APPENDIX - II

FACULTY OF COMMERCE AND MANAGEMENT
STUDIES, UNIVERSITY OF KASHMIR
SRINAGAR

"Industrial sickness in modern Small Scale Industries in Jammu and Kashmir".

INTERVIEW SCHEDULE FOR ENTREPRENEUR

(All the information provided will be treated strictly confidential. Your identity will not be disclosed at any stage.)

(A) PERSONAL DATA

1. Name: ..................................................
2. Age: .......................... Sex: ..........................
3. Economic class: .............................................
4. Family occupation: ......................................
5. Educational qualification................................
6. Entrepreneur= First Generation/Second Generation

(B) UNIT DATA

1. Name of the unit:........................................
2. Line of Manufacture:....................................
3. Location:................................................
4. Form of Business organisation: Proprietary/Partnership
5. Investment:...... Initial year current year
   Working Capital ........................................
   Fixed Capital ........................................
6. Total outstanding loans ............................
7. No. of Persons employed:..............................
8. Type of management: 1) Manager-owner /Employed Managerial skills
9. Life span:........................................
C) CAUSES OF SICKNESS

(1) Faulty initial planning and implementation

i) How far, faulty project appraisal has been responsible for sickness in your unit.

ii) Before setting-up the said unit have you assessed the financial/technical viability.

iii) How far, you have been satisfied with the methodology used in assessing the feasibility of your unit.

iv) Had concerned agency conducted the necessary surveys in the determination of financial viability?

v) Whether, the project/feasibility report was based on authentic and current data. If yes to what extent.

A) INAPPROPRIATE TECHNOLOGY

i) How far, inappropriate technology has contributed to the sickness in your unit.

ii) To what extent, you have tried to install the best technology.

iii) How far, have you failed to use the appropriate technology because of the following?

   a) Insufficient finances.
   b) Lack of information
   c) Any other (Pl. Specify)

IV) To what extent, you have tried to maintain and modernise your plants and machinery.

V) In what ways, the technology was contributed or not contributed to the sickness of your unit.

GE = Great Extent; CE = Considerable Extent; SE = Some Extent; VLE = Very Little Extent; NAA = Not At All
B) SUB-OPTIMAL PLANT CAPACITIES

i. To what extent, sub-optimal plant capacity has contributed to the sickness in your unit.

ii) To what extent, you have failed to operate at the desired capacity because of the following:

a) More Capacity
b) Other reasons (Pl. Specify)

iii) Whether a due thought was given to all relevant factors while planning for the capacity of your plant? If yes, to what extent.

iv) What was the average capacity utilisation of your unit?

v) How many shifts you have worked ever

C) ABSENCE OF MARKET ANALYSIS

1. Is it, that your unit has gone sick because the unit was unable to compete right from the beginning. If yes, to what extent.

ii) To what extent the market analysis has been made while analysing the commercial viability of the unit.

iii) How far the data used in the project report was correct and current.

iv) To what extent do you see that your unit has failed because of the absence of market analysis at the time of planning for the project.

v. In what ways, absence of market analysis has contributed to the sickness in your unit.
D) UNDER ESTIMATION OF PROJECT COST

i) Do you have faced the problem of underfinancing due to the underestimation of project costs, if yes to what extent

ii) How far, the right type of machines and Equipments with correct price quotes were been projected in the project report.

iii) To what extent, the underestimation of project cost has contributed to the sickness in your unit.

iv) In what ways it has contributed sickness in your unit:.....

2. LACK OF ENTREPRENEURIAL SKILLS

2.a MOTIVATION

1. How far, you was determined to assume entrepreneurship.

2. If your aim in life was not entrepreneurship, then what prompted you to assume it. To what extent, it was due to :-

   a) incentives and subsidies
   b) wave of an industry
   c) unable to get a job

3. Do not you feel that the lack of interest and confidence in you has affected the success of your unit. If yes to what extent.

B. INITIATIVE

1. How far you have initiated the process of change in:-

   a. Product line
   b. Technology
   c. Product design
d. Market initiatives

II. To what extent you have diversified the

  a. Product line
  b. Customer base.

III. Do not you see that the failure on your part to initiate the process of change so as to keep pace with the changing world has caused ill-health in your unit.

iv. What makes you unable to initiate the process of change ..............

v. How do you say that inability to initiate on your part has not contributed to the ill-health of your unit .............

C) ENTREPRENEURIAL INTEGRITY AND UNDERSTANDING

i. To what extent, entrepreneurs in the state have resorted to diversion of funds.

ii. How far, the entrepreneurs in the state have been insincere and with doubtful integrity.

iii. To what extent, you had information about:

   a. Rules and Regulations
   b. Schemes and programmes
   c. Day-to-day happenings in the industrial world.

iv. How far, you feel that you have been well tuned with the knowledge of business.

v. Do not you feel that your unit has also suffered due to the lack of better understanding of, If yes to what extent.

   a. An industry
   b. Industrial discipline
vi. How do you say that your unit had not suffered due to your lack of knowledge and better understanding of the working of an industry..........................

3. INFRASTRUCTURAL BOTTLENECKS

i) To what extent, there was inadequate and poor quality power supply.

ii) To what extent, the inadequate power supply has contributed to the ill-health of your unit.

iii) To what extent, the electricity charges are fair to the small scale units in the state.

iv) In what ways, power shortages has contributed to the industrial sickness in the state/your unit....................

3.b TRANSPORTATION AND COMMUNICATION PROBLEMS.

i. How far, you have faced transportation and communication problems.

ii. Due to the long distance from the main markets, do you store large stocks of inventories, if yes to what extent.

iii. Do you see that the transportation and communication problems have contributed to the ill-health of your unit.

4. INSUFFICIENT FACTORIAL ENDOWMENTS

4.a NON-AVAILABILITY OF RAW-MATERIALS

i. To what extent, you have faced difficulty in procuring raw-materials.

ii. How far, the difficulty in getting raw-materials has affected productive
capacity of your unit?

iii. To what extent, you have got the raw-materials at a price higher than the competitors?

iv. How far the raw-material shortages have contributed to the sickness of your unit.

v. In what ways, the raw-material shortages has contributed to the ill-health of your unit...........................

vi. Estimated quantity of Raw-materials assessed by.................. Quantity of Raw-materials provided by SICOP..................

4.b LABOUR SKILLS

i. How far you have faced problems due to the non-availability of labour skills?

ii. How far the wages and salaries in the state are more than other states in the country.

iii. Has your unit also failed due to the labour problems.? If yes, to what extent.

iv. Have you employed:________ local skills/non local skills.

v. Employed non-local skills as local skills were:
   a. Not available       b. Costly       c. Less productive
d. Lacking industrial decipline and work committment.

4.c INSUFFICIENT FINANCES

a) UNDER FINANCING

i. To what extent, the time taken in sanctioning and disbursing the finances was normal
   a. Bank
b. State financial corporation

ii. How far, the rate of interest charged upon the loans was/is fair?
   a. Term loans
   b. Working capital

iii. To what extent, your unit was left under-financed with regard to term loans?

iv. How far the problem of under-financing was caused by:
   a. Cost over-runs.
   b. More gestation period
   c. Under estimation of project costs.
   d. Unwarranted cuts in projected costs.
   e. Failure to bring margin money.

v. To what extent you have faced cost overrun.

vi. Do you see that your unit has also failed due to underfinancing? If yes, to what extent.............

vii. In what ways the problem of under-financing has contributed to the failure of your unit. (Pl. Specify)

b) WORKING CAPITAL

i. How far, your unit has suffered for want of working capital.

ii. To what extent, the Banks have imposed their own conditions while sanctioning the working capital.

iii. Have the Banks followed the norms laid down by the RBI in assessing the working capital requirements. If yes, to what extent.

iv. To what extent, lack of working capital has contributed to the sickness in your unit.

v. How far Banks have been forthcoming to help the small scale industries in the State.
vi. How do you say, that the Banks have caused working capital problems and how lack of working capital has caused sickness in your unit

GE CE SE VLE NAA

C) DIVERSION OF FUNDS

i. How far, there has been diversion of funds by the entrepreneurs in the state.

ii. Do not you see that diversion of funds and unplanned capital expenditures has actually left your unit underfinanced which finally has caused sickness in your unit. If yes to what extent.

iii. Why, unit holders in general resort to diversion of funds...

