
APPENDIX

Family Structure

Sr. No.	Relationship to Head of the	Age	Sex	Marital Status	Educa- -tion	Occu- -pation	Income
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1.

2.

3.

4.

5.

6.

Q. 1 : Whether your monthly income is enough ? Yes/No.
 If not, how do you meet the expenses. Borrow/Extra work/Any Other.

Q. 2 : Are you in debts ? Yes/No
 if yes, state the amount Rs.:-

State the source : 1) Society 2) Provident Fund 3) Bank
 4) Money lender 5) Any Other.

State the cutting permonth Rs.:-

Q. 3 : What are your expenses on following permonth ?

- | | | |
|------------------|-------------|--------------------|
| 1. Food | 2. Clothing | 3. Fuel |
| 4. Entertainment | 5. Rent | 6. Education |
| 7. Medicine | 8. Travel | 9. Habit |
| 10. Saving | 11. Court | 12. Loan Repayment |
| 13. Any Other. | | |

III Benefits

Q. 4 : Are you aware of the various benefits provided to you ?
 Yes/No.

a) If yes, how many are they, name them.

b) How many benefits have you availed of

No.of times	: Amount Received:	Disability:Level	:Shift:place	:Dept.
Accident				
Sickness				
Medical				
Dependents				
Old age Provident Fund Loan.				
Maternity (wife)				
Any other				

IV Disablement (injury)

- Q.5 Were you injured in the past ? Yes/No.
- Q.6 If yes, How often
- Q.7 Where was the injury occurred? Factory / Home / Outside.
- Q.8 Was the injury serious ? Yes / No
State the nature _____
- Q.9 Where was it treated ? Factory _____ Outside _____
- Q.10 Did you pay the expenses ? Yes/No
If yes, what was the amount ? Rs. _____
- Q.11 Was there any cutting made on account of it? Yes/No
if yes, how much.
- Q.12 How many days sick leave did you enjoy on account of it?
No.of days _____
- Q.13 Did you face any hardships to get it? Yes/No.
- Q.14 What benefit did you get in respect of it ?
Cash/Medical treatment/ Leave/ Any Other Fund.

- Q.15 Are you satisfied with present treatment ? Yes/No.
if no, state reason.
- Q.16 Are you satisfied with the cash benefit? Yes/No.
- Q.17 Do you prefer cash benefit or treatment, or both.
- Q.18 How did you utilize the lump sum amount received by you
in case of disablement - Partial / Permanent / Total
Death.
- Q.19 Are you satisfied with the wage limit laid down under
the Act if no, are you in favour of removing it.

V Medical Benefit

- Q.20 What medical facilities do you avail, which are
arranged by the company ? Cash / Kind / Both.
- a) OPD
 - b) Indoor medical treatment.
 - c) Home visits
 - d) Issue of medicine.
 - e) Specialized treatment, Doctors / Paramedical staff.
 - f) Free or on payment.
 - g) Availability of sickness certificate without any
difficulty.
 - h) Ambulance service.
 - i) Any other.
- Q.21 Are these facilities in your opinion adequate ?
- Q.22 Are they enjoyed by your family ? If yes, which of the
above.
- Q.23 If not, do you want them to be extended to your family?
- Q.24 Do you need to pay for it? if yes, at what rate.

VI Dependents Benefit

- Q.25 How did you utilize the lump sum amount received after the death of your _____?
- a) Repayment of debts.
 - b) Meet social expenditure.
 - c) Compensation.
 - d) Any other.
- Q.26 Do you have any suggestion to make on cash payment ?

VII Old Age Benefit

- Q.27 Have you taken any loan from provident fund ?
if yes, state the amount, number of times loan is taken and the purpose.
- Q.28 What is your opinion about the cutting ?
- Q.29 Any other scheme of old age applicable in your factory, State the details.
- Q.30 Any suggestions do you have, as regards to old age benefit ?

VIII General

- Q. 31 What is your opinion about the procedure of Medical Benefit.
Disablement Benefit.
Dependents Benefit.
Old age Benefit.
- Q.32 What is your view about scrapping or continuing the schemes.

Q.33 What is your view about extending it ?

Q.34 Do you feel that the schemes are your own ?

Q.35 What do you prefer, Cash / Medical / Cash + Medical /
 / Any Other.

