

CHAPTER-VIISUGGESTIONS7.1 Suggestions :

In the light of findings some following suggestions may be put forward in regard to improve the implementation of the DIC Scheme.

On the basis of the findings of the study, the following are the specific suggestions for Pune district in particular.

7.1.1 Linkage/Co-ordination :

It is suggested that close co-ordination with other promotional institution like DRDA would create expansion of village and S.S.I. For this purpose it is better that DIC & DRDA should function under one roof so far expansion of SSI concerned.

There should/adequate linkage with other promotional agencies in State level -MSFC, MSSIDC, WMDC, MITCON, KVIB & DIC. For this purpose co-ordination Committee must be established.

Government has floated many Organisation dealing with specialised industries i.e. LIDCOM, MPBCDC, Handicraft etc. Some entrepreneurs take undue advantages of the facilities made available by various organisations established for the promotions and development of SSI. This should be handle administrative level by proper co-ordination among various

organisation. For effective promotion and development of SSI in district, there should be meaningful co-ordination between DIC and other developmental agencies and offices which are dealing with decentralised sector.

There should be communication and co-ordination between State and Centre and between different departments of the Centre.

7.2 DELEGATION OF POWER :

There is need for greater delegation of power to DIC. The role of DIC is limited to a recommending authority. DIC can be more effective if it is vested with powers of allocation of land, finances, Raw Material, Marketing etc.

It must be in position to order the organisations for the benefit of SSI. For this matter, taking into consideration the importance of SSI in economic development of country, a person of IAS States should head each DIC or collector should be held directly responsible for not achieving target of programme.

7.3 WORKING OF DISTRICT ADVISORY COMMITTEE :

For successful working of DIC frequently Meetings of District Advisory Committee are held twice in a month and review the progress. But this does not happen. Many times as per time scheduled.

In the state level Committee, Non-officials members like Chamber of Commerce and industry, voluntary organisation must be co-ordinate for worthwhile working of D.I.C.

7.4 REGIONAL BALANCE :

It is essential to strengthen the organisational base of the taluka level in order to fulfil the regional balance in rural area under D.I.C. Programme. A Industrial Inspector/ Officer at the taluka level may be appointed in order to prepare and implement the an effective co-ordination among the DRDA, KVIB & other developmental offices and to monitor the schemes and D.I.C. Programmes.

7.5 Task Force Committee on Tahashil Level :

From the point of regional balance and decentralisation of production, target given in relation to time for District level, should be allotted in Block level.

To bring equal balanced industrial development of whole District Block unit must consider. There should Task force Committee in Block level which may meets once in a months.

7.6 Establish Industrial Estate in each block :

Industrial co-operative Estates are very limited in number 4 in rural area. Only four blocks covered by Industrial Co-operative Estate.

M.I.D.C. and Industrial Estate should locate in each tahashil to generate development from bottom. Development of Social and economic infrastructure are more important.

7.7 Action Plan :

In the plan for District industrialisation, it is observed that the percentage of resource based units is very low in the total number of SSI units. In fact small units which are resource based should be promoted and this fact is not taken into consideration in Action Plan.

The action plan of DICs should be act as a reference survey for future years. It should be so linked with credit plans of lead bank and plans of other agencies as to include comprehensive information on infrastructure, industry potential etc. Action plan should be integrated with district & block level.

7.8 Banking facility :

In regard to increase the SSI & village industries financial institute should provide some concessional facilities which are highly required. For this purpose easy loan should be made available to SSI.

At present, banking facility are not available in sufficient number in rural area as stated earlier and hence rural entrepreneurs are unable to take benefit of loaning facility.

Therefore, it is suggested that maximum Gramin banks set up in rural areas.

There should be separate organisation for reformer like Agriculture Refine Corporation for SSI and village industries.

Financial institutions should avoid delay in loan disbursement and to ensure adequate amount of loan to rural entrepreneurs.

It is further suggested that the financial institution should take proper care of the fact that rural entrepreneurs are the first generation entrepreneurs. Naturally they have not imbibed adequately the banking habits and hence loan instalments should be properly adjusted. It amounts to say that the third generation of bankers should take care of the first generation of entrepreneurs.