GE CE SE VLE NAA

D) LOW EQUITY BASE

i. How far, you see that the low equity equity base of small scale industries exposes them to a greater degree of risk to their health. If yes, to what extent.

ii. More debt causes more financial burden on the small scale units right from the day one, thus renders them weak and vulnerable to sickness, how far do you agree.

iii. What was the debt-equity ratio of your unit..............

iv. How do you say that low equity base of your unit has not caused sickness in your unit?

I. Year of provisional Registration _______ _________

ii. Year of formal Registration _______ _________

iii. Year of : Working Capital Term Loans

   a) Sanction _______ _________
   b) Disbursement of 1st installment _______ _________
   c) Disbursement of last installment _______ _________
vi. How do you say, that the Banks have caused working capital problems and how lack of working capital has caused sickness in your unit

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ii. Year of formal Registration
iii. Year of : Working Capital Term Loans
   a) Sanction
   b) Disbursement of ist instalment
   c) Disbursement of last instalment

GE CE SE VLE NAA
iv. Amount of Capital:
   a) Projected
   b) Sanctioned
   c) Disbursed

v. Amount actually Required

5. MANAGEMENT OF BUSINESS OPERATIONS

5(a) LACK OF FINANCIAL DECILNE

i. Do not you feel that the diversion of funds has also contributed to the sickness in your unit?

ii. How far, unplanned capital expenditures and lack of financial discipline has caused sickness in your unit.

iii. To what extent, creditors have defaulted payments to your unit.

iv. To what extent, you used to financial planning and forecasting.

v. Do you have (are) maintained:
   a) all books of accounts  b) some accounts  c) No accounts.

vi. Have you been operating costing system.............(Yes/No)

vii. If no then (are) was you basing your pricing and other decision on:-
   a) Rough estimates...........................
   b) Prevailing market prices.....................

vii. Whether maintaining reserves and provisions to buttress the impact of unforeseen contingencies yes/No

viii. How do you say that there has been no financial indecipline on your part .........................
B) INEFFECTIVE LABOUR MANAGEMENT

i. To what extent, you have been satisfied with your employees.

ii. Is it not that you have failed to get the maximum from them which in turn has resulted in poor competitiveness and finally in failure? If yes, to what extent.

iii. To what extent, you have faced labour trouble in your factory.

C) INEFFECTIVE MANAGEMENT OF PRODUCTION FUNCTION

i. To what extent you have been satisfied with the management of production function.

ii. How far, you have failed to deliver the goods in time.

iii. To what extent, it is true that the goods produced by the local industries are (were) poor in quality.

iv. To what extent, the cost of your production has been more than the competitors.

v. Is it not that the failure on your part to produce quality output at lowest possible cost and provide better services to the customers has caused marketing problems which in turn has contributed to the sickness in your unit? If yes, to what extent.

vi. Have you ever tried to get the ISO 9000 certification.................................................................

vii. Rank the following objectives of production management in order of priority:

a. More production
b. Least product cost
c. Minimum wastages
d. Timely Production
e. Quality output
f. Customer satisfaction
v. What you have to say about the perception of the local customers that the quality of local production is sub-standard .................................................................

vi. What has impeded your resolve to produce comparable/best quality output ? .................................................................

v. How do you say that lack of better management of production function has not caused sickness in your unit .......

D) POOR MANAGEMENT OF MARKETING EFFORT

i) How far you have been satisfied with the marketing effort put in ?

ii) To what extent you have adopted the modern marketing strategies and practices to activate the market potential.

iii) How far you have used to study the customers for the needs, preferences etc.

iv) To what extent, you have evolved different promotional measures to boost the sales.

v) To what extent, you have faced difficulty in marketing the products.

vi) Like most of other small entrepreneurs, is it not that low key market development effort and inability to meet competition on your part has contributed to the sickness in your unit.

vii. What you think were (are) the reasons for failure to meet competition.

a. Poor quality
b. Low key market development effort
c. Poor access to promotional mix.
d. Absence of an organised selling agency.

viii. Is it also that you have failed to compete in the market
due to:

a) More competition  b) Poor competitiveness.

ix. What constraints you have faced in market development.

vii. How do you say that the key market development effort on your part has not caused sickness in your unit.............

6. INFRACTUOUS GOVT. POLICIES

6(a) SUBSIDIZATION

i) To what extent, it is true that the people have assumed entrepre neurship due to incentives and subsidies and overlooked the capabilities required and economic viability of the activity, which has finally caused sickness.

ii) How far it is true that most of the people have pocketed-away incentives and subsidies by floating bogus units.

iii) Is it not true that capital investment subsidy has breed unscrepulous entrepreneurs. If yes to what extent.

vi. How far the subsidization of industrial policies of the state has caused 'Dependency Syndrome' among the entrepreneurs; thus caused more industrial failures.

vii. How do you say that the culture of subsidisation has not vitiated the industrial environment in the state.............

B) MORE PROCEDURES AND REGULATIONS

i. To what extent there are:

a) More procedures.

b) More Paper work.
ii. How far, more procedures and regulations have impeded the industrial growth and caused industrial ill health in the state?

iii. Whether, the different incentives/subsidies are being delivered in time and with much ease .... Yes/No

iv. In what ways more procedures and procedural wrangles etc. have caused industrial ill-health in the state?

6(c) ANCILLIARISATION AND INFRASTRUCTURE

1. DEVELOPMENT

i. To what extent, do you see that the absence of large scale industries in the state have come in the way of expensive and progressive small scale sector in the state.

ii. Is it that the state has failed to usher in a progressive industrial economy as the policies were lacking focus on infrastructural development. If yes to what extent.

7. POOR MARKETABILITY

I. How far, the poor marketability of small scale industries in the state has contributed to the sickness.

ii) To what extent, the poor marketability has been due to;
   a) Low key market development effort
   b) More competition
   c) Poor marketing intelligence
   d) Lack of resources

8. CHANGES IN GENERAL ECONOMIC CONDITIONS ETC.

i. How far, the changes in general economic conditions etc. have contributed to the sickness in your unit.
9. EXPECTED ROLE FAILURE OF ROLE PLAYERS

i. How far, you have been satisfied with the different role players for their:
   a. assumed role.
      i) Directorate of Industries
      ii) SFC
      iii) Banks
      iv) SICOP
      v) SISI and ITCO
   b. role played in the development of industries.
      i) Directorate of Industries
      ii) SFC
      iii) Banks
      iv) SICOP
      v) SISI and ITCO

ii. To what extent, the role failure of different financial and service organisations has contributed to the industrial sickness in the state.

iii. Do not you see that the inadequacy of role performance on your part has also contributed to the sickness of your unit.

iv. In what ways, the inadequacy of role performance of financial and service organisations have contributed to the industrial sickness in the state..........................

D. APPRAISAL OF ROLE PERFORMANCE

A. DIRECTORATE OF INDUSTRIES AND COMMERCE

i. How far there has been inadequacy of role performance of Directorate of Industries.

ii. To what extent, the role failure of the Directorate has caused indust-
rial ill-health in the state.

iii. To what extent, there has (IS) been:
   a. More paper work and controls.
   b. Procedural wrangles.
   c. Iordinate delay:s.
   d. Corruption.

iv. How far, you have been satisfied with the guidance and counseling being provided to you by the Directorate in the selection of viable line of activity etc.

v. Is it that there has been reckless registration by the Directorate which has caused more competition etc. thus excessive capacities and finally industrial ill-health in the state. to what extent it is so :-

vi. How far the incentives etc. have (are) been (being) delivered by the Directorate in time and with much ease.

vii. How do you say that the Directorate of Industries has failed in its role performance........................

vi. How role failure on the part of Directorate has contributed to the industrial ill-health in the state................

