Articles On Rural And Small Scale Industries In India
An annotated Bibliography

A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT FOR THE DEGREE OF Master of Library Science

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Dedicated to my best friend MOHD ILYAS who got success to save my one academic year
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A word of gratitude also to authors to whom I owe a great deal for this study.

And last but not the least my gratitude to my affectionate parents, other family members, Mohd. Salim Khan and partners for their blessings that filled me with confidence and make the uphill task seem so very easy.

(SUHAIL AHMAD)
II

TO THE READER

The present dissertation is an assignment towards the M.Lib.Sc. course from Aligarh Muslim University, Aligarh (UP) under the title: An Annotated Bibliography of Articles written on Rural and Small Scale Industries in India which includes the informations e.g.

a) Definition
b) Contribution to the national growth.
c) The items of the small scale Industries.
d) Employment opportunity.
e) Role of State Bank in the development of small scale and rural industries etc.

The work deals with the Rural and Small Scale Industries in India. The reader at a glance can find out the information and position as well as role of Rural and Small Scale Industries.

Rural and Small Scale Industries plays a very dominant role in the economy and national growth of the country. It provides the employment on mass level which is helpful for the development of the country. There are certain natural resources which generally go waste. Gobar Gas industry, hand-made paper industry, non-edible oil and soap industry are classical examples of production of wealth from waste. There is need of modernisation for the progress of this sector. In this connection a huge
literature is coming out day by day, for which bibliographical control is the need of the present day.

**SCOPE AND SOURCES OF INFORMATION:**

The bibliography includes 254 entries which are not comprehensive but are fairly representative in the subject. A general survey of the literature available in the collection of Maulana Azad Library and the departments of Commerce and Economics, Aligarh Muslim University, Aligarh, are made.

**STANDARD FOLLOWED:**

As far as possible, I have followed the Classified Catalogue Code. In certain cases, where the said standard does not give any guidance I have preferred my own judgement.

**ANNOTATION:**

The entries in the bibliography contain abstracts giving the essential information about the articles documented. I have given informative abstracts rather than indicative which eliminates the burden of consulting the original articles in the periodicals.

**ARRANGEMENTS:**

Efforts have been made to arrange for the entries under co-existensive subject headings. For this purpose a comprehensive list of subject headings included. For the development of subject heading, no classification scheme have found
to give a coextensive class number therefore the headings have been deprived by following a logical helpful sequence guided by postulates and principles of helpful sequence. The list of subjects headings is expected to helpful the consultants of the bibliography. Furthermore, the chain of subject heading has been included in each entry.

The entries are serially numbered and the following items of information are containing in the entries:

a) Serial No.
b) Name of Author/Authors
c) A full stop (.)
d) Title of the contribution including sub titles and alternative titles, if any.
e) A full stop (.)
f) Title of periodical in abbreviated form or confines and underlined so far as possible.
g) Semi Colon (;)
h) Volume No.
i) Comma (,)
j) Issue No.
k) Semi Colon (;)
l) Month
m) Date
n) Comma (,)
o) Year
Bibliography contains an exhaustive author-title and subject indexes. These indexes are in alphabetical order. The references have been made to the consultation of the bibliography and to meet the needness of various considerations of the names of authors.

I hope it will augment utility of the bibliography.
PART FIRST

INTRODUCTION
CHAPTER ONE
Chapter 1.1.

"Small industries play an important role in the economic growth of our country. They provide immense opportunities not only for employment but also for exploitation of indigenous resources" — V.V. Giri.

The rural and small scale industries occupy a significant place in the industrial set-up of a country irrespective of the stage of its income or economic development. The importance of small industry sector in the economic life of an under-developed country is indeed very great, particularly in view of its large employment potential and contribution to National income. The principal elements in the economic picture of our country today are rapid growth of population, increasing labour force, large volume of employment and under-employment and a low rate of saving. This panorama can be altered to a great extent through the establishment of small industries. It is through small industries that the country can achieve balance economic development.

The only effective way to face the challenge of unemployment and under-employment is massive industrialisation programme for the under-developed regions. The process is again not as simple as one might imagine. Industrialisation and its success depend vitally on the relative advantages of location in many of the industries. The infrastructural facilities like electricity, roads transport, water, skilled personnel are basic, no doubt, but even
these can not flourish the industries of the relative location and marketing advantages do not exist. It is, therefore, extremely necessary to be cautious while selecting a particular industry for development in the mofussil areas or by an entrepreneur in a particular state and they should fulfil certain basic requirements. Firstly they should be amenable for dispersal in the centres of market. Secondly they should be suitable for operation with a wider range of investment, should also conveniently fit in the small-scale size be less capital intensive and capable of generating more employment opportunities to the labourers and at the same time it should be techno-economically viable.

Various states have number of schemes of incentives and are providing facilities for the development of small scale industries. For starting an industry this is the golden era and one should not miss these opportunities.

Definition 1.2.

The industries Resolution of 1956 differentiates between large scale industries and medium and small scale industries.

Small Scale Industries have been defined by the Government of India in 1980 in the following words:

"Small Scale Industries will include all industrial units with a Capital investment of not more than 20 lakhs irrespective of the number of persons employed, Capital investment for this purpose will mean an investment in productive plant and machinery only".

At this stage it is necessary to note the difference between a Cottage or a Village industry and a Small Scale industry.
The Cottage and village industries are based on a traditional skills and practically require no modern machinery. The Small-Scale industries as compared to them is quite big and it works with modern machines and electricity. However, there is no hard and fast rule for this.

No need for any licence: 1.3

There is no need for obtaining licence from either the Central or State Governments for setting up a small scale industrial unit. It is open to any entrepreneur to set up an industrial unit in the Small Scale Sector. For establishing such a small scale industrial unit no formal permission from the State or Central Government is necessary. However for availing of any of the numerous types of assistance provided to Small Scale industries through any government agency registration with the State Director of Industries is a must. Registration itself is purely voluntary. Suppose we are able to arrange land, finance, raw material at our own level and do not require any assistance from the Government, we are at liberty to set up a unit and organise it according to our own choice. But before setting up a unit one has to fully evaluate the existing potential demand of the particular product, Source of raw material, availability of machinery, skilled labour, technical know how and adequate financial resources.

The Items generally covered under Small-Scale-Industries: 1.4

a. Food stuffs and food products,
b. Textile products including ready made garments and hosiery
c. Wood and wooden products,
d. Leather and leather products,
e. Rubber and plastics,
f. Petroleum and Coal products,
g. Chemicals and chemical products,
h. Non metallic mineral products other than petroleum and coal,
i. Basic materials and their products, except machinery and educational equipment,
j. Machinery of all kinds other than transport and educational equipment,
k. Transport equipment,
l. Servicing industries like electroplating, automobile workshops, dry cleaning, type retreading, etc.
m. Clay products including ceramics and glass,
n. Forest products,
o. Agro industries,
p. Paints and varnishes,
q. Soaps and detergents,
r. Electronic equipments and components,
s. Miscellaneous and other manufacturing industries.

Even after 30 years of independence and 28 years of economic planning a good percentage of the people in India is still living below the poverty line. This probably may be due to the wrong planning strategy which was biased in favour of heavy and big industries as consequent of which the poor became poorer and the rich richer. It is also a fact that we can not employ more labour in heavy and big industries since this field require less manpower. Besides most of the people of our country reside in rural areas and are employed in agriculture by profession.
The new job opportunities scheme lies in the growth and expansion of Cottage and Small Scale industries. It is for the first time since independence that the government has realised the importance of the rural and small scale industries may be further divided into two groups: Cottage and Small scale industries. The basis of classification between the two is their respective size. Generally cottage industries are localised in rural areas whereas Small scale industries employ more and more machines and require minimum new power. They provide full time occupation to the workers and generally localised in Urban or Semi-urban areas. In recent years, the coverage items under cottage and small-scale industries has widely increased. It includes a number of industries such as Khadi and handlooms, Leather, Maches, and Plastic industries etc. Where from the rural population derive benefit and improve their economic condition.

Small scale units are subject to rules and regulations by states or local authorities under the 'Factories Act', 'Commercial Establishment Act', 'Town Planning Rules' rules made for issue of quotas of raw materials etc. The Statistics enable the Director of Industries to sanction of financial assistance from the Government funds and also enable the the small industrialists to obtain machinery on hire purchase basis from the 'National Small Industries Corporation'. Such registration entitles assistance to the units in the supply of controlled raw materials, essentially certificates for imported raw materials and components, facilities under 'Export Promotion Schemes' etc.

Industrial Extension Services of the Central Small Industries Organisation provides technical consultancy services to small entrepreneurs and to State Governments.
Rural and Small Scale Industries command themselves for being accorded a top priority in a programme of economic development with the Social justice to which the Nation is now seriously committed. The growth of small enterprises could certainly be promoted on healthy lines independently threatening the growth of large scale industries. It is not difficult to imagine a happy and healthy co-existence of large scale and small scale sectors of industry which grow side by side, supplementing and sustaining each other's growth.

In our country there is unequal distribution of the fruits of planning with the result that the rich have become richer and the poor poorer. Inflation has benefited particularly big entrepreneurs while it has hit the middle and poor sections of the society and specially farmers very hard. The concentration of economic growth in a few cities like Bombay, Delhi, Madras and Kanpur has been accentuated while development of backward areas has largely been neglected. Viewed against the background of widening economic disparities it has become imperative to achieve a dispersal of industrial growth and encourage the development of small scale industries which promises faster growth in the short run.

Contrary to the mistaken popular belief the Nation's Small Scale Sector possesses tremendous growth potentialities. Thanks to the incentives and encouragements given by the government the Small Scale Sector has come a long way during the last decade and now covers 1,30,000 modern small scale units in addition to a large number of unorganised units in rural areas.
Small Scale Industries account for 38 percent of total industrial output and produce a wide variety of products some of which are quite sophisticated such as electronic instruments, transistors, radio, cycles and sewing machines etc. Small-scale enterprises absorb 50 percent of the total number of persons employed in the industrial sector.

It is realised by the Government that small scale industries constitute an important means which could help the nation to achieve decentralisation of economic power in the hands of few individuals or privileged groups of persons.

Rural and small scale industries could particularly assist the development of semi-urban and rural areas through utilisation of local skills, raw materials and resources. Small scale industries can help sustain green revolution in the countryside - albeit in an indirect manner. Such types of Small-Scale industries could help the farmers to supplement their income and thus help them undertake schemes for modernising Agriculture.

Assistance to Rural Industries: 1.6

The State Governments are directly responsible for the development of Small-Scale industries, including those in rural and semi-urban areas are, however, assisted by DCSSIO in a number of ways. The DCSSIO provides technical assistance to the State Governments and to the rural industries planning Committee at the Centre in the implementation of the rural industries projects, programmes in the country. The DCSSIO staff also make instance efforts to promote the growth of Small-Scale Industries in rural Industries Project Areas.
The details of assistance to rural industries provided by the DCSSIO are briefly narrated below:

(1) The DCSSIO functions as technical consultants to the RIPC and to the rural industries project officers in the country. The technical officers of the organisation visit project areas, discuss problems with the rural industrialists, locate their difficulties and try to remove them. Technical assistance in respect of machinery and equipment, techniques of production and use of raw materials is also rendered.

(2) The officers of the DCSSIO conduct training courses in different trades for artisans in R.I.P. areas. Training is also provided by mobile vans of the DCSSIO in these areas.

(3) The DCSSIO also keeps liaison with different Central Ministries, departments and gencies as well as the State Governments in order to promote various activities relating to the rural industrialisation programmes.

(4) The entrepreneurs in rural areas are also helped in selecting appropriate industries, which can be fruitfully taken up in their areas and assist them in the procurement of machinery and the setting up of units.

In the programme of rural industrialisation, emphasis is given to Agro based industries which include all industries connected with the processing of Agricultural produce and agricultural waste. To assist such industries the states of Gujarat, Maharashtra, Uttar Pradesh and Bihar have established 'Agro-Industrial Corporation'. Andhra Pradesh, Mysore and Madhya Pradesh have also taken steps for the establishment of Agro-Industrial Corporations.
Since the announcement of the Industrial Policy Resolution of 1946, there has been an increasing emphasis on development of small scale industries in India. The Industrial Policy Resolution of 1956 clearly stated that these industries provide immediate large scale employment, and offer a method of ensuring a more equitable distribution of national income and facilitate an effective mobilisation of resources of capital and skill which might otherwise remain un-utilised. The Five year plans have definitely given emphasis on development of the Sector with a maximum potential for generation of employment with minimum deployment of scarce capital and started right in the first plan. The programme of development included all small scale industries, industrial estates and rural industries project (RIP). The investment pattern in the Five year plans (in the public sector) is slightly below.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Investment (Rs. in crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>First Five Year Plan</td>
<td>5.20</td>
</tr>
<tr>
<td>Second &quot; &quot; &quot;</td>
<td>56.00</td>
</tr>
<tr>
<td>Third &quot; &quot; &quot;</td>
<td>113.06</td>
</tr>
<tr>
<td>Fourth &quot; &quot; &quot;</td>
<td>127.83</td>
</tr>
<tr>
<td>Fifth &quot; &quot; &quot;</td>
<td>286</td>
</tr>
<tr>
<td>Sixth &quot; &quot; &quot;</td>
<td>590.00</td>
</tr>
</tbody>
</table>
In addition to the above Public Sector allocations plan outlays in the Private Sector has almost been doubling itself since the third Five-year plan. It increased from Rs. 75 crores in the third plan to Rs. 560 crores in the Fourth plan to Rs. 1,050 crores in the Fifth plan and Rs. 2,000 crores in the Sixth plan.

Sustained efforts during the Five year plans have evidently produced impressive results. Any attempt at precise qualifications of the result, however, is fraught with difficulties. There are principally two problems: One is changing of definition (in terms of size or investment) of a Small-Scale Industry over time which make time series or inter-temporal analysis less reliable. The second is general, non-availability of a comprehensive data base which makes both time series and cross-sectional analysis less representative of the structure of the industry. Only for the organised or registered factories in the small-scale sector which do not comprise more than 20.0% of the operating units data on production structure of the industry are compiled by CSO through Annual Survey of Industries along with the Large Scale Sector. Even the official statistics maintained and released by Small Scale Industries Development Organisation (SSIDO) pertain only to the units voluntarily registered
with the State Directorate of the Industries and therefore give only practical coverage to the cross sections of the industry.

During the period of 1961-1971 total number of registered units increased from about 0.36 lakhs to about 2.82 lakhs, an increase of about 8 times. Gross fixed investment in the industry increased about three fold, production increased four fold, and total employment almost doubled itself. There was also upward shift in the production function during this period, indicating technological advancement in the industry. The high rate of technical progress was reflected in increase in labour productivity which more than doubled itself. The Capital labour ratio also increased significantly from Rs. 1,306.00 in 1961 to Rs. 1,898.00 implying movement towards more capital intensive modes of production or capital 'deepening' of the industry. The capital out-put ratio (ratio of fixed capital to gross output) declined during the period reflecting higher returns to investment.