7.9 Marketing :

Efficient marketing is regarded as the Soul of S.S.I., hence some marketing organisation at the Block level be created for the benefit of rural entrepreneurs and made under direct control of D.I.C. For marketing facility transport services should be provided at Block level.

It is suggested that adequate inputs and guidance for technological upgradation & quality control may provide to S.S.Units.

It was also suggested that DIC/State should keep a buffer stock of essential raw materials for SSI & tiny sector.

It is suggested to promote private, public and co-operative sector marketing agencies. This agency shall sell the products.

It might perhaps be more useful if a MSSIDC is established with branches in every district and industrial centre.

7.10 Excess work-load of DIC :

It is observed that the work-load is relative larger compared to any other DIC in the State. However, field staff strength is provided for DIC are same in all State. In Pune district has 14 blocks as compared to Vardha has 4 blocks, but Inspectors Number nine is same in all districts.

As the number of industries units are very large. Therefore, the total number of these inspectors should be adequate so that they can work effectively.

At the district level inspection tour duty be given to another set of functionaries and file and office work be given to some other set of functionaries.

7.11 Training :

In the light of various field experiences gathered by the researcher. It is suggested that State Govt. should establish one institute namely, Maharashtra Centre for Entrepreneurship

Development. These institute have responsible to organise systematic EDPs, Training for trainers for EDPs and follwup of trained entrepreneurs. Gujarat Government has already started such institute for Entrepreneurship Development which has been quite successful.

There should conduct itemwise entrepreneurship development programme. In foreign country particularly in Philipppines the subject of EDP has been introduced in the high school curriculum. We should also introduced the subject of EDP in the high school/college curriculums in particularly technical and commerce faculties.

7.12 Growth Centre :

For successful expansion of industries in rural area identification of growth centres are required. But the experience is that, Growth Centres and leading firms have failed to generate development impulses in the hinterland, because there is a lack of channels through which Growth Centres can be diffused. Industries do contribute in the State economy, but they have hardly pushed up regional industrial development.

Hence the Selection of propulsive firm must be done very carefully on one hand industry must provide employment and on second hand, it must accelerate regional industrial development.

Hence, the programme of capital intensive industrialisation should be supported by resource based industrialisation. So that local resources local market and local manpower can be utilised properly.

Nature of incentives should be changed and incentives should be related with the employment from bottom.

7.13 Office Structure :

D.I.C. should be housed in separate building with a floor space of around 500 Sq.meters on about 1/2 hectare of land. Unfortunately Poona D.I.C. housed in its old building in Agriculture College Compound which is outside from main city.

At present, due to short place KVI Sector worked in separate building which create trouble entrepreneurs of rural area.

Therefore, we should suggest that as per D.I.C. Scheme all sections of Industrial Activities must come in one roof in one building. This office building structure must as per D.I.C. Scheme.

INTERVIEW SCHEDULE FOR S.S.I.

As per the Industrial Policy of (1977 & 1980) of the Government of India, it is envisaged that more stress is required to be given on the S.S.I. and Tiny Sector in Rural Areas. The D.I.C. is the off-spring of the industrial policy (1977), which aims at providing all types of assistance to entrepreneurs under one single window.

Keeping this fact in view, I have taken up the research study on 'A critical study of working of DIC with special reference to SSI in Purandar Taluka, Pune District for my M.Phil. Degree.

You are kindly requested to provide me with all information regarding the problems of your S.S.I. Unit and role played by DIC. This will be kept strictly confidential and will have only academic value only.

Thanking you,

Yours faithfully,

Sd/-

(PANSARE, K.M.)

PART-I : GENERAL INFORMATION

1. Name and Address of the :
S.S.I. Unit
2. Year of Establishment :
3. Constitution of S.S.I. :
Units (Tick mark of the
relevant items)
 - A) Proprietary concern :
 - B) Partnership concern :
 - C) Private limited co. :
 - D) Others :
4. Is your Unit registered with the following ? (Tick mark the
relevant)
 - A) D.I.C./The Directorate of Industries : Yes/No
 - B) The Chief Inspector of factories : Yes/No
5. What are the reason for choosing this industry ? (Tick mark
the relevant items).
 - A) Inherited.
 - B) Attracted by the Government facilities.
 - C) Others (Mention reason).
6. What are the factors Governing choice of product in
your unit ? (Tick mark the relevant item).
 - A) Ready Market.
 - B) High Demand.
 - C) High rate of Return.
 - D) Lower cost.
 - E) Future prospect.

