CHAPTER-VI

6.   FINDINGS :

During the course of field visit Researcher used to discuss the various problems relating to S.S.I. with General Manager and other officers of D.I.C.

The main findings of the study Vis-a Vis the hypotheses formulated are as follows -

(1) REGIONAL IMBALANCE :

The hypothesis that 'the DIC Programme could not contribute much to the regional 'balance and decentralisation in rural areas', has been found to be correct. On the basis of following findings.

        i) Regional imbalance in -

            a) industrial activity,

            b) financial activity,

            c) trading facility,

            d) social infrastructure.

6.1.1 Regional imbalance in industrial activity :

Regional imbalances do exist with respect to industrial development in the Pune district. Pune District[4] is characterised by concentration of Industrial development around Pune City & Pimpari-Chinchwad belt and few other centers. There are a number of areas in the District where industrial activity is either negligible or not developed.

Though the role of industrial dispersal in balanced regional development had been stressed by the State Government as well as Central Government in their industrial policy from time to time. There is little worthwhile had been done to develop industrial backward blocks i.e. Velhe, Mulshi, Purandar etc. The table (No.2.8) makes this explicit.

From the experience of backward blocks it may be found that no significant impact on spatial dispersal has been made. Disparities are infact persisting, Talukawise distribution of industrial units is indicated in Table No.2.8.

The Poona District has 182 large and medium scale industries out of 14 Blocks Pune City and Haveli Tahashil account for bulk of industries, 154 units (84.6%). Poona City itself happens to be the largest industrial agglomeration[2] on the other hand Ambegaon, Junnar, Khed, Mulshi, Shirur & Velha there is no large and medium scale industries.

There is no restriction on location for Small Scale Industries by D.I.C.

Modern S.S.I. units now involves use of advanced technology which may not be available in rural area. Therefore, S.S.I. units show tendency to aggomation in urbanized city.

These fact we find in Table No.6.2, 6.3. All these agencies & organisation could not contribute much towards the dispersal of industries through rural industrialisation.

TABLE 6.1

TALUKAWISE DISTRIBUTION OF FACTORY WORKERS IN PUNE
DISTRICT

Name of Taluka	Population: census 1981	Factory Workers	% of the total population	Package Scheme
1. Pune City	13,80,395	71,216	5.16	A
2. Haveli	6,55,439	75,785	11.56	A
3. Khed	2,31,886	1,147	0.49	A/C
4. Ambegaon	1,60,746	444	0.28	D
5. Junnar	2,46,425	1,328	0.54	D
6. Shirur	1,82,835	2,237	1.22	D
7. Dound	1,88,608	2,481	1.32	C
8. Indapur	2,27,675	7,119	3.16	D
9. Baramati	2,57,511	2,742	1.06	C
10. Purandar	1,61,409	1,044	0.65	D
11. Bhor	1,29,258	2,568	1.99	D
12. Velhe	45,309	261	0.58	D
13. Mulshi	1,09,105	1,114	1.02	A/C
14. Maval	1,87,799	4,255	2.27	A/c

Source : REPORT, Fact Finding Committee on Regional
Imbalance in Maharashtra (April, 1984),
p. 261 & 262.

TABLE 6.2

NUMBER OF UNITS ASSISTED WITH SEED MONEY UNDER SELF EMPLOYMENT SCHEME (1979-80 to 1982-83)

	Block	: 1979-80	: 1980-81	: 1982-83
1.	Ambegaon	10	15	8
2.	Baramati	57	45	16
3.	Bhor	9	2	-
4.	Daund	8	20	6
5.	Haveli	28	20	15
6.	Indapur	22	29	7
7.	Junnar	4	19	2
8.	Khed	23	14	3
9.	Maval	7	6	5
10.	Mulshi	2	1	1
11.	Pune (PMR) Pimpari-Chanchawad	201	171	111
12.	Purandar	17	10	5
13.	Shirur	9	9	12
14.	Velhe	1	1	4
	Total :	399	362	196

Source : Annual Administrative Report of DIC, Pune
1979-80, 1980-81, 1981-82 & 1982-83.