**Rural Industries Project:** 1.8

In rural industries projects also the progress commandable. A total number of about 33,600 units were assisted through the programmes during the period 1964-65 to 1971-72 with not less than 1,500 new units brought within the purview of the project every year. Average additional employment generated during each year
was more than 18,000. Production increased faster (indicating increase in labour productivities) and maintained a steady rate of growth throughout the period.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total units</th>
<th>New units</th>
<th>Employment</th>
<th>Production (Rs. in crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>33,600</td>
<td>15,951</td>
<td>146.71</td>
<td>108.61</td>
</tr>
<tr>
<td>1964-65</td>
<td>3,033</td>
<td>1,458</td>
<td>32.09</td>
<td>0.89</td>
</tr>
<tr>
<td>1966-67</td>
<td>7,048</td>
<td>2,929</td>
<td>20.02</td>
<td>4.71</td>
</tr>
<tr>
<td>1968-69</td>
<td>5,795</td>
<td>2,925</td>
<td>15.30</td>
<td>10.00</td>
</tr>
<tr>
<td>1970-71</td>
<td>1,530</td>
<td>558</td>
<td>16.84</td>
<td>27.18</td>
</tr>
<tr>
<td>1971-72</td>
<td>3,429</td>
<td>2,074</td>
<td>13.57</td>
<td>34.07</td>
</tr>
</tbody>
</table>

Sickness and death of many units involve heavy costs to the economy in terms of less production increase in unemployment, un-utilised entrepreneurial and skilled labour. In 1968, the 'National Small Industries Corporation (NSIC)' had launched an intensive campaign for encouraging the setting up of new units.

Problems of Rural and Small Scale Industries: 1.9

Though it is obvious that the Rural and Small Scale Industries have a distinct role to play in the Indian economy in eradicating the unemployment problem and poverty, most of the industries are facing a number of problems.
First problems is that the Rural and Small-Scale Industries are not being supplied the sufficient and good quality of raw materials. Even for what is available these industries have to pay unduly high prices because of mediators. These difficulties may be removed by forming co-operative societies.

Secondly the manufacturing method of these industries is too old and out-dated. They lacking research and training facilities. Naturally the quality of products of these units is poor and the cost of production is high.

Thirdly these industries are faced with a shortage of long as well as short term loans for Capital and for purchasing machinery, raw materials for for paying wages etc. The Banks and other financial institutions are attracted to finance only the large scale industries because they think it uneconomical to provide finance to the Rural and Small Scale Industries.

Fourth problem is of marketing. There is a lack of standardisation and system of grading in their products that reduces scope of products in the open market.

The broad target fixed for the Small Scale Sector is to achieve a gross out-put worth about 2,70,000 million by the last year of the Sixt Five year plan. Similarly the employment to be generated by this sector is placed at 30,00,000 during the plan period.
Achievements of KVIC  1.10

As a result of the implementation of various development programmes, the KVIC sector has been able to achieve a production level of Rs. 195.21 crores in 1975-76 as against Rs. 17 crores in 1955-56. The overall values of sales rose to Rs. 201.88 crores in 1975-76 from Rs. 5 crores in 1955-56. About 20 lakhs of persons found employment opportunities as compared to 10 lakhs in 1955-56. Earning of the artisans stood at a level of Rs. 59 crores as compared to Rs. 7 crores in 1955-56.

Solution of Un-employment Problems  1.11

The problems of unemployment have assumed menacing proportions. Unemployment among the technical students and engineers also poses a serious problem.

There is now a growing realisation among the government and planners that rapid economic development which is oriented towards establishing social justice must involve refashioning of socio-economic institutions.

The KVIC's programme of production of Coarse Cotton-cloth aims at creation of employment opportunities in the backward rural areas. Muslim Khadi has a good market compared with the mill's hand-looms and power-looms. Cotton Khadi has a larger employment potential than any of the three taken separately.
Employment in the woolen industry is more than twice of the employment in the organised Woolen Industry. The hand-spinning sector which accounts for major share of employment under Khadi provides subsidiary income and is pursued mainly by women during their leisure time. The processing of cereals and pulses industry can provide employment on wide scale to the Agricultural labourers particularly for women. Since this employment is generally in the off-season it will be a good source of supplementary income. The village Leather Industry literally creates wealth out of waste by scientific utilisation of the carcasses of naturally dead animals.

Gobar gas has all the promise to provide some cheap fuel in the Domestic Sector in the rural areas. A new product 'LYMPO' a dry mortar is a good substitute for cement in terms of strength, durability and reduction in the cost of construction. Collection of non-edible oil-seeds provides enormous employment opportunities (about 50 million) to the vulnerable section of population. Certain special varieties of hand-made paper have not only a domestic demand but also immense potential for employment opportunities since this can not be manufactured by the large sector mix with their high capital intensity.
Beekk1 Industry has all the promise of creating additional supplementary occupation for about two lakh persons mostly in rural areas. Manufacturing of various utility articles from vegetable fibers is yet another industry which has a great potential for substantial employment opportunities. It is fact that Rural and Small-Scale Industries could help the country to achieve such a Socio-economic transformation by combining growth with egalitarianism. The labour force waiting for gainful employment in 1971 was estimated at 238 million. The figure is expected to rise to 300 million by 1981. Employment opportunities for these millions would be only answer to the problems of poverty and unemployment and the only way to economic growth. Khadi and village industries have the potential to fulfil the social objective of providing employment to millions and ensuring economic development. They produce goods which are articles of daily necessity like cloth, oil, gur, and leather goods. There are certain natural resources which generally go waste. Gobar-gas industry, hand-made paper industry and non-edible oil and Soap industry are classical examples of production of wealth from waste.
The de-centralised sector of the economy is a big chunk consisting of highly heterogeneous Small-scale: Cottage and village industries.

In 1978, this sector accounted for 13% of Gross National Product (GNP), 40% of total industrial production, 32% of the total employment and 17 percent of country's export trade. The total value of production from the small units has increased from Rs. 5,510 crores in 1972 to Rs. 15,700 crores in 1978, registering an annual growth rate of 19.1%.

The export of Small Scale which added upto any about Rs. 155 crores in 1971-72 touched a figure of Rs. 989 crores in 1977-78, recording an annual growth rate of 33.8 percent. The contribution of the sector in the export of traditional items like processed tobacco, bidi, snuff, cashew kernels, leather and leather products, woolen hosiery, sports goods, and rayon and synthetic goods ranges from 70 to 90 percent.

There is an immense potential for the export of engineering and electronic goods, drugs, pharmaceuticals and fine chemicals, marine products, ready-made cotton garments, plastic products, etc. The direction of such exports is now turning towards Asian and African countries in view of recession in
the U.S. and protectionist measures of followed by several developed countries.

The share of the small scale sector in 1975-76 was 43.96 crores and in 1977-78 it was 82 crores. According to the experts of the industrial sector, it is to register a growth rate of 15 percent.

In fact, almost all the major production area in the small sector offer considerable scope for export expansion.
CHAPTER TWO
Chapter 2.

Role of the State Bank of India in the promotion of Rural and Small Scale Industries: 2.1

Small Scale industries are considered to be one of the priority sectors for advances to be made by Commercial Banks. In an under-developed economy like ours, the role of small industries provides new opportunities for employment in a country like ours which has been confronted with the unemployment problem. They also help in the dispersal of industrial growth, reduction of regional disparities and in revealing congestion in metropolitan and other big cities, thus helping to minimise concentration of wealth in a few hands. The number of small industries registered with the Directorate of Industries has grown from a mere 64,000 in 1964 to more than 5 lakhs today. The policy of liberalised credit facilities adopted by the Government through Commercial Banks and other financial institutions would help in developing small industries in a very good measure in the years to come.

For a long time small industries in this country languished for lack of institutional finance. The amendments to the banking laws of the country bringing social control over the Commercial Banks was a first major step taken by the Government
in order to ensure a free flow of assistance to the small industries in the country.

Fully aware of the fact that the progress of our nation depends upon the extent to which the resources in the country are rationally available to the industry and trade, the State Bank of India has been making extensive efforts to provide finance to the Small Scale Industries Sector — an important sector of the Indian economy — as a duty to the nation, rather than a compulsion under the 'Social Control of Banks'.

Soon after the State Bank of India was formed a scheme for financing Small Scale Industries was evolved, reflecting the awareness on the part of the Bank of the weakness common to small scale units which necessitated adoption of liberalised norms and procedures. The scope of the Bank's schemes were extended in 1960 to cover the grant of term of loans for the purchase of fixed assets by small scale units to overcome the psychological resistance of small scale units to an institutional agency, the Banks decided to go out to the prospective borrowers through a system of surveys in coordination with the State Governments, instead of waiting for the borrowers to come to it. Once a prospective borrower is identified the Bank's effort is to meet his
entire range of credit requirements. The Bank thus offers a credit package covering the borrower's entire needs. Collateral security in the form of third party guarantee or immovable property is not insisted upon, if it is not available. Availability of security is not allowed to effect the credit decision. The credit facilities available from the Bank are quite comprehensive and the terms and conditions are liberal.

At centres where relatively large scope for financing Small Scale Industries exists, branches are provided with a special component of staff to handle the work. At each of these centres a local working group comprising representatives of small Industries Services institute Co-operative banks and the National Small Industries Corporation are functioning. At the local, Head offices, Coordination Committees with the representatives of state level agencies, departments as members are formed and general issues pertaining to small scale industries in the areas/state covered by a circle are discussed. A sub-committee of this co-ordination committee considers the decisions taken at the Local Head Office where loan applications are rejected.

The amount of advance by the State Bank of India to this sector is now Rs. 351 crores to about 90,000 units. During expansion in SSI advances of the Bank are planned at Rs. 62 crores.
which is much higher than what will be achieved during 1976.
By the end of the Fifth Five Year Plan priority sector advances
are expected to form 33½% of the Banks' total advances port-
folio. Although State Bank of India accounted for only 21% of
the total number of offices of the public sector Banks, its share
in the number of units financed was 39.77% of the total in the
amount outstanding its share was 45.59% of the total. On an
State Bank of India branches have financed 38 units per branch
with average outstanding of Rs. 16.39 lakhs where as the average
for the 14 nationalised banks was 16 units and Rs. 4.98 lakhs
per office in 1977.

Realising the need for giving a district thrust in this
field the State Bank of India and their subsidiaries have made a
number of relaxations in recent times. To cite a few:

(1) Removal of the ceiling of Rs. 2.5 lakhs on granting term
loans for acquisition of fixed assets. Further interest rate on
term loans for 7 years and more have been reduced by 1%. Liberali-
sation in start-up period has been extended upto 2 years in deserv-
ing cases.

(2) Under the entrepreneur schemes where finance is extended
upto 100% of the project cost, greater discretion has been cested
with local head offices and they can now consider sanctioning
loans upto Rs. 5 lakhs.
(3) For flood effected units, apart from extending liberal credit, a reduction in the interest rate of 2%.

(4) Reduction in the penal rate of interest to 2% or above the normal rate viz 10% to 15% depending upon the quantum of advance. Penal rate will not be charged except in cases of malafides or willful financial indiscipline.

While finance is one of the vital inputs in the setting up of any economic activity, including small industry mere extension of finance will not be adequate for the rapid development of this sector. Creation of infrastructural facilities particularly in the backward areas is one of the essential need for starting of more new industries. Towards this objective financial assistance has been extended to the various State Government agencies like the State Development Corporations and State Financial Corporations for Small scale industries for putting of industrial estates/sheds, particularly in the backward areas under the IDBI scheme.

In the matter of extending credit facilities the State Bank offers a package deal in that finance is extended both for acquisition of fixed assets as well as for working capital needs. The approach of the bank in this regard is need-based and not security oriented. The interest rates that are charged on these loans are also graded slabs rates with bias in favour of the smaller of the small scale units.
The small industries have to withstand various pressures from external factors like raw material availability, labours, power, marketing problems etc. This has, however, resulted in the development of sickness in some of the small scale industries. It is the policy of the bank to ensure that every sick unit with a fair chance of recovery, revival is helped to reinstate itself, back to normalcy. A unit which has become sick is studied in depth by our technical officers, the reasons for the sickness are identified and steps are initiated for reviving them in all cases where viability is established. If need be, further funds are injected into these units during their nursing programmes. The irregularity in the accounts is converted into a term loan repayable over a number of years. Special rehabilitation cells have been set up at each head office to ensure speedy decision making in respect of nursing sick units.

Specialised Trading Programmes: 2.2

The development of the small scale sector on unhealthy lines depends on proper orientation and training of the Bank's field staff as well as in making small industries understand the needs of the financial institutions. For this purpose the banks conduct on an adhoc basis various specialised programmes for our staff as well as the entrepreneurs.
As at the end of December, 1975, State Bank group had financed 1,26,618 units to the tune of Rs. 410.18 crores, as against 1,30,882 units financed to the tune of Rs. 624.00 crores by all the nationalised banks put together this works out of a share of nearly 40% for State Bank group out of the total assistance provided by all public sectors' banks to SSI.

The bank has been working in close co-ordination with the various agencies in the State Governments in the field of financing small scale industries. To cite an instance, in the programme of the Government of Tamil Nadu for financing 5,900 small scale industry, the bank participated and achieved fairly good results.

Truly speaking the last few years have witnessed a phenomenal growth in the Banks' coverage of small scale units.

While the bank preparing for further growth in the coming years, it is equally concerned about the well being of the small-scale units and the need to enhance their contribution to the National Product. This is particularly important as more entrepreneurs from a wider cross-section of the country will be appearing on the scene attracted by various government sponsored schemes. It is therefore, a twin challenge of growth and effectiveness.
Any small scale business fail no record is maintained of all such businesses which fail, their percentage is certainly quite high. What is surprising is not that such business fail but some others operating in the same area and in the same product line succeed. Hence it is necessary for small scale businessman to carefully analyse and seriously think before embarking on a business venture to avoid such failures.

A survey conducted in India gives the following break-up of the causes of small business failures:

<table>
<thead>
<tr>
<th>Causes</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor management</td>
<td>92%</td>
</tr>
<tr>
<td>Neglect of business</td>
<td>3%</td>
</tr>
<tr>
<td>Fraud</td>
<td>2%</td>
</tr>
<tr>
<td>Disaster</td>
<td>1%</td>
</tr>
<tr>
<td>Others</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

One point which is clearly stated is that most of the small scale businesses fail because of poor management. Hence one way to avoid failure is to improve the quality of management.
The Rural and Small Scale industries always occupied a significant place in India's industrial structure for a number of reasons especially when compared to Large Scale Industries. Firstly it gives employment to a large number of people at a time when the Agricultural sector is over-burdened. It may helpful in absorbing excess force. Secondly the rural and small scale industries require small amounts of capital because they do not need costly machines and big buildings for their operations, do not create much monetary burden to producers.

As far as our economy is concerned, there is shortage of capital and therefore, we need only such type of industries which require less amount of capital and more quality of labour. Thirdly, the rural and small scale industries do not require much scientific and technical knowledge for producing commodities as large scale industries. Fourthly, these industries are spread throughout the country so that there is less danger of total destruction during the war period.