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1) CASE STUDY: Mr.V. was employed in the company as an unskilled labour, as a mazdoor in colony maintainance. He had put in 15 years of service. He was not involved in dangerous operations , he died due to vehicle accident 7 years ago. He hailed from village Nandgiri. The death of the worker caused terrible loss to the family. His family consisted of wife, two sons, and two daughters. The compensation of Rs. 21,000 was received by his wife on his death, the son was taken in the Walchand Nagar Industry as an unskilled worker the compensation amount awarded by court was allowed to^{be} utilised for daughter's marriage. Infact Rs. 3000 to 4000 was utilised for repayment of loan deceased had under taken. The remaining fifty percent was invested in the bank and the dependent wife has been getting Rs. 250 to 300 as the interest after every three months the provident fund amount of Rs. 8,000 to 9,000 is also invested in the bank. The de^{sc}ase^d son feels that the justice is being done to him and his family, because he too is offered a job by the compense .

2) CASE STUDY : Mr.S complained of sickness of self and family. He has a large family to support, unemployed sons worries him. He finds oldage very insecured stating that, ' I will be on streets after retirement'. He has no house of his own he migrated to Satara Road long ago and severed the roots from his community. He has been suffering from chronic disease, Diabetis. According to rules he can get free treatment provided he is admitted in company hospital, at present he is

staying in company quarters. If hospitalized for long time he will lose a big portion from salary. Somehow he continues working under frustration. He opined that the hospital facilities for chronic serious emergencies are inadequate. Medicines are prescribed to be purchased from outside and they are costly.

3) CASE STUDY : Mr.K of 36 having 13 years of service has a large family to support with six dependents, he owns 3 acres of land but the income is low. He has taken a loan amounting to 8,000 Rs.

He finds that the treatment given to him after his eye injury is improper, he complained ^{about} the neglect on the part of the doctor, he will need eye operation to get relief but his finances are inadequate and his treatment is held up. He needs leave for the treatment purpose which is given freely however, the excess of leave is treated as absence from work. and the wages are cut.

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STATUTORY SOCIAL SECURITY MEASURES APPLICABLE
IN WALCHAND NAGAR INDUSTRIES.

Workmen's Compensation Act, 1923 : The Workmen's Compensation Act was passed in March 1923, and was put into effect on 1st July 1924. This Act followed the British model, but was adopted to suit Indian conditions. It has been amended several times. It was extended and enforced by the Indian Independence Order of 1948 and by the Adaptation of Laws Order in 1958. War-time injuries were also covered by the Act.

The 1962 Amendment raised the wage limit covered under the Act to Rs. 500 per month. It also amended the clauses bearing on industrial diseases and revised the rates of compensation. With effect from 1st October, 1975, the wage limit coverage of this Act has been raised from Rs. 500 to Rs. 1,000 per month.

Employees' Provident Fund Act, 1952 : After the successful working of the 1948 Coal Mines Provident Fund and Bonus Scheme, other industries demanded that the Central Government extend similar benefits to workers in their undertakings as well. This resulted in the enactment of the Employees' Provident Fund Act, 1952, which applies to all factories, mines other than coal mines and commercial establishments employing more than 20 workers. All workers earning less than Rs. 1,000 are covered under this Act. All accumulations of the Provident Fund are invested in Central and State Government securities and other Government-approved

securities. Interest on these securities will be accrued to the workers' account. The Provident Fund Act of 1952 was amended and the Employees' Family Pension Scheme has been enforced from March 1, 1971, with a view to protecting the family of the worker after his death.

Employers' Family Pension Scheme, 1971 : This scheme was notified by the Government of India under the Employees' Provident Fund and Family Pension Act. Here, family pension means a regular monthly amount payable to a person belonging to the family of a member of the Family Pension Fund in the event of his death during the period of reckonable service. The definition of the word 'family' covers wife or husband, minor sons and unmarried daughters of a member of the Family Pension Fund.

Payment of Gratuity Act, 1972 : According to this Act, gratuity shall be payable to an employee (a) on the termination of his employment after he has rendered continuous service for not less than five years; (b) on his superannuation; (c) his retirement or resignation; or (d) on his death or disablement due to accident or disease. The amount of gratuity payable to an employee, at the rate of 15 days' wages based on the rate of wages last drawn by the employee concerned, shall not exceed twenty months' wages.

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