TABLE 6.3

TALUKAWISE DISTRIBUTION OF BRANCHES OF COMMERCIAL BANK IN POONA DISTRICT

	Name of Taluka	No.of Branches of commercial Banks	Villages	Population census 1981
1.	Pune City	202	3	17,32,409
2.	Haveli	42	20	3,03,425
3.	Ambegaon	11	13	1,60,746
4.	Baramati	14	11	2,57,511
5.	Bhor	4	5	1,29,258
6.	Daund	7	10	1,88,808
7.	Indapur	12	12	2,27,675
8.	Junnar	14	10	2,46,425
9.	Khed	09	13	2,31,886
10.	Maval	14	6	1,87,799
11.	Mulshi	5	9	1,09,105
12.	Purandar	8	9	1,61,409
13.	Shirur	14	12	1,82,835
14.	Velhe	1	1	45,379
	Total	357	134	41,64,470

Source : District Annual Action Plan 1985.

As per latest definition industrial units with plant and machinery upto Rs.35 lakhs are covered as manufacturing unit. This gives a wide spectrum for D.I.C. and specific attention cannot be given on smaller amongst small which is scattered in rural area.

Even though there is no action plan for Pune City[3], no weightage, no incentive and subsidy for PMR, but share of PMR is 70% of S.S.I. Out of 4,602 S.S.I. Units 1,394 units were concentrated in Pimpri-Chinchwad Area[4].

6.1.2 Regional imbalance in finance :

Finance represent one of the vital elements in the success of any industrial development programme. But it was observed that there is a tendency to concentrate the branches of banks in urban sector. Hence large portion of rural areas has remained underbanked.

At present in 1985-86, only 134 out of 1,520 villages were banked and 1,386 villages were unbanked.[5] There was a uneven balance of banking system. More than 50% branches were concentrated in Pune City out of 357 branches, 202 branches located in Pune City and the other hand, 1 branch located in Velhe Block. These fact can be seen from Table No.6.3.

6.1.3 Regional imbalance in Infrastructure :

Apart from Banking System, there were also uneven in electricity development of Pune district. Developed blocks

such as Pune city, Baramati, Haveli electrified 100%, but
Velhe and Bhor Block electrified only 49% and 71%.[6]

6.1.4 Regional imbalance in training facility :

There are various type of role played by the D.I.C.
such as Employment promotion programme through W.M.D.C., entre-
preneuerial Development Programme through the training insti -
tutions (MITCON, SISI etc.) and craftsman. for the development
of S.S.I. in rural area. Table No.4.3 indicate that DICs scheme
have mostly benefitted urban area specifically P.M.R.

6.1.4 Regional Imbalance in Social infrastructural facility :

Our survey, which cover one Block namely Purandar showd
that entrepreneurs were suffering due to lack of guidance and
support.   There were no entrepreneurs organisation for protect-
ing their interest. The rural entrepreneurs had also to face
a lot of difficulties in regard to raw material and marketing.

On the other hand PMR have been enjoyed with various
social organisation such as Maratha Chambers of Commerce, Rotary
Club, Lions Club.

6.2 LINKAGES :

The hypothesis that 'there is lack of effective linkages
among State Government and Central Government departments,
Financial agencies, Technical Institutions, Banking and Social

Organisations and others which restricts the development of
S.S.I.' has been proved to be correct.

6.2.1 Linkages in Staffing Pattern :

As per the industrial policy 1977 of Government of India,
State Government have been advised to take the initiative in
developing linkages with State and Central agencies.

In the beginning of DIC Programme there were homogenous
team of personal. The Credit Manager is an important functionar
who has been loaned from lead bank of the district. This has
enabled specific linkages between DIC and banking system.
Unfortunately in Maharashtra the Credit Manager has been with-
drawn by Banks.

For the same maner firstly The Manager of Economic
Investigation has been loaned from Department of Statistics and
economic, after two years Manager of Economic Investigation also
withdrawn by Department of Statistics & economic and affected
linkages with State Government agencies.[7] MSSIDC gives the
Manager, Raw Material & Marketing when DIC Programme launched
since 1 May 1978. But with the effect 1.4.1982. MSSIDC's
Manager also withdrawn by MSSIDC.

The Manager of KVI is one of Manager of DIC, Pune. But
In Pune district KVI Wing and its office located in different
place which is not one roof as stated in industrial policy of
1977 of India. Eventhough in the organisational set up of DIC,

Manager KVI is considered as one Managers of DIC Staffing pattern. But in reality he is not fully controlled by General Manager of DIC. So that there is weak linkage and also over-lapping between KVIC of State and DIC.

