

APPENDIX - I

INTERVIEW-SCHEDULE

APPENDIX- II

AGREEMENT

APPENDIX - III

LOCATION MAP

APPENDIX - I

CHHATRAPATI SHAHU CENTRAL INSTITUTE OF BUSINESS EDUCATION AND  
RESEARCH KOLHAPUR

STUDY OF WORKERS' INDEBTEDNESS IN

SAHYADRI GLASS WORKS LTD, KARUL, DIST: SINDHUDURG

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RESEARCHER : Akolkar Shivajirao Ganpat .

GUIDE : Dr. Madgulkar A.D.

YEAR OF THE RESEARCH : 1987-1988.  
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House No. . . . .  
Schedule No. ....  
Date of filling  
the schedule. ....  
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I. PERSONAL INFORMATION OF WORKER :

1. Name of the Worker : . . . . .
2. Age. . . . . (3) Sex : Male/Female.
4. Marrital Status : Married/Unmarried/widow/ Divorced/Separated
5. Religion: Hindu/Boudha/Jain/Christion/Muslim.
6. Caste : . . . . .
7. Native Place : . . . . .  
. . . . .

II. EDUCATIONAL QUALIFICATIONS :

1. Are you educated ? Yes/No.

Sr.No.	Examination	Board/University	Subject	Passing Year
1.	Ist to VIIth Std.			
2.	VIIIth to XIIth Std.			
3.	Graduation			
4.	I.T.I.			

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2. The type of the worker: Skilled/Unskilled/Semiskilled.

III. WORKING AREA AND WELFARE FACILITIES OF WORKER :

1. In which department do you work ?

- A) Production (B) Quality Control.
- C) Packing (D) Godown.
- E) Electrical (F) Store
- G) Civil (H) Security
- I) Accounts (J) Maintenance
- K) Batch House (L) Batch Collect.
- M) Furnace (N) Workshop.

2. For how many years have you been working in this factory ?  
.....

3. Do you get advantage of welfare facilities from the factory? Yes/No.

If yes, What are those ?

- 1. Clothing (2) Food. (3) Medicines (4) Bonus (5) Incentives
- 6) Cooperative Stores.(7) Library (8) Reading room.
- 9) Cultural activities (10) Sports (11) Adult education.

4. Is there a trade union in your factory ? Yes/No.

IV. FAMILY BACKGROUND :

<sup>6</sup> Sr.No.	Name of the worker	Relation to the worker	Age	Sex	Education	Occupation
1.						
2.						
3.						
4.						

V. HOUSEHOLD FACILITIES :

1. Type of house.  
A) Hut (B) Mud house( C) Bungalow.
2. Is the house of your own ? Yes/No.
3. Do you get advantage of following things ?  
A) Light (B) Water (C) Latrine (D) Drainage (E) Anyother.
4. How many persons are their in your family ? 2,3,4,5,6,7 + ....

VI. INFORMATION ABOUT FAMILY INCOME :

1. Are there other earning members of your family ? Yes/No.  
If yes, who are they ?

Sr.No.	Name	Relation	Job	Monthly income
1.				
2.				
3.				
4.				

VIII OTHER SOURCES OF INCOME :

INCOME FROM FARMING :

1. Have you got land of your own ? Yes/No.
2. If yes, how many acres ? . . . . .
3. Who cultivates the land ? . . . . .
4. Do you use modern farming equipment ? Yes/No.
5. Annual income from farming  
Below 500 Rs.  
501 to 800 Rs.  
801 to 1100 Rs.  
1101 to 1400 Rs.  
1401 to 1700 Rs.

VIII. INCOME FROM HORTICULTURE :

1. Have you your own garden of fruits ? Yes/No.
2. If yes, what kind of fruits do you grow ?

Sr.No.	Name of the fruit	No.of trees	Income (Rs.)
1.	Mango		
2.	Cashewnut		
3.	Coconut		
4	Suaha		
5	Bananas		
6	Jackfruit		
7	Betelnut		
8	Any other.		

3. What is your annual income from horticulture ?

- Below 500 Rs.
- 501 to 800 Rs.
- 801 to 1100 Rs.
- 1101 to 1400 Rs.
- 1401 to and above.

IX. WAYS OF EXPENDITURE OF FAMILY :

Sr.No.	Way of expenditure	Monthly expenditure (Rs.)	Annual expenditure (Rs.)
1.	To buy foodgrains		
2	To buy fire wood		
3	To purchase clothing		
4	Vegetable		
5	Milk, Curd, ghee.		
6	Medicines		
7	Machines		
8	Fertilizers		
9	Entertainment		

X. INFORMATIONS RELATED TO SAVINGS :

1. Have you kept amount in saving? Yes/No.
- 2 If yes, how many rupees ?
- 3 What are the forms of saving ?
  - 1) Bank (2) Provident Fund(3) Insurance. (4) Workers' Cooperative Society. (5) Postal saving (6) Land development bank. (7) Ornaments (8) By selling foodgrains. (9) By keeping amount in house (10) Any other.
- 4 If not, what are the reasons of it ?
  - a) Less payment (b) Large number in family. (c) Poverty (d) Ignorance. (e) Over expenditure.

XI. INFORMATION ABOUT INDEBTEDNESS :

1. Are you indebt ? Yes/No.  
If yes, how many rupees you have borrowed loan ? . . . . .
- 2 Reasons of loan .

Sr.No.	Mean of getting loan	Amount	Period	Rate of interest.
1.	Land lord			
2.	Friend			
3.	Relatives			
4.	Cooperative Society			
5.	Bank			
6	Any other			

3. Remaining amount of loan . . . . .
- 4 Causes of taking loan.
  - a. Marriage (b) Education (c) Illness (d) To pay past loan
  - e) To purchase house (f) To purchase land (g) Entertainment
  - h) Courts (i) Religious purpose (j) Purchase buffalo
  - k) Purchase bull. (l) Purchase familiar things.
- 5 How many years are you indebt ? . . . . .
- 6 On which condition have you taken loan ? . . . . .
  - 1) Interest (2) Gold (3) House hold property.
- 7 Is it compulsory to give written agreement for taking loan ?  
Yes/ No.
- 8 Have you some habits ? Yes/No.  
If yes, what are those ?
  - 1) Smoking (2) Alcoholism (3) Gambling (4) Prostitution.

XII. INFORMATION RELATED TO FAMILY PLANNING :

1. Do you agree with principle of family Planning? Yes/No.
2. If yes, what are the reasons ?
  - a) Due to large family (b) Due to decreasing income.
  - c) Due to poverty.
- 3 If not, what are the reasons ?
  - a) Religiousness
  - b) Fear about family planning.
  - c) Traditional views.