B. J & K STATE FINANCIAL CORPORATION/ BANKS

i. How far the State Financial Corporation/ Banks have failed in its role of providing need based financial assistance to the small scale units in the state.

ii. To what extent the role failure of the SFC has contributed to the industrial ill health in the state.

iii. How far the time taken in disposal of loan applications was more by:
   a) Banks
iv. How far the problem of underfinancing is caused by:
   a. Cost over-runs.
   b. wilful cuts in the projected costs.
   c. underestimation of project costs.
   d. poor implementation.

v. Have you been satisfied with the technical counselling provided by the SFC. If yes to what extent.

vi. To what extent, there has been:
   a) Inordinate delays.
   b) Procedural Wrangles.
   c) More Paper Work.
   d) Red tapism.

vii. How do you say that the State Financial Corporation has failed in its role performance..........................

vi. How role failure on the part of State Financial corporation/Banks has contributed to the industrial ill-health in the state.

C. SMALL SCALE INDUSTRIES DEVELOPMENT CORPORATION (SICOP)

i. To what extent, there has been inadequacy of role performance of SICOP in the promotion of small scale industries in the state?

ii. How far, the corporation has helped you in the market development effort?

iii. To what extent they have helped you in:
   a) turning-out best quality products.

iv. Are you satisfied with the raw-material and marketing support being provided by the SICOP? If yes
v. To what extent, SICOP has been able to meet your requirements of raw-materials.

vi. How do you say that the State Industrial Development Corporation has failed in its role performance......

vii. In what ways, the inadequacy of role performance of the SICOP has caused industrial ill-health in the state............................

D. SISI AND ITCO

i. How far there has been inadequacy of role performance of SISI and ITCO in the promotion of Industries in the state.

ii. Has the role failure of SISI and ITCO also contributed to the sickness in small scale sector in the state? If yes to what extent.

iii. How far, you have been satisfied with the following services of these two agencies:

   a. consultancy services.
   b. Training programmes.
   c. modernisation programmes.
   d. quality improvement programmes.
   e. development of ancillarisation.
   f. marketing and exports.

iv. Are you satisfied with the project reports being prepared by these agencies. If yes to what extent.

v. To what extent the project reports prepared by these agencies are complete and based on current data.

vi. How do you say that the SISI & ITCO has failed in its role performance............................
E. ENTREPRENEURS

i. Do not you see that there has been role failure of entrepreneurs as well which has engendered sickness in Industrial units.

ii. How far the lack of industrial discipline and industrial culture among the entrepreneurs has impeded the industrial growth.

iii. How far, it is true that entrepreneurs in general of the state have resorted to diversion of funds and unproductive and flambouyant expenditures.

iv. How far, it is true that industries in the state have been the casualty of the lack of entrepreneurial class adaptive to changing business initiatives.

v. Others are doing well in the same line of activity. Whereas, you have failed. To what extent, it has been because of the following:
   a. Lacking entrepreneurial zeal and zest.
   b. Due to personal problems.
   c. On account of poor access to different services and lack of finances.
   d. Management problems.
   e. None doing well.
   f. If any other (Pl. specify) ...........

vi. Many industrial units in the same line of activity have failed, but you are doing well. How far, it is because of the following:
   a. Worked very hard
   b. Sound financial backing
   c. Managed on most modern lines.
   d. Not resorted to diversion of funds etc.
   e. Any other (Pl. specify)
vii. The small scale units in other states are doing exceedingly well even though they are given no cash subsidies and less incentives. To what extent, the following factors are responsible:

b. Better industrial infrastructural facilities.
c. Easy availability of raw materials, finances etc.
d. Sufficient electric power.
e. Enjoying better entrepreneurial skills.
f. Due to more positive role played by different Government agencies.
g. If any other (Pl. specify) ........

viii. How not the entrepreneurs in general have failed in their role of running their units efficiently and on modern lines.....

ix. Your perceptions about the entrepreneurs and the people working in various financial & service organisations.

a. Hard working, working against heavy odds.
b. Conscientious in their duties, vigilant and compliant with Govt. rules and regulations.
c. Often insincere, exaggerate their difficulties in order to obtain undue benefits.
d. Unrealistic in their expectations, do not help themselves, lacking confidence, motivation and zeal.
e. Rigid, bureaucratic attitudes and open to liberty.
f. If any other (specify) ........
D. CONSEQUENCES OF SICKNESS

i. To what extent, you are living a good social life after the closure of your industrial unit.

ii. How far the closure of your unit has affected the?
   a. Schooling of your children.
   b. Marriage of children.
   c. Your own marriage.

iii. How many people have lost their jobs due to the sickness of your industrial unit?

iv. How much investment in your unit remains blocked?

v. What are you doing after you have closed your industrial unit?
   c. Without any job.      d. If any other

vi. How you are meeting your household expenditures after the closure of your unit?
   a. Sent children to work.
   b. Borrowing.
   c. Any other (Pl. Specify).

vii. Has the Bank/SFC filed a suit for recovery of loans against you? Yes/No

E. SUGGESTIVE MEASURES:

1. What you suggest in the control of sickness in small-scale industries in the state:
   (Please give in order of priority)

   1........ 2........ 3........ 4........ 5........
   6........ 7........ 8........ 9........ 10........
2. In your opinion what measures should be taken in the rehabilitation of sick units: (Pl. specify in order of priority)

1........ 2.......... 3.......... 4........ 5......... 6.......... 7.......... 8.......... 9......... 10.........

3. What should be done so as to rejuvinate the small scale industrial sector in the state.

Remarks:

.................................................................
.................................................................

Signature of the Entrepreneur
Dear Sir,

As you know, that the sickness in modern small scale industries has caused great concern to all-planners, industrialists, economists and the general public. This sickness has caused huge losses to the state in the shape of employment, production, revenues to the exchequer etc., The greatest loss is the discouragement of youth towards entrepreneurship in the state. Given the serious socio-economic implications of the industrial sickness in the state, I have taken up a problem entitled "INDUSTRIAL SICKNESS IN MODERN SMALL SCALE INDUSTRIES IN J & K STATE" for my Ph. D. programme with the purpose to undertake an in-depth study of Industrial sickness in the state in order to provide an opportunity to the policy makers in understanding in the industrial sickness in its right perspective.

The study will be possible only with the co-operation and support of all those who are concerned with the development of small scale industries in the state. As you being one of them, as such, it is requested to your goodself to help me in the completion of the said study by providing all the necessary information's which will enable me to unveil the factors that have caused sickness and based thereupon evolve policy implications for the control of sickness and for the rejuvenation of the industrial sector in the state. The information to be provided will be treated as strictly confidential and duly acknowledged. As such you are requested to fill up the attached questionnaire.

Any inconvenience caused is regretted and am highly sorry for any unintentional offending word(s)/question. Hoping to get the questionnaire dully filled within the shortest possible time.

Thanking you in anticipation.

with regards

Yours faithfully,

Mr. Khursheed A. Bhat
Ph.D. Scholar,
Department of Commerce,
University of Kashmir, Srinagar.
"Industrial sickness in modern Small Scale Industries in Jammu and Kashmir".

INTERVIEW SCHEDULE FOR SICOP

(All the information provided will be treated strictly confidential. Your identity will not be disclosed at any stage.)

(A) PERSONAL DATA
1. Name of the Officer_________________ Designation____________________
   Length of service_________________ Department____________________
   Academic qualification____________________

(B) ROLE PLAYED
1) To what extent, you are satisfied with the role played by the following organisations in the development of small scale industries in the state.

   GE CE SE VLE NAA

   i. Your own corporation.
   ii. State financial corporation.
   iii. Banks
   iv. SISI
   v. ITCO
   vi. Directorate of Industries.
   vii. Chamber of Commerce.
   viii. Small industries Associations.
   ix. If any other (Pl. Specify)

2) What constrains have impeded the role of your organisation in the promotion of small scale industries?..............

