APPENDIX

Women Entrepreneurship and Economic Development

(A Study on Women Entrepreneurship of Karbi Anglong District of Assam)

SCHEDULE

| | SCHED | <i>JEE</i> |
|-----------------------------|------------------------------|--|
| Name of the admini | strative geographical loca | tion: |
| Name of the Block. | | |
| | | |
| [Part 1: Struc | ctured Schedule for Wome | n Entrepreneurs] |
| 1. Personal Identific | eation | |
| Name: | | |
| Age: | Caste: | Community: |
| Religion: | Marital Status: | Type of family: |
| Academic Qualifica | ition: | |
| 2. (a) Name of the e | enterprise: | |
| (b) Year of establish | nment: | |
| (c) Type of enterpri | se (Please tick) | |
| (i) Sole proprietorsh | nip (ii) Partnership | (iii) Any others |
| 3. Reasons for selec | eting an entrepreneurial ac | tivity: |
| (11) | ` ' | nent (c) Desire to become ernment intervention (e) To earn |
| 4. Nature of enterpr | ise: | |
| (a) Manufacturing | (b) Trading | (c) Service |
| 5. Source of finance | e for establishing your ente | erprises: |
| (a) Own (b) P | romoting agencies (| (c) Loan from relatives & Friends |

| (d) Any others | | |
|---|--------------------------|-------------------------------------|
| 6. Have you received any financial institutions / any ag | * * | ssistance from the Government |
| If yes, (a) Name of the fund | ing organization: | |
| (a) Amount received | | (c) Year |
| (d) Purpose of finance | | (e) Grant / Subsidy |
| 7. Have you received power from the Government agence | | ea of your entrepreneurial activity |
| 8. Have you received any magencies? Yes / No | narketing assistance fro | om the entrepreneurship promoting |
| If yes, nature of assistance | | |
| 9. Who prepare your busines | ss proposals? | |
| 10. Have you attended any E | Entrepreneurship Devel | opment Programme (EDP)? |
| Yes / No. If yes, | | |
| A. (i) Name of the organ | nizer: | |
| • | - | |
| (iii) Any benefits fro | m the training program | me |
| 11. What was your monthly | income before starting | your entrepreneurial activity? |
| (a) Less than Rs. 5, 000 | (b) Rs. 5, 000 to 10, 0 | (c) Rs. 10, 000 to 15, 000 |
| (d) Rs. 15, 000 to 20, 000 | (e) Rs. 20, 000 to 25, | 000 |
| 12. What was your monthly | income after becoming | your entrepreneurial activity? |
| (a) Less than Rs. 5, 000 | (b) Rs. 5, 000 to 10, 0 | 000 (c) Rs. 10, 000 to 15, 000 |
| (d) Rs. 15, 000 to 20, 000 | (e) Rs. 20, 000 to 25, | 000 |
| 13. What was your month income? (If no contribution, | • | ms of money to the total family |
| (a) Less than Rs. 5, 000 | (b) Rs. 5, 000 to 10, 0 | 000 (c) Rs. 10, 000 to 15, 000 |
| (d) Rs. 15, 000 to 20, 000 | (e) Rs. 20, 000 to 25, | 000 |

