

Dissertation Report

DEVELOPING WOMEN'S ENTREPRENEURSHIP  
THROUGH F.P.O

Blocks -Kamdara, District-Gumla, State – Jharkhand

Dissertation Submitted to



IIHMR University, Jaipur

For the partial fulfillment for the award of the degree of  
Master of Business Administration (MBA)

in

MBA Development Management 2023

by

VIJAY NOURANGI

Under the Guidance of

Dr. Tripti Bisawa

2023

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## Appendix D: Declaration by Student

### **DECLARATION BY STUDENT**

I declare that this dissertation titled A Study **Developing Women Entrepreneurship through F.P.O.** is a genuine record of my original research work. I declare that it has not been submitted to any other university or Institution for the award of any degree or diploma. The information obtained from the published or unpublished works of others is duly acknowledged in the text.

**Vijay Nourangi**

Name of the student

Date - 6 Jun 2023

## Appendix E: Completion Certification

### CERTIFICATE

It is certified that the dissertation titled A Study on **Developing Women Entrepreneurship Through F.P.O** is a record of the research work done by Vijay Nourangi in partial fulfillment of the requirements for the award of an MBA (Development Management) degree from IIHMR University, Jaipur under my guidance and supervision and his approach towards research studies have been honest, scientific, and analytical.

Faculty Guide

Dr. Tripti Bisawa

IIHMR University, Jaipur

Date - 6 Jun 2023

School Dean

IIHMR University, Jaipur

Date:

Appendix F: Certificate from Faculty Guide and School Dean

**CERTIFICATE**

This is to certify that the dissertation titled Study on “A Study. Developing Women Entrepreneurship Through F.P.O.” is a record of the research work undertaken by Vijay Nourangi in partial fulfillment of the requirements for the award of the degree of MBA (Development Management) from the IIHMR University, Jaipur under my guidance and supervision and her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide

School Dean

IIHMR University, Jaipur

Date: 6<sup>th</sup> June 2023

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## **Abstract-**

**Title-** “A Study” Developing Women’s Entrepreneurship through F.P.O.”

**Background of the Study:** Developing Women’s Entrepreneurship through F.P.O (Farmer's Producer Organizations) in the Kamdara block of Gumla district, located in the state of Jharkhand, is a significant project meant to empower women and support economic development in the area.

F.P.O was created to assist farmers to work together to address challenges including market access, loans, and technology. This initiative intends to provide a supportive ecosystem for women in the Business sector to prosper and contribute to the local economy by establishing F.P.O with a focus on women entrepreneurs.

The Kamdara block in Gumla district has been selected as the target area for this project. The district of Gumla, which is in the state of Jharkhand, includes a region called Kamdara, which is significant to mention. The natural resources and business potential of Jharkhand have become popular. including access to financial resources, training programs, marketing support, and the adoption of technology.

The project can help the overall growth of the area and promote a just that sustainable marketplace by utilizing the potential of female producers.

## **Objective of the study**

The objectives of the study on "Developing Women Entrepreneurship through F.P. O's in Kamdara block, Gumla district, Jharkhand" can vary depending on the specific focus and context of the research. However, here are some potential objectives that could be addressed in such a study.

- Assess the status of women entrepreneurship in Kamdara block.
- Identify the challenges and barriers faced by women entrepreneurs in the Kamdara block.
- how to provide access to support through training and market opportunities for women entrepreneurs.

- Identify the best practices and success areas for developing women's entrepreneurship through F.P. O.

**Methodology:** - The study duration was 90 days i.e., 20 February-20<sup>th</sup> May 2023. The study adopted mixed research methods where both qualitative and quantitative data were used for the research process and the researcher employed an exploratory approach in organizing the research findings.

**Keywords-** Self-Help Group, poor women, women Empowerment, economic empowerment, Community participation, Community Development, capacity building, Decision Making. financial resources, training programs, marketing support, and the adoption of technology.

### **Acknowledgment**

The acknowledgment is not merely a catalog of names but an expression of my learning and understanding of the things that I have learned and giving gratitude to all those who helped me in completing a report.

First, I want to be thankful to BRLF (BHARAT RURAL LIVELIHOOD MISSION FOUNDATION) who has given me this opportunity for doing MBA in rural management and supporting tribal people for better growth in our community.

And secondly, I want to be thankful to IIHMR University for giving us such an opportunity where the university and faculty members are so supportive. In every situation, they are always there for help. I want to thank our Dean Dr. Gautam Sadhu and Asst. Prof. Rahul Ghai. Who was always there for us and gave such motivation for better growth. And then I want to thank my mentor Dr. Tripti Bisawa for giving me the opportunity for her support and guidance to my project guides.