3) Are you satisfied with the role assigned to your corporation in the development of small scale industries in J&K State?
   Completely / Moderately / Less than Moderately /Slightly /Not at all.

4) Do you see much more role for your corporation in the development of small scale industries in the state. Yes/No if yes please specify.........................
5) What different services / facilities are being provided by your deptt. to the small entrepreneurs in the smooth conduction of business operations (Please Specify)..............

a. Marketing support       b. Supply of raw-materials
c. Development of industrial estates.
d. Selection and acquisition of technology.
e. Management counselling.

6) Whether, the different supporting services are provided to all small entrepreneurs? Yes/No

If No, specify the reasons for the same..................

7) Whether, the annual requirements of raw materials to small scale units are provided in?
a. One lot size       b. Two lot sizes
c. Different convenient lot sizes d. Economic order quantity

e. Providing in the quantity demanded by the unit holders

8) The fixation of raw-material quota to different small Industrial units is based on:
d. Assessments made by the SICOP etc.
e. If any other (Please specify).........................

9) It has been found that most of the units have failed on account of difficulty in getting regular supply of materials at right price and marketing of finished goods, on account of the reasons not within their control. As a concerned agency, what steps have been taken so far to help the SSI Units in this respect?.......................

10) To what extent do you agree with the accusation of entrepreneurs that there is an inordinate delay in your corporation in the processing of documents.

Great extent/Considerable extent/some extent/little extent/not at all.

11) Whether, there is an industrial sickness cell in your corporation working for the rehabilitation of sick units and in the control of sickness in small scale industries. Yes/No

If no, specify the reasons .........................

12) What steps have been so far taken by your corporation in the control of sickness in modern small scale industries?..........................

13) What has been the efficacy of the measures taken by your
C) CAUSES OF SICKNESS:

How far, the following factors have caused sickness in modern small scale industries in the state.

1. FACULTY INITIAL PLANNING AND IMPLEMENTATION:

1.a Faulty Project Appraisal.
1.b Inappropriate Technology.
1.c Sub-optimal Plant Capacity
1.d Absence of Market analysis.
1.e Under Estimation of Project cost.

2. LACK OF ENTREPRENEURIAL SKILLS:

2.a Lack of Motivation.
2.b Lack of Initiative.
2.c Entrepreneurial Integrity.
2.d Understanding.

3. INFRASTRUCTURAL BOTTLENECKS:

3.a Power Shortages.
3.b Transport & Communication Problems.
3.c Non-availability of Industrial Accomodation.

4. INEFFECTIVE MANAGEMENT OF OPERATIONS:

4.a Lack of Financial Discipline.
4.b Ineffective Labour Mgt.
4.c Inefficient Management of Production Function.
4.d Poor Management of Marketing effort.

5. INSUFFICIENT FACTORAL ENDOWMENTS:

5.a Non-availability of Raw materials.
5.b Shortage of Labour Skills.
5.c Insufficient Capital
   5-c1. Working Capital
   5-c2. Term Loans
   5-c3. Diversion of Funds
   5-c4. Low Equity Base
5.d Diversion of Funds
5.e Low Equity Base

GE = Great Extent; CE = Considerable Extent; SE = Some Extent; VLE = Very Little Extent; NAA = Not At All
6. INFRACTIOUS GOVERNMENT POLICIES:
   6.a Subsidization.
   6.b More Regulations.
   6.c Lacking Focus on Ancillarisation and infrastructural Development.
   6.d Local orientation.

7. CHANGES IN GENERAL ECONOMIC CONDITIONS ETC.:

8. POOR MARKETIBILITY:

9. EXPECTED ROLE FAILURE OF DIFFERENT ROLE PLAYERS:

   How far, the inadequacy of role performance of the following caused sickness in Small scale industries in the state.

   9.a State Financial Corporation
   9.b Banks.
   9.c SICOP.
   9.e ITCO.
   9.f Industries and Commerce Dppt.
   9.g Entrepreneur.

D. APPRAISAL OF ROLE PERFORMANCE

A. DIRECTORATE OF INDUSTRIES AND COMMERCE

i. How far, there has been inadequacy of role performance of Directorate of Industries.

ii. To what extent, the role failure of the Directorate has caused industrial ill-health in the state.

iii. To what extent, there has (IS) been;
    a. More paper work and controls.
    b. Procedural wrangles.
    c. Inordinate delays.
    d. Corruption.
iv. How far, you have been satisfied with the guidance and counseling being provided to SSI by the Directorate in the selection of viable line of activity etc.

v. Is it that there has been reckless registration by the Directorate which has caused more competition etc. thus excessive capacities and finally industrial ill-health in the state. To what extent it is so:

vi. How far the incentives etc. have (are) been (being) delivered by the Directorate in time and with much ease.

vii. How do you say that the Directorate of Industries has failed in its role performance.......................

vi. How role failure on the part of Directorate has contributed to the industrial ill-health in the state..........................

B. J & K STATE FINANCIAL CORPORATION/ BANKS

i. How far the State Financial Corporation / Banks have failed in their role of providing need based financial assistance to the small scale units in the state.

ii. To what extent the role failure of the SFC has contributed to the industrial ill health in the state.

iii. How far, the time taken in disposal of loan applications was more by:

   a) Banks
   b) SFC

   iv. How far, the problem of underfinancing
A. Cost over-runs.
B. Wilful cuts in the projected costs.
C. Underestimation of project costs.
D. Poor implementation.

v. Have you been satisfied with the technical counselling provided by the SFC. If yes to what extent.

vi. To what extent, there has been:
   a) Inordinate delays.
   b) Procedural wrangles.
   c) More paper work.
   d) Red tapism.

vii. How do you say that the State Financial Corporation has failed in its role performance.

vi. How role failure on the part of State Financial corporation has contributed Industrial ill-health in the state.

C. SMALL SCALE INDUSTRIES DEVELOPMENT CORPORATION (SICOP)

i. To what extent, there has been inadequacy of role performance of SICOP in the promotion of small scale industries in the state?

ii. How far, the corporation has helped SSI in the market development effort?

iii. To what extent they have helped small scale industries in:
   a) Turning-out best quality products.

iv. Are you satisfied with the raw-material and marketing support being provided by the SICOP? If yes to what extent.
v. To what extent, SICOP has been able to meet your requirements of raw-materials.

vi. How do you say that the State Industrial Development Corporation has not failed in its role performance.....

D. SISI AND ITCO

i. How far, there has been inadequacy of role performance of SISI and ITCO in the promotion of Industries in the state.

ii. Has the role failure of SISI and ITCO has also contributed to the sickness in small scale sector in the state? If yes to what extent.

iii. How far, you have been satisfied with the following services of these two agencies:

   a. consultancy services.
   b. Training programmes.
   c. modernisation programmes.
   d. quality improvement programmes.
   e. development of ancillarisation.
   f. marketing and exports.

iv. Are you satisfied with the project reports being prepared by these agencies. If yes to what extent.

v. To what extent the project reports prepared by these agencies are complete and based on current data.

vi. How do you say that the SISI & ITCO has failed in its role performance..............................................

E. ENTREPRENEURS

i. How far, there has been role failure of entrepreneurs as well which
has engendered sickness in their Industrial units.

ii. How far, the lack of industrial discipline and industrial culture among the entrepreneurs has impeded the industrial growth.

iii. How far, it is true that entrepreneurs in general of the state have resorted to diversion of funds, and unproductive and flambouyant expenditures.

iv. How far, it is true that industries in the state have been the casualty of the lack of entrepreneurail class adaptive to changing business initiaties.

vii. The small scale units in other states are doing exceedingly well even though they are given no cash subsidies and less incentives. To what extent the following factors are responsible:

   b. Better industrial infrastructural facilities.
   c. Easy availability of raw materials, finances etc.
   d. Sufficient electric power.
   e. Enjioing better entrepreneurial and skills.
   f. Due to more positive role played by different Government agencies.

viii. How do you say that the entrepreneurs in general have failed in their role of running their units efficiently and on modern lines.................................

ix. Your perceptions about the entrepreneurs and the people working in various financial & service organisations.

   a. Hard working, working against heavy odds.
b. Conscientious in their duties, vigilant and compliant with Govt. rules and regulations.
c. Often insincere, exaggerate their difficulties in order to obtain undue benefits.
d. Unrealistic in their expectations, do not help themselves, lacking confidence, motivation and zeal.
e. Regid, bureaucratic attitudes and open to liberty.
f. If any other (specify) ..........