7. What are the problems faced by you in starting S.S.I. Unit ?
(Tick mark the relevant items).
- A) Preparing Project.
 - B) Machinery.
 - C) Raw Material.
 - D) Skill Labour.
 - E) Capital.
 - F) Technical know how.
 - G) Marketing.
 - H) Others.

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PART-II : PRODUCTION

1. What are the factors governing choice of location of your Unit ? Please number them in the order of your preference.
- A) Easy availability of land.
 - B) Availability of Plot/Shed in Industrial Estates.
 - C) New opportunity in respect of production and marketing.
 - D) Availability of transport and power.
 - E) Other business establishment.
 - F) Availability of subsidy.
 - G) Availability of labour.
 - H) Government Policy.
 - I) Others such as Raw Materials.

2. Is the Unit working in profit or in loss ?
- A) How much profit :
- B) How much loss :
3. A) Are you able to utilise your capacity fully ? If no, what is the percentage of utilisation in the last year ? Please give reasons for not utilising the full capacity.
- B) Do you receive any assistance from DIC for : Yes/No
this problem ? :
4. Do you have any problems regarding technology : Yes/No
and management ?
- If yes what is the role of DIC in this matter ? :

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PART-III : EMPLOYMENT

1. How many workers are working in your factory ?
- A) Family Labour :
- B) Hired Labour :
- Total Labour :
2. Do you face any problem before & after employing the workers ?
Yes/No
- If yes, what type of assistance you get by DIC ?
3. Is there any training facility for workers in your unit
by DIC or Government Agency ?
Yes/No

4. Do the trained workers leave the factory ?

Yes / No

If yes, give reasons.

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PART-IV : CAPITAL

1. A) Total fixed capital. :

B) Working Capital :

Total Capital :

2. Give sources of finance :

Source	Amount	Rate of interest
1. Own funds	:	
2. Friends & Relatives	:	
3. Banks	:	
4. W.M.D.C.	:	
5. M.S.F.C.	:	
6. Government subsidy	:	
7. Money lenders	:	
Total	:	

3. Have you experienced any difficulties in getting short term and long term finance for your Unit ?

Yes / No

If yes, what is the role of DIC in this matter ?

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PART-V : RAW MATERIALS AND MARKETING

1. What type of raw material do you use in your unit ?

A) _____ B) _____.

2. From which place do you obtain raw material ?

3. Do you have any problems in obtaining the raw materials ?

Yes / No

If yes, what is the role of DIC in providing raw materials ?

4. At what place do you sell your finished products ?

5. Do you have any problems in marketing ?

Yes / No

If yes, what type of marketing assistance provided by DIC ?

Is it adequate ? Yes / No

If not give reasons :

6. Do you have any problem in Management ?

Yes / No

If yes, what type of assistance is provided by DIC or Government agency ?

7. Is your unit sick ?

Yes / No

If yes, what role is played by DIC in this matter ?

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PART-VI

Which scheme of assistance is beneficial from the following assistance schemes implemented by the Government.?

Various Government Schemes :

1.	M.S.F.C.	...	...	Yes / No
2.	W.M.D.C. (Seed capital)	...	...	Yes / No
3.	DIC loan (Margin money)	...	...	Yes / No
4.	SEEUY	...	...	Yes / No
5.	Interest subsidy to Rural industries	...	...	Yes / No
6.	Engineer Entrepreneur Interest subsidy...	...	...	Yes / No
7.	Package Scheme of Incentives	...	...	Yes / No
8.	C.S.P.O.	...	...	Yes / No
9.	Export Promotion	...	...	Yes / No
10.	Import	...	...	Yes / No
11.	Power concession	...	...	Yes / No
12.	Technology Training	...	...	Yes / No
13.	Quality making scheme	Yes / No
14.	Sick Unit assistance	Yes / No
15.	M.S.S.I.D.C.	Yes / No

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