**Need for Modernisation:**

The modernisation of small scale units depends on raising productivity and preventing them from falling sick. Unless the industries which are suffering from the problem of absences are revived the over-all productivity of small-scale
will remain of low ebb.

The priority for modernisation should be accorded to export oriented units, ancillaries, labour intensive units producing mass consumer goods, units which cater to defence and also units where quality control is measures could be introduced. The modernisation scheme can include measures for making available:

(i) Both indigenous and imported plants and machinery.
(ii) Both long and short terms credit facilities at conventional rates.
(iii) Technical and managerial skill and training facility.

The government is said to modernisation schemes on a priority basis. These industries relate of mass consumption items like domestic electrical appliances, hosiery and knittedware, bicycle and parts, leather and leather goods, steel furniture, ready-made garments, domestic utensils, tiles and food processing. The modernisation scheme is progressively widened to cover more small scale and rural industries.

"Our country is big but you will find that it has developed a lot during the last few years. I am confident that the contribution of Small-Scale Industries in this development is significant. I hope this progress will increase further in the time to come" Jawaharlal Nehru.
Rapid industrialisation has been a factor responsible for the concentration of economic power into a few hands and there by denying even the primary necessities of life to the vast majority living in rural areas. Processing of raw material at their door steps with simple tools and equipments designed to be operated by unlettered villagers will once again restore their lost glory. Decentralisation of the economic order seems to be the only way to accomplish this objective.

Agriculture is the main stay of Indian population. But the productivity of land is too low to absorb the existing labour force in the countryside. As a result there is an influence of labour in the crowded big cities. The speedy expansion of agro industries can no doubt keep the village artisans and labourers in their own villages by providing them gainful employment near their homes.
AGRICULTURE.

3. RAM (G S), SINGH (R P) and KARTAR SINGH. Inter-state relations with the growth of pulses. *Est. Econ* 74,24; June 13, 1980; 1175.

There has been a negative growth in the area under pulses as well as in their production. The authors who are associated with the dimension of Agricultural Economics, Indian Agricultural Institute Research Institute, New Delhi, have discussed a falling trend in irrigated area under pulse crops. The trend in the prices of pulses have not been a deterrent to production because it has been increasing in the case of all pulse crops in all the states.

AGRO-INDUSTRIES.

4. IQBAL (Badar Alam), KHAN (Jawed Alam) and FAROOQI (Sibghatullah). Role of agro industries in agricultural economics II. *Khadgramod*; 24,6; Mar, 1978; 335-46.

Some elements of risk have to be taken in the establishment of agro-industries. Because of new developments which have taken place in agriculture, many new crops may take place instead of existing ones which may change the cropping pattern causing some of the agro-based industries to be defined. The industry has to consider these factors of uncertainty.
AGRO-INDUSTRIES.


Agro-industries development implies the growth of industries in rural areas through independence with agriculture under a system of mutual and complementary out-put relation. It is a process of joint growth of industry and agriculture in which the out-put of agriculture service as the input to industry and vice-versa. It must function either as an out-put accept or as an out-put donator to bring about an integration i.e. independence between industry and agriculture.

AGRO-INDUSTRIES - U.P.


In a developing country it is not possible to progress towards prosperity if one depends on agriculture alone, even though the area is basically agricultural in character. A two pronged approach involving both agriculture and allied industries would bring in the desired improvement in the economic sphere.
In small agro-industrial units in Uttar Pradesh are placed with problems of storage of raw material, lack of proper research, management, and acute dearth of funds. The state government has thus formatted very little of the requirement of this vital sector. First and foremost it is imperative on its part to help these units in building up a favourable infra-structural base for their proper growth.

AGRO-INDUSTRIES - A.PHRA PRADH.


Make a strong case for the development of agro-industries in Andhra Pradesh. Also points out their importance at the initial stages of economic development.
AGRO-CHEMICALS.


It planned development in the early fifties, marked the incipient growth of chemical fertilisers and pesticides industries the green revolution fifteen years later firmly put them on an industrial map. It fertilisers were needed to get the optimum result from the high yielding varieties of seeds, pesticides and irrigation were as much important in sustaining a high level of production and productivity.

ANALYSIS.


A number of agencies are conducting surveys to determine the present position of small scale industries and to find-out the disabilities under which it labours. Are the data gathered from survey instruments or returns to public authorities accurate and economically significant. This note presents the authors the reflections based on a small survey conducted.
ANALYSIS.


Attempts to draw lines in the small industrial establishments sector with reference to India on the basis of certain common characteristics. First considers the criteria which are used to draw lines in the sector and then examines the various definitions current in India. At the end provides a list of characteristics peculiar to each of these sub-sectors: (a) Handicrafts, (b) Rural cottage units, (c) Urban cottage units and (d) Small scale units.

ANALYSIS.


The Khadi and village industries Commission ever since its inceptions has been striving hard to fulfil the tasks which it has been entrusted with, viz., planning, organising and implementation of programmes for the development of Khadi and village industries coming under its purview and it is successful to quite and extent as the preliminary estimates of the progress achieved in 1978-79 indicate.
ANALYSIS, EMPLOYMENT - RURAL.

13. SWAMINATHAN. More rural employment investigated.  
*Jagriti*; 24,13; June, 1, 1989; 1.

The Ministry of rural reconstruction was studying the prospects of Khadi and village industries in providing more rural employment based on constructive programme of Gandhiji and if feasible add some more industries under KCIV. Union Ministry of State for Agriculture said that the field scope and the involved tasks to KCIV activities were quite enormous and providing success to weaker sections.

ANALYSIS, KHADI.


The articles discusses the problems of Khadi and village industries. There is problem of raw material and finance. On village transportation facilities are not available. On the basis of so many problems the Khadi and village industries are suffering and not going on the path of development.
ANALYSIS, PAPER.

15. INVESTMENT AND production in the paper industry during the third plan. Company News Notes; 5, 1; Oct 1, 1966; 74-80.

Attempts to assess the increase that has taken place in various industries and investment required for the purpose in relation to targets in these respects for the Five year period of the third plan. Ascertain interalia whether growth of fixed capital in paper industry is in keeping with targets laid down in the plan and indicates relationship between increase in output one the one hand and increase in output investment require for the purpose on the other.

ANALYSIS, SUGAR.

16. RAO (K M) and DOSS (K G B). Economics of filter press in Khand-sari sugar industry. Khadgramod; 24, 6; Mar, 1978; 329-33.

Change to the law of nature; And if that change if for good, one should heartily welcome it. An improved equipment though expensive in the first glance should be weighted in term of its ultimate results. The filter press in Sugar industry attracts its traditional counter-part in more than one way.
ANALYSIS, SUGAR.

17. JAIPURIA (S). Problems of sugar industry. 
Ind. Sugar; 16, 2; May, 1966, 77-81.

Discusses the following the problems of the industry:

(1) Increase in excise duty, (2) Cash credit limit, (3) Policy of incentives, (4) Licencing of additional capacity, (5) Smaller units, (6) Cane prices, (7) Return to industry, (8) Creation of multiple administrative agencies.

Observes that since this industry is very important for rural economic development, the continued progress of the industry needs to be ensured.

ANALYSIS, SUGAR.

18. INVESTMENT AND production in the sugar industry during the third plan. Company news notes; 5,6; Dec, 16, 1966; 441-7.

Attempts to ascertain whether the growth in fixed investment in sugar industry is in consonance with the targets initially laid down in the Third Five Year Plan. The relationship between investment and out-put for finding out the quantum of additional investment required for attaining a given increase in out-put in the sugar industry has also been brought out.
ANALYSIS, SUGAR.


Examines the recommendations made by the Sugar Enquiry Commission in its report which constitutes the first comprehensive long term review of sugar economy and sugar policy. It occupies a very important role in the economy of the country.

ANALYSIS, SUGAR.

20. SUGAR; growth oriented industry. East Eco.; 73, 17; Oct, 26, 1974; 1025-8.

Though Tamil Nadu is a newcomer as a producer of sugar, its performance has been encouraging. The area under sugar cane is growing mainly because of prompt payments made to cane grower and a destiny higher price paid for their product.

ANALYSIS, SUGAR - U.P.


States that sugar production of this region has come down from 31.63% in 1960-61 to 25% in 1964-65 of the country’s total production. Discusses the reasons for the gradual fall in production in the light of the finding of the Gundu Rao Committee.
ANALYSIS, SUGAR – MAHARASHTRA.

22. PURAREL (G L). Sugar industry in Maharashtra. 
   *Ind. Sugar*; 16, 6; Sep, 1966; 457-60.

Discusses certain problems of sugar industry, such as excise duty, prices, supply of cane, difficulties of the Joint-Stock Factories and the demarcation of the Cane growing areas as zones for various sugar factories in the states and hopes that the government authorities and political leaders concerned will not do anything that will jeopardise the working of the sugar factories.

ANALYSIS, SUGAR, AGREEMENT – INTERNATIONAL.


India is an important party to the new international sugar agreement and is interested in making the agreement broad-based, says the author who is Head, Department of Commerce and Director, Delhi School of Economics. It, therefore, has cause for concern about EEU's reluctance under pressure from the French Sugar lobby, to join the agreement from the beginning.

AUTOMOBILES.


Trace the obstacles faced by this industry in its earlier
government measures taken to counteract these tendencies.

Show the growth despite the odds. Suggests further measures.

AUTOMOBILES.


Examine the problems of technical and commercial adjustment experience by the Indian manufacturing affiliate of Cummins Engine Company, an American corporation producing and marketing diesel engines on a world wide basis. Discusses and analyse the problems of technological adjustment encountered by Cummins in the efforts to implant manufacturing capabilities in India under a joint venture with its Indian affiliated, Kirleskar Oil Engine, Ltd.

AUTOMOBILES.


Make and attempt to combine an exposition of the economics of the automobile industry with an exploration of the factors and forces which are involved in its growth. In the light of analysis a number of suggestions have been put forward which if implemented may go a long way to accelerate the development of the industry, a sine qua non from the point of view of both defence and development.
AUTOMOBILES.


States the method of inquiry and deals with implementation of the Commission's ancillary recommendations made in its last report (1963). Operational record estimate of demand expansion policy and cost reduction, quality and standards, raw materials and components import control policy and imports and exports, existing rates of duty, cost of production and fair work prices comprising of fair works prices of indigenous products with landed cost ex-duty of imported sparking plugs.

BANKING - MAHARASHTRA.

28. MAHARASHTRA BACKWARD areas: high interest rate hit small units. *Econ. Times*; Jun 5, 1979; 3, a-f.

Bank finance is providing to be very costly for quicker industrial growth in the country. The Committee recommended that in case the collection of service charges by the banks are stopped forthwith the bank's profitability would suffer. Complaints are piling up that the banks are charging besides their commission, storage godown keeper, incidental and many other charges in the account without knowledge of the entrepreneur.
BEE-KEEPING.


Modern bee-keeping as we come to know is profitable and easy to operate anocation. Lately it has become an interesting and fascinating hobby to many. And the fact that the bees have a major role in boosting up the crop-yield & speaks for itself the necessary to take it upon a national scale.

BEE-KEEPING.


It is a well recognised fact that honey is used for numerous purposes. It helps the persons to overcome the diseases and the other to beautify their faces by using beauty cream specially made with honey as a base, above all its material values, bee can absorb a big segment of rural population, particularly the youths who are desperately looking for a job.

BIO-GAS.


The gobar gas plants are being installed in the country in an increasing numbers. Other wastes along with gobar are also being fed into the digested. It is, therefore, necessary
that farmers and other gas-plant owners are told about the health hazards involved in the lending of bio-gas with precautionary measures adopted, accidented risks could be minimised.

**CAUSES, FAILURES.**


Usually most the technical entreprenueurs are motivated by the advertisements appearing the newspapers and are fresh college graduates who have little knowledge of the working of various government departments which promise them assistance in setting up their units. Corporations help in introducing elements of sickness through wrong working policies, non-commitment in work and lack of coordination between the various agencies involved in the industrial development task.

**CAUSES, FAILURE, ENGINEERING.**

33. MAHESH CHANDRA. Engineering industries face crisis. *East Econ; 48, 15; Apr 14, 1967; 737-42.*

Narrates its recent recessionary phase. Analysis its output structure over 1951-1966 to bring out to salient shortcomings viz. decline in its profitability and exports. Suggests that revival measures should give foremost attention to these two factors.

The coconut industry provides employment to 10 million people in the country. The yield of coconut per hectare has declined over the year though the area under its cultivation has increased. There are problems of disease and marketing that needs to be overcome. The shell yield products that can find use in steel, plywood and plastics industries.

35. LALVAJI (B H). Coconut industry needs a push. *East Econ*; 75, 18; 1980; 1000-3.

Coconut palm is a poor man's crop. The palm has various uses, the nut of course is the most important product. It has edible as well as industrial uses. India is not self-sufficient in coconut and imports it from the neighbouring South East Asian countries. There is scope for increasing the yield and saving the foreign exchange in the import of oils. There are fluctuations in prices of coconut products.

States a factual description of small industries
Corporations set up in each state with a view to promoting and developing the small-scale industries. A comparative review brings out that despite of their main objectives being similar, the corporations differ in their external as well as internal organisational pattern.

COTTAGE.
37. RAO (N N). Role of cottage industries in bridging the oil gap. KHAR (New Delhi); 22, 10; Jul, 1967; 435-42.

Oil is indispensable element in our system and the only source of supply of fat for human consumption in majority of homes in this country. Still the per capita income of oil is very low. Similarly the non-edible oil for industrial use also is in short supply. KCIIV has built up an infra-structure not only to increase production of these oils but also their distribution.

CRAFTS - MADRAS.

Discusses abot the craft of Cire perdue i.e. all types of casting ware was it replaced by metal including history of the craft, raw materials used, technique of production, economic craft, the artisans - their main and subsidiary occupations, educational background, nature of work, income and expenditure.
factor of the craft has failed to attract stable customers and is becoming more and more dependent on tourist trade.

CRAFTS - ANDHRA PRADESH.


Contains descriptive monographs on three selected crafts of Andhra Pradesh viz (1) Bidriware of Hyderabad city, (2) Red sanders wooden toys of Tiruchanur and Madhavamala in Chittoor distt and (3) Himroo fabrics of Hyderabad city. Gives detailed information on design of the goods, raw materials and tools used and processes of production. Include photo-plates of some of the articles manufactures.

CRAFTS - HIMACHAL PRADESH.

40. HIMACHAL PRADESH rural craft survey: gold and silver ornaments. India Census 1961- (vol XX); 1967; I,120p.

Gives detailed information about the craft including history of the craft and craftsmen, raw materials, and tools used, processes of production, design ornaments produced and economic aspects of the craft.

CRAFTS - GUJARAT.

of Gujarat viz (i) Sujani weaving of Broach (ii) Soap making at Kapadvanj, (iii) Mashru weaving of Patan, (iv) Glass work at Kapauanj. Gives detailed information about the crafts and the craftsmen, raw materials and tools used, designs of the goods and economic aspect of the crafts.

CRAFT - GUJARAT.