E. SUGGESTIVE MEASURES:

1. What you suggest in the control of sickness in small scale industries in the state:
   (Please give in order of priority)
   1....... 2....... 3....... 4....... 5....... 6....... 7....... 8....... 9....... 10.......

2. In your opinion what measures should be taken in the rehabilitation of sick units: (Pl. specify in order of priority)
   1....... 2....... 3....... 4....... 5....... 6....... 7....... 8....... 9....... 10.......

3. What should be done so as to rejuvinate the small scale industrial sector in the state.
   ................................................................................................................
   ................................................................................................................

Remarks:
   ................................................................................................................
   ................................................................................................................

Signature of the officer
"Industrial sickness in modern Small Scale Industries in Jammu and Kashmir".

INTERVIEW SCHEDULE FOR DIRECTORATE OF INDUSTRIES

(All the information provided will be treated strictly confidential. Your identity will not be disclosed at any stage.)

A. Personal Data

1. Name of the Officer ____________ Designation _____________
   Length of service ____________ Department ______________
   Academic qualifications ________________________________

B. Role Played

1. To what extent, you have been satisfied with the role played by the following agencies in the development of small scale industries in the state.

   GE CE SE VLE NAA

   a. Your own Organisation
   b. State Financial Corporation
   c. Banks
   d. SICOP
   e. SISI & ITCO
   f. Chamber of Commerce
   g. Industries Associations

2. Are you satisfied with the role assigned to your organisation in the development of small scale industries.

   Completely/Considerably/Moderately/Slightly/Not at all.

3. What has constrained the efficiency of role performance of your organisation in the development of small scale industries in the state.

4. In view of the unique Geo-physical, Socio-economic and topographic features of the State; have your department identified the viable lines of activity to be targeted by the prospective entrepreneurs.

   Yes/No

   If no, Why? ________________________________

5. How often Directorate monitor the working of small scale units so as to help them in solving their problems and to check the misuse and diversion of funds:
Continuously/mostly/occasionally/Rarely/No follow-up.

6. To what extent, there is a problem of diversion of funds by the unit holders in the state:
   - Large extent/Some extent/Little extent/Very little extent/Not at all.

7. How far, it is true that there are inordinate delays in the processing of documents:
   - Completely/Considerably/Slightly/Very slightly/Not true.

10. To what extent, there are standardisation of procedures in your organisation:
    - Large extent/Some extent/Little extent/Very little extent/Not at all.

11. Is it true that there are inordinate delays procedural wrangles and rampant corruption in your organisation which has hampered the smooth conduct of business operations. (Yes/No). If No, why such feeling is widespread among the entrepreneurs

11. Whether, there is Industrial sickness cell in your department working for the identification and rehabilitation of sick units and control of sickness Yes/No. If no, Why?

12. Whether your department has propounded a yardstick for identifying/measuring the sickness:  Yes/No.

13. Given the proportion of sickness, what steps have been so far taken in the prevention of sickness by your department.

14. What has been the efficacy of the measures taken in the control of sickness in modern small scale industries in the state.
   - High satisfactory/Satisfactory/Less than satisfactory/Very less/Not satisfied.

GE = Great Extent; CE = Considerable Extent; SE = Some Extent; VLE = Very Little Extent; NAA = Not At All

C) CAUSES OF SICKNESS:

How far, the following factors have caused sickness in modern small scale industries in the state.

1. FACULTY INITIAL PLANNING AND
IMPLEMENTATION:

1. A Faulty Project Appraisal,
   1.b Inappropriate Technology,
   1.c Sub-optimal Plant Capacity
   1.d Absence of Market analysis.
   1.e Under Estimation of Project cost.

2. LACK OF ENTREPRENEURIAL SKILLS:
   2.a Lack of Motivation.
   2.b Lack of Initiative.
   2.c Entrepreneurial Integrity.
   2.d Understanding.

3. INFRASTRUCTURAL BOTTLENECKS:
   3.a Power Shortages.
   3.b Transport & Communication Problems.
   3.c Non-availability of Industrial Accommodation.

4. INEFFECTIVE MANAGEMENT OF OPERATIONS:
   4.a Lack of Financial Discipline.
   4.b Ineffective Labour Mgt.
   4.c Inefficient Management of Production Function.
   4.d Poor Management of Marketing effort.

5. INSUFFICIENT FACTORIAL ENDOWMENTS:
   5.a Non-availability of Raw materials.
   5.b Shortage of Labour Skills.
   5.c Insufficient Capital
      5-c1. Working Capital
      5-c2. Term Loans
      5-c3. Diversion of Funds
      5-c4. Low Equity Base

6. INFRASTRUCTURAL GOVERNMENT POLICIES:
   6.a Subsidization.
   6.b More Regulations.
   6.c Lacking Focus on Ancillarisation and infrastructural Development.
   6.d Local orientation.
7. CHANGES IN GENERAL ECONOMIC CONDITIONS ETC.:  

8. POOR MARKETIBILITY:  

9. EXPECTED ROLE FAILURE OF DIFFERENT ROLE PLAYERS:

How far, the inadequacy of role performance of the following caused sickness in small scale industries in the state.

9.a State Financial Corporation  
9.b Banks.  
9.c SICOP.  
9.e ITCO.  
9.f Industries and Commerce Dppt.  
9.g Entrepreneur.

D. APPRAISAL OF ROLE PERFORMANCE

A. DIRECTORATE OF INDUSTRIES AND COMMERCE

i. How far, there has been inadequacy of role performance of Directorate of Industries.

ii. To what extent, the role failure of the Directorate has caused industrial ill-health in the state.

iii. To what extent, there has been:
   a. More paper work and controls.
   b. Procedural wrangles.
   c. Inordinate delay.
   d. Corruption.

iv. How far, you have been satisfied with the guidance and counseling being provided to SSI by the Directorate in the selection of viable line of activity etc.

v. Is it that there has been reckless registration by the Directorate which has caused more competition etc. thus excessive capacities and finally industrial ill-health in the state. To what extent it is so:

vi. How far the incentives etc. have
(are) been (being) delivered by the Directorate in time and with much ease.

vii. How do you say that the Directorate of Industries has failed in its role performance.

vi. How role failure on the part of Directorate has contributed to the industrial ill-health in the state.

B. J & K STATE FINANCIAL CORPORATION/ BANKS

i. How far the State Financial Corporation / Banks have failed in their role of providing need based financial assistance to the small scale units in the state.

ii. To what extent the role failure of the SFC has contributed to the industrial ill-health in the state.

iii. How far, the time taken in disposal of loan applications was more by:

   a) Banks
   b) SFC

iv. How far, the problem of underfinancing is caused by:

   a. Cost over-runs.
   b. Wilful cuts in the projected costs.
   c. Underestimation of project costs.
   d. Poor implementation.

v. Have you been satisfied with the technical counselling provided by of the SFC. If yes to what extent.

vi. To what extent, there has been:

   a) Inordinate delays.
   b) Procedural Wrangles.
   c) More Paper Work.
   d) Red tapism.
vii. How do you say that the State Financial Corporation has failed in its role performance......

vi. How role failure on the part of State Financial corporation has contributed Industrial ill-health in the state........

