

APPENDIX

STRUCTURED QUESTIONNAIRE

I. PERSONAL INFORMATION

1. Name :
2. Agegroup (in years) : 21-30 31-40
 41-50 Above 50
3. Education : Illiterate Primary
 Secondary H.Secondary
 Technical
4. Length of Service (in years) : Upto 10 11-20
 21-30 Above 30
5. Native place of origin : Dharwad district
 Dharwad/Hubli Cities
 Nearby villages
6. Number of dependents : 1-2 3-4
 5-6 7-8
 9-10 None
7. Utilization of weekly holidays: Resting Recreation
 Domestic/Personal work
8. Distance from factory : Upto 10 kms. 11-20 kms.
9. Mode of Conveyance : On foot Bicycle
 2-wheeler Citybus
 Train _____

II. WAGES AND SALARY

1. How the work is rated? : Time rate Piece rate
2. Total monthly emoluments : Upto Rs.2000 2001-3000
 3001-4000 Above 4001
3. Whether the emoluments are sufficient for family needs? : Yes No
4. If No, Do you have any other source of Income? : Yes No

5. If Yes, What is it? : Farm land Side business
 House property Commission agency
 Lottery income

6. Do you borrow money? : Yes No
7. If Yes, From whom? : Friends/relatives
 Moneylenders
 Cooperative Credit Society
 Banks Other sources
8. Reasons for borrowing : Household expenses
 Educational expenses
 Medical expenses
 Festival expenses
 Property purchase
 Consumer durable purchases
 Unforeseen expenses (sickness/ marriage, etc.)
9. How do you utilize annual bonus? : Festival expenses
 Debt repayments
 Routine expenses
 Savings
 Consumer durable purchases
 Other purposes.