6.2.2 Weak Linkages at State level :

The co-ordination among various organisations, agencies National level and State level in the implementation of the D.I.C. Programme is the crucial problem. The D.I.C. are expressed to develop close linkage among the various institutions such as Khadi and Village Industries Commission. Handloom, Handicraft departments. But there are not effective co-ordination between these corporation and D.I.C.

In State level M.S.F.C., M.S.S.I.D.C., M.I.D.C. and other agencies are also not maintain close linkages with D.I.C.

6.2.3 Linkages DRDA & DIC at Tahashil level :

The organisational linkages at the Block level are not good at all. Rural Industries Development Officer is posted at the block level, but he comes under DRDA. Industrial Inspector of DIC visits weekly. It is expected that DRDA and D.I.C. work hand in hand. But our experience is that they are no linkages at block level, there is no linkage with IRD & TRYSEM Programme with DIC. IRD & TRYSEM Programme are carried through DRDA with the effect 1.4.1982.[8]

6.2.4 <u>Linkages with financial agencies</u> :

The response from commercial banks and S.F.C. for establishing linkages with D.I.C. has not been encouraging. There is a drawback in their loan assistance scheme. There are no meaningful linkage between Small Scale units and large scale units through D.I.C. Programme.

6.2.5 <u>Overlapping Activities of Govt. agencies</u> :

Government has floated many organisations dealing with specialised industries. For example LIDCOM for leather Industries. MELTRON for electronic Industries MAFCO for agri- - cultural and food products. All India Handicraft Board for Handicrafts etc. There may working area overlapping D.I.C.

6.2.6 <u>Information Gap</u> :

The other major problem experienced by the DICs is the information gap between the D.I.C. and its sponsored S.S.Unit and between the D.I.C. & State level agencies connected with S.S.I.

6.2.7 <u>Action Plan</u> :

The preparation of the Action Plan for five years was the significant task of the D.I.C. The first difficulties was the lack of experience of the D.I.C. in this new exercise. Serious handicrafts are experienced in collecting data. The available data are both inadequate and unreliable and outdated.

The action plan of the D.I.C. are just the aggregation of various scheme of the District without any reference of the local resources and local manpower.

Apart from DICs Action Plan, the lead bank of the Poona district (Bank of Maharashtra) also prepare a Annual Action Plan and Credit Plan. There is no any meaningful linkages as between these three plans.

6.2.8 Delegation of Power :

The Delegation of Power establishment of linkages with other agencies are more crucial problem still suffer.

D.I.C. cannot sanction a loan but only recommended it to co-banks. and S.F.C. The other major problem faced by the D.I.Cs is the absence of authority to sanction to S.S.I. a sheds, lands, raw material marketing or other facilities.

The vested interests of the bureaucratic in the present structural set up which places in them the authority for key decisions and the overbearing influences. They exercise over their political bosses will not permit the required structural changes because such changes will necessarily aim at granting an autonomus status to the DICs will all decision making powers versted in them.[9]

6.2.9 District Advisory Committee :

District Advisory Committee headed by district collector

The Collector used to be a very busy executive with all powers at the district level. The basic role of the collector is the revenue collection and maintenance of law and order. This Committee, however, added a new role of linkages/various agencies in the process of district development. If he has no time there will be no meeting at all.

According to DAC may meet once a month; in any case it must meet at least once in two month. But at present D.A.C. meeting called by Collector once in six months.[10] So that there is effective linkages to other Government agencies. There are only discussion in DAC because of lack of parity between authority and responsibility. Thus the role of DAC offenly general and bureaucratic.

There are non-official representatives not allowed in State level advisory Committee to be headed by the State Chief Minister or Industry Minister. This facts lends to over bureaucratisation.

6.3   The hypothesis that, "Training facilities obtained by S.S.I. from D.I.C. increased since working of DIC, has been proved to be only partially correct in quantitative and in urban area only.

In rural area E.D.P. Programme could not contribute much to the rural entrepreneurship development.

6.3   Training :

The training programmes are in vogue since 1979. These
are being conducted by various institutions such as D.I.C.,
S.I.S.I., M.I.T.C.O.N., M.S.S.I.D.C. etc. and differ widely
in content and duration.

Although, E.D.P. scheme has been in operation for the
last seven years, the performance in the field (particularly
in D.I.C.) is not satisfactory. Unfortunately due to large
work load D.I.C. Pune could not evaluate their E.D.P. Scheme.
Even they could not analysed and   follow up of this scheme.