C. SMALL SCALE INDUSTRIES DEVELOPMENT CORPORATION (SICOP)

i. To what extent, there has been inadequacy of role performance of SICOP in the promotion of small scale industries in the state?

ii. How far, the corporation has helped SSI in the market development effort?

iii. To what extent they have helped small scale industries in;

  turning-out best quality products.

iv. Are you satisfied with the raw-material and marketing support being provided by the SICOP? If yes to what extent.

v. To what extent, SICOP has been able to meet your requirements of raw-materials.

vi. How do you say that the State Industrial Development Corporation has not failed in its role performance.....

D. SISI AND ITCO

i. How far, there has been inadequacy of role performance of SISI and ITCO in the promotion of Industries in the state.

ii. Has the role failure of SISI and ITCO has also contributed to the sickness in small scale sector in the state? If yes to what extent.
iii. How far, you have been satisfied with the following services of these two agencies:

- a. consultancy services.
- b. Training programmes.
- c. modernisation programmes.
- d. quality improvement programmes.
- e. development of ancillarisation.
- f. marketing and exports.

iv. Are you satisfied with the project reports being prepared by these agencies. If yes to what extent.

v. To what extent the project reports prepared by these agencies are complete and based on current data.

vi. How do you say that the SISI & ITCO has failed in its role performance.

E. ENTREPRENEURS

i. How far, there has been role failure of entrepreneurs as well which has engendered sickness in their Industrial units.

ii. How far, the lack of industrial discipline and industrial culture among the entrepreneurs has impeded the industrial growth.

iii. How far, it is true that entrepreneurs in general of the state have resorted to diversion of funds, and unproductive and flambouyant expenditures.

iv. How far, it is true that industries in the state have been the casualty of the lack of entrepreneurail class adaptive to changing business inititatives.

vii. The small scale units in other states are doing exceedingly well even though they are given no cash subsidies and less incentives. To what extent the following factors
b. Better industrial infrastructural facilities.
c. Easy availability of raw materials, finances etc.
d. Sufficient electric power.
e. Enjoing better entrepreneurial and skills.
f. Due to more positive role played by different Government agencies.

viii. How do you say that the entrepreneurs in general have failed in their role of running their units efficiently and on modern lines.................................

ix. Your perceptions about the entrepreneurs and the people working in various financial & service organisations.

a. Hard working, working against heavy odds.
b. Conscientious in their duties, vigilant and compliant with Govt. rules and regulations.
c. Often insincere, exaggerate their difficulties in order to obtain undue benefits.
d. Unrealistic in their expectations, do not help themselves, lacking confidence, motivation and zeal.
e. Rigid, bureaucratic attitudes and open to liberty.
f. If any other (specify) ...........

E. SUGGESTIVE MEASURES:

1. What you suggest in the control of sickness in small scale industries in the state: (Please give in order of priority)
   1........ 2........ 3........ 4........ 5........
   6........ 7........ 8........ 9........ 10........

2. In your opinion what measures should be taken in the rehabilitation of sick units: (Pl. specify in order of priority)
3. What should be done so as to rejuvenate the small scale industrial sector in the state.

Remarks:

Signature of the officer
"Industrial sickness in modern Small Scale Industries in Jammu and Kashmir".

INTERVIEW SCHEDULE FOR STATE FINANCIAL CORPORATION AND BANKS

(All the information provided will be treated strictly confidential. Your identity will not be disclosed at any stage.)

A) PERSONAL DATA

Name of the officer ____________ Designation _____________
Length of service _________________ Department _______________
Academic Qualification ___________

B) ROLE PLAYED

1) To what extent you have been satisfied with the role played by your organisation and others in the development of small scale industries in the state.

   i) State Financial Corporation
   ii) Banks
   iii) SICOP
   IV) Directorate of Industries
   v) SISI and ITCO
   vi) Industries Associations
   vii) If any other (Pl. specify)

2) Are you satisfied with the role assumed by your corporation/Bank in the development of small scale industries?

   Completely/considerably/Moderately/Slightly/Not at all.

3) On the whole, what has impeded the efficiency of role performance of your organisation in the development of small scale industries in the state.

4) How do your organisation monitor the progress of the assisted small scale units?

   i) By studying the progress reports and financial statements.
   ii) Not monitoring

5) On an average, the gestation period of SSI Units in the state ranges from 1 to 3 years which is mostly on account of the
long time taken by the financial institutions in granting

financial assistance. Why so.................................

6) What has been the average time taken in;
   a) Sanctioning Loans
   b) Disbursing Loans

7. To what extent, the small scale units in the state have suffered on account of cost overrun and under financing.

   Great extent/Considerable extent/Some extent/little extent/Not at all

8) Do you agree with the grievance of entrepreneurs that there has been wilful cuts in the project cost/working capital estimated by SISI/ITCO without assigning any logical reason.

   Completely/Considerably/Moderately/Slightly/Not at all.

9) To what extent, the project feasibility report submitted by the entrepreneurs reflect a true picture.

   Great extent/Considerable extent/Some extent/little extent/Not at all.

10) To what extent, the feasibility/project reports submitted by the entrepreneurs are examined for rightness before sanctioning financial assistance.

   Great extent/Considerable extent/Some extent/little extent/Not at all.

11) What yard-sticks are applied for examining the feasibility?

12) To what extent there has been diversion of funds by the entrepreneurs.

   Great extent/considerable extent/some extent/very little extent/Not at all.

13) Whether there is an industrial sickness cell in the corporation for the identification and rehabilitation of sick units in the state? Yes/No
    If no, why? ....................................................

14) Whether your institution is having a system for identification of sickness in modern small units? Yes/No
    If yes, specify the yardstick.............................
15) As we know that the industrial sickness is a gradual process and not a sudden eruption. At an early stage, the SSI Units start reflecting the signals of sickness. Do the banks/financial institution monitor SSI Units for the identification of sickness at incipient stage.  

16) How do your organisation is tackling sickness at an incipient stage .................................. 

17) Sickness in SSI Units is causing sickness in financial institutions as well. In view of this fact, what steps have been so far taken by your organisation in arresting sickness in modern small scale industries in J&K State ............................................................. 

18) The general problem of the small scale industries in the state has remained lack of working capital. Why so............. 

19) What has been done to overcome the working capital problems of the small scale industries in the state.............. 

C) CAUSES OF SICKNESS: 

How far, the following factors have caused sickness in modern small scale industries in the state. 

1. FACULTY INITIAL PLANNING AND IMPLEMENTATION: 
   1.a Faulty Project Appraisal. 
   1.b Inappropriate Technology. 
   1.c Sub-optimal Plant Capacity 
   1.d Absence of Market analysis. 
   1.e Under Estimation of Project cost. 

2. LACK OF ENTREPRENEURIAL SKILLS: 
   2.a Lack of Motivation. 
   2.b Lack of Initiative. 
   2.c Entrepreneurial Integrity. 
   2.d Understanding. 

3. INFRASTRUCTURAL BOTTLENECKS: 
   3.a Power Shortages. 
   3.b Transport & Communication Problems. 
   3.c Non-availability of Industrial Accomodation. 

GE = Great Extent; CE = Considerable Extent; SE = Some Extent; VLE = Very Little Extent; NAA = Not At All
4. INEFFECTIVE MANAGEMENT OF OPERATIONS:
   4.a Lack of Financial Discipline.
   4.b Ineffective Labour Mgt.
   4.c Inefficient Management of Production Function.
   4.d Poor Management of Marketing effort.

5. INSUFFICIENT FACTORAL ENDOWMENTS:
   5.a Non-availability of Raw materials.
   5.b Shortage of Labour Skills.
   5.c Insufficient Capital
      5-c1. Working Capital
      5-c2. Term Loans
      5-c3. Diversion of Funds
      5-c4. Low Equity Base
   5.d Diversion of Funds
   5.e Low Equity Base

6. INFRUCTUOUS GOVERNMENT POLICIES:
   6.a Subsidization.
   6.b More Regulations.
   6.c Lacking Focus on Ancillarisation and infrastructural Development.
   6.d Local orientation.