Thirdly I want to be thankful to the UDYOGINI organization which has given me an opportunity for doing work with them. I want to thank Mr. Vikash Kumar Sharma (SPM), Miss Prinita Das Ma'am (Program Manager), Trishita Ma'am (Finances), and Miss. Neha Rose Toppo, Naveen Kumar Sir, Durang Ma'am, Kuldeep Sir (finances), and Aman Ram Kumar.

Thank you all for being pillars of strength and standing throughout the time during my dissertation period.

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**Abbreviations:**

|                                                                                   |
|-----------------------------------------------------------------------------------|
| 1. FPO - Farmer Producer Organizations                                            |
| 2. NTFP – Non-Timber Forest Product                                               |
| 3. NIFTEM - National Institute of Food Technology Entrepreneurship and Management |
| 4. NRM- Natural Resource Management                                               |
| 5. UUS – Udyam Utthan Samiti                                                      |
| 6. SC- Schedule Caste                                                             |

|                                       |
|---------------------------------------|
| 7. ST- Schedule Tribal                |
| 8. NGOs- Non-Government Organizations |

## **CHAPTER – I**

### **CHAPTER 1:**

### **INTRODUCTION**

#### **Purpose of research**

India is a nation of villages Women entrepreneurship through F.P.O is given a good contribution and a major opportunity to develop the people with necessarily migrate from rural areas or semi-urban areas to urban areas. It is also true that, according to the Framer Producer Organization, the majority of developing women business owners face numerous challenges as a result of the lack of basic utilities in rural areas, particularly in developing nations like India. Currently, it is too difficult for women business owners to create companies in rural areas due to financial issues, a lack of education, and inadequate technical and conceptual abilities. Undoubtedly, the growth of rural areas and the quality of life among the country's rural majority have a major effect on its economic development. Women entrepreneurs are undoubtedly among the most crucial for the economic development of a nation and its areas. This research aims to explore the

potential of Farmer Producer Organizations (F.P.O.s) in promoting women entrepreneurship in Kamdara Block, Gumla District, Jharkhand. F.P.O.s are collective enterprises formed by farmers to enhance their agricultural productivity, profitability, and market access. While F.P.O.s have been successful in empowering farmers, their impact on women's entrepreneurship remains understudied.

### Research Question:

1. Research of areas.
2. What is the status of women entrepreneurship in the Kamdara blocks of Gumla district, Jharkhand?
3. How are farmer producer Organizations (F.P.O.s) supporting women entrepreneurship in the region?
4. What are the challenges faced by women entrepreneurs in the Kamdara blocks of Gamal district?

### Objectives of the study

- Assess the status of women entrepreneurship in Kamdara block.
- Identify the challenges and barriers faced by women entrepreneurs in the Kamdara block.
- how to provide access to support through training and market opportunities for women entrepreneurs.
- Identify the best practices and success areas for developing women's entrepreneurship through F.P. O.

## CHAPTER – II

### CHAPTER 2: REVIEW OF LITERATURE

Literature in “Sustaining the non-timber forest products (NTFP) Based rural Livelihoods of tribal in Jharkhand: Issues and challenges” Here is the review of book

Tribal communities in Kamdara block are highly dependent on the natural resource base for their survival and their livelihood systems revolve around forests, agriculture, livestock, and wage labor, working with the tribal rural artisans of Kamdara block, Gumla District of Jharkhand in various NTFP products like Lac, Tamarind, and Chironji to enhance income levels by encouraging less capital – intensive activities that can be taken up at a household level, also focusing on improving the entrepreneurial skills of the trained women so as to make them potential and vibrant producers. Under the SFURTI project, a total of 29 Trainings and exposure have been conducted during this reporting period. The training focused on seed Lac processing, Chironji processing, and processing of Tamarind which was done by the members of Udyam Utthan Samiti with the help of theoretical and practical understanding of processing.

Udyam Utthan Samiti: Empowering Women Producers and Creating a Self-Reliant Economy through Sustainable Livelihoods in Jharkhand, India

Udyam Utthan Samiti - Farmers Producers Organization (FPO) is a women-oriented cluster providing sustainable livelihoods to women in the region of Kamdara block, Gumla district in the state of Jharkhand, India.

The cluster is spread across more than 20 villages, involving over 1200 women producers who are engaged in the collection, processing, and sale of Non-Timber Forest Products (NTFP) like tamarind, Chironji, and lac.