| 14. Are you able to give entrepreneur? Yes/No | financ | ial support | to your | famil | y after | becomin | ng an |
|--|-----------|--------------|-------------|---------|-----------|-----------|-------|
| If yes, to what extent in a me | onth | | | | | | |
| (a) Less than Rs. 5, 000 | (b) Rs. | 5, 000 to 1 | 0,000 | (c) l | Rs. 10, 0 | 00 to 15, | 000 |
| (d) Rs. 15, 000 to 20, 000 | (e) Rs. | 20, 000 to | 25, 000 | | | | |
| 15. Savings (per month) | | | | | | | |
| Before: (a) Less than Rs. 5, | 000 | (b) Rs. 5, 0 | 000 to 10, | 000 | | | |
| (c) Rs. 10, 000 to 15, 000 | (d) Rs. | 15, 000 to | 20, 000 | (e) l | Rs. 20, 0 | 00 to 25, | 000 |
| After: (a) Less than Rs. 5, 0 | 00 | (b) Rs. 5, 0 | 000 to 10, | 000 | | | |
| (c) Rs. 10, 000 to 15, 000 | (d) Rs. | 15, 000 to | 20, 000 | (e) l | Rs. 20, 0 | 00 to 25, | 000 |
| 16. Investment (in terms of the | inancial | assets annu | ually) | | | | |
| Before: (a) Less than Rs. 5, | 000 | (b) Rs. 5, 0 | 000 to 10, | 000 | | | |
| (c) Rs. 10, 000 to 15, 000 | (d) Rs. | 15, 000 to | 20, 000 | (e) l | Rs. 20, 0 | 00 to 25, | 000 |
| After: (a) Less than Rs. 5, 0 | 00 | (b) Rs. 5, 0 | 000 to 10, | 000 | | | |
| (c) Rs. 10, 000 to 15, 000 | (d) Rs. | 15, 000 to | 20, 000 | (e) l | Rs. 20, 0 | 00 to 25, | 000 |
| 17. What are the benefits that | ıt you re | ceived after | becoming | g an ei | ntreprene | eur? | |
| a. It helps to send children to | school | | | | | | |
| □Strongly agree □Agree | . 🗆 (| Cannot say | □ Disaş | gree | □ Stro | ngly Dis | agree |
| b. It increases self confidence | e among | g women | | | | | |
| ☐ Strongly agree ☐ Agree | : 🗆 | Cannot say | □ Disa | gree | □ Stro | ngly Dis | agree |
| c. It helps to improve comm | unicatio | n skills | | | | | |
| ☐Strongly agree ☐Agree | | Cannot say | □ Disaş | gree | □ Stro | ngly Dis | agree |
| d. It helps to enhance leader | ship qua | lity | | | | | |
| ☐ Strongly agree ☐ Agree | | Cannot say | □ Disa | gree | □ Stro | ngly Dis | agree |
| e. It helps to increase ability | to take | decisions m | aking in fa | milv | affairs | | |

| ☐Strongly agree | □Agree | ☐ Cannot say | ☐ Disagree | ☐ Strongly Disagree |
|-------------------------|---------------|-------------------|-----------------|---------------------------|
| f. It helps to get se | ocial recogni | tion | | |
| ☐ Strongly agree | □Agree | □Cannot say | □ Disagree | ☐ Strongly Disagree |
| 18. Do you think | that entrepre | neurs should have | minimum qua | lification for setting up |
| of an enterprise? | | | | |
| a. Literate | | | | |
| ☐Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Matric | | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. HSSLC | | | | |
| ☐Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Graduate and a | bove | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| 19. Do you face a | ny social pro | blems in performi | ng the entrepre | neurial activity? |
| a. Dual responsib | ility | | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Mobility constr | raints | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. Lack of social s | support | | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Fear of social s | ecurity | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| e. Limited decision | on making ab | ility | | |
| ☐Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| f. Greater involve | ment in the f | amily | | |

| ☐Strongly agree | □Agree | ☐ Cannot say | ☐ Disagree | ☐ Strongly Disagree |
|-----------------------------------|---------------------------|----------------------|-----------------|---------------------|
| g. Lack of inform | ation | | | |
| ☐ Strongly agree | □Agree | □Cannot say | □ Disagree | ☐ Strongly Disagree |
| h. Lack of entrepr | eneurial skill | among women | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| 20. Do you face a | ny economic | problems in perfo | orming entrepre | neurial activity? |
| a. Lack of loan fa | cilities | | | |
| ☐Strongly agree | □Agree | ☐ Cannot say | ☐ Disagree | ☐ Strongly Disagree |
| b. Lack of infrastr | ructure | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. Lack of availab | ility of labou | ır | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Lack of raw ma | aterials | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| 21. Do you face a | ny financial _l | problems in perfor | ming entrepren | neurial activity? |
| a. Reluctance by t | financial insti | itutions to extend | credit to women | 1 |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Inability to pro | vide collatera | al security | | |
| ☐ Strongly agree | □Agree | □Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. Tight payment ☐ Strongly agree | schedule □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Inability to und | erstand nitty | -gritty of financial | management | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| 22. Do you face a | ny marketing | g problems in perfo | orming entrepre | eneurial activity? |
| a. Lack of market | ing of finishe | ed products | | |
| ☐Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |

| b. Lack of awareness of promotional activities | | | | | | | | |
|--|---|--------------------------------|---------------------|--------------|--------------|--|--|--|
| □ Strongly | y agree □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree | | | |
| c. Lack ← | of awareness of proper y agree Agree | pricing policies ☐ Cannot say | □ Disagree | □ Stron | gly Disagree | | | |
| d. Lack | of awareness on brandi | ng of products | | | | | | |
| □ Strongl | y agree □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree | | | |
| 23. Do y | ou face any other probl | lems in performin | g entrepreneur | ial activity | y? | | | |
| a. Large | a. Large amount of paper formalities | | | | | | | |
| □ Strongl ₂ | y agree □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree | | | |
| b. Delay | in Government departs | ment | | | | | | |
| □ Strongl | y agree □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree | | | |
| | c. Unnecessary Government interference □ Strongly agree □ Agree □ Cannot say □ Disagree □ Strongly Disagree | | | | | | | |
| d. Discri | mination towards wom | en entrepreneurs | | | | | | |
| □ Strongl | y agree □ Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree | | | |
| 24. Do y | ou agree with the follo | wing statements? | Please tick Ye | s/ No | | | | |
| Sl. No | | Statement | | | Yes/No | | | |
| 1 | Insurgency movement is in Karbi Anglong | s a major problem | of entrepreneuria | al growth | | | | |
| 2 | Social unrest in the distr | rict is a hindrance in | n entrepreneuria | l growth. | | | | |
| 3 | Village settlement patt | | | | | | | |
| | district is an embankme | | | | | | | |
| 4 | Political unawareness a | mong the people of | f the district is a | problem | | | | |
| | in entrepreneurial growt | | | | | | | |
| 5 | Social systems among t | | ties in the distri | ct do not | | | | |
| | encourage entrepreneuri | | C 41 | 1: | | | | |
| 6 | Lack of entrepreneuri | | e women of the | e district | | | | |
| 7 | is a hindrance in entrep: Women of the study are | | d properly to be | za highar | | | | |
| / | entrepreneurial growth i | | a property to hav | ve mgner | | | | |
| | <u> </u> | | | | | | | |

25. Do you think that there is a wide prospect of women entrepreneurship development in the following areas? Please tick Yes/ No

Ye

| Sl. No | Prospects (industries) | Yes/No |
|--------|-------------------------------|--------|
| 1 | Agro Based | |
| 2 | Forest Based | |
| 3 | Textile Based | |
| 4 | Animal Husbandry | |
| 5 | Engineering & Allied Industry | |

| 26 . Any suggestic | ons | | | |
|---------------------------|----------------|--------------------|----------------|------------------------|
| | | | | |
| [Part 2: Str | ructured Sche | dule for Schedule | d for Governme | ent Officials] |
| 1. (a) Name and o | designation o | f the respondent: | | |
| (b) Name of Depa | artment: | | | |
| 2. Do you think th | nat entreprene | eurs should have n | ninimum qualif | ication for setting up |
| of an enterprise? | | | | |
| a. Literate | | | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Matric | | | | |
| ☐ Strongly agree | □Agree | □Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. HSSLC | | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Graduate and a | bove | | | |
| ☐Strongly agree | □ Agree | □Cannot say | □ Disagree | ☐ Strongly Disagree |

3. In what way does your department support women entrepreneurs?

| (a) Provid | ling training | | | |
|----------------------|----------------|---------------------|-----------------|------------------------|
| If yes, (i) types of | f training: ED | P's / Any other | | |
| (ii) Total number | of training | | | |
| (b) Providing | Loans | | | |
| If yes, (i) | Types of loar | ns: Hard loan / Sof | t loan / Subsid | y / Any other |
| (ii) Volum | ne of loans | | | |
| (c) Providing | marketing as | ssistance | | |
| If yes, (i) | Types of mar | keting assistance: | Exhibition / Tr | rade fare / Any other |
| (ii) Numb | ers of prograi | mme conducted | | |
| (d) Providing | awareness j | programmes on t | he policies an | d programmes of the |
| Governme | ent with regar | d to entrepreneurs | ship developme | ent |
| If yes, (i) | Types of awa | reness programme | es | |
| (ii) Numb | ers of prograi | mmes conducted. | | |
| | | | | epreneur in performing |
| | | bi Anglong distric | | |
| A. Social problen | • | | | |
| ration | | | | |
| a. Dual responsib | ility | | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Mobility constr | raints | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. Lack of social | support | | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Fear of social s | security | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| e Limited decision | on making ahi | ility | | |