There is an urgent need to arrange E.D.P. Programme for
the Development of entrepreneurship in backward block such as
Velhe, Mushi, Ambegaon. But out of 12 camps more than 10 camps
(83%) E.D.P. arranged in P.M.R. and less weightage given to
Velhe and other backward area. The progress of E.D.P. are given
in Table No.4.3.

6.4   The hypothesis that "DIC Programme could not contribute
much to reduce the educated unemployment has been proved to be
only partially correct, if the responsibility of DIC as reco-
mmended agency they could contribute much to reduce educated
unemployment. But on the other hand even though the scheme
SEEUY & EPP received very good response and thousands of
educated unemployeds have been assisted and also thousands of
educated unemployed could not be assisted due to lack of suffi-
cient Govt. funds in WMDC for EPP Scheme.[11]

The DIC Programme useful for urban area in particularly PMR. But in backward Tahashils are not contributed by EPP and SSI Regi. Scheme. These fact can shown Table No.4.2.

An important factor of industrial development is growth of SSI registration units. A well developed SSI units contributes to industrial employment directly and indirectly.

Unfortunately in our country very small percentage of of unemployeds wish to take up industrial activity as their career. If they get motivated and venture of enter the industrial area, more often than not drop out after taking just a few steps.

This has happened by the fact that large difference has been found between provisional and permanent registration of S.S.I. in Pune district.

Table No.6.4

S.S.I.Registered Units and Provisional Registered S.S.I. Units in Pune District.

Sr.No.	Year	No.of Units Registered		Percentage
		Provisionally	Permanent	
1	1983-84	570	452	79
2	1984-85	939	562	60
3	1985-86	1377	710	51
4	1986-87	1392	808	58

Source : D.I.C., Pune.

The above table reveals that the number of units granted provisional and permanent registered during the last four years. The figure shows there is large gap between both Sector. But progress of S.S.I. regi. and S.S.I. have been steadily improving.

6.5   The hypothesis that, "The D.I.C. has a special responsibility in offering services and help for the promotion of the S.S.I. This needs qualitative improvement in the services offered by DIC as well as restructuring of the pattern of DIC" has been proved to be correct.

The main findings of the study/as follows :

6.5.1   Introduction :

During the course of field visit Researcher observed working of DIC, Pune, particularly in office structure, staff pattern. There were lot of changes made between 1978-79 to 1985-86.

In 1979-80 the working of the DIC Pune was not satisfactory for entrepreneur because of lack of proper management and entrepreneurs expectations were to be get prompt and quick disposals of the proposals. The workload in Pune DIC is relatively larger compared to other DICs in the State. However, the same field staff strength is provided for DIC Pune.

6.5.2   There were some main reasons for inefficient services of D.I.C.

There were not proper sitting arrangements. The
Inspectorial staff was sitting on ground floor. Where as
administrative staff were positioned on first floor. There
were not proper communication between administrative staff
and inspectorial staff. There were not instructions for the
guidance of the entrepreneurs. They were also not provided
with place to sit. The working compose were dumped with lot
of unwanted papers and records which added dirty working
climate.

Apart this specific problems of working of D.I.C.
There were general problems which were following. There were
no tendency to give suitable appointment or keeping up the
committeed appointments and avoide delays. The case shall be
received by the general inward section. Then it goes to the
sections concerned. After that the Manager shall mark the
case to the Industries inspector for investigation. This
procedure also causes delays. Lack of standardised forms
also create duplication of papers and ultimately caused
unnecessary delays.

6.5.3 At present D.I.C. staff would transform their bureau-
cratic type office to a better looking and also better perform-
ing organisation gaining mere Public faith. Therefore, New
pattern of D.I.C. follow the main objective such as -

A) Proper suitable sitting arrangement.

B) Bringing the quickness and promptness in the
   services offered.

C) The working place must clean and nice.

D) Reorentation of the D.I.C. Staff.

6.5.4   The Main feature of the New Pattern of D.I.C.,Pune :

Firstly, the inspectorial staff is brought on first
floor and the entire D.I.C. was accomodated on first floor
itself.   There are two Managers (Credit & Project) are sitted
in Inspectors Hall.   The Manager (E.I.) is positioned in
Ministerial Staff.   Manager (Infra), Add General Manager and
Supdt. Industries Officer are positioned in separate cabins.

The Entrepreneurs room, Halls Passages, Cabins have
been provided with decorative plant pots.   The entire premises
were white-washed and painted.

Adequate space has been provided for sitting to visitors
alongwith Teapoy and Chairs.