The FPO has undergone various developments from its inception to reaching maturity, which has helped in creating livelihood opportunities locally and reducing distress migration.

The Udyam Utthan Samiti has primarily constituted work as a not-for-profit organization committed to the cause of bringing prosperity to the life and livelihood of the rural community of the state of Jharkhand. The organization was established with the help of Udyogini, an implementing agency that worked to promote end-to-end value chain interventions in NTFP and other rural products, youth mobilization, and linking them with career solution pathways for sustainable livelihoods.

The project objectives of Udyam Utthan Samiti included establishing a requisite common processing cum training center, upgrading the skill sets of women producers, enhancing income levels by encouraging less capital-intensive activities that can be taken up at the

household level, improving the entrepreneurial skills of the trained women, expanding the market base of the cluster by familiarization with a new client base, and advancing the competency of the cluster products through quality control training.

## **CHAPTER – III**

### **CHAPTER 3: METHODOLOGY**

#### **Research question:**

1. Research of areas.
2. What is the status of women entrepreneurship in the Kamdara blocks of Gumla district, Jharkhand?
3. How are farmer producer Organizations (F.P.O.s) supporting women entrepreneurship in the region?
4. What are the challenges faced by women entrepreneurs in the Kamdara blocks of Gumla district?

#### **Research design:**

The study used mixed research methods, combining qualitative and quantitative data in the research process, and the researcher organized the research findings using a method known as exploratory analysis.

#### **DURATION OF THE STUDY -**

The study duration was 90 days i.e., 20 February-20<sup>th</sup> May 2023

### Study location:

The study has been conducted in Kamdara block Gumla district in Jharkhand.

### Brief introduction of Kamdara Block



Figure 1.1

### **Sampling size-**

A study would employ stratified sampling and simple random sampling methods. 100 participants in the study will be included in the sample, regardless of their age, educational background, or social status.

### **Study population**

This study investigated factors that influence the performance of 20 villages, and 500 women's Memberships through Udyam Utthan Samiti these groups a total of 50 respondents, were found from the 500 women.

### **Sampling Techniques:**

- For the purpose of this study, a simple random sampling method would be used.
- The sample size. The study has a sample size of 50 people.

### **Statistical tools of analysis:**

The primary data collected with the registered women register list would be analyzed using MS Excel for a Better understanding of the results.

### **Ethical Consideration:**

Throughout the study, all study participants will be informed, and their consent will be taken appropriate efforts must be taken to ensure data security, privacy, and confidentiality.