Contains descriptive monographs on five selected crafts of Gujarat viz (i) Ivory work of Mahuva, (ii) Padlock making at Sarva, (iii) Scale making of Savar Kundla, (iv) Perfumery at Palanpur and (v) Crochet work of Jamnagar. Gives detailed information about the crafts and craftsmen, raw materials, and tools used and designed of the goods and economic aspects of the crafts. Contain pictorial documentation.

CRAFTS - ORISSA.


Contains three books each of which is devoted to a particular craft. Book one deals with indigenous smelting of iron, Book two with brass and bell metal industry, and book three with silver-smithy of tarbha gives detailed information about the raw materials and tools used, technology, processes
CRISIS, SUGAR.

44. SHERWANI (M R). Crisis in sugar industry.  
Ind. Sugar; 17, 2; May, 1967; 95-9.

Advocates a few policy measures for raising sugar output, immediate de-control, check on cane diversion to other sweetening agents through a revision of sugar price. Points out the uneconomic aspects of this process, particularly the low recovery ratio of Jaggery units. Advocates a levy on purchases for jaggery production.

CRISIS, SUGAR.

45. SANJAYA BARU. Sugar crisis: who bears the burden.  
Eco and Pol; 25, 27; Jul 5, 1980; 1152-5.

This brief review of trends in sugar prices and production once the last three years suggest that the sugar industry cannot run without State centrals at various levels. Total decontrol with unregulated releases has proved disastrous for the industry. The author’s conclusion emerges is that the co-operative form of organisation has done little to protect the interests of the consumers.

DAIRY.

46. GANGA DHARAN (T P) and KUMBHARE (S L). Drifts in dairy development.  
East Eco; 75, 10; Sep 5, 1980; 602-5.
and income to weaker sections of our rural population.

The authors who are associated with National Dairy Research Institute, Karnal, have set out to identify backward regions in the realm of dairy development to see how regional directions can be corrected. Their study reveals that the North-Western regions hold a dominant concentrate attention if we mean to correct the regional imbalances in rural development.

DAIRY.

47. GEORGE (K M). Dairy g and rural development. Kurukshetra; 26, 5; 1977; 7-9.

Dairy g has always occupied and important place in rural India and now, when technological means for its development on modern lines are available. It offers a great potential as a subsidiary occupation. It can help in generating additional employment opportunities and also in supplementing small farmers income. Here it is examined the role of dairying, presently playing in helping the rural poor and how this role can be made even more meaningful.

DAIRY.

48. SAINI (Amriks) etc. Credit management on a model dairying form. East Econ; 75, 7; Aug 17, 1979; 356-61.

Dairy with cross-breedcows is a paying and sound prospective with the existing resources of the farmers, it
It is urged that financing agencies to liberally finance the medium term and short term to dairy farmers at a reasonable rate of interest.

DAIRY.

49. UKABHAI SHEGABHAI. Anatomy of a village milk co-operative. Kurukshetra; 26, 5; 1977; 4-6.

Sindrut is a small low lying village situated on the bank of river Malri in Barodadistrict of Gujarat. It is affected almost every year by floods which damages much of its crops and dairying as a subsidiary occupation, has helped the people there to survive.

DAIRY.

50. TUSHAAR SHAH, TRIPATHI (A K) and MAULIK DESAI. Impact of increased dairy productivity of farmers use of feed stuff. Eco and Pol; 25, 33; Aug 16, 1980; 1407-12.

In examining the impact of the planned increases in dairy productivity on farmers uses on scarce feed stuff, the paper concludes that to increase Indian Milk production rapidly within the next few years using the limited feed resources available, a small number proportion of the indigenous breed must be replaced gradually by high yielding animals which are more efficient converters of feed into milk.
DAIRY, MARKETING.


To make milk production fully remunerated it is imperative that it marketing is properly organised and its consumption pattern diversified. Here it is underlined that new opportunities opened up in recent years and advises dairy co-operative to strive for consumers' satisfaction on the one hand and to promote and project the interests of their small producers on the others.

DECENTRALISATION.

52. MAGAIYA (D). Role of REV in promoting centralised development. *Khadgramod;* 24, 1; 1977; 89-94.

The power has empowered the modern world in all walks of life. Apart from the use in heavy industries we already know the miracle the introduction of electricity has brought the agriculture. In promoting the de-centralised industrial development in rural and semi-urban areas too. It can play a very crucial role in arming this sector with new dimensions.

DECENTRALISATION.


India has a long tradition for decentralisation and it has been accepted by the industrialised countries of West also.
aggravated the economic conditions of the masses. The dispersal of industries using local resources can alone wipe out. But these evil offer a harrowable life to the villagers.

DECENTRALISATION.

54. ROHAT DAVE. Indian political parties and decentralised economy. Khadgramod; 24, 1; 1977; 27-34.

The importance of Gandhian economies based on the principles of decentralisation, has no doubt fed and realised by almost all the political parties but it is heartening to see that the party in power, at present, is very much explicit as it is evident from its commitment to give all support to small, cottage and village industries for their expansion.

DISTILLERY.

55. KARSHICK (N D). Distillery as part of a sugar factory. Ind Sugar; 16, 7; Oct, 1966; 529-34.

States that alcohol industry in India has developed on some basically wrong economic concepts and unless strenuous measures are taken it will continue to be uneconomic and will effect other alcohol based industries also. Analysis these basic defects. The analysis points out that ethyl alcohol must be manufactures by the producer of its raw material and it must be a seasonal activity corresponding to the production of sugar.
The 17 millions are sought to be jackled by the entire decentralised sector which includes Khadi and village industries, Silk and modern small scale industries. The small-scale industries can gainfully employ many times more hands at a much lesser cost compared to large scale industries. There is a need for organisational infrastructure. Apart from making a major contribution to the employment, the decentralised sector is making a hand. Some contribution over the 40% to the total manufactured goods in the country to meet the gigantic demand for consumer items.

Examine the conflict between larger employment and higher productivity associated with small enterprises in India on the basis of a selective, spatial and individual study of the techno-economic aspects of these industries. The device of capital out-put ratio is adopted for this evaluation. Suggests the adoption of intermediate technology suited to the objective conditions prevailing in India.
EMPLOYMENT.

58. JOB OPPORTUNITIES for seven millions. Jagriti; 24, 18; Aug 16, 1980; 1.

The Khadi and village industries Commission would provide employment opportunities during the next plan period by doubling the present level of 35 lakhs in KCI sector. Chairman of the KVI said that Khadi sector provided employment to 15% of the total labour force employed in the entire textile sector, he informed that the present level of part and full time employment under Khadi was 12 lakhs and 23 lakhs was under village industries.

EMPLOYMENT.

59. PANDIT RAO (Y A). Khadi; universality of employment. Jagriti; 24, 19; Sep 1, 1980; 1.

The wages paid to spinners are very low. Real employment in it is only ₹268 lakhs. The per capital investment in a mill would be ₹10,000. It is concluded that to solve unemployment problem labor intensive activities like milk cooperatives rural development work, food per work programme should taken up invested of Khadi. As no single programme would be able to tackle the problems of unemployment.
EMployment.

60. GUPTA (D B) and BAGLA (S P). Employment implication of small and village industries. Yojana; 23, 14-15; Aug 15, 1979; 39-45.

Process of mechanisation in agriculture reduces the ability to absorb new employed but will create demand for permanent servants. Government has set up boards for development of village and small scale industries. In 1978, the employment in small scale industries was 58.9 million, under Khadi and village industries 24 million persons. These industries have ability to absorb unskilled rural labour force. Government has set up Industries Centres in all the districts.

EMployment.

61. JOSHI (Harain Chandra). Small persons and subsidiary occupations. Fin Exp; Apr 17, 1978; 4, c-h.

This article emphasises that the investment should be for developing programmes that could create more and more occupations for our small farmers. Forestry is generating employment in much greater than other sectors in rural areas. Various forestry operations be expected to generate employment of 915,000,000 mandays. Dairying, animal husbandry, poultry farming etc. should be stressed for landless labourers.
The struggle for survival in this universe is certainly eternal. But does it need to be so in each and every problem, be it individual or national? Providing gainful employment to the millions need not be perennial problem if activities like Khadi and village industries are taken as a remedy with due emphasis on technological research and development.

For the balanced economic development it is necessary to create a maximum production, employment opportunities for the rural people in the own surroundings. This would not only stop their exodus to already crowded urban areas but will also give new orientation to the rural areas. Encourage their growth on healthy lines being given to them all the facilities that may go with modern timings.
there were to be a deliberate social intervention in favour of allocating large resources to agriculture the labour absorption capacity of Indian agriculture would be limited and the path rapid rural industrialisation too is beset with many pitfalls.

EMPLOYMENT.

65. MAHAJAN (G S). Employment and village industries. Econ Studies; 16, 1; Jul, 1975; 45-6.

Author calls for the need of judicious investment approach and proper organisation machinery in the area of small scale industries. He estimates that at least 5 lakhs new jobs a year can be created through small scale industries provided the leadership is committed.

EMPLOYMENT.


Small industries have a number of plus units. They are particularly suitable for employment of women, fuller employment of the under-employed and seasonally unemployed. Author discusses all the above aspects. He provides statistics on the estimated employment at 80% capacity utilisation in various small scale industries.
EMployment.


Union government took a hard look at its various schemes to create more jobs in rural areas, tendency has been judged the progress of all such schemes by comparing the amount of many spent on them with the original allocation in the fourth plan. In most of the districts the projects that can keep the landless gainfully employed during the slack agricultural season are hard.

EMployment.


The government of India proposes to set up a number of agro services centres to help unemployed engineers and other technically qualified persons. The agro-industries Corporation will have to play an important role to ensure their success.

EMployment.


Dr. Swaminathan, Director General of Indian Council of Agricultural Research estimated 111 million number of Indian labour force will be seeking employment by 2000 AD and speedy
ture is already located with manpower more than it can gainfully employ, extension of appropriate technology to the rural areas and developing skills of the rural people will have to be taken for creating suitable infrastructure to assure the process of rural industrialisation.

**EMPLOYMENT.**

70 MISHRA (G P). Some aspects of employment creation in rural areas. *Eco Aff*; 23, 1-2; Jan-Feb, 1978; 69-80.

The process of employment creation primarily depends on the approach of planning to rural development, this process should be built into the process of growth which may be possible by integrating with transformation but will also reduce poverty. The employment oriented strategy of planning will include development of small scale and village industries.

**EMPLOYMENT.**


The planning Commission report shows the rural unemployment can be reduced by raising agricultural productivity and implementing land reforms. Employment opportunities can be increased by improving agricultural productivity through irrigation, new technology and land reforms. Simultaneously attention should be given on household industries.
EMPLOYMENT.

72. GIRI (C C). Nuclei for rural progress. Kurukshetra; 20, 15; May 1, 1972; 4-5.

Author brought out clearly the objectives and strategy that could be adopted for attaining full employment in rural areas. It is suggested to select the area around 1,000 to 2,000 acres of land in the state where lands prima facie appear to be cultivable, are available. These lands could be distributed to unemployed. Government should also take responsibility of making payment for the period until first crop is raised. Dairy farming, Poultry, Sheep rearing are helpful to solve the problem.

EMPLOYMENT.

73. JOB FOR millions: Ashram on march. Jagriti; 24, 1; Dec 1, 1979; 67.

After the establishment of All India Spinners Association, Shri Gandhi Ashram continued its activities in addition to U.P. The activities were spread over Jammu and Kashmir, Panjab, Madhya Pradesh, Haryana, Delhi, and West Bengal. Its Head quarter is at Lucknow and branches are in different cities of the different states. In this article the progress of Ashram at Meerut is given of during the year 1978-79.
Rural manpower has remained entirely neglected while it has tried to assist over the two decades by successive Five year plans. Steps to achieve the objectives consisted abolition of intermediaries, reforms of tendency, ceiling and distribution of land etc. There is an increase in unemployment due to increase in population. Various schemes as VSRE, REGS, SFDA has been touched to solve the problems.

States that the problem of employment in the developing economies like India is not of rural unemployment but of underemployment. Observes that the rural development has not been keeping pace with the increase in population. Hence there is a surplus labour sharing the same amount of work on the same limited land and since mode of production is family oriented, the tendency to share the same amount of work among more and more people has been on the persists.
EMPLEYMENT.

76. MURSHID (S M). Rural employment in small scale industries. Kurukshetra; 21, 1; Oct 1, 1972; 45-9.

Experts Committee on unemployment and others concluded that 40% of our rural population live below the level of subsistence at the price obtained in 1960-61. Crash scheme for rural employment was launched in April 1971 upto August 1972. With Rs. 1,107.02 lakhs have been sanctioned for 91 districts under this scheme. In this year total expenditure of Rs. 661.92 lakhs generated 214.52 lakh mandays.

EMPLOYMENT, RURAL.

77. DINESH (V). Village industries job potential not tapped. Fin Exp; Feb 24, 1971; 4; c.

Unemployment tremendously increase from 5.3 million at the end of first five year plan to 12.6 million at the end of three annual plans. Village and small scale industries have provided employment to rural and urban people since the First plan. Khadi and village Industries Commission (KCIV) provide data on providing employment by village and small-scale industries over past years. It's reported investment of Rs. 24 crores gone full employment to 2 lakh and part time employment to 19 lakhs persons in 1967-68.
EMPLOYMENT, RURAL.

78. RURAL EMPLOYMENT. Kurukshetra; Dec 16, 1977; 3.

Unemployment in the village whether partial seasonal or disguised is widespread the scope for providing adequate employment in agriculture for rural masses is limited. The new strategy of government include setting up of small scale industries, encouraging cottage industries based on locally available raw material. Subsidiary occupation like mitch cattle, poultry etc. are being encouraged.

79. EMPLOYMENT, RURAL.


The Khadi and Village Industries Commission engaged in up-liftment of rural population, despite difficulties, it has succeeded in covering nearly 1.5 lakh villages providing employment to nearly to 20 lakhs of people. Khadi industries are capable to generate employment opportunities in rural sector. During Fifth five year plan KVIC attempted to bring these industries units in themainstream of national economic activities.

EMPLOYMENT, RURAL.

80. KANAVI (B B) and CHACHADI (N G). The need for a rural oriented employment promotion policy for India. Res Affairs; 20, 1-2; Jan-Feb, 1975; 65-72.
Article emphasis the need to enhance employment opportunities in rural areas. It points out the facts that the problem did not receive adequate attention in five years plans. Improvement factors relating to the employment promotion like demography, income, distribution, manpower, education and training the role of workers organisation have been dealt with elaborately.

EMPLEMENT, RURAL.


Bank of Maharashtra introduced a number of schemes to help small farmers and landless agricultural labourers. It has sponsored a number of special schemes for the effective implementation of 20-point economic programmes. More hectares of land were to be brought and irrigation programme for the underground water; besides agriculturist bank gave loan to traders and rural artisans and self employed persons.

EMPLEMENT, RURAL.

82. VENKATESWARAN (K). Strategu for rural employment potential. Khadgramod; 24, 5; Feb, 1976; 275-80.

The problem of unemployment is reaching serious and it is a danger to the country. A measures of providing the jobs, roles of agro-industries, electronic and plastic, forestry, dairying and poultry. Small scale industries are discussed
to the unemployment problem require a multi-faced approach.