Name-plates, Name Boards are provided for all the staff
members. Panels and Boards are installed at suitable places
which indicate distribution of work amongst Managers, working
of the Zum Committee, working of SIGMA Counter and general
guidance to S.S.I, Blockwise allotments of the Industries
Inspectors.

After evaluation of D.I.C. structure, lot of emphasis

is being given at D.I.C. level for improving service. The D.I.C. has a special responsibility in offering services and help for the promotion of the industries. Therefore, the idea of SIGM Counter exists.

SIGM is an acronym which stands -

S = Small

I = Industries

G = Guidance

M = Mointoring

These are three attractive counters installed at proper places.

Counter No.1 : Provides applications and check list pertaining to all Departments and organisations to the entrepreneurs. Zilla Udyog Mitra (ZUM) assistance also provided.

Counter No.2 : For acceptance of completed cases, issue of acknowledgement-cum-tokens of appointment for investigation.

Counter No.3 : This counter provide guidance to SEKUY.

There is one suggestion-cum-Grievances Box which is installed at the entrance of Inspectors Hall.

6.5.5 New Procedural of D.I.C. :

For every matter handled by the D.I.C., detailed and precise chacklists of various formalities have been prepared.

This check-list is kept on counter No.1 of SIGMA Counter for the reference of the entrepreneurs.

The case which is completed as per the prescribed check-list is accepted on the Counter No.2 of the SIGM Counter. The Counter-in-charge verifies the case with reference to the prescribed check-list and issues acknowledgement-cum-case token for the accepted and completed case. The token indicates the name of the investigating officer and time and day of the investigation. Final decision is kept ready within 3 working days after this date of investigation.

6.5.6 :

1. Because of proper scrutiny only completed cases are accepted which reduces delays in decisions.

2. As completed cases are received, there is less scope for back querries.

3. Name of the Investigating Officer, Date and time of investigation are immediately communicated across the table which avoids frequent visits of the entrepreneur for the same and time limit of processing the case is known to the entrepreneur.

4. Appointments of the industrial Inspectors are centrally regulated well-planned and controlled.

5. Movement of case is checked automatically and it ensures chronological disposal of cases.

6. Cases are evenly distributed amongst the field staff.

7. It reduces need of the consultants.

8. Monitoring is easy at any point of time.

9. As compared to previous system 50% steps are eliminated.
This can be provide with the help of following Chart No.8 & 9.

6.5.7 Previous system of working of DIC, Pune in 1979 :

In the beginning of DIC establishment have some limitation such as inadequate staff and also inadequate office place. The Executive Staff and Ministerial Staff are positioned on first floor and the inspectorial staff is situated on ground floor.

Therefore, following steps involved as shown Chart No.10.

1. Firstly, the Small entrepreneur makes enquiries with I.I. (Industries Inspector).

2. Submits cases at inward section.

3. Then case is sent to the General Manager through tapal.

4. General Manager marks to concerned Manager.

5. Manager marks the cases to I.I.

6. Inward clerk hand over the case to the concerned section.

7. Sectional clerk hands over the cases to the industrial Inspector (I.I.).

8. concerned I.I. visits the entrepreneur.

