

CHAPTER NO. 6

OBSERVATIONS & SUGGESTIONS

6.1 OBSERVATION :

- 1) It is observed that EPP and MMATSU schemes are most popular because maximum entrepreneurs have taken loan under these schemes as compare to other schemes of DIC i.e. SEEUY, NEF & PMRY.
- 2) It is observed that number of female entrepreneurs is very low in Barsi Taluka.
- 3) It is found that most of the entrepreneurs are from Hindu religion, while entrepreneurs from Muslim and Christian religion are less in number.
- 4) It is observed that there is no ST entrepreneur. Moreover the percentage of other backward castes and community is also negligible.
- 5) It is observed that most of the entrepreneurs are graduate and having professional and technical knowledge.
- 6) It is observed that only proprietary concern and partnership concern industries are started in Barsi Taluka but not a single small unit existed on co-operative basis. It means that co-operative movement in Barsi taluka is far away from industrial development.
- 7) It is found that most of the beneficiaries of DICs schemes are from rich and middle families. The industries which comes in low income group are not getting benefit from DIC.

- 8) It is also observed that most of the industries in Barsi taluka are Agro-based industries, because of the availability of raw material, i.e. groundnut, kadaba, tur etc.
- 9) It is observed that in almost all industries in Barsi taluka skilled and unskilled persons are employed in manufacturing and service section only.
- 10) It is also observed that DIC, WMDC & Nationalised banks are playing very important role in industrial development of Barsi taluka, because most of the entrepreneurs have borrowed loans from these agencies.
- 11) It is observed that the loans from DIC under various schemes are not sufficient for entrepreneurs because out of 50 entrepreneurs, 29 entrepreneurs are unhappy with the loan sanctioned by DIC, Solapur.
- 12) It is observed that entrepreneurs have so many complaints against the working and administration of DIC, i.e. lengthy process, heavy paper-work, mal-practices, delay in disbursing seed capital and subsidy, inadequate loan from DIC and lack of sufficient training programme.
- 13) It is found that compare to table No.2.6 i.e. registered educated unemployment number in Barsi taluka with the number of proposals sanctioned by DIC, Solapur, it has failed to provide employment opportunities to educated unemployed youth in Barsi Taluka.
- 14) It is observed that the entrepreneurs from city area are

mostly benefited than rural industrial entrepreneurs.

- 15) It is observed at the time of interview that 15 to 25 percent units in industrial estate No. 2 and some units in rural area are sick due to lack of sufficient working capital, low market, costly raw-materials, inadequate knowledge about industry, unnecessary expenditure on building, office, garden, motor-cycle and car etc.

- 1) The District Industries Centre is playing an important role in the industrial development of the district. DIC is having different schemes through which it provides assistance to small-scale unit. Among the different schemes of DICs, EPP & MMATSU schemes are popular because under these schemes entrepreneurs are getting more capital at concessional rate of interest. From other schemes of DIC entrepreneurs are not benefitting more. It is suggested that DIC should concentrate on another schemes and try to make the schemes popular among the entrepreneurs like EPP and MMATSU.
- 2) It is suggested that DIC should concentrate more for the development of women entrepreneurship. For encouraging women entrepreneurs DIC should start some special schemes for women entrepreneurs.
- 3) Though DIC is giving special concessions to ST/ST/NT & DNT, this class is not attracted towards the DICs schemes. DIC had not succeed in making SC/ST/NT & DNT an entrepreneur. For eliminating inequality in income & social justice it is suggested that DIC should concentrate more for the development of industrialist among backward classes.
- 4) DIC organise workshops for giving professional and technical knowledge for few industries only. It is suggested that DIC should organise workshops & seminars for improving professional & technical knowledge of all type of industries.

- 5) For the benefit of economically weaker sections and low income group community, it is suggested that DIC should concentrate more for the development of industries on cooperative lines. The small-scale industries on cooperative lines covers economically weaker sections and help them for their economic benefit.
- 6) DIC is implementing MMATSU scheme for the benefit of low income group people. Though DIC is having such a scheme, the low income group peoples are not attracted towards this scheme. It is suggested that DIC should concentrate more for making the scheme feasible and more attractive to low income group peoples.
- 7) The SEEUY, EPP & PMRY these three schemes are directly related for promoting employment. The SEEUY is the scheme for Self-Employment to Educated Unemployed Youth. The EPP scheme is helpful for promoting employment and PMRY which is newly started for promoting rojgar in urban and rural area. Though DIC is having such type of schemes for employment but practically the contribution of these schemes in promoting employment is not satisfactory level. It is suggested that DIC should concentrate more for making these schemes more attractive.
- 8) It is suggested that DIC should concentrate more for the development of Ago-based industries, it is easier because of the availability of raw-material in Barsi taluka.

- 9) As per the existing DICs schemes it is necessary for unemployed youth to contribute their own capital. For unemployed youth the contribution of own capital is not possible. So the unemployed youth are not attracted towards DICs schemes. It is suggested that DIC should help to unemployed youth without their own contribution. DIC should judge his efficiency and capability and sanction the loans. So the more and more unemployed youth will get the benefit.
- 10) Most of the entrepreneurs are facing the problem of fixed capital. It is indicated in table No. 5.20 very few entrepreneurs are getting sufficient fixed capital. Unless their requirements of fixed capital is fulfilled the development of these industries will hamper. It is suggested that the Nationalised banks and other agencies should provide necessary fixed capital.
- 11) As reflected in table No. 5.21 the position of working capital is also not satisfactory. It is suggested that DIC should concentrate more for increasing the working capital of industries.
- 12) DIC should take some concrete steps for increasing the sales turnover of small-scale industries. For that DIC should arrange workshops, seminars and enhance the knowledge of marketing.
- 13) DIC should co-operate to the entrepreneurs for selling and marketing their products to Govt. and Govt. agencies.

- 14) It is suggested that DIC should provide all information regarding the different schemes of DIC and their procedure to the entrepreneurs.
- 15) As indicated in table No. 5.25 contribution of MSFC, IDBI and other agencies in loan advancing to entrepreneurs is negligible. It is suggested that DIC should concentrate for increasing the contribution of these agencies.
- 16) Most of the entrepreneurs are getting banking and training facilities from DIC. It is suggested that DIC should concentrate more in providing more services of supply of machinery, raw material, marketing and consultancy etc.
- 17) it is reflected in the table No. 5.30 most of entrepreneurs had complaints against DIC on account of lengthy process, heavy paper work, delay in seed capital, non-availability of raw material, lack of marketing and training facilities, delay in subsidy etc. It is suggested that DIC should concentrate more on minimizing the lengthy process, heavy paper work, delay in seed capital etc.
- 18) It is suggested that for rural industrialization DIC should concentrate more for the development of industries in rural area. DIC should arrange entrepreneurship Development Programme in rural area.
- 19) in Barsi taluka, there are two industrial estates. In Industrial Estate No. 2, there are numbers of open plots. DIC should allot these open plots to needy entrepreneurs.