**EMPLOYMENT, WOMEN - RURAL.**

83 VENKATESHVARAN (K). Employment opportunities for women in rural areas. *Khadi Gramodyog*; 24, 8; 1978; 434-6.

Needless to say that no society can keep forward unless its entire working force is put to productive uses. The Khadi and village industries programme which form an integral part of rural development can absorb a big part of the rural working force including the fair sex and thus help in the nation's march forward.

**EMPLOYMENT - GUJARAT.**

84. PATHAK (Maheesh T) and PATEL (Aruns). Crash scheme for rural employment in Gujarat. *Artha Vikas*; 10, 1; Jan, 1974; 1-11.

The subject of the removal of poverty and provision of gainful employment for the weaker sections of the rural society has been receiving very high priority. An attempt has been made in this paper to throw light on the working of crash schemes of rural employment in Gujarat. A detailed description of the objectives of schemes, selection of areas, financial out-lay etc. is given.
EMPLOYMENT, KHADI.

85. KHADI AND employment: low wage, high cost. /ascritp/ 24, 19; Sep 1, 1980; 8.

The object of Khadi's activities is not merely to provide employment but to provide employment in even remote areas to really needy people. But when the spinners get a more Rs. 127 per annum, the payment makes them more in nature of unemployment. KCIV can adopt such methods to improve earning through device like new model charkha, the working capital is must and part of the per capital investment required in Khadi.

EMPLOYMENT, AGRICULTURE.


The growing demand for a variety of food require to employment of more people in food industries. Agriculture itself create more employment opportunities. Vijaynagar Steel project provided direct employment facilities to 60,000 persons, skilled and unskilled apart from it agriculture offers a wide scope of employment due to presence of this project, supplying food products to 10,00,000 population of project area.

EMPLOYMENT, HANDLOOMS.


There are about 30 lakhs of cotton handlooms of which a
in the north eastern region. Technical Committee appointed by All India Hand-loom Board estimated total employment in the industry 75 lakhs on the basis of norm of 2.5 persons per loom. Programme evaluation organisation reported that a weaver work for a out 24 days in busy months and 19 days in a slack.

EMPLOYMENT, INDUSTRY.


A programme was initiated in 1962 in order to undertake intensive efforts to develop small industries in selected rural areas, programmes confined to towns and villages having population of 15,000 or below. Programmes have been in effective operation for a little over of year upto 1971. Certain norms like diversification of rural occupation, mobilisation of rural savings, technological transfer, reduction in exodus of rural labour were adopted for the assessment which expected to give a clear indication about the extent of new employment opportunities.

EMPLOYMENT, SERICULTURE.

89. MARAYANA (D L) and LAKSHMINARAYANA (K). Employment generation through the development of Sericulture. Social change; 8, 4; Dec, 1978; 9.

Sericulture combines the activities of agriculture and industry. This labour intensive agro-industry is providing employment to over 30 million people belong to weaker sections. The article is an off short of majority study of the economics of Sericulture in Rayalaseema. Direct and indirect employment
EMPLOYMENT, SERICULTURE.

90. NARAYANA (D L) and LAKSHMINARAYA (K). Employment generation through sericulture. *Khadgramod*; 25, 3; 1978; 161.

In this hour of need, with the employment problem closing in on us warning us of the impending disaster industries like sericulture, can be the safest remedy and short cut through the problem. All the dreams of an enterprising worker lesser expensive labour intensive and therefore employing his kith and kin with a base of easily available local resources with the least gestation period.

EMPLOYMENT, SELF.


Draft of Sixth Five year plan has estimated 16.5 million unemployed in rural sector, problem may be talked by improving labor productivity and extending the duration of employment in the existing occupations. Cottage and rural industries have large employment potential. Traditional skills which offered self employment in the past are dying. After studying data collected from Parbani district in 1978.

ENGINEERING.

92. INDUSTRY REPORT on engineering group industries.

The occupational wage survey conducted by the Labour Bureau was designed to fill the gap in regard to information on occupational wage rates and earnings. 14 engineering industries were selected and the survey was conducted on a sample basis. The report present fuller detailed with particular emphasis on occupational wage structure, level of earning and composition of the labour force.

ENGINEERING.

93. JAGOTA (S S). Production control organisation in engineering industry. Lok Udyod; 1, 4; Jun, 1967; 13-7.

Maintains that the consideration in developing production is not only to face day to day problems of production but to obtain maximum productivity with minimum cost per unit to be competitive. To this end it is necessary to ensure economical techniques, suitable plants and minimisation of indirecional flows of materials.

ENERGY, ELECTRICAL.


With the fast growing power generation capacity and widespread transmission and distribution network the consumption of power has far been comparatively higher in cosmopolitan centres and gradually developing in industrial and agro-industrial township than in urbanised country-side and rural
because of its vast capacity to accelerate the rural industrialisation programmes.

ENERGY, BIO-GAS.

95. HIMMAT PATEL. Biogas plants and rural development. Khadgrapad; 26, 5; 1980; 229-53.

Bio-gas plants seem to be the ultimate answer to the energy crisis at present with simple and preliminary available raw material involving simple technology and less cost, this plant has many advantages over its counterparts. And on the other hand a very important point is that it is not an air pollutant.

EXPENDITURE.

96. ZAHIR (M A). Monthly expenditure and employment in the handloom industry of Varanasi: sample survey. AISSERTE, Eco R; 17, 19; Apr 15, 1966; 27-36.

Varanasi has fifty thousand persons engaged in handloom weaving. Analyses the monthly expenses of the production, composition of inputs, inputs and outputs and pattern of employment in the industry according to the size of establishment. Survey shows that in this Cottage type of industry, raw material and labour are the main elements of cost.
EXPENDITURE.

97. MUKHERJEE (S K). Installation of costing system for small scale and medium industries. Management Accountant; 13, 12; Dec, 1978; 1023-31.

Such method should be adopted in the small scale and medium industries which are helpful for the low cost of production. It is necessary for the small industries to develop competitive spirit with that of the large scale industries. For this purpose the entrepreneurs are advised to concentrate on reducing their costs and improving quality of the product.

EXPENDITURE, ANALYSIS.

98. HANUMANTA RAO (K S) and SARNA (Jutn). Capital structure in engineering industry. Ind. J Com; 20, 73; 1967; 34-7.

Analysis this variable for 54 sample companies over the period 1957-1966 and reports three 'tentative' conclusions: (a) The growing companies pursues the policy of raising their external finance ratio by adopting the target debt ratio, (b) Corresponding the key adopt the policy of rigid dividend pay out and ratio and (v) In view of the tax induced shift towards high debt ratio, the role of the conventional weapon of bank rate is weakened.

In 1978 this sector accounted for 17% of gross national product (GNP) 40% of the total industrial production 32% of the total employment and 17% of the country's export trade. The total value of production from the small units has increased from Rs. 5,510 crores in 1972 to Rs. 15,700 crores in 1978, registering an annual growth rate of 19.1%. Its export which added up to only about Rs. 155 crores in 1971-72 touched a figure of Rs. 889 crores in 1977-78, recording an annual growth rate of 33.8%.


Areca nut has great potentialities for growth and export. It suggests ways and means by which the Central and State governments can help in strengthening its base and streamlining the development efforts of the crop.


In this article the author dwells upon the export prospects of coffee which he feels are encouraging. He has urged that the exports be traditional market for Indian Coffee
cultivation in the country.

**Export, Garments.**

102. GARMENT EXPORT. *Econ Times*: Oct 2, 1972; 5, a-d ed.

Indian garment exports are facing rough weather abroad. Buyers from the United States in particular are reported to have become tight fitted. It is of course true that with the kind of information we have witnessed during the past six months or so, the domestic market is no longer as unattractive when compared to the world market as it was before. Indian experts have by an large relied on a few large buyers for the hard-core of their export business.

**Export, Leather.**

103. IQBAL (Badar Alam). Export potential of leather goods.

*Est Econ*: 74, 16; Apr 18, 1980; 801-4.

Economically developed countries want to do away with leather industries because of its pollution effects. This facts offers opportunities for Indian to go in a big way not only to produce finished leather but also to manufacture leather wears and foot-wears. The industry has the advantages that it may come under both the large scale and small scale industries.

**Export Product, Engineering.**

104. BALDWINA (F S). Export market for engineering goods.

*Industry India*: 18, 11; Nov; 51-3.

Based on tour survey points out to the various areas and items having export potential. Reports about the facilities and channels in the various countries through which the export
105. WORS OF SMALL UNITS, Econ. Times; Jun 7, 1979; 7, a-b cd.

Situation is improving in the south and west, more than forty percent of the small units in West Bengal and Bihar have either downed shutters or turned sick in the wake of the unscheduled and prolonged power cut in the last three months. A new price preference scheme has also been proposed, the like of which some states have already introduced on paper but seldom implemented.

106. WORS OF SMALL UNITS; Econ Times; May 3, 1979; e, a-b cd.

Small scale entrepreneurs on a wide front are so desperate that some have given up hope of survival and are staging a 'cremation' of an eviscerated sick and closed units equally urgent is the need for developing a manpower programme beginning with technological training of the landless labourer who should ultimately be absorbed in the small or cottage sector.

FIBER? AGRO INDUSTRIES


The number of plants fibers used by man is estimated to be 700 under schemes for the development of fibr industry villagers are helped to make better use of fibre. Increasing the earnings of the artisans and providing them full time and part time employment is another object of the schemes. Financial assistance is provided by the khadi and village industries commission for training of artisans,
pur

purchasing of equipment and stocking of raw material.

FINANCE:


Small scale industries are considered to be one of the 
priority sectors for advances to be made by commercial banks. The 
scope of the Bank's scheme was extended in 1960 to cover the 
grant of term loan for purchase of fixed assets by Small 
scale units. At the end of Dec. 1975, state Bank Group had financed 
1,26,613 units financed to the tune of Rs. 6.2200 crores 
by all the Nationalised Banks put together.

109. AYOOGAPRASAD and VIGNANATH. Financing of Small Scale Indus-
tries by commercial banks. Khab Erwim; 20,3; 1973; 168-72.

An Industry big or small needs a strong financial 
base for its existence, more so when it happens to be a 
small scale one and that is also in a developing country. Only huge organisations like the commercial banks can 
play a role of guaranty in such a situation. A nation wide 
expansion of these banks to reach the every corners of the 
country is thus required to ensure adequate and timely 
assistance to this neglected sectenm.

110. VENKATACHALAM (KV). Small scale industries; assistance 
programmes reviewed Commerce; 109,2801; Dec. 1966; A 164-166
Reviews the growth of small industries during the last decade in terms of output and employment growth and also the working of the industrial estates. Emphasizes the need for simultaneous growth of small scale industries in the country.

111. Tiwall (Mr) Institutional financing for khadi and village industries. *Khid Gramod*; 24,11; Aug73; 546-50

The most traditional industries it is the hereditary skill which is passed on from father to son. Under the pressure of competition from large scale units the process is undergoing rapid change. The village artisans are suffering. If the large scale unemployment and unemployment among the rural masses are to be arrested the banks not only should prepare comprehensive credit plans but also educate their branch managers so that the schemes which are sound and bankable in all respects are not turned down.

112. Siddiqui (Junaid Ahmad). Role of state Bank of India in the promotion of small scale industries *Indian Journal of Marketing*; 10,5, Jan 1980; 19-22.

Soon after the state Bank of India was formed a scheme for financing small scale industries was evolved, reflecting the awareness on the part of the Bank of the weakness common to small scale units. In the matter of extending credit facilities the state bank offers a package deal in that finance is extended both for acquisition of fixed assets as were as for working capital needs.
113. JAIN (KM), SINGH (JB) and GATTERJEE (Bd). A study of utilization of financial assistance for small scale and village industries in a village Khad Grammod; 11,1; Oct. 1964; 59-72.

Case study of the utilization of financial assistance provided by various agencies for the development of industries in a Uttar Pradesh village. Reasons for failure on the part of borrowers to use the funds properly and suggestions for securing better results are set out.


The small scale industries help in the dispersal of industrial growth, reduction of regional disparities and in relieving congestion in metropolitan and other big cities thus helping to minimise concentration of wealth in a few hands. Fully aware of the fact that the progress of our nation depends upon the extent to which resources in the country are rationally available to industry and trade, the Govt. has been making extensive efforts to provide finance to the small scale industries sector.

115. LACK OF finance and enterprise. Commerce (Suppl); 137,3506; Aug 19, 1976; 35-37.

Of all the essential inputs required for starting a Small Industry, what is today woefully lacking in the
country, particularly in the backward areas is entrepreneurial skills. For a long time, small industries in this country longed for lack of institutional finance. The policy of liberalised credit facilities adopted by the government though commercial banks and other financial institutions.

115. SMALL INDUSTRY: Credit with caution: Capital; 130, 4501; Feb 16, 73; 219-20 cd.

In the matter of extending credit facilities the state Bank offers a package deal in that finance is extended both for acquisition of fixed assets as well as for working capital needs. The approach of the Bank in this regard is need based and not security oriented. The interest rate that are charged on these loans are also graded slab rates with bias in favour of the smaller of the small scale units.

FORECASTING


The ultimate aim of development is to reach the stages which the advanced countries of the world have achieved. The possibilities of shortening the way to it depends on the proper choice of technology. In this background the article discusses the role of small scale industries both for development and employment generation.
FORECASTING-RURAL

118. SRIVASTAV (JC). Technology for rural industries. Khad Gramod; 14,1; Oct, 1967; 128-32

Argues that the question of an appropriate technology is vital affecting the well being of rural industries. The problem of raw materials apply the limitation of skill and overall necessity of increasing employment opportunities call for efforts for devising suitable technology in various fields of small industries for the rural areas.

119. BARKAR (SC). Technology for rural industries: the background. Khad Gramod; 14,1; Oct, 1967; 113-16

Argues that the pattern of industrialisation encouraged in India has failed to deliver the goods. There is need for varying types of technologies in different areas and sectors. There is need for rethinking on this score. It is in this context that the measures for rural industrialisation must be viewed with particular reference to the size of the plant and enterprise.

FORECASTING SUGAR

120. DHAWAN (BD). Traditional Vs the modern: Case of Indian Sugar industry. Econ Polit Wkly; 2,15; Apr 15, 1967; 723-7.

Discuss the competition between gur, khandasari and sugar produced for the sugar cane in terms of the transition from the traditional to the modern arts of production demanding hard choices. The conflict of interests involved appears to be illusory. The periodic struggle for sugarcane between sugar mills on the one hand and gur and khandasari...
dynamic view is taken of the whole problem.

121. RANGARAJAN (C) and KARLO (AH). Choice of technology in the sugar industry, _Sh^co_; 15, 5, 6 and 7; 1980; 333-5.

The planning commission is exercise relating to the sugar industry does not bring out explicitly the implications for the rate of return. This has been done in this article by suitably modifying the programming exercise. It is also shown that for the given level of capital availability it is possible to have a large increase in output and employment than that determined by the planning commission.