9. I.I. submits his cases again to the concerned Manager.
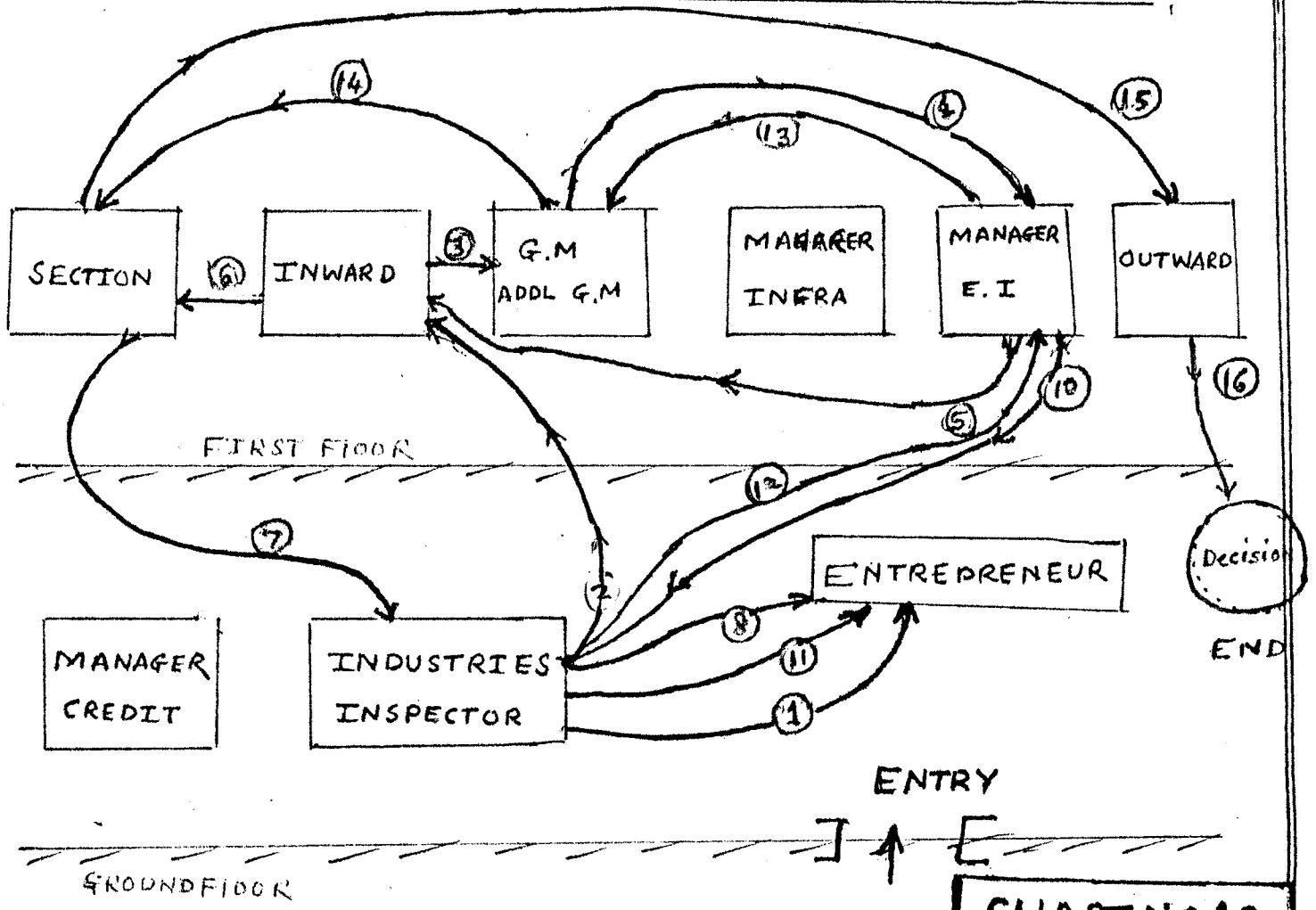
PREVIOUS SYSEEM OF SITTING ARRANGEMENT

(14) (13) (4) (15)

| SECTION | (6) | INWARD | (3) | G.M ADDL G.M | | MAHAGER INFRA | | MANAGER E.I | OUTWARD |

(10) (5) (16)

FIRST FLOOR

(12)

(7)

Decisio

END

(2)

ENTREPRENEUR

| MANAGER CREDIT | | INDUSTRIES INSPECTOR |

(8) (11) (1)

ENTRY

⌐ ↑ ⌐

GROUNDFLOOR

CHART NO 10

EXISTING SYSTEM OF SITTING ARRAGEMENT

ENTRY
↓

I.I

[4]

[3]

[1]

| ENTREPRENEUR HALL |

| COUNTR No 1 | Σ SIGMA COUNTER |

[2]