## CHAPTER – IV

### Chapter 4: Result

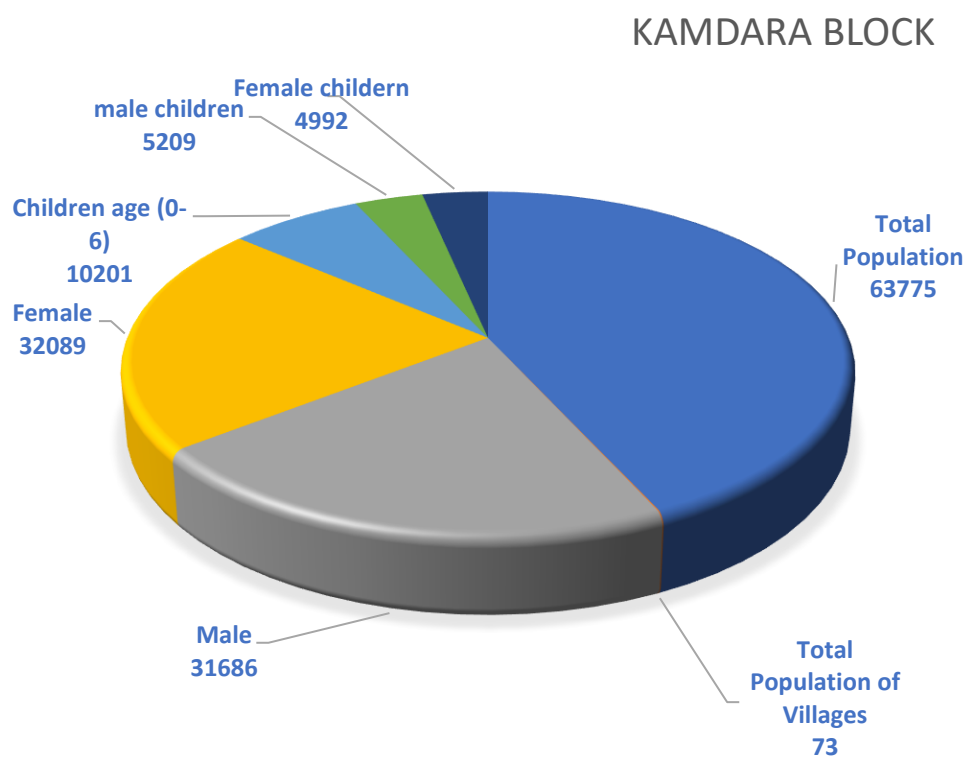


Figure 1.2

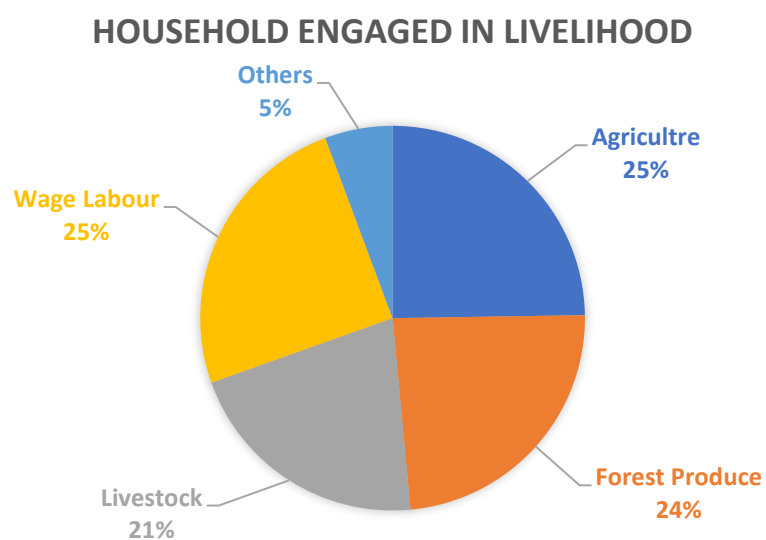


Figure 1.3

### Sources of income from Varlous Livelihood

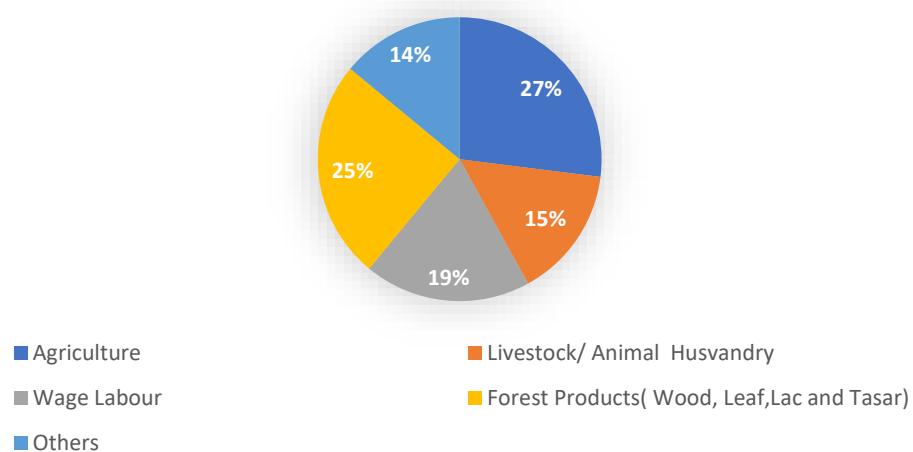


Figure 1.4

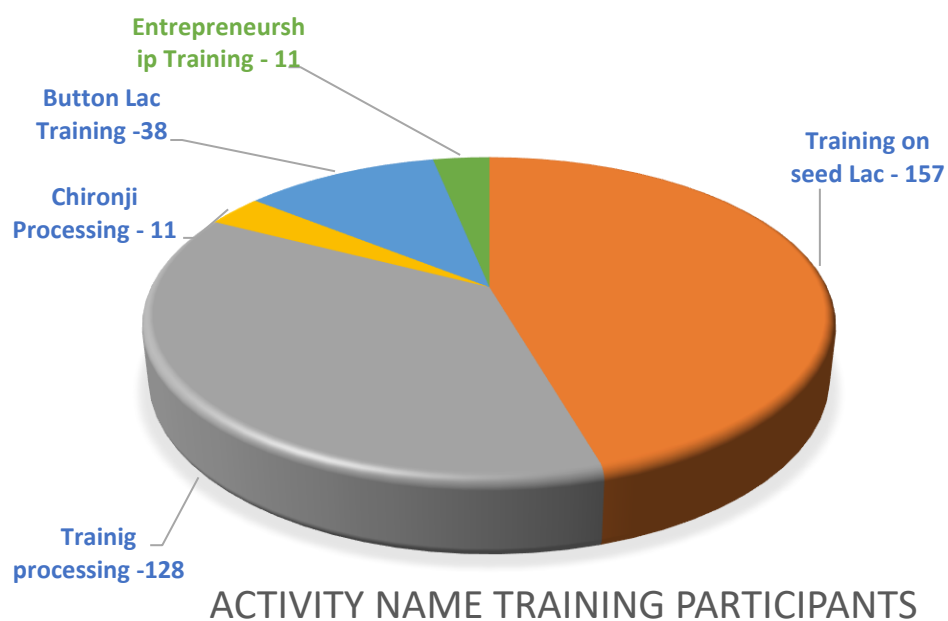


Figure 1.5

### Capacity Building Activities

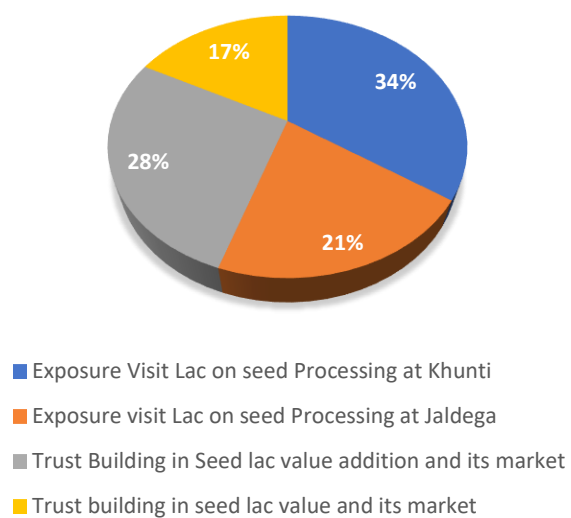


Figure 1.6

## Building awareness of various government schemes

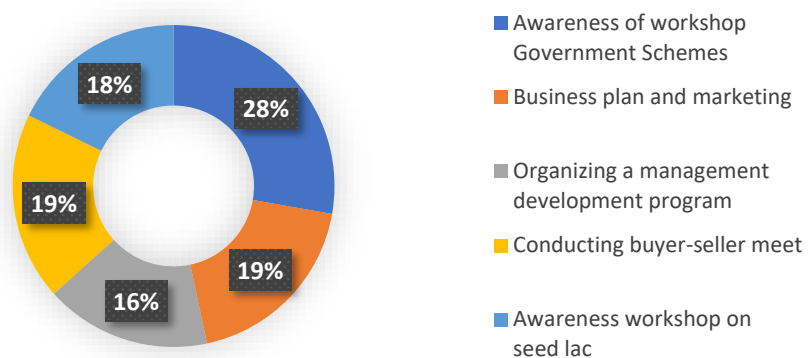


Figure 1.7

## Cluster Profile

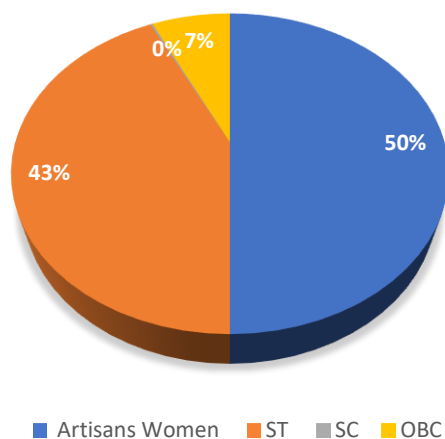


Figure 1.8

## Cluster Products

|    |          |                         |
|----|----------|-------------------------|
| 1. | Lac      | Seed Lac and Button Lac |
| 2. | Tamarind | Cake                    |
| 3. | Chironji | Nuts.                   |

## Market Exposure (Vendor)

| Sr. No | No of the Vendor identified | Remarks        |
|--------|-----------------------------|----------------|
| 1      | 8 Vendors                   | Outside State  |
| 2      | 7 Vendors                   | District level |

## **Business Portfolio**

### **Turn Over**

Before functional (Till 15<sup>th</sup> June 2022) 571810/-

After Functional (till March 22) 1474176/-

Sale- (16<sup>th</sup> Jun to 20<sup>th</sup> September 2022)-3497760/-

Total Turnover – 5543746/-

## **CHAPTER – V**

### **Discussion:**

Developing Women Entrepreneurship through F.P. O's. in India-Who should necessarily be capable of making use of the government schemes and policies for the betterment of rural people.