**Garment, Agroindustries:**


The agriculture and clothing industries are two sectors which can provide employment to crores of people in their villages. The clothing industry can be a key to the solution which can provide opportunities of employment to all people. "Our rural population is not aware of employment potential of the garment industry, Govt. should invest the tax amount paid by the assessee as loan to assessee to establish these industries.

**General**

123. AMBASTHA (CK). Small Scale Industries _Khad Gramad_; 17, 2; Nov. 1970; 165-66.
In this article the author easy what is small scale industries and tells the importance for the development of village and semi urban areas. The small scale and cottage industries provide opportunity for the improvement in income of the villages as well as try to reduce the greatest problem of unemployment. The Govt. should take action for the development of the village and small scale industries.

124. DHERAR (UN). Competition between Large Scale and Small Scale industries. Khad Gramod; 13, 10; Jul, 1967; 669-75.

highlights the importance of small scale sector as an integral part of the country's economy. States that in the absence of any regulatory action, the process of displacement in this sector continues - suggest that in the interest of the vast numbers of unemployed and underemployed people the small scale industries should receive the same degree of alteration as the large sectors.

125. PRASAD (I). Bigger role for Small Sector. Xojana; 22, 6; April 1, 1973; 28, 30.

The Small Sector was handicapped by low equity base, inadequate managerial expertise, poor marketing intelligence, delay in payments, difficulties in securing bank credit, irregular supply of raw material. The number of units in Small Sector went up from 1.4 lakh in 1972 to 5.30 lakh in 1975. While investment increased from Rs. 1054 crore to
only 1500 crores. The tiny sector has vast employment potential per unit of capital.

126. JAYALAKSHMI (L). Small Sector; Xejana: 22,16; Sep 1, 1978 12-19.

During the last two decades, the emphasis had been mainly on large industries neglecting cottage industries completely and relegating small industries to a minor role. The past effort proved inadequate towards realising the full potential of small sector in generating employment, spatial diversification of industry to correct regional imbalance and encouraging rural industries.


Village industries are the backbone for a country. It provides employment and prosperity to the rurals. The village and small scale industries are very helpful for the improving conditions of the poor workers of the village. The author gives emphasis to the Government authorities to give special attention towards this important field. Banks any play vital role in this respect and develop the economy of the country.

The article attempts to explain the possibility and the need for manufacturing KVIC compound in the "small sector to remove its shortage in the country.


"Small Scale industries are the main source for the uplift of village and semi urban areas. These Small Scale and village industries are very helpful for reducing the employment. The govt. should take positive steps to finance these type of small scale and village industries through the banks. More and more facilities should be provided for the development of the small scale industries.

130. ROY (Girish Chandra). Khadi and village industries in economic development. Khadgramod; 19, 10; 1973, 470-81.

Two decades of Indian planning has actually failed to help uplift the poor and backward sections of population and to achieve the social environmental transformation in the country. The reason in wrongly applied western concepts. The remedy lies in adopting a planning progress consistent with realities of Indian life.

131. GUHA (AC) Khadi and village industries in Indian economy. Khad Gramod; 19, 1; Oct, 1972; 15-20.

The author try to explain the role of the KVIC in the
Economy of the India. If this industries became developed then problem of unemployment many be reduced to a limited extent. The development of Khadi industries is helpful for the poor class people of the society. The author emphasizes the importance of the khadi and village industries.


To make the village self-sufficient at least in its basic requirements it is to set up small and cottage industries on a massive scale such units of production fully protect the interest of the rural community, the chief consumer of their products. Besides providing gainful employment, these industries help increase the purchasing power of the people which is instrumental in avoiding the glut of production and thus putting an end to the serious marketing problems.

133. KURDI AND Village industries in Indian Economy. Commerce; 125,3203; Sep 23, 1972; 767-74.

Khadi and village industries play a very dominant role in the economy of the country. Our problem of unemployment can be solved through the rural industries. The economic condition of the people of the country may improve by the khadi and village industries. The Govt, should pay the attention toward this industry.

There is no doubt that the country has made tremendous all round progress since the attainment of independence. Some efforts have undoubtedly made in the direction of poverty and unemployment. But the problem can best be tackled only by taking vigorous and coordinated measures to develop small scale industries in rural areas throughout the country.

135. Massive small industries centre is neglected. India, 21, 4, Sep. 3, 1973; 19

It is a matter of sorrow that the centre's govt. is not giving appropriate attention toward this important small sector. The small scale industries are suffering with many problems such as finance, lack of good management, marketing and other problems. The article suggests about the proper attention of the centre toward these industries which may be very helpful in the growth of the country.

BIHAR:

136. BIHAR'S SMALL Scale Sector: A tale of favoritism and betrayal. Economic Times, May 3, 1979; 5, a-b-

A wide variety of small scale units in Bihar are on the verge of collapse in the wake of the unprecedented and
unscheduled loadshedding in the last two months. More than 5000 small chemicals, food processing electrical mechanical, foundry and rerolling factories have fallen either incurably sick or have become moribund in Bihar.

GENERAL GROWTH RATE


States the definition and classification of cottage and small scale industries. Discusses the role of cottage and small industries in an underdeveloped economy and the impact of gandhian thought on contemporary economic life. Makes a case study of Ahadi and other village industries, woollen industry handloom industry, Indian handicrafts, sericulture and small scale industries.

GENERAL KORAPUT


Koraput is an industrially backward district of Orissa. According to 1961 census only 3.4 percent of the total workers were engaged in house hold industries as against 6.9 percent of Orissa state. As per 1971 census 2.2 percent of the workers are engaged in house hold industries and the income accrued from this activity is more than Rs. 97 lakh. There were 5876 units providing employment to nearly 11,000 persons in 1971.
GENERAL - MYSORE


The study is based on the doctoral thesis, cottage and small scale industries in Mysore. A case study of their pattern and role in the context of a developing economy. However, latest development in the sectors of cottage and small industries have been incorporated. The design is based on a case study of fifteen cottage and small scale industries covering 1200 units in Mysore State.

GENERAL. LABOUR

140. DATAR (BN). Labour in small Scale industries, Khad Gramod, 14,1; Oct, 1967; 122.7.

Their terms of reference of the national commission on labour appointed by the Govt. of India are vide Enquiry to cover large sections of labour in the unorganised sector which covers a vast segment of our economy. The present state of knowledge about this sector is neither complete nor reliable "analyses different aspects of this inquiry as far as they relate to the rural sector which had a phenomenal growth over the last decade.

GENERAL U.P.

141. JALISWAL (ND). Small and village industries in U.P. Khaderpamod, 19,8; May 1973; 413-421
There are many areas, deplorable backward in all respects in our country. Such places are highly sensitive to the new introductions. Many programmes introduced there like new seeds on a fertile virgin soil proceed tremendously successful. One such example is Rae Bareli district, which should fine progress after the rural industries programme.

**GLASS:**

142. **CONTINUANCE PROTECTION to the sheet glass and figure glass industry and grant of protection to wired flat glass industry 1965. India Tariff commission report; 1966; 8; 49 p.**

States the method of inquiry and deals with implementation of the commission's ancillary recommendation made in its last report (1962). Present position of the industry domestic capacity, production and future expansion raw material, quality of the indigences product, import control policy and imports exports.

**GROWTH R.T.S:**

143. **VENKATAREDDY (M) and VASUDEVARAO (D). Progress of Small Scale Industries. East Econ.; 62,15; Apr.12,1974;740-50.**

In this article the authorstry to explain the development of small scale industries from the independence. Small Scale industries are most important to provide employment opportunities in our country which is already suffering from the problem of unemployment and poverty. The positive steps should be for the development of the small scale industries on the priority ground.
While large scale industries have a vital role to play in the economic development of India, the khadi and village industries and other small rural based industries like the handloom industry also deserve to be encouraged and strengthened in view of their capacity to provide gainful employment to large number of people in rural areas.

The industries for tiny and rural units sectors can play a vital role in the generation of employment and for increasing the availability of mass consumption goods. In this context the author in this paper has examined the status of TRU sector industries analysis some of their problems and developed a marketing system framework for identifying growth opportunities and strategies.

The five year plans have definitely given emphasis on development of the sector with maximum potential generation of employment with minimum deployment of scarce capital. During the period 1961-1971 total number of
registered unit increased from about 0.36 lakhs to about 2.32 lakhs an increase of 8 times. The small scale sector should be highly imperative to stimulate the Japanese model which presents one of the highly developed and operationally most successful small scale enterprise system in the world.


Maintain that the efforts to assure the continuation of small industries of a pre-industrial type are necessarily of the nature of holding operations. There viability will essentially depend on rate wages or real earnings being lower in nearly the same a proportion as the productivity differences. Experimenting with various shades of intermediate technology makes the administration of joint production programme in these areas very much more difficult.

148. Are small companies surviving? East Econ; 43,3; Aug.21 1964; 329-330.

Analysis the development of small companies during 1956-1957 and examines whether financial policies of the government and practices followed by big business are hampering their growth. The rate of growth in the case of small companies is lower because they make a lower rate of profit which in turn is due to the absence of economies of scale.

The reserved list of small scale industries increased from 180 to 500. The committee suggestion that the loan should be sanctioned on the basis of the viability of a scheme rather than the conventional security oriented approach has also been commenced by the reserve bank to all commercial banks. The small scale industrial sectors today has grown in size contributing 35 to 40 per cent of the total industrial production.


Since independence the region comprising the present states of Punjab and Haryana has a fairly good record of succession the fields of agriculture and industry. Various factors responsible for the growth of agriculture in this region have already been discussed by general scholars, but those behind the industrial growth still remain to be explored.


Describes the small industries and the second line of production activity being the employment line. Enlists the various governmental measures taken since the first plan to promote it.
GROWTH RATE - INDIA

152. BHAT (AB). Development of Small industries in free India. Commerce; 125, 3193; Aug 19, 1972; 63-72.

After the independence the Govt paid the attention toward the small scale industries. State Bank of India has financed toward this Small Scale and Cottage Industries. For the economy of the Country the Small Scale industries should be developed. Unemployment is solved only through this sector.

HANDLOOMS:


The handloom industry is very important from the point of view of development of the country in the true Gandhian way. Handlooms offer employment to millions of people all over the country. It is time the Govt. frame rules for definite relationship between composite mills, powerlooms, handlooms and the man made fiber textiles.


The handlooms are certainly handy to tide over our present difficulties of employment. Costly cloth are heavy capital requirements. If only we hand the
workers some improved but not so costly, devices to remove the drudgery and other handrances that loom large in their path of working, if would boost up the industry to a considerable extent.
HANDLOOMS

155. KRISHNAMURTHY (MS). Handloom vis-a-vis power loom. Khad Gramodyog; 12,6; Mar, 1966; 419-24.

Discusses the economics of the two sectors and points out the inherent advantage that handloom sector possesses. Concludes that the implementation of the measures suggested will place this premier Small Scale Industry of India on sound and stable footing.

HANDICRAFTS

156. DEY (S). Small Scale Tailoring Industry: A type Study. Econ polit wky; 2,29; Jul 22, 1967; 1295-1300

Attempts to study certain aspects of the Economics of Small Scale Tailoring enterprises in Barragarh Municipality area in Calcutta. The data, collected by the interview method, throws light on the types and value of fixed assets, the number of workers employed, the categories of workers and their wages the quantity and value of inputs and the value of output and productivity per worker.


An investigation into the main economic problems of tribal society the paper studies in particular the role handicrafts play in its economic life on the basis of a case study in two districts, Bankura and
Midnapore of West Bengal. It emphasizes the importance of handicrafts industries in the tribal economy.


Despite the growing trend in the production of handicrafts and impressive increase in exports, the craftsman has not benefitted to the extent. He should have there are instance of under payment of wages, unfair demands and unwarranted rejection of this work. The desirability of encouraging craftman to form cooperatives which would evolve them jointly.

**Handicrafts - Jammu and Kashmir**


Village schedule of industries and crafts. List of rural crafts and number of persons employed in production - Distribution of artisan communities. Distribution of articles of rural crafts by material used - Designs consumption and sale - cost of production, sale price and Earnings - list of very skilled craftsmen of each community.

**Handicrafts - West Bengal**

Gives detailed information about the crafts including history of the craft and the craftsmen, the craft centre, articles produced, raw materials, tools and equipments used, processes of production and economic aspects of the craft. Contains graphical and pictorial documentation.


Gives detailed information about the craft including history of the craft and the craftsmen the craft centre, articles produced, raw materials, tools and equipments used, processes of production and economic aspects of the craft. Contains graphical and pictorial documentation.

INDUSTRIALISATION

162. Kumar (Krishna). Massive rural industrialisation. Kurukshetra; 26,15; 1978; 21-4

Kerala in recent years has seen a refreshing industrial awakening and entrepreneurial enthusiasm particularly among the young generation of educated unemployed. The state has now launched a massive scheme for taking industries to the village.

In the developing region of south and southeast Asia, the question of industrialisation and particularly rural industrialisation in the wake of scarce capital and surplus manpower, passes various problems which make the choice of technologies as well as programmes a bit difficult because taking jobs to the door step of unemployment requires different strategy are together to that of providing work opportunities to the unemployment.


Generally one finds vast gulfage between ones saying and doings. Probably it has become a fashion in the modern world. Yet there are some exceptions, it seems like the case of U.P. where it is believed its prosperity lies in development of small scale industries and sincere follow up measures are taken up. Indeed it would be interesting to watch out the progress.

165. RIP SHOULD not rip. Ind. Fin: Mar.20,1971; 287-38

The government of India decided to make Rural Industries Project (RIP) the main instrument for providing more employment in rural areas. The governmental had to consider the impact of community develop-
ment programme on rural sector which implementing the scheme, large sums of money have been invested but no corresponding improvement in standard of living of village folk could be achieved.

**INCOME**

166. JHUNJHUNWALA (VD). Income of Sugar industries commerce; 113,2900; Dec 3, 1968; 274-5.

The Sugar industry of East U.P. and North Bihar along with East U.P. and Punjab catered to the requirements of India until 1952. When new units started coming up in South India, The East U.P. and North Bihar factories are being put to disadvantage because (i) They have become very old (ii) There is under utilization for want of irrigation facilities resulting in paucity of cane.

**INCOME, LEATHER**

CHELLAPPA (3). Increased earnings from processed leather. Khandgramod; 26,3; Dec, 1979; 149-52.

A bit of investment and touch more of labour can enhance the income of the artisans engaged in leather industry. The leather part of requirement the poor workers are ready to contribute but the former viz, the expensive chemicals are beyond their means. The cost of these items need to be checked.
INCOME, SUGAR

168. GOIL (RM). Labour and capital inputs and workers share in the sugar industry in India 1951-61 Ind. Lab. 9,4; 1967; 378-88.

Analyses the Trends in the labour and capital inputs and the workers share in the value produced in the sugar industry in India with a view to throw some light on the manner in which the three have behaved in relation to each other. The period covered is 1951-61. Points out that during the period 1951-58 there was an increase in the capital input and an almost equally corresponding decrease in the labour input per rupee of value produced in the sugar Industry in India.