| COUNTR NO. 2 |

1/ADDL G.M. —[6]→ SECTION —[7]→ OUTWARD —[8]→ DECISION END
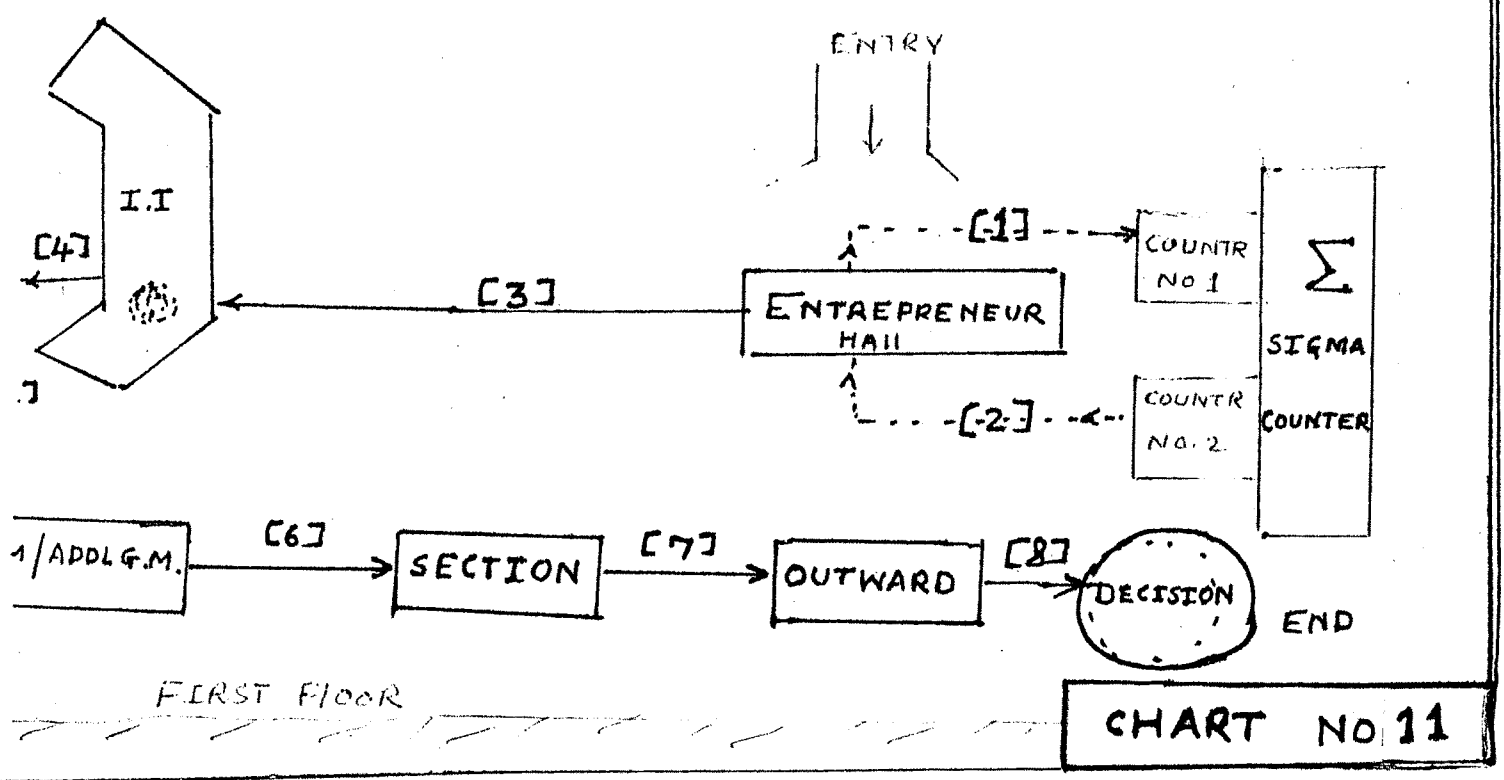
FIRST FLOOR

CHART NO. 11

10. Manager makes back querry and sends back to the I.I.

11. I.I. again calls the entrepreneur for compliance.

12. Case is submitted to the Manager.

13. Case is submitted to the General Manager for approval.

14. G.M. approvals/take decision and case is sent to the section.

15. Sectional assistant sends it to outward after processing.

16. Final recommendation/decision is issued.

6.5.8 EXISTING SYSTEM OF HANDLING IN DIC, PUNE :

The present improved system was started in November, 1985. Due to improvement in performance of DIC Programme shall reduce the transaction between staff of DIC & Small entrepreneur. The new pattern of DIC also reduce the processing time which can be shown with the help of Chart No.11

1. Firstly, entrepreneur make enquires, he is issued check list and full guidance for preparation of cases at Counter No.1.

2. Only completed case is received at SIGMA counter No.2, entrepreneur is issued acknowledge-cum-appointment slip.

3. As per scheduled appointment entrepreneur is visited or interviewed by the I.I.

4. Case is submitted to the concerned Manager.

5. Case is submitted to the General Manager.

6. General Manager approves/take decision and sends to the
   . Section.

7. Sectional assistant processes the case and sends to general outward after entering in sectional outward.

8. Final recommendation/decision is issued.

6.5.9 The Results of the present improved system are as following :

A. As compared to previous system 50% steps are complitally eliminated.

B. Only completed cases are accepted, so that wastage of time and energy saved in both DIC staff and also entrepreneur.

C. As completed cases are received there is less scope for back querries and also frequent visits by entrepreneurs.

D. As a movement of case is checked automatically and it ensures chronological disposal of cases.

E. Entrepreneur is made aware of name of Industrial Inspector and his appointment at the time of submission of case itself.

