
A P P E N D I X

DISSERTATION FOR M.PHIL

" A STUDY OF FINANCIAL ASSISTANCE TO EDUCATED UNEMPLOYED UNDER
SELF-EMPLOYMENT SCHEME IN KAVATHE MAHANKAL TALUKA "

(1983-84 to 1985-86)

Name of the Researcher : Mr. B. V. Mali

Name of Guide : Prof. Dr. C.S.Shetti (Shreshthi)

INTERVIEW SCHEDULE

N.B. : Information supplied by the respondents will be kept strictly confidential. Please try to give the answers as correctly as possible. Put (✓) mark whenever necessary.

(A) INFORMATION ABOUT SELF-EMPLOYMENT :

1. How did you come to know about self-employment scheme ?

- a. By Friend
- b. Advertisement
- c. Employment Exchange
- d.

2. What type of self-employment venture you have adopted ?

- a. Small Industry Unit
- b. Small Business Unit
- c. Service Unit

3. What is the main objective in selecting this venture ?

- a. Convenient
- b. Profitable
- c. Better Status
- d.

4. Do you feel the objective is fulfilled ?

- a. Yes
- b. No

5. If not, what is your future plan ?

(B) INFORMATION ABOUT LOAN :

1. What according to you is the approximate minimum investment required to start self-employment venture in your area ?
 - a. Upto Rs. 10,000/-
 - b. Rs. 10,000/- to Rs. 20,000/-
 - c. Rs. 20,000/- to Rs. 30,000/-
 - d. Rs. 30,000/- to Rs. 40,000/-
 - e. More than Rs. 40,000/-

2. What is the probable investment required to start your self-employment venture ?
 - a. Upto Rs. 20,000/-
 - b. Rs. 20,000/- to Rs. 30,000/-
 - c. Rs. 30,000/- to Rs. 40,000/-
 - d. More than Rs. 40,000/-

3. Do you feel the limit of sanction is sufficient ?
 - a. Yes
 - b. No

4. If not, what should be the approximate limit according to you ?
 - a. Rs. 20,000/- to Rs. 30,000/-
 - b. Rs. 30,000/- to Rs. 40,000/-
 - c. More than Rs. 40,000/-

5. What is the probable amount of expenditure required per year for your venture ?

6. a. In which item you have invested the fund you received ?
 - a. Equipments
 - b. Furniture
 - c.

6. b. What is the amount of investment in -

- a. Equipments
- b. Furniture
- c.

7. What is the nature of your payment ?

- a. By Cheque
- b. By Cash
- c.

8. a) Are you paying instalments regularly ?

- a. Yes
- b. No

l) If not, why ?

(C) GENERAL INFORMATION :

1.a) Have you taken any other vocational training ?

- a. Yes
- b. No

b) If yes, which type of ?

2. a) In addition to the above scheme, is there any other source of finance to your venture ?

- a. Yes
- b. No

b) If yes, which is/are the source/sources ?

- a. By friend
- b. By relatives
- c. Money lender
- d.

3. How many labours are employed in your venture ?
 - a. Nil
 - b. One
 - c. More than One

4. Did you find any difficulty in procuring loan under the above scheme ?
 - a. Yes
 - b. No

5. If yes, state briefly.

6. Taking into consideration the present trend, do you expect that the above scheme will succeed ?
 - a. Yes
 - b. No

7. Can you offer any suggestions regarding the above scheme ?

(D) BIO-DATA :

(a) Name :

(b) Address :

(c) Qualifications :

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CHH. SHAHU CENTRAL INSTITUTE OF BUSINESS EDUCATION AND
RESEARCH, KOLHAPUR
DISSERTATION OF M.PHIL

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(A) BIO-DATA

1. Name of the Bank :
2. Branch :

(B) INFORMATION ABOUT LOAN SANCTIONED :

1. What is the base for sanctioning loans to the entrepreneurs under the above scheme ? (Give preference number 1, 2, 3 & 4 as per your preference).
 - a) Productivity
 - b) ~~Small~~ Credit Worthiness
 - c) Repayment Capacity
2. To which type of venture bank gives preference ?
 - a) Small Industry Unit
 - b) Small Business Unit
 - c) Service Unit
 - d)

b) Why ? (Give reasons)
3. To check the proper utilisation of funds what measures you have adopted ? (Give ranks)
 - a) Visit to Institution
 - b) Personal Contact.
 - c) Appointing Experts

- 2 -

4. 'Entrepreneurs pay instalments regularly.'
Do you agree with this statement ?
a) Yes b) No
5. a) Do you provide incentives for repayment of loan ?
a) Yes b) No
b) If so, state the type.
6. a) 'Fund provided to the entrepreneur under the
above scheme is sufficient.' Do you agree with
this statement ?
a) Yes b) No
c) Partly agreed
b) If not, what should be limit ?
7. Is there any provision for doubtful debts ?
a) Yes b) No

(C) GENERAL :

1. a) Do you receive any complaints from entrepreneurs ?
a) Yes b) No
b) If yes, what is the nature of complaints ?
c) How do you solve them ?
2. a) 'The scheme of self employment for educated
unemployed is successful.' Do you agree with
this statement ?
a) Yes b) No
3. Have you any suggestions to offer ?