169. JHUJIJHUJI (VJ). Profit making capacity of sugar industry: how factories in different regions are faring; Ind. Sugar 16,10; Jan 1967; 739-43.

Furnishes comparative secondary statistics on cane cost, Sugar cost, recovery efficiency etc. of the industry in the different states of India. Finds east U.P. Bihar most disadvantageously placed in these aspects. Suggests uniform cane price and block assessed return on capital for vitalising the units in these two states.
Considering the pitiable plight of the country man, Gandhiji presented his constructive programme which aimed at ameliorating the lot of the downtrdden, backward and unprivileged classes of the society. Khadi and village industries were the very soul of that constructive programme. Since they could make the village self sufficient, the successful implementation of KVI programmes would ultimately refurbish the image, making the nation economically strong.

It is necessary to understand the essential and basic difference between Khadi and other village industries. The former, according to him is essentially a programme for providing widespread employment while the latter are eminently suitable for decentralised development. By separating the two it would be easier to concentrate attention on the special preservation qualities of each sector and develop both differently for their respective ends, thus ensuring a smooth transition consistent with a long term policy.
We have in our midst not less than a hundred million people at the lowest level of existence, urgently succour and uplift. This grim number will persist with us for at least thirty years to come. The programme of Khadi college and village industries provides us the solution under the circumstances for bettering their lot - There is no alternative to this programme, if we are determined not to allow these millions to gostill further down.

The potential of Khadi and village industries for improving the rural economy has been generally accepted. This paper hints at the barricades in the way of stepping up village industries and presents modest plan for the planned expansion of the same.

Several disciplines when followed meticulously make a venture, particularly a business venture a viable proposition. The problem of discipline, financial mana-
gernent
general, technical etc. have to be approached in the light of experience and requirements of each trade on pro-
ession.


Enumerates various objectives of Khadi and village industries and discusses the relevant economic data re-
lating to (1) Statewise domestic production per capita income, 1960-61 (2) Statewise unemployment and per capita income of casual labourers. (3) Percentages distribution of production and sale of Khadi among states and (4) wages of agricultural labourers, expenditure and potent-
tialities of income in different states.

176. PATEL (J). Whether Khadi. AIFCC Econ; 6,12,1; Jul.15, 1966; 24-30

Reviews working of the Khadi industry in India.
States essentials of Gandhian Khadi with reference to khadi commission's Khadi. The commission's Khadi is cloth as contrasted to 'thought' of the Gandhian Khadi. The present Khadi technology and organization have been discussed and sessions provided for evolving co-operative agro-industrial communities working or sarvodaya principlés.
Economic development is sought to be achieved through planning without prejudice to democratic freedoms. The article discusses about the five year plans achievements. Economic development with social justice and abolition of poverty and unemployment have been accepted as the central objectives of government policy and economic planning.

Khadi and village industries are very important for the development of the country. Special attention should be given to the khadi and village industries. Nowadays poor position. The industries of khadi etc. are facing the problems of raw material and finance etc. There should be full chance for the development Khadi and village industries.

Khadi and village industries play a very dominant role in the development of the rural field. The villages may uplift by these industries. Survey of the Khadi and village proved that these are still in the sick
position whole a sufficient time has been passed after the independence of India. These khadi and village industries are very helpful for the reducing of employment problem and also in the development of the village and Semi urban areas.

**KHADI - ASSAM**

180. JMRMA (AC). Khadi and village industries in Assam

Khadi Gramodh 24,10; Jul, 1978; 512-17

Laden with beautiful natural resources the north Eastern Region may vindicate to the a real treasure provided these veritable gifts were harnessed. Since its inception the Assam state Khadi and village industries board has been at it. The board has lately intensified its activities, thanks to the flow of bank finance on acceptable terms. The efforts are likely to give a big boost to the Economy as a whole.

**KHADI, MARKETING**


It is quite evident that the Khadi institutions have to plan for the full utilisation of this resources. The tools of Khadi are under utilisation believe the myth that there is no marketing problem in Khadi. The proper utilisation of tools will increase the production three fold and the read picture is depicted.
LEATHER, EMPLOYMENT


Attempts to analyse the location, size, seasonability details of subsidiary occupations and the extent of consumption of energy of the leather and allied production units. Suggests that the research organisation be requested to conduct intensive survey on leather and its products in the selected regions.


There is an urgent need for extending the marketing umbrella to the cottage and decentralised sector for its survival because of its inherent weakness on this front. The marketing in this sector posses peculiar problems a centralized marketing agency is the only solution.


A major constraint faced by the village and small industries is the absence of adequate marketing few cities. The consortia can handle internal sales and also exports. To begin with super basara, consumer co-operative sanctions and petrol pumps may be recommended to market good produced by the small sector. The KVIC having 24,000 marketing outlet can also be utilised.
**MEAT INDUSTRY**

185. MADALA (UK), and PATEL (AR). Meat industry: potential for rural prosperity. *East Econ.* 74, 9; Dec 29, 1980; 452-4

The significance of developing meat industry is that it is typically an agro-based industry and can add to purchasing power to the rural poor. It has employment potential. Meat can provide the much needed protein to tide once the problem of malnutrition. The surplus supply can be exported as there is ready market outside the country.

**MODERNISATION**

186. DIFBAR (UN). Khadi and village industries in the changing context. *Khadi Gramod;* 14, 1; Cot, 1967; 7-14

Argues that a new age with newer ideas is setting in the country with the rapid expansion of industrialisation and technological advancements. The Khadi and village industries programmes, which will continue to have their relevance in the future economic set up as well, will have to be re-oriented on scientific lines to keep pace with the march of times.

187. MODERNISATION AND development of Small Scale industries

*National Small Industries corporation, New Delhi;* 1966; 388

Describes and deals with supply of machinery on hire purchase, Ancillary development to Small Scale sector, study of time lag in supply of machines. Impact study
of credit machines supplied to Small Industries in India.

Informations for small industries development of small Industries in underdeveloped areas - NSIC's special efforts distribution of hire purchase assistance in districts arranged according to level of development.

**OIL**

188. CHANDRASEKHARAN (S). Oil industry, *Econ Times*: Jan 23, 1978; 5, C-d.

The vegetable oil industry in India characterised by widely scattered production units and these are at all levels of technology ranging from a male, traditional bullock-drawn grain to sophisticated solvent extraction plants.

Attempts have been made to estimate the number of production units of various kinds now operating in India. These are sometimes contradictory.

189. CHANDRASEKHARAN (S) and ACHAYA(KT). Profile of India vegetable oil industry - II: movement of oil seeds and oils: *Eco and Pol*; 25,9; Mar 1, 1980; 475-88.

Protection of specific type of oil seeds in India is strongly regional. Proportions of state-wise production of oil seeds and of their derived oils are almost identical, showing that oil seeds are crush mostly in the same state in which they are produced. Correction with oil mills crushing capacity in each state is not as good,
perhaps because ghani crushing and saamen extraction are not accounted for interstate trading involves only some 5 to 10 per cent of the total production.


Fully conscious of the drudgery the labouring artisan has to undergo efforts have always been made by agencies like KVIC to lessen the same. So also in village oil industries, which are of late gradually fading out to existence due to its inherent drawbacks and incapability to complete with the oil mills. The power ghani comes in as a solution to the short coming of this industry.

OILSEEDS:


Oil seeds output shows an increase of only 60 per cent over the first five years plan average. The prime source of this growth has been increase the area. Yield levels of oil seeds have stagnant for nearly five decades.

This article aims to review the trend in our oil seeds production in the overall contact of supply and demand for edible oil.

PALMOUR

192. PANDITRAO(YA). Economic research in palm gur industry. Khadgramad; July 1977; 439-46

Data palm and palmyra trees are a boon to a develop-
They grow on waste lands requiring hardly any nurturing - either manuring or irrigation. They do not need any protection against disease or wild animals. Apart from yielding nutritious food like neera, gur etc. these trees are wind breakers and protected standing crops.

Palmgur, Agroindustries - Andhra Pradesh

193. KAMARAJA PANTULU (N). Development of palmgur industry in Andhra Pradesh. Khadgramod: 24, 6; Mar, 1978; 323-8

Though many countries are concerned with palms, it is India which has taken a lead in tapping this valuable gift of nature on a commercial scale. The value created by the withdrawal of cococola from the Indian scene offers an opportunity to the industry to demonstrate that its product the popular palmoola a neera product is as refreshing as the disappeared cola was.

PAPER


Analysis the wage productivity relationship in the paper industry of India. Emphasizes the need for a tripartite agreement between industry, labour and the Government to tackle the problem of the wage price spiral. Concludes that unless concerted efforts are made it may not be possible to achieve the target of production envisaged in the fourth plan.

Expansion of productive employment opportunities in the non-agricultural sectors in the rural areas is a must for redistributive growth with social justice. But promotional ingredients like infrastructure facilities, skills and entrepreneurship are generally lacking there. Productive resources, therefore, continue to remain unutilized or underutilized.

196. KHAN (HY). Crash scheme for rural employment: A review Reserve Bank of India Bulletin, 30(4); 1974, pp. 259-62

In this review crash scheme for rural employment is described in terms of generation of employment opportunities and creation of physical assets in different states of India during 1971-72 to 1973-74.

PLANNING: EDIBLE OIL


The per capita availability of edible oil in the country is much below the level recommended by the authorities. An attempt is made here to assess the efforts having presently made to increase oilseeds production. It is also suggested that exploitation of minor oil seeds and rice bran apart from using appropriate technology to improve the processing of oil.

It has taken steps to formulate a six year plan (1978-79 to 1983-84). For khadi and village Industries plan proposes to achieve the targets to increase employment in khadi to 19.80 lakh and increase production to Rs. 189.54 crores in 1982-83. It is proposed to ensure fuller employment by assistance to artisans, appropriate technology, setting up mini-industrial complex, research and development programme etc.

199. SINHA (IN). Rural employment Planning: Dimensions and constrain. Eco Pol week (Jnu); 13, 6-7, Feb 1973; 295-313.

The feasible rate and pattern of economic growth in the next decade can at best absorb the natural increase of the rural labourforce. Direct measure of employment are necessary to remove the problem. Programmes which provide additional work but at a wage rate which is inadequate will be self defeating. There are development measure for agro-industries and small Scale industries.

This project has been adjudged as one of the best among 49 projects in the country. The programme started in year 1963-64 with objective of intensive industrialisation and promises of integrated rural economy, all unit and the project resulted in creation of 7250 new jobs for the year 1970-71. The qualitative achievements are even more commendable the programme has been able to create an industrial atmosphere and draw entrepreneurs from all walk of life prosperous agriculturist, unemployed youth artism etc.

**Planning, Employment**

201. Tyagi (SP). New plan for rural employment. Kurukshetra; Feb 16,1973; 20-21

The khadi and village industries commission (KVIC) has been doing valuable work for promoting rural occupations and helping village artisans. It has taken steps to formulate a six year plan (1978-79 to 1983-84) for khadi and village industries plan proposes to achieve the largest to increase the employment in Khadi to 29,89 lack and increase production to Rs.189.54 crores, in 1983-84.

202. Employment in rural sector; 6th plan targets under review. Pip Exhj; sep 3, 1973; 1,5-6

The draft sixth plan targeted employment projects in rural sector to provide 49 million manyears in the
sectors such as small industries, animal husbandry, fishing etc. Plan deliberately opted for strategy of rapid employment generation.


This article discussed some of emerging policy issues in so far as rural sector is concern and also differ practical suggestions to make a serious dent on the problem. It consist of four parts, first part deals with early attempt for solving the problems. Second deals with projects suggestion for sixth plan like land should be recognised as fundamental and finite resources for all human activities.

204. RURAL JCB Plan Jagriti, 24,12; May 16, 1980; 1,6.

Over two lakh rural youths are expected to get job under scheme for training rural youth in punted by institute of rural development. The farmers trading programme is main clause in the plan which was to take the achievement of science and technology to improve the production. Agricultural universities organising trading programmes an improved form practices, animal husbandry, fisheries etc. Voluntary organisation had also been engaged.
A pilot project for full employment has been started in selected blocks in western Uttar Pradesh, an area consisting of six blocks - Binoli, Baraut and Choprauti in Meerut district, Budhana, Kandhla and Shahpur in Muzaffarnagar distt. have been selected. Traditional industries, communications, education, Panchayat and cooperatives are discussed.

The crash scheme for rural employment is one of the special programmes intended to tackle the problem of unemployment in rural areas. This article gives an explanatory note on the crash schemes introduced and the various projects taken under the scheme and its development and implementation.

A novel scheme to remove rural unemployment under the cooperative sector has been initiated in Erna Kulam districts. The project envisages the establishment of lablur-cum-development bank to convert idle manpower into resources for rural development. The banks will work as self-financing mechanism to create employment in rural areas. Minor irrigation scheme have found highest priority in regard to labour unleasiveness
which is included under this scheme.

SADASHIVA(RA( M)): The future of village and small industries. Khadi Gramod; 17,1; Oct, 1970; 84-88.

208: PLANNING, KHADI:


We are on the threshold of the Fifth Five Year Plan. The new schemes and programmes of Khadi and village industries have to play an important role in the eradication of poverty, unemployment and under-employment in the rural areas. They have to work in unison with other projects in this supreme task.

CHATTERJI(Dilli): The important role of small industries. Janata; 29(25); July 28, 1974; 13-14.

209: PLANNING, WEAVERS:


Finance plays a very very crucial role in the development of an industry. Its role is all the more crucial if the industry happens to be rural based and employment oriented. It is therefore in the fitness of things that handloom industry has received the priority it deserves in the scheme of rural regeneration.

BADAR(Alam Iqbal): S.B.I. and small scale industries. Indian Fin. 98,11; Sept. 11, 1976; 33.
POLICIES:


The tiny sector with a policy support to promote growth, can be the answer to provide employment, use local resources and meet the demands of the neighbourhood in terms of items that are manufactured in the sector. Modernisation of technology and tool is a must, but not as a symbol of status and sophistication. The working group has proposed that tiny sector units be given investment-cum-employment subsidy particularly for those which are located in towns and villages much less than 50,000 population.

POLICIES, EMPLOYMENT:


The objective of the central policy has been the formulation of an integrated rural work programme which provides employment for landless labour. Programme comprises two schemes: crash scheme for rural employment (CSRE) and Drought Prone Areas project. CSRE two objectives, the direct generation of employment and the creation of assets of a durable nature. It intended to generate employment for 1000 persons on an average every year in every district.

PHANTOM GROWTH: Econ. Pol. Week; 6,49; Dec. 4, 1971, 2415-16.
212: POLICIES, EMPLOYMENT:


Govt. of India decided to initiate some pilot projects in small compact areas in selected districts to provide employment on recommendation of Bhagwati Committee. Project initiated in Nayagram Block for three years from Nov. 1972. During first year 10 lakh rupees were expended creating 4,87,002 man days of employment.

PATIL(RK): Some thoughts on Khadi and village industries. Khad Gramod; 17,1; Oct, 1970; 51-54.

