ACKNOWLEDGEMENT

At the very first outset, I thank to almighty Allah, the merciful and the benevolent for bestowing me with an opportunity, patience, ability and analytical behaviour essential for undertaking any research work. On this fascinating planet, many people have contributed in the completion of this research work; some by providing materials; some through fruitful counseling and guidance; some by sharing their thought provoking ideas and useful discussions. I acknowledge with gratitude the contributions of all of them.

First and foremost, I like to record my gratitude to my revered teacher, able guide, and a mentor, Prof. S. Fayyaz Ahmad, Head and Dean, Faculty of Commerce and Management Studies, University of Kashmir for his able guidance, incessant encouragement and invaluable suggestions throughout the period of the study. He has always been forthcoming, patient to my mistakes and provided insights into the various crucial issues related to this research work. He has been a source of inspiration to me in shaping my academic carrier. My special thanks are also due to Dr. Nisar Ahmad, Reader, Department of Commerce, Jamia Millia Islamia, for his seasoned guidance and keen personal interest at the initial stages of this research work.

My colleagues and friends became part of this research work. My thanks are due to all of them, in particular to Dr. A. Gani, Nazir A. Nazir, Dr. Muheed Ahmad, Mr. Reyaz Ahmad, Mr. Mushtaq Ahmad Bhat and Mr. Ghulam Moli-ud-Din Dar for their support, incessant encouragement and valuable suggestions. Dr. A. Gani, Reader, Department of Commerce, deserves a special mention, who has taken lot of pains in reviewing the interview schedules and for his keen personal interest in this research work and guidance. He has been always forthcoming in sorting-out the research problems through the study. I will feel guilty if a mention of Mr. Nazir Ahmad Nazir, Lecturer, Department of Commerce may not be made, whose contribution in the completion of this research project is tremendous, in particular in the compilation and in statistical analysis of field data. Special thanks are also due to my friends namely Mr. Javaid Iqbal Mattoo, Assistant Director, Planning and Mr. Mushtaq Ahmad Khan, Assistant Professor, Institute of Management and Public Administration (IMPA) for taking pains in going through the rough drafts and for their valuable suggestions. I am also grateful to Dr. Shahnawaz, Associate Professor, IMPA for his valuable suggestions and help rendered in analysing the data.
Most indebted am I to all those entrepreneurs who happens to be the main source of information, for their hospitality and co-operation extended to me during the field survey without which it would have not been possible to complete the survey which forms the basis of the present study. They are too many to be listed here individually, however, a mention of the following cannot be avoided. I express my gratitude to Mr. Satwinder Gupta, President Sick Industries Forum, Jammu; Mr. Dileep Dogra, President, Small Industries Association, Industrial Estate Digyana; Mr. R. P. Sehti, President, Gangyal Industrial Estate; Mr. S. M. Maqbool, President, Industrial Reconstruction Forum (IRF) Srinagar; Mr. Mukhtar Ahmad Siddiqui, President, Industrial Association Zainakot Estate; Mr. Wazir Mohammad, Proprietor Ever Green Industries, Bagh-i-Ali Mardan; Mr. Nazim-ud-Din, General Secretary, Federation of Industries, Kashmir Division for their co-operation, thought provoking ideas and valuable suggestions.

I would fail in my duty, If I do not offer my sense of gratitude to the different officers of Financial and Service Organisations for providing me with the facts and figures and for sharing their views on the problem of Industrial Sickness. Most of them have been very forthcoming and encouraging. Statistical wing, Directorate of Industries, J & K Government; Publication Division, Development Commissioner, Small Scale Industries, New Delhi and Regional Office, Punjab National Bank, Gandhi Nagar, Jammu deserves a mention here for providing some valuable statistical data.

I also feel obliged to the different personalities in the field of Small Scale industries for their valuable contributions in the field of industrial sickness through their publications, the review of which has helped me in a long way in understanding the problem of industrial sickness and presenting it in its right perspective.

I have no words to thank my parents, brothers, sister and Brother-in-law who have provided me with all sorts of facilities, time and moral support throughout the study. My father, Prof. Ghulam Ahmad Bhat, who has been a most revered and reputed teacher of his times has been a constant force and inspiration to me throughout this research work.

Universal Computer Centre, Sadurabal, Srinagar, deserves all appreciation in typing the thesis so neatly and beautifully and also for the hospitality which the centre extended during my visits.

Khursheed Ahmad Bhat