Developing Women's Entrepreneurship in a Changing Environment - The ability of traditional, small-scale enterprises in rural regions to share the potential benefits that the changing environment offers is one of many issues that the changing global environment poses.

Female Business and Village Development Undoubtedly, the term "rural entrepreneurship" refers to business growth in rural areas. In other words, the term "women's entrepreneurship" refers to starting an industry in rural areas. Rural development is a result of women entrepreneurs' better marketing efforts.

Female Entrepreneurship and Village Development Undoubtedly, the term "rural entrepreneurship" refers to business growth in rural areas. In other words, the term "women's entrepreneurship" refers to starting an industry in rural areas. Rural prosperity is a result of women entrepreneurs' better marketing activities.

Rural women whose pursue entrepreneurial careers experience a decline in covert job opportunities and other occupations.

The optimum use of business by women entrepreneurs results in the development of large cooperatives.

The best possible use of regional resources by rural women entrepreneurs.

### **Implications Of Research –**

The findings of the study will help village people to identify their income and cost in the form of feedback for better policymaking.

## **CHAPTER – VI**

### **Conclusion**

According to this study of study, FPOs could significantly contribute to the advancement of women's entrepreneurship in the Kamdara block of the Gumla district of Jharkhand. F.P.O can empower women economically and help rural development by addressing the obstacles that women entrepreneurs experience and giving them the tools and support they need. To improve women's participation and leadership within FPOs, however, there is a need for tailored policies and actions. To determine the best practices for sustainable and inclusive development and to evaluate the effect of F.P.O on women's entrepreneurship in the study area, more research is needed.

Formation of Capital - Women entrepreneurs as such attract investment by pushing forward profitable business ideas, ensuring that the private market participates in the economic growth process.

- Balanced Regional Women Development-Entrepreneurs continually look for job opportunities through F.P.O. They launch their operations in impoverished regions by utilizing government incentives, infrastructure, and subsidies.

- Raising the Standard of Living – Women's Entrepreneurial Initiatives contribute to increased income and purchasing power that is used for consumer expenditures through creating job opportunities.
- National Self-Reliance — Local businesses of national self-reliance are women entrepreneurs. They support the production of local solutions to goods that are imported, reducing dependence on imports from other countries.
- Planned Production – Since they combine every one of the manufacturing methods, women entrepreneurs are regarded as and are best assessed as economic agents. To produce the required output, the four main production components of land, labor, capital, and enterprise are linked.
- A fair division of economic power in the present-day world, economic power is important. Economic influence is another impossible result of commercial and manufacturing activity.
- Financial Concerns - Some of the major problems with finances that rural women business owners must deal with are listed below. fewer resources Because there is a dearth of credit and marketable security, most rural women running businesses are unable to secure funding from outside sources.
- Insufficient Infrastructure - Despite government efforts, the development of rural women entrepreneurs is not especially positive because there are not enough suitable and enough infrastructure facilities.
- Due to a lack of funding and outside support, Rise Element - Rural Women Entrepreneurs have a very limited capability for taking on risks.
- Standardization issues and competition from large-scale entities are some of the main issues that marketers encounter.
- Management Challenges – Women entrepreneurs depend on internal relationships to allow the exchange of products, ideas, and information.
- The impact of economic growth on the beneficial relationship between globalization and rural women's entrepreneurship in India is currently used as evidence to support it.

- Technological effect: In the present day, technology is one of the most important aspects and causes of the impact of globalization

### Recommendation:

**Financial Issues** - The following are some of the main financial issues that women business owners must deal with. a Limited resources Most female business owners struggle to obtain external funding as a result of the lack of marketable tangible security and credit.

**Financial Problems** - Some of the major financial concerns that women business owners must handle are listed below. Resources are scarce. Due to a lack of credit and marketable physical security, the majority of female business owners have difficulty obtaining outside capital.

**Rise Element** - Rural women Entrepreneurs have very less risk-bearing capacity due to a lack of financial resources and external support.

**Marketing Standards** issues and competition from large-scale entities are two of the biggest issues that marketers deal face.

**Management** issues with women Entrepreneurs depend on internal connections that promote the exchange of commodities, services, ideas, and information.

Effect of economic growth the beneficial relationship between globalization and rural women's entrepreneurship in India is currently used as evidence to support of it.

Currently, one of the most noticeable aspects of globalizations and one of the main causes is the impact of technology.