213: POLICIES, GOVERNMENT:

(JAIN(RP)): Cottage and small scale industries and new government policy. Khad Gramod; 24,12; Sept. 1978, 571-5.

That small is beautiful has been propounded by the yester years thinkers and economists and it is very much to the benefit of their news the present generation to take need of the well thoughts out advice and go ahead. This is one game in which one has only to gain and nothing to loss.


214: POLICIES, GOVERNMENT:

TIWARI(NP): Cottage and small scale industries and new government policy. Khadi Gramod; 24,12; Sept. 1978, 229-33.
Even after the 30 year of Independence a good percentage of the people in India is still living below the poverty line. This probably may be due to the wrong planning strategy which was biased in favour of heavy and big industries as a consequent of which the poor became poorer and the rich richer. The basis of classification between the tow is their respective size.

215: PRODUCTIVITY IN GLASS INDUSTRY:

KANSAI (JN): Productivity in Indian glass industry. Productivity, 7;2, 1966; 250-52.

Calculate the productivity and size efficiency in the Indian glass industry by applying the two variable Cobb-Douglas production of functions. Glass industry is also facing problem and the Government's attitude should be sympathetic towards this glass industry.

216: POLICIES MORE HILLS:

PETRUZADA (SAN) AND JOSHI (MG) Industrial potential in Morni hills. Road Cremat: 25, 9 1979; 415-18.

No single uniform blanket policy is advisable for developing the myriad backward pockets of the Indian nation. Each has a characteristics. Potential natural resources and manual skills of its own. Hence, the need for study and survey prior to the application of developmental scheme.

POLICIES, PRODUCTION:

PUMBATHUR(K). Productivity improvement - programme for small scale industry. *Productivity*; 7,4; wint. 1966-67; 559-70.

Surveys the strength and weakness of a small business and then highlights the areas in which productivity techniques can be successfully undertaken in order to have an immediate impact in contributing to higher productivity. A chart summarising the requirement problems and suggested course of action for introducing productivity programmes is given.

POULTRY:


Discussed the economic value of various nutrients available in different human foods particularly poultry. They cite medical opinion on the value of poultry products for human wealth. Vegetarian diets are substantially cheaper yet adequate if consumed in diverse group.

PROCESSING:

KANP(3G) and KAMALIA(GV) Role of agricultural processing industries in economic development: a case study. *Indian J. Agric. Econ.* 21,4; Oct- Dec.1966.54-9.

Observe that the development of an agriculture and processing industry, sugar in this case, has resulted in making sugarcane growing a commercial proposition and in expansion of allied industries. The analysis shows their effect reflects
in growth of construction banking and credit, higher education etc.
RAMACHANDRAN(S). Our humble offer to the nation. Khadi Gramod;
20,9, Jun,1974; 423-25.

220: PROCESS ES, AGRICULTURE:
SHAHMA(AC) and KAHION(A3); Location of cotton ginning and
processing industry in Ludhiana district. Ind. J. agric. Econ;
21,4; Oct-Dec,1966; 33-40.
Examine the locational and other factors affecting the
economy of cotton ginning and pressing industry in the Jagroan
and Mullanpur markets. The industry located in Ludhiana market
is now showing resultant sign of disintegration. In other markets
like Rajkot and Mullanpur the locational disadvantage has resulted
in decline in its business.
BEHARI(Bipin). Innovative decentralisation sector. Khad Gramod;
21,1 Oct,1974; 43-46.

221: PRODUCTION, GUR, KHANDSARI:
RAO(RN); Potential of Gur and Khandsari, Kurukshetra; 26,6;1977,12
Making Gur and Khandsari has always been the most
important cottage industry in rural India and it is spite of
competition from organised sugar industry, it is likely to
retain its place in the future also. Being labour intensive
it must find priority in any rural employment scheme and must be
encouraged in every way.
What do you mean by small industries? *Yojana*, 17, 23-24; Jan. 1, 1974; 893-94.

**PROSPECTS:**

Badi (IS) and Chand (W). Impact of immigrants on weaving industry in an Assam village. *Agric. situation India*, 21, 4, Jul; 1966; 201-5.

Studies the impact of immigration into the village Chotanibar situated at a distance of two miles from Newgon town. Because of immigrants, non-agricultural occupations, the small scale household industry of weaving occupies the leading place in the economy of the village and has contributed much in improving the financial condition of the villagers.

**CONSULTANCY SERVICE FOR SMALL ENTREPRENEURS:** *Commerce*, 135, 3192; Jul, 8, 1972; 74.

**PROSPECTS, EDIBLE OILS:**


In order to increase the production of edible oils in our country, there are two suggestions. First of all, possible steps should be taken to increase the yield from land and oil seeds; second increase attention should be paid to the cultivation of soyabean and sunflower and minor oilseeds which have been neglected so far.
224: PROSPECTS, SUGAR:
MAnESH CHANDRA. Sugar industry problems and prospects. Industry
India; 18,3; Mar, 1967; 23-9.
Reviews the cost price and productivity performance
Attributes high cost ratio and low productivity to high wages
and cane prices. Suggests that given increasing sugar demand
higher cane output and modernization will reverse the malady
and ensure profitability.
DEV(S.Kumar). Backward areas; Role for small scale sector.
Commerce; 133,3404; Aug 21, 1976; 355-57.

225: CHELAPPAS. Cottage tanning industry; problems and prospects.
AICC Econ.; 18,4, Sept. 1, 1966; 29-40.
Leather tanning is an important industry in India with
annual output of Rs. 79 crores and employing four lakh persons.
Deals with problems of cottage tanners and the efforts through
which they are sought to be resolved by Khadi Commission scheme
and cooperative movement. Offers suggestions for further
development of this sector.

226: SURESH
VALLISAMY(NP). Village industries and the budget. Khadgram;
25,9; Jan, 1979; 393-7.
Every budget is bound to receive bouquets as well as brickbets. More so of, keeping view the long term and over all objectives it brings some hardships in the day to day life of the citizens. But then any change has to begin somewhere and prosperity like every thing else in this world has its own piece.

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**227: KRISHNA(PV) Integration of village and small industries. **

*Khad Gramody*  
26,6; Mar, 1980; 245-51.

In order to bridge up the gap between traditional and modern industries it is necessary to establish a reciprocal and mutually beneficial relationship between the two sectors and to integrate them effectively with the overall industrial structure. The new approach suggested by the author for developing rural industries aims at general development of these industries are more efficient one with the use of appropriate technology.

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**228: RUBAL**

DEVARSHA KUMAR. Technological and industrial input for rural India. *Khad Gramody* ; 25,1; 1978, 88-93.

How to take such industrial activities with not so sophisticated but somewhat improved technology to the rural India than many provide gainful employment to the masses as well as the educational youth is the prime problem faced by the planner and the administrator alike. The solution may not be simple.
229: RURAL DEVELOPMENT COUNTRIES:
IQBAL (Badar Alam): Rural industries in developing countries. *Khad gramod*; Sep. 1979, 549-52

Agro-based industries have been to contribute in the economic life of any developing country. Injecting self-confidence in farmers, they provide a base for a pattern of socio-economic development that can contribute to the all round growth of an economy. Therefore, they should be so designed that they operate more as catalytic agents for development of agriculture and help bridge the gap between rural and urban sectors.

230: SERICULTURE:

Sericulture is not only a quick return giving industry but also instrumental in minimising foreign exchange through exports and thereby strengthening the economy of the nation. The industry thus deserves for encouragement from all fronts.

231: SERICULTURE:
The much cherished silks can be had now with much easier means. What more do we want at this hour, than an industry, rather a craft with less labour at less cost, with the simplest possible technology but with self employment opportunities.

232: SERICULTURE:


Apart from mulberry silk the only silk popular and produced by many countries there are some other varieties of silk, viz., maza, tasar, etc. which are exclusively India. Few people are aware of existence of these silk. They are traditionally and very economically produced by tribal and have tremendous export potential.


Sericulture comes in handy in the search for avenues to provide employment and therefore lining opportunities to the people living in the less economically developed areas. We have the Natures Cooperation to develop this delicate activity. The need for human efforts to organise this industry systematically specially under cooperative fold.
234: SERICULTURE, AGRO INDUSTRIES:

JAMEL AHMAD, Sericulture in a Royalasseema village. *Khad Gramod*; 26,10; Jul, 1980, 459.

Sericulture is a cottage industry with an agricultural base and industrial superstructure. Being labour intensive in character it offers vast scope for productive employment round the year. Royalasseema have potential for the development of extensively practised sericulture in that region. Sericulture was introduced to Kervivana village in Kurnool district in 1976.

235: SERICULTURE, EMPLOYMENT:

GARD (RBL): Generating employment through sericulture, *Khad Gramod*; 26, 3; Dec. 1979; 141-3.

Sericulture is a labour intensive industry. Besides generating employment it can also help to earn valuable foreign exchange. It has the potential to provide continuous income to the farming community and to the backward classes.

236: SILK, MEGHALAYA:

DEKA (M) Krisilk industry in Meghalaya. *Khad Gramod*; 26, 7; Apr. 1980, 308-11.
Among sericulture activities in India, Sericulture in North Eastern India has been and still as a predominant occupation in the rural areas. Now the governments at the centre and in the states are taking keen interest in developing and improving this activity on a wide scale because of its employment potentials.

237: STATISTICS:


The khadi and village industries always occupied a significant place in India's industrial structure for a number of reason especially when compared to large scale industries. These industries may be helped in absorbing excess labour force. The another reason is that Khadi and village industries requiring small amount of capital because they donot need costly machines and big buildings for their operation do not create much monetary burden to producers.

238: TEA:

RAO(KBK) and HONE(AUGUS). India and the world tea economy. Sc. Econ. 9,28,1977; 1111-8.

It describes the policy failures in the tea sector
during the 1960s and 1970s and suggest measures that would enable the industry to continue to expand its output for domestic and international tea agreement to regulate export availability of tea and to raise the market price.


India is a major supplier of tea to the world market. At present the production of tea is mainly concentrated in tribal and weaker section areas. The barren and uncultivated land can profitably be utilised for tea cultivation. This effort will go a long way in banishing poverty and unemployment from the rural scene as well as earning more foreign exchange.


The task before the industry is to thwart the threats posed by ageing bushes through extensive replanting as also to doubled the size of the crop in the next 25 years. It is to be hoped that the new policy makers will adopt positive measures to evolve the industry to achieve these objectives.

The author has brought out the major problems facing the tea industry and has made certain suggestions which in view will lead to increased earning through enhanced exports.


Tea is the most organised crop in the country. Looking back at the industry over the past 25 years, the yield has gone up from 876 kg. per hectare to 1360 kg. Maintaining the rate of production is not enough. The author believes that the industry will have to use all its technical expertise to achieve much higher rate of growth to meet the growing internal demand of this common man's beverage and attain satisfactory level of export.


Tobacco is the Cinderella of Indian agriculture. Though over 360 million kg. of tobacco is grown on an area
of 4.5 lakh hectares employing 7.5 lakh farmers in cultivation and over 3 million people in activities. The govt. of India derive 400 crores from tobacco excise. Facing with many problems, there should be regulated markets with auction halls and godown for tobacco, sales and purchase of all tobacco should take place in these regulated market yards.

244: TRENDS, PRODUCTION

SINGH(ML): Growth and Structural change in the manufacturing industry. East Econ. 71, 24; Dec. 15, 1978; 1234-40.

The author has analysed the trend in industrial production once the year, its structure and the problems it is facing. His finding is that investment in heavy industry has brought about a favourable change in the structure of industries in general and shifted the stress from consumer goods to the production of basic goods. However, he shows concern about the under utilisation of capacity on a large sector.

245: UNEMPLOYMENT


This article first examined the unemployment problem
on base of data collected sensus 1971 and then examined various schemes introduced by government to solve the problem and suggested some projects to include in the schemes giving more emphasis on agro-based industries and concluded that such a program require promotion of not only agro-cultural and allied activities but all the dimensions of rural economy with the full help of science and technology.


    The main defect of the present policy about the rural employment is the lack of properly coordinated regional approach. The policy for industrial development must be a two fronged one: developing industries to exploit the comparative raw material advantages of a locality and developing industries to meet the local demand.


    The dawn of realization that to crush the monster of unemployment presently besieging the country, the decentralised centre, represented by the XVI and other similar activities
is the only ultimate alternative is a promising sign and the benefits accrued by nurturing this sector are many in number. About 4,000 crores a year would have to be spent if cash doles were to be given to the unemployed on the basis of Rs.4 a day about Rs.140 crores would be needed annually to support the million persons.


This article examined the unemployment problem on basis of data collected by Census 1971 and then examined various schemes introduced by Govt. to solve the problem and suggested some projects to include in the schemes, giving more emphasis on agro-based industries and concluded that such a programme requires promotion of not only agricultural and allied activities.

249: SEN (Lalit K): Growth centres and rural unemployment. Kurukshetra 20,7; Jan 1, 1972, 8-10.

This article deals with the problem of rural unemployment and suggests a few guidelines for integrating the several existing schemes and programmes on unemployment. Intensive farming and agro-based industries will grow more jobs. The main objective
of the article is to present a scheme which may utilise growth centres. The higher level of these centres by providing processing and other agro-based industries will create more jobs.

250: UNEMPLOYMENT, KHADI


Points out that village industries and handicrafts can provide a perennial source of employment for million suggests that the elimination of human misery and the optimum utilization of all available manpower will be possible only with the effective control over the process of production and distribution. Criticises the planning policies adopted to solve the unemployment problem.

251: SUBRAMANIAN(TR): Unemployment and khadi and village industries

*Khadi gramody* 24, 4; 1978, 240-5.

The aim of the khadi and village industries is to crush the monster of unemployment presently in the country is to suffed. Khadi and village industries and other similar activities is the only ultimate alternative is a promising sign. And the
benefits accrued by nurturing this sector are many in number.

252: UNEMPLOYMENT, RURAL:

More than 80 percent population living in village agriculture being a seasonal occupation could not provide job opportunities whole year. There are about 16 million unemployed in rural area. National Commission on agriculture has estimated the total labour force would increase 111 million in rural area at the turn of the century. I.L.O stated need for solving the problem of unemployment in rural areas. Rural industries constitute the best source for absorbing surplus manpower.


The unemployment rate in rural areas fell from 1950 to 1964-65 then rose in upto 1973 due to decline in proportion if the employees from 1952-64-65. From 1954-55 to 1961-62 there was 12 million increase in landless household according to Raj author criticised as Raj's
above estimates and conclude that present comment has emphasised additional errors and inconsistencies, confused argumentation and errors of omission vitiate attempts to substantiate trends in rural unemployment. Secondly several computational errors taken together.

RAGHUBIR CHAND, Woolen industry and village Sepu. *Shad gramodyog* 26,3; Dec 1979; 144-8.

Wool is an absolute necessity in colden regions and its production is adopted as one's livelihood by many a shepherd in the hills, unconcerned whether it is paying or otherwise. Their undaunted faith in traditional occupation deserves to be retained by making their profession profitable, failing which it is likely the country may lose once and for all good manufacturers of woolen material.
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