepreneurs
3.1 Schemes for women entrepreneurs
   Financial assistance       Development/Support services
   All
3.2 Specify the lending schemes offered by you to women entrepreneurs
   Term loans       Term loans and working capital assistance
   Lease financing       Soft loan scheme
   National Equity Fund (NEF) scheme
   Credit linked capital subsidy scheme
   Working capital assistance
   Hire purchase financing
   Seed capital assistance
   Margin money loan
   Women’s industries programme
   Foreign exchange loans
   PMRY loan
   Others (specify)
3.3 Do you provide any support services to women entrepreneurs other than the above mentioned schemes?

Yes  No

3.4 If yes, specify the development / support services offered by you

- Consultancy
- Trade enquiries
- Marketing
- Workshops
- Entrepreneurial guidance
- Magazine and newsletters for small industries
- Training
- Others (specify)

- Counselling
- Buyer-seller meets
- Seminars
- Trade fairs/exhibitions
- EDPs
- Free stall

3.5 Where do you get funds for your working?

- Own funds
- Central Government
- IDBI
- DIC
- Foreign Government
- State Government
- Others (specify)

3.6 Do you accept any security from women entrepreneurs for granting loans?

Yes  No

3.7 If yes, please specify the type of security

- Personal
- Pledge
- Hypothecation
- Collateral

3.8 What is the period of the loan?

- Less than 1 year
- 5-10
- 15-20
- > 20 years

3.9 What is the amount of loan?

- Less than Rs100000
- 500000-1000000
- > Rs 1000000
- No limit

3.10 Do you visit the units?

Yes  No

3.11 If yes, please specify the periodicity

- Once in every month
- Once in a year
- Once in every six months
- No periodicity

3.12 Specify the nature of evaluation

- Survey
- Direct visit
- Others (specify)

- Enquires through field staff
- Enquires through letters/over phone

3.13 Do you take any action against non-performance?

Yes  No
3.14 If yes, specify the action taken by you
- Free counselling
- Special training
- Guidance
- Free consultancy
- Legal action
- Others (specify)

3.15 Please specify your opinion about women entrepreneurs
   (1-Excellent 2-Good 3-Satisfactory 4-Poor 5-No opinion)

<table>
<thead>
<tr>
<th>Aspects of performance</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
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<tbody>
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<tr>
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<tr>
<td>d) Participation in training / seminars/workshops</td>
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<tr>
<td>e) Performance in training / seminars/workshops</td>
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<tr>
<td>f) Performance after training</td>
<td></td>
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<tr>
<td>g) Utilising facilities of the promotional institutions</td>
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<td>h) Utilising loan amount</td>
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<td>l) Ability to take risk</td>
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<td>m) Social responsibility</td>
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<td>n) Decision making</td>
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Annexure V

District wise Number of Women SSI Units Registered in Kerala During 1996-2005

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<th></th>
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<td>5021</td>
<td>5612</td>
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<td>6082</td>
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<td>2421</td>
<td>2421</td>
<td>2748</td>
<td>2897</td>
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<td>2397</td>
<td>2756</td>
<td>3352</td>
<td>3827</td>
<td>4353</td>
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<td>3198</td>
<td>3478</td>
<td>3613</td>
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<td>1375</td>
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<td>1753</td>
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<td>2060</td>
<td>2241</td>
<td>2335</td>
<td>2395</td>
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<td>3291</td>
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<td>1978</td>
<td>2289</td>
<td>2714</td>
<td>3049</td>
<td>3638</td>
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Annexure VI

District-wise Participation of Women in Management/Ownership in SSI Sector in Kerala
(Third All India Census- 2004 (Reference Period 2001-02 )

<table>
<thead>
<tr>
<th>Name of the District</th>
<th>No. of units managed by women</th>
<th>No. of women enterprises</th>
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<td>Kannur</td>
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## Annexure VII

**District-wise Number of Women SSI Units Registered in Tamil Nadu as on 31-3-2004 and 31-3-2005**

<table>
<thead>
<tr>
<th>Name of the district</th>
<th>Registered SSI units as on 31-3-2004</th>
<th>Registered SSI units as on 31-3-2005</th>
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<td>Vellore</td>
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<td>Vilupuram</td>
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<td><strong>Total</strong></td>
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Source: Department of Industries & Commerce, Government of India, Chepauk, Chennai-600 005
Annexure VIII

District-wise Participation of Women in Management/Ownership in SSI Sector in Tamil Nadu
(Third All India Census 2004 (Reference Period 2001-02)

<table>
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<th>No. of units managed by women</th>
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