PREFACE / ACKNOWLEDGEMENT

Promotion of small-scale industries has been one of the main strategies for economic development in the developing economies of the world. India, has not been an exception to this. Eversince Independence, Government Of India has been paying serious attention towards the promotion & development of this vital sector of our economy; as it generate employment at low cost, assists in the dispersal of industrial activity and can help redress regional imbalances. Keeping this in view, the Government Of India has introduced a wide range of policies and programmes. An intensive institutional support-net-work has also been created. One of such programmes was the establishment of "District Industries Centre" at the district level.

In pursuance of the Industrial Policy, 1977; which called for shifting the focal point of the heavily cities industrialised metropolitan tο the district headquarters; a programme for setting up District Industries Centre was launched by the Government Of India, with the objectives of making available various assistance clearances required under one roof & promoting rural industries. Accordingly, a DIC was set up in each district of the country in a phased manner. In the State Of Maharashtra, DICs have been set up in all the 29 Districts of the state.

The initial enthusiasm with which number of DICs were

set up, tapered off very soon. These DICs have now been in operation for a decade or so. Of late the performance of DICs has come under severe criticisms. As the working of these DICs has evoked mixed reactions, it is the right time (After a decade) to take stock of working of such centres.

The present study is therefore, an attempt to review the working of DICs (under various schemes launched through them) with special reference to Satara, DIC.

Research is, as we all know, a continuous process and is never an independent work. The present research-study is also the result of utmost co-operation, extended by several personalities a institutions. It is my duty to put on record my sincere thanks to all these personalities a institutions who have extended their fullest whole-hearted co-operation at various stages of research work.

I am very much grateful to the Organisation, Management & the staff of the Satara, DIC, for providing & furnishing me with, necessary information, data & guidance without which research-work would have been incomplete. I must make special mention of G.M. & Manager for Credit (Shri. Arvind Apte) of Satara, DIC for their valuable guidance & suggestions. Despite preoccupations, they were kind enough to spare time for interviews with the researcher himself. The Staff of DIC was co-operative in giving required data & information.

It also gives me immense pleasure to express & record my warm appreciation & deep sense of gratitude to my

Research Guide, Dr. P.S. Rao, M.Com; Ph.D; Principal, Chh. Shahu Central Institute of Business Education & Research, Kolhapur, Without his able guidance the present research work would not have seen the light of the day; for which I shall ever remain grateful to him.

I must also put on record my sincere thanks to The Manager, Lead-Bank (Bank of Maharashtra), Satara, the Manager & the staff of District Statistical Office, Satara, for giving me useful information regarding various schemes launched through DIC & about Satara-District-Profile.

My thanks are also due to Prin. M.M.Swami, (Secretary, R.S.S. Satara); Prin. S.R.Suryawanshi (Joint Secretary, R.S.S. Satara), Prin. B.A.Chopade & Vice-principal Prof. S.N.Mane, for their encouragement & valuable guidance from time to time.

I am thankful to the University Grants Commission, New Delhi; for awarding Teacher Fellowship & providing financial assistance to carry out this research-study.

I also express my thanks to Shri. A.B.Mulay, Librarian, D.G.College of Commerce, Satara.

It would be gross injustice on my part, if I fail to record over here my deep sense of gratitude to those small entrepreneurs with whom I had the personal interviews & my colleagues Prof. M.K.Walekar, Prof. B.M.Patil & Prof. S.N.Nerlekar for their timely help.

I must also record my deep sense of gratitude to Mrs. Shobhana Khire, of Kwality Cyclostyling, Satara, for

typing (Electronic) this dissertation with accuracy & speed.

My thanks are also due to all those known & unknown who have rendered the useful assistance in one way or the other, during the course of my study.

"Thank-You", One says those two words so many times a day & so automatically that when one really means them from the heart, they somehow do not seem to be adequately expressive. And yet there are no other words!"

Prof. V.S.Bhandiwad.

D.G.College of Commerce,

Satara.