7. CHANGES IN GENERAL ECONOMIC CONDITIONS ETC.:

8. POOR MARKETIBILITY:

9. EXPECTED ROLE FAILURE OF DIFFERENT ROLE PLAYERS:

   How far, the inadequacy of role performance of the following caused
   Sickness in Small scale industries in the state.

   9.a State Financial Corporation
   9.b Banks.
   9.c SICOP.
   9.e ITCO.
   9.f Industries and Commerce Dppt.
   9.g Entrepreneur.

D. APPRAISAL OF ROLE PERFORMANCE

A. DIRECTORATE OF INDUSTRIES AND COMMERCE
i. How far, there has been inadequacy of role performance of Directorate of Industries.

ii. To what extent, the role failure of the Directorate has caused industrial ill-health in the state.

iii. To what extent, there has (IS) been;
   a. More paper work and controls.
   b. Procedural wrangles.
   c. Inordinate delays.
   d. Corruption.

iv. How far, you have been satisfied with the guidance and counseling being provided to SSI by the Directorate in the selection of viable line of activity etc.

v. Is it that there has been reckless registration by the Directorate which has caused more competition etc. thus excessive capacities and finally industrial ill-health in the state. To what extent it is so:

vi. How far the incentives etc. have (are) been (being) delivered by the Directorate in time and with much ease.

vii. How do you say that the Directorate of Industries has failed in its role performance.

vi. How role failure on the part of Directorate has contributed industrial ill-health in the state.

B. J & K STATE FINANCIAL CORPORATION AND BANKS

i. How far the State Financial Corporation/Banks have failed in their role of providing need based financial assistance to the small scale units in the state.
ii. To what extent the role failure of the SFC has contributed to the industrial ill health in the state.

iii. How far, the time taken in disposal of loan applications was more by:
   a) Banks
   b) SFC

iv. How far, the problem of underfinancing is caused by:
   a. Cost over-runs.
   b. Wilful cuts in the projected costs.
   c. Underestimation of project costs.
   d. Poor implementation.

v. Have you been satisfied with the technical counselling provided by the SFC. If yes to what extent.

vi. To what extent, there has been:
   a) Inordinate delays.
   b) Procedural Wrangles.
   c) More Paper Work.
   d) Red tapism.

vii. How do you say that the State Financial Corporation has failed in its role performance.

vi. How role failure on the part of State Financial corporation has contributed Industrial ill-health in the state.

C. SMALL SCALE INDUSTRIES DEVELOPMENT CORPORATION (SICOP)

i. To what extent, there has been inadequacy of role performance of SICOP in the promotion of small scale industries in the state?
ii. How far, the corporation has helped SSI in the market development effort?

iii. To what extent they have helped small scale industries in:

   turning-out best quality products.

iv. Are you satisfied with the raw-material and marketing support being provided by the SICOP? If yes to what extent.

v. To what extent, SICOP has been able to meet your requirements of raw-materials.

vi. How do you say that the State Industrial Development Corporation has not failed in its role performance.........

D. SISI AND ITCO

i. How far, there has been inadequacy of role performance of SISI and ITCO in the promotion of Industries in the state.

ii. Has the role failure of SISI and ITCO has also contributed to the sickness in small scale sector in the state? If yes to what extent.

iii. How far, you have been satisfied with the following services of these two agencies:

   a. consultancy services.
   b. Training programmes.
   c. modernisation programmes.
   d. quality improvement programmes.
   e. development of ancillarisation.
   f. marketing and exports.

iv. Are you satisfied with the project reports being prepared by these agencies. If yes to what extent.

v. To what extent the project reports prepared by these agencies are complete
and based on current data.

vi. How do you say that the SISI & ITCO has failed in its role performance.................................

E. ENTREPRENEURS

i. How far, there has been role failure of entrepreneurs as well which has engendered sickness in their Industrial units.

ii. How far, the lack of industrial discipline and industrial culture among the entrepreneurs has impeded the industrial growth.

iii. How far, it is true that entrepreneurs in general of the state have resorted to diversion of funds, and unproductive and flambouyant expenditures.

iv. How far, it is true that industries in the state have been the casualty of the lack of entrepreneurail class adaptive to changing business initiatives.

vii. The small scale units in other states are doing exceedingly well even though they are given no cash subsidies and less incentives. To what extent the following factors are responsible:


b. Better industrial infrastructural facilities.

c. Easy availability of raw materials, finances etc.

d. Sufficient electric power.

e. Enjoying better entrepreneurial and skills.

f. Due to more positive role played by different Government agencies.
viii. How do you say that the entrepreneurs in general have failed in their role of running their units efficiently and on modern lines.

ix. Your perceptions about the entrepreneurs and the people working in various financial & service organisations.

a. Hard working, working against heavy odds.

b. Conscientious in their duties, vigilant and compliant with Govt. rules and regulations.

c. Often insincere, exaggerate their difficulties in order to obtain undue benifits.

d. Unrealistic in their expectations, do not help themselves, lacking confidence, motivation and zeal.

e. Regid, bureaucratic attitudes and open to liberty.

f. If any other (specify) ...........

E. SUGGESTIVE MEASURES:

1. What you suggest in the control of sickness in small scale industries in the state: (Please give in order of priority)

   1....... 2....... 3....... 4....... 5....... 6....... 7....... 8....... 9....... 10.......

2. In your opinion what measures should be taken in the rehabilitation of sick units: (Pl. specify in order priority)

   1....... 2....... 3....... 4....... 5....... 6....... 7....... 8....... 9....... 10.......
3. What should be done so as to rejuvenate the small scale industrial sector in the state.

Remarks:

.................................................................

.................................................................

Signature of the officer
APPENDIX - VI

FACULTY OF COMMERCE AND MANAGEMENT STUDIES
UNIVERSITY OF KASHMIR
SRINAGAR

Industrial Sickness in Modern Small Scale Industries in Jammu & Kashmir State.

INTERVIEW SCHEDULE FOR SISI AND ITCO

(All the information will be treated as strictly confidential your identity will not be disclosed at any stage).

Si.No. of schedule........Date of issue.......Date of return......

A) PERSONAL DATA

Name of the officer ..................Designation........

Length of service........Department..................,

Academic Qualification..............................

B) ROLE PLAYED

1) To what extent, you are satisfied with the role played by your organisation and other concerned agencies in the development of small scale industries in J&K State.

   GE     CE     SE     VLE     NAA

I)    SISI
II)   ITCO
III)  State Financial Corporation (SFC)
IV)   Banks
V)    SICOP
VI)   Directorate of Industries and Commerce
VII)  Small Industries Associations
VIII) If any other (PL. Specify)

2) Are you satisfied with the role assigned to your organisation in the development of small scale industries in J&K State.

   Completely/Considerably/Moderately/Slightly/Not at All.

3) What new role your organisation intends to play in the development of small scale industries in the changed economic scenario in the country..........................
4. What has constrained the effectiveness of the role play of your organisation in the development of small scale industries in the state?

5) What different services are being provided by your organisation to the small entrepreneurs in the State.

i) Preparation of feasibility/Project report.
ii) Selection and acquisition of Technology/Plant & Machinery.
iii) Help in importing technologies.
iv) Guidance in size and site selection.
v) Arranging foreign collaborations.
vi) Provide managerial and technical training to the entrepreneurs and their employees.
vii) Management counselling. (viii) if any other (Pl. specify).

6. In the preparation of project/feasibility report, To what extent your organisation is conducting surveys/collecting current information about different variables affecting viability of the project.

Large extent/considerable extent/some extent/very little extent/Not at all.
If not, what source of information is used: .............

7) The financial institutions and banks are of the opinion that the feasibility/project reports, prepared by your organisation does not reflect the true picture and mostly based on concocted information. To what extent do you agree:

Large extent/considerable extent/some extent/Very little extent/Not at all.
If no, specify the reasons for their disregard ............