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भांडवलात होऊ शकणारे अनेक व्यवसाय आहेत. उदाहरणादाखल पुढे कांही व्यवसायाची यादी दिली आहे.

लघुउद्योग :

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|-------------------------------|-----------------------------|
| १) छोटा इंजिनियरींग वर्कशॉप | १३) कागदाच्या पिशाच्या |
| २) वेल्डींग काम | १४) पुढ्याचे बॉक्सेस |
| ३) शोती अवजारे | १५) बॉलपेन रिफिल्स |
| ४) तांब्या पितळेची भांडी | १६) रबर स्टॅम्प्स |
| ५) छत्र्या | १७) लाकडी छोळणी |
| ६) मेणबत्या | १८) बुक बायडिंग |
| ७) अगरबत्या | १९) साबण |
| ८) बेकरी | २०) ऑईस कॅण्डी |
| ९) मसाला ग्राईडिंग | २१) हॅण्डलूम उद्योग |
| १०) लोकराच्या विणलेल्या वस्तु | २२) वहया, रजिस्टरे, उत्पादन |
| ११) तयार कपडे | २३) फळ प्रक्रिया |
| १२) होजियरी | २४) पोहे उत्पादन |

सेवा उद्योग :

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| १) लॉन्ड्री | ९) टाईपरराईटिंग इन्स्टीट्यूट |
| २) टेलरींग | १०) सायक्लोस्टाईलिंग |
| ३) फोटो स्टुडीओ | ११) स्टोव्ह, गॅसबत्ती रिपेअर |
| ४) पिठाची गिरणी | १२) पेन्टींग |
| ५) वॉच रिपेअर | १३) सायकल रिपेअरी |
| ६) रेडीओ, टी.व्ही. रिपेअर | १४) कृषि सेवा केंद्र |
| ७) डॉक्टर रिपेअर | १५) डेअरी |
| ८) मोटार रिवाईडिंग | १६) पोल्ट्री |

लघु-व्यवसाय :

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|---------------------------|-------------------------------|
| १) किराणा दुकान | १०) स्टेशनरी दुकान |
| २) कापड दुकान | ११) चहाचे दुकान |
| ३) जनरल स्टोअर्स | १२) खाताचे दुकान |
| ४) मेडीकल स्टोअर्स | १३) हांडविअर दुकान |
| ५) सौन्दर्य प्रसादन दुकान | १४) बिल्डींग मटेरियलचे दुकान |
| ६) फर्निचर दुकान | १५) पेपर, लॉटरी स्टॉल |
| ७) इलेक्ट्रीक स्टोअर्स | १६) लाऊडस्पीकर भाड्याने देणे |
| ८) स्वीट मार्ट | १७) रेडिओ, टेपरेकॉर्डर विक्री |
| ९) उपहार गृह | १८) केमिकल्सचे दुकान |

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VISITS TO VARIOUS OFFICES & INSTITUTIONS

1. Shivaji University Library & Thesis Section, Kolhapur.
2. District Industries Centre, Kole Building, Sangli.
3. Sub-Regional Employment Exchange, Market Yard, Sangli.
4. Bank of India, Kavathe Mahankal Branch.
5. The Sangli Bank Ltd., Kavathe Mahankal Branch.
6. Bank of India, Ranjani Branch.
7. State Bank of India, Nagaj Branch.
8. Bank of Maharashtra, Shirdhon Branch.
9. Panchayat Samiti, Kavathe Mahankal.
10. Tahsildar Office, Kavathe Mahankal.
11. Shri. Mahankali Sahakari Sakhar Karkhana,
Kavathe Mahankal.
12. Shetkari Sahakari Doodh Utpadak and Puravatha
Sangh Ltd., Kavathe Mahankal.
13. Post Office & Telephone Exchange Department,
Kavathe Mahankal.
14. Malu Sugar Mill, Kavathe Mahankal.
15. Shri. Mahankali Nagari Sahakari Pat Puravatha
Sanstha Ltd., Kavathe Mahankal.

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