| ☐Strongly agree | □Agree | ☐ Cannot say | ☐ Disagree | ☐ Strongly Disagree |
|---------------------|-----------------|-----------------------|-----------------|---------------------|
| f. Greater involve | ment in the f | amily | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| g. Lack of inform | ation | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| h. Lack of entrepr | eneurial skill | l among women | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| B. Economic prob | olems | | | |
| a. Lack of loan fa | cilities | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Lack of infrastr | ructure | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. Lack of availab | ility of labou | ır | | |
| □Strongly agree | □Agree | ☐ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Lack of raw ma | aterials | | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| C. Financial probl | lems | | | |
| a. Reluctance by t | financial insti | itutions to extend of | credit to women | ı |
| ☐Strongly agree | □Agree | ☐ Cannot say | □ Disagree | ☐ Strongly Disagree |
| b. Inability to pro | vide collatera | al security | | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| c. Tight payment | schedule | | | |
| □Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |
| d. Inability to und | lerstand nitty | -gritty of financial | management | |
| ☐ Strongly agree | □Agree | □ Cannot say | □ Disagree | ☐ Strongly Disagree |

| D | . Mar | keting prob | lems of won | nen entrepreneurs | | | |
|-------------|--|------------------------|----------------------------|--------------------------------|-------------------|------------|--------------|
| a. | Lack | of marketi | ng of finishe | ed products | | | |
| $\square S$ | Strong | ly agree | □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree |
| b. | . Lack | of awarene | ess of promo | tional activities | | | |
| □ S | Strong | ly agree | □Agree | □Cannot say | □ Disagree | □ Stron | gly Disagree |
| | | of awarene ly agree | ess of proper □Agree | pricing policies ☐ Cannot say | □ Disagree | □ Stron | gly Disagree |
| d. | Lack | of awarene | ess on brand | ing of products | | | |
| □ S | Strong | ly agree | □Agree | □Cannot say | □ Disagree | □ Stron | gly Disagree |
| Е | . Othe | r problems | | | | | |
| a. | Large | e amount of | f paper form | alities | | | |
| $\square S$ | Strong | ly agree | □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree |
| b. | . Dela | y in Govern | nment depart | ment | | | |
| □ S | Strong | ly agree | □Agree | □Cannot say | □ Disagree | □ Stron | gly Disagree |
| c. | Unne | ecessary Go | vernment in | terference | | | |
| □S | Strong | ly agree | □Agree | □ Cannot say | □ Disagree | □ Stron | gly Disagree |
| d. | Disc | rimination 1 | towards won | nen entrepreneurs | | | |
| □ S | Strong | ly agree | □Agree | □Cannot say | □ Disagree | □ Stron | gly Disagree |
| 5. | . Do y | ou agree w | ith the follow | wing statements? I | Please tick Yes/ | ' No | |
| S | 1.No | Problems | | | | | Yes/No |
| 1 | | | | s a major problem o | of entrepreneuria | al growth | |
| 2 | | in Karbi A | ngiong est in the distr | ict is a hindrance in | entrepreneurial | growth | |
| 3 | | | | | | | |
| | Village settlement pattern among the tribal communities of the district is an embankment in entrepreneurial growth | | | | | | |
| 4 | | | | mong the people of | the district is a | problem | |
| 5 | | | neurial growt | h. :he tribal communit | ies in the distri | ot do not | |
| | | | entrepreneuri | | ies in the distri | ci do not | |
| 6 | | | | al skills among the | e women of the | e district | |
| | | | | eneurial growth. | | | |

| 7 | Women of the study area are to be trained properly to have higher | |
|---|---|--|
| | entrepreneurial growth in Karbi Anglong. | |

6. Do you think that there is a wide prospect of women entrepreneurship development in the following areas? Please tick Yes/ No

| Sl.No | Prospects (industries) | Yes/No | |
|-------|-------------------------------|--------|--|
| 1 | A D 1 | | |
| 1 | Agro Based | | |
| 2 | Forest Based | | |
| 3 | Textile Based | | |
| 4 | Animal Husbandry | | |
| 5 | Engineering & Allied Industry | | |

| 7. | Suggestions, | if | any |
|----|--------------|----|-----|
|----|--------------|----|-----|