8) On what basis, the planning for optimum plant capacities is being done ........................................

9) It has been found that most of SSI Units in the State have failed on account of faulty planning, sub-optimum plant capacity and improper technology. In view of this fact what steps have been taken by your organisation to overcome these problems of the small entrepreneurs ..............

10) Whether your organisation has identified valuable lines of activity district-wise for the state. YES/NO

9) How often the managerial and technical training opportunities are being provided to the small entrepreneurs of the state and their employees.
C) CAUSES OF SICKNESS:

How far, the following factors have caused sickness in modern small scale industries in the state.

1. FAULTY INITIAL PLANNING AND IMPLEMENTATION:

1.a Faulty Project Appraisal.
1.b Inappropriate Technology.
1.c Sub-optimal Plant Capacity.
1.d Absence of Market analysis.
1.e Under Estimation of Project cost.

2. LACK OF ENTREPRENEURIAL SKILLS:

2.a Lack of Motivation.
2.b Lack of Initiative.
2.c Entrepreneurial Integrity.
2.d Understanding.

3. INFRASTRUCTURAL BOTTLENECKS:

3.a Power Shortages.
3.b Transport & Communication Problems.
3.c Non-availability of Industrial Accomodation.

4. INEFFICIENT MANAGEMENT OF OPERATIONS:

4.b Ineffective Labour Mgt.
4.c Inefficient Management of Production Function.
4.d Poor Management of Marketing effort.

5. INSUFFICIENT FACTORAL ENDOWMENTS:

5.a Non-availability of Raw materials.
5.b Shortage of Labour Skills.
5.c Insufficient Capital
   a. Working Capital.
   b. Fixed Capital.
5.d Diversion of Funds
5.e Low Equity Base

GE=Great Extent; CE=Considerable Extent; SE=Some Extent;
VLE=Very Little Extent; NAA=Not At All
5-c1. Working Capital
5-c2. Term Loans
5-c3. Diversion of Funds
5-c4. Low Equity Base

5.d Diversion of Funds
5.e Low Equity Base

6. INFRACTIOUS GOVERNMENT POLICIES:

6.a Subsidization.
6.b More Regulations.
6.c Lacking Focus on Ancillarisation and infrastructural Development.
6.d Local orientation.

7. CHANGES IN GENERAL ECONOMIC CONDITIONS ETC.:

8. POOR MARKETIBILITY:

9. EXPECTED ROLE FAILURE OF DIFFERENT ROLE PLAYERS:

How far, the inadequacy of role performance of the following caused sickness in Small scale industries in the state.

9.a State Financial Corporation
9.b Banks.
9.c SICOP.
9.e ITCO.
9.f Industries and Commerce Dppt.
9.g Entrepreneur.

D. APPRAISAL OF ROLE PERFORMANCE

A. DIRECTORATE OF INDUSTRIES AND COMMERCE

i. How far, there has been inadequacy of role performance of Directorate of Industries.

ii. To what extent, the role failure of the Directorate has caused industrial ill-health in the state.

iii. To what extent, there has (IS) been;
   a. More paper work and controls.
   b. Procedural wrangles.
   c. Inordinate delay/s.
   d. Corruption.
iv. How far, you have been satisfied with the guidance and counseling being provided to SSI by the Directorate in the selection of viable line of activity etc.

v. Is it that there has been reckless registration by the Directorate which has caused more competition etc. thus excessive capacities and finally industrial ill-health in the state. To what extent it is so:

vi. How far the incentives etc. have (are) been (being) delivered by the Directorate in time and with much ease.

vii. How do you say that the Directorate of Industries has failed in its role performance..................

vi. How role failure on the part of Directorate has contributed industrial ill-health in the state..........................

B. J & K STATE FINANCIAL CORPORATION/ BANKS

i. How far, the State Financial Corporation / Banks have failed in their role of providing need based financial assistance to the small scale units in the state.

ii. To what extent the role failure of the SFC has contributed to the industrial ill health in the state.

iii. How far, the time taken in disposal of loan applications was more by:

   a) Banks
   b) SFC

iv. How far, the problem of underfinancing is caused by:
a. Cost over-runs.
b. wilful cuts in the
   projected costs.
c. underestimation of
   project costs.
d. poor implementation.

v. Have you been satisfied with the
technical counselling provided by
of the SFC. If yes to what extent.

vi. To what extent, there has been;

   a) Inordinate delays.
   b) Procedural Wrangles.
   c) More Paper Work.
   d) Red tapeism.

vii. How do you say that the State Financial Corporation
    has failed in its role performance..................

vi. How role failure on the part of State Financial corporation has contributed Industrial ill-health in the state:..........

C. SMALL SCALE INDUSTRIES DEVELOPMENT
   CORPORATION (SICOP)

i. To what extent, there has been
   inadequacy of role performance of
   SICOP in the promotion of small
   scale industries in the state?

ii. How far, the corporation has helped
    SSI in the market development eff-
    ort?

iii. To what extent they have helped
    small scale industries in;

   a) turning-out best quality products.

iv. Are you satisfied with the raw-
    material and marketing support
    being provided by the SICOP? If yes
    to what extent.
v. To what extent, SICOP has been able to meet your requirements of raw-materials.

vi. How do you say that the State Industrial Development Corporation has not failed in its role performance.

D. SISI AND ITCO

i. How far, there has been inadequacy of role performance of SISI and ITCO in the promotion of Industries in the state.

ii. Has the role failure of SISI and ITCO also contributed to the sickness in small scale sector in the state? If yes to what extent.

iii. How far, you have been satisfied with the following services of these two agencies:

   a. consultancy services.
   b. Training programmes.
   c. modernisation programmes.
   d. quality improvement programmes.
   e. development of ancillarisation.
   f. marketing and exports.

iv. Are you satisfied with the project reports being prepared by these agencies. If yes to what extent.

v. To what extent the project reports prepared by these agencies are complete and based on current data.

vi. How do you say that the SISI & ITCO has failed in its role performance.

E. ENTREPRENEURS

i. How far, there has been role failure of entrepreneurs as well which has engendered sickness in their
Industrial units.

ii. How far, the lack of industrial discipline and industrial culture among the entrepreneurs has impeded the industrial growth.

iii. How far, it is true that entrepreneurs in general of the state have resorted to diversion of funds, and unproductive and flambouyant expenditures.

iv. How far, it is true that industries in the state have been the casualty of the lack of entrepreneurail class adaptive to changing business initiatives.

vii. The small scale units in other states are doing exceedingly well even though they are given no cash subsidies and less incentives. To what extent, the following factors are responsible:

- Better industrial environment and culture.
- Better industrial infrastructural facilities.
- Easy availability of raw materials, finances etc.
- Sufficient electric power.
- Enjoing better entrepreneurial skills.
- Due to more positive role played by different Government agencies.

viii. How do you say, that the entrepreneurs in general have failed in their role of running their units efficiently and on modern lines.

ix. Your perceptions about the entrepreneurs and the people working in various financial & service organisations.

- Hard working, working against heavy odds.
- Conscientious in their duties,
vigilant and compliant with Govt. rules and regulations.
c. Often insincere, exaggerate their difficulties in order to obtain undue benifits.
d. Unrealistic in their expectations, do not help themselves, lacking confidence, motivation and zeal.
e. Regid, bureaucratic attitudes and open to liberty.
f. If any other (specify) ...........

E. SUGGESTIVE MEASURES:

1. What you suggest in the control of sickness in small scale industries in the state:
   (Please give in order of priority)
   1....... 2........ 3.......... 4......... 5.......... 6....... 7........ 8........ 9.......... 10.......

2. In your opinion what measures should be taken in the rehabilitation of sick units: (Pl. specify in order of priority)
   1....... 2........ 3.......... 4......... 5.......... 6........ 7........ 8........ 9.......... 10.......

3. What should be done so as to rejuvinate the small scale industrial sector in the state.
   ........................................................................................................................................

Remarks:
   ........................................................................................................................................

Signature of the officer