### References:

1. **Udyogini Annual Report 2021-2022, 2019-2020, and 2017-2018**
2. <https://www.ijser.org/researchpaper/Availability-and-productivity-of-Important-Non-Timer-Forest-Products-inJharkhand.pdf>
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4. [https://www.researchgate.net/publication/347992510\\_Women-Led\\_Development\\_A\\_Case\\_Study\\_of\\_UDYOGINI](https://www.researchgate.net/publication/347992510_Women-Led_Development_A_Case_Study_of_UDYOGINI)

## ANNEXURE

### QUESTIONNAIRE

|                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------|
| 1. Introduction (about us and Udyogini)                                                                              |
| 2. State the purpose (why are we here?)                                                                              |
| 3. What is your enterprise about?                                                                                    |
| <ul style="list-style-type: none"><li>• How many types of products are there in your enterprise?</li></ul>           |
| 4. Why did you start your enterprise?                                                                                |
| <ul style="list-style-type: none"><li>• Is someone else also doing this work?</li></ul>                              |
| <ul style="list-style-type: none"><li>• How long she has been doing this?</li></ul>                                  |
| <ul style="list-style-type: none"><li>• What part of her work influenced you to start your own enterprise?</li></ul> |
| <ul style="list-style-type: none"><li>• Did you think you can do it in a better way?</li></ul>                       |
| 5. What does your family think about your enterprise?                                                                |
| <ul style="list-style-type: none"><li>• Who supported the most?</li></ul>                                            |
| <ul style="list-style-type: none"><li>• Who opposed the most?</li></ul>                                              |
| <ul style="list-style-type: none"><li>• what did they do to support or stop you?</li></ul>                           |
|                                                                                                                      |
| 6. what does society think about your enterprise?                                                                    |
| <ul style="list-style-type: none"><li>• who from society supported or opposed you?</li></ul>                         |
| <ul style="list-style-type: none"><li>• Were they men or women?</li></ul>                                            |
| <ul style="list-style-type: none"><li>• What did you do after that?</li></ul>                                        |
| <ul style="list-style-type: none"><li>• How did that make you feel?</li></ul>                                        |
| <ul style="list-style-type: none"><li>• What was your family's take on these social barriers?</li></ul>              |
| 7. How did social, religious, caste, and cultural practices affect your enterprise?                                  |

|                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Are you asked to do business with only women?</li> </ul>                                                               |
| <ul style="list-style-type: none"> <li>• Are you asked to follow any traditional practices while conducting business?</li> </ul>                                |
| <ul style="list-style-type: none"> <li>• Are you expected to work or deal business with people of your caste, only? (From traders to customers)</li> </ul>      |
| 8. do you face problems like fear, stress, or hesitation?                                                                                                       |
| <ul style="list-style-type: none"> <li>• Do you share your business-related problem with someone?</li> </ul>                                                    |
| <ul style="list-style-type: none"> <li>• What do you do in those situations?</li> </ul>                                                                         |
| <ul style="list-style-type: none"> <li>• Is there anyone in your life from whom you take guidance for your enterprise?</li> </ul>                               |
|                                                                                                                                                                 |
| 9. How did you manage family and work, simultaneously?                                                                                                          |
| <ul style="list-style-type: none"> <li>• How many kids do you have and of what age?</li> </ul>                                                                  |
| <ul style="list-style-type: none"> <li>• Does your family contribute to your household life by any means?</li> </ul>                                            |
| <ul style="list-style-type: none"> <li>• Have you ever thought of giving up or taking a break from your enterprise because of twin responsibilities?</li> </ul> |
| 10. How many people work for you, and what do they do?                                                                                                          |
| <ul style="list-style-type: none"> <li>• How do you handle people who work for you?</li> </ul>                                                                  |
| <ul style="list-style-type: none"> <li>• How do you solve the conflicts among them?</li> </ul>                                                                  |
| <ul style="list-style-type: none"> <li>• How do you give their salaries when business is low?</li> </ul>                                                        |
| <ul style="list-style-type: none"> <li>• Is your workforce permanent or contract-based?</li> </ul>                                                              |
| 11. How do you bring raw materials?                                                                                                                             |
| <ul style="list-style-type: none"> <li>• How far do you have to go for your raw material?</li> </ul>                                                            |
| <ul style="list-style-type: none"> <li>• what transport do you use to go for buying raw materials?</li> </ul>                                                   |
| <ul style="list-style-type: none"> <li>• How do you check the quality of your raw material?</li> </ul>                                                          |
|                                                                                                                                                                 |
| 12. How do you bring people's attention to your enterprise?                                                                                                     |
| <ul style="list-style-type: none"> <li>• Do you put money in attracting people towards your enterprise?</li> </ul>                                              |
| <ul style="list-style-type: none"> <li>• what good things of your enterprise do your publicity?</li> </ul>                                                      |
| <ul style="list-style-type: none"> <li>• Do you know the areas where you must promote your product?</li> </ul>                                                  |
|                                                                                                                                                                 |
| 13. How do you gather information of running market with new ways?                                                                                              |