F. We should claim that due to new pattern of DIC programme in some extent inaccessibility of Industries Inspector are eliminated.

6.5.10 Impact of Sigma Counter in Pune DIC :

The Sigma counter was started in November 1985 and DIC are working with this pattern since then. The claim that counter system of working shall reduce the processing time to

a substantial extent can be verified with following data.
Researcher picked up 10 cases at random for provisional S.S.I.
registration and permanent S.S.I. registration before starting
of SIGMA and after one year of its functioning. The results
of observation are as under :

Sr. No.:	Nature of Processing	Average time taken for processing	
		Provisional SSI	Permanent SSI
1.	Cases before starting Sigma Counter	8 days	27.2 days
2.	Cases after starting Sigma Counter (Period Jan.87 to Feb.87)	3.9 days	7.5 days (excluding holidays)

Total number of cases received through SIGMA counter
are given below :

During Nov.85 to 31st March, 86   :   764

During 1st April,86 to 31st March,87 : 4384

This does not include receipt of cases received under
SEEUY Scheme for which blockwise registers are separately
maintained. (SEEUY cases are 2123 during 1986-87).

It is seen that inspite of this much volume of work it
has been possible to deliver quick services to the entrepreneurs.

Some of the achievements through this system are

A.   There is efficient time Management of field staff and Managers.   This is so because the allotments of cases is Centrally regulated with prescribed norms .

B.   Time-bound disposal of cases is ensured and hence potential complaints of entrepreneurs are checked in the beginning itself.

C.   Frequent visits and hence unnecessary crowding of visitors is avoided.

D.   The movement of cases and field officers are well regulated and at any point of time.

E.   The Managers and General Manager receive less number of visitors and they can devote more time for other important issues.

6.5.11 The D.I.C. Programme is ambitious, it has to be ambitious because it has to meet the challenge of providing all type of assistance . such as information, credit, technology, training, assistance of Raw material & Marketing etc.

Under the present arrangement there are four functional Manager and one Project Manager, one additional General Manager (except Poona, Nagpur only) and one Supdt. Industries Officer appointed by this D.I.C.   In the original structure it was decided to appoint seven functional Managers to carry out these functions.

Eventhough the DIC Programme yielded significant results but it may be necessity to improve it further development in the following areas : such as Growth Centre, Raw Material, Marketing, Target etc.

6.5.12 Target :

In our country the concept of Target achieved great importance.

Target in relation to time should be realistic. One year target offenly was completed in last two months. The DIC who went about systematically could not complete the target within the time and hence the date was extended for then.

6.5.13 Growth Centre :

The Growth Centre strategn has been given much weightage in over-all planning policy for the development of backward areas in India.

The concept of Growth Centre is challenged from different point of view. Its practical utility in developing backward regions is spencefully.

In Maharashtra State, due to political influence D.I.C. may select a centre with bank branch as a Growth Centre. But in reality, commercial Banks branches opened in urban area, therefore, vicious circle of backwardness persists in this strategy.

6.5.14 Raw Materials :

Non-availability of basic raw materials is a chronic problem of S.S.I. The shortage of the right type of the raw materials at standard prices has affected the S.S.I. This affects their cost structure as well as profitability.

The D.I.C. has not played, meaningful role in the marketing of the raw materials. D.I.C. only recommended S.S.I. to MSSIDC.

6.5.15 Marketing :

Marketing is a crucial problem. There are many problems which arise due to marketing. This is important aspect of the S.S.I. unfortuhately there has been an absence of proper distribution net-work and advertisement. Because of these fact S.S.I. experienced Marketing Problem.

MSSIDC also assist the S.S.I. in Marketing their products instead of entertaining only tender marketing.

The discussion with some of the entrepreneurs reveals that the Government and Semi-Govt. organisation also have issued the order to its various departments to purchase S.S.I. products and to send their tenders through this D.I.C. But the Govt.Dept. do not send them and are sent very little time before the last date.

A major problem is that this DIC is not in a position to render any effective assistance in regard to Marketing of Products of S.S.I.

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