|                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Do you try to use new market idea in your enterprise?</li> </ul>                                           |
| <ul style="list-style-type: none"> <li>Before implying any market, idea do you check its future impact?</li> </ul>                                |
|                                                                                                                                                   |
| 14. How do you identify your customers and their demands?                                                                                         |
| <ul style="list-style-type: none"> <li>Do you make changes in your product according to the customer demand?</li> </ul>                           |
| <ul style="list-style-type: none"> <li>how do you bound your customers?</li> </ul>                                                                |
|                                                                                                                                                   |
| 15. Do you negotiate with traders, intermediaries, government officials, and your customers?                                                      |
| <ul style="list-style-type: none"> <li>how do you face customers who give less price for product than set price?</li> </ul>                       |
| <ul style="list-style-type: none"> <li>How do you face traders, mediators, and government officials who charge you unnecessarily high?</li> </ul> |
|                                                                                                                                                   |
| 16. How do you look at the accounts (putting money and expending) of your enterprise?                                                             |
| <ul style="list-style-type: none"> <li>who looks at the accounts of your enterprise?</li> </ul>                                                   |
| <ul style="list-style-type: none"> <li>what problems occur to you to handle accounts of your enterprise?</li> </ul>                               |
| <ul style="list-style-type: none"> <li>With whom do you discuss your accounts-related problems?</li> </ul>                                        |
|                                                                                                                                                   |
| 17. What important documents were required to start your enterprise?                                                                              |
| <ul style="list-style-type: none"> <li>what did you do to get ready the documents, important for your enterprise?</li> </ul>                      |
| <ul style="list-style-type: none"> <li>What problems did you face during the making of documents for the enterprise?</li> </ul>                   |
| <ul style="list-style-type: none"> <li>Who helped you through the process of making the documents?</li> </ul>                                     |
|                                                                                                                                                   |
| 18. Did you get any help from the government and organizations, for money and enterprise improvement ways?                                        |
| <ul style="list-style-type: none"> <li>Is there anything done for you that improves your way of thinking for your enterprise?</li> </ul>          |
| <ul style="list-style-type: none"> <li>If yes, who did? What was their teaching pattern? How long did it continue?</li> </ul>                     |
| <ul style="list-style-type: none"> <li>Has any policy provided you with money? If yes, then how much?</li> </ul>                                  |

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|                                                                                                                                               |
| 19. How do you deal with competition and problems arising in the market?                                                                      |
| <ul style="list-style-type: none"> <li>• Who is your biggest competitor?</li> </ul>                                                           |
| <ul style="list-style-type: none"> <li>• Have you faced any conflicts in the market? If yes, what?</li> </ul>                                 |
| <ul style="list-style-type: none"> <li>• do you make changes in your product or market way after understanding your competitors?</li> </ul>   |
| <ul style="list-style-type: none"> <li>• What better are you doing than your competitors?</li> </ul>                                          |
| 20. What do you understand by empowerment?                                                                                                    |
| <ul style="list-style-type: none"> <li>• Have you seen any other women in your home or neighborhood who you think are empowered?</li> </ul>   |
| 21. How does this enterprise make you feel empowered?                                                                                         |
| <ul style="list-style-type: none"> <li>• Describe an incident where you felt empowered.</li> </ul>                                            |
| <ul style="list-style-type: none"> <li>• Has this feeling of empowerment made a difference in your household life?</li> </ul>                 |
| 22. What changes have you experienced in your life after starting your enterprise, in the aspects of social, economic, and individual status? |
| <ul style="list-style-type: none"> <li>• Have you experienced any change in yourself?</li> </ul>                                              |
| <ul style="list-style-type: none"> <li>• Do you think people's perception of you has changed?</li> </ul>                                      |
| <ul style="list-style-type: none"> <li>• Do you think you have influenced other women in your area?</li> </ul>                                |
| <ul style="list-style-type: none"> <li>• How empowered do you feel now in comparison to the initial phase of your enterprise?</li> </ul>      |
| <ul style="list-style-type: none"> <li>• Any life lesson you want to give to other women?</li> </ul>                                          |
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