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Government's Assistance Towards the Development of Small Scale Industries in India with Special Reference to Krishnagiri District

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ABSTRACT

The prominence for small-scale sector emanates from two basic premises of economic development policies viz., the 'balanced' development and 'sustainable' growth of the economy which calls for certain minimum level of diversification of the economy. In an economy with a predominant primary sector and agriculture depending on the monsoon, such a diversification has to be in the direction of industrial sector in general and small-scale sector in particular. In order to promote small scale industries in the country, the government of India setup a number of financial and support institutions to provide required finance, project appraisal, infrastructure facilities, raw materials, machinery and equipments on hire-purchase scheme, reservation of items for production by small-scale industries, consultancy and training services, conducting entrepreneurship development programmes (EDPs), and industrial potential survey. Also the government of India has framed several industrial policy resolutions (IPR) from time to time such as IPR1948, IPR1956, IPR1977, IPR1980, IPR1990, new small enterprise policy 1991 and new policy initiatives in 1999-2000. Small scale industries encompass vast scope covering activities like manufacturing, servicing, retailing, financing, construction, infrastructure etc. In view of the government of India's ever increasing importance given to the small-scale industries in the national economy, more and more small industries are to be setup in the years to come. Thus, these are to provide ample opportunities to the people to assume entrepreneurial career.

1. Introduction

After attaining independence in 1947 India adopted mixed economic planning as a method to achieve economic development. Along with the large scale sector the thrust was on the small scale sector because of its decentralized, its small size, use of mainly indigenous technology, employment intensity and its suitability for rural areas with limited techno-economic structure. Industrial policies over the years have focused to promote SSIs through various incentives related to financial, fiscal and infrastructure measures along with a heavy industrial base. Government's attitude and intention towards industries in general and SSIs in particular are reflected in Industrial policy Resolutions.

Government Assistance towards Small Scale Industrial Development

Government assistance can be classified into two broad categories such as financial assistance and non-financial assistance.

Financial Assistance: Central and state governments have initiated several schemes to ensure adequate and timely availability of credit to SSIs through various institutions such as, Commercial Banks, IDBI, SIDBI, IFCI, ICICI, IRBI, LIC, UTI, SFC and EXIM Bank.

Non Financial Assistance: Central and State Governments have provided several schemes to ensure the adequate and timely availability of non-financial assistance includes marketing assistance, technological assistance, managerial assistance, HR assistance and other institutional support. The non-financial assistance is being provided by NSIC, SIDO, KVIC, SIDCs, SDIs, DIC, and Small Industries Service Institute (SISI).

Micro, Small and Medium Enterprises Development: The Micro, Small and Medium Enterprises Development (MSMED) Act 2006 has changed the nomenclature of the Small Scale Industries Sector as Micro, Small and Medium Enterprises Sector giving due recognition to the enterprise segments and

at the same time taking into its fold Medium Enterprise Sector also. As per the MSMED Act, the enterprises are classified into manufacturing and service enterprises based on their investment in plant and machinery / equipment (excluding land and building) as indicated below:-

Industry Type	Manufacturing	Service
Micro	Up to Rs.25 lakhs.	Up to Rs.10 lakhs.
Small	Rs.25 lakhs & upto Rs.5 Crores	Rs.10 lakhs and up to Rs.2 Crores.
Medium	Rs.5 Crores & upto Rs.10 Crores.	Rs.2 Crores and up to Rs.5 Crores.

(Sources: Tamil Nadu State Government MSME Policy note 2010-2011)

2. Significance of the Study

The prominence for small-scale sector emanates from two basic premises of economic development policies viz., the 'balanced' development and 'sustainable' growth of the economy which calls for certain minimum level of diversification of the economy. In an economy with a predominant primary sector and agriculture depending on the monsoon, such a diversification has to be in the direction of industrial sector in general and small-scale sector in particular. Although agriculture is the backbone of our economy and the largest contributor to GDP, too much dependence on this sector is unwise. In spite of the fact that millions of people depend on agriculture, this sector is unable to absorb all and provide productive employment. There is a widespread disguised unemployment in this sector. In view of this, there is a need to diversify economic activities and shift the disguised unemployed from agriculture to other sectors where they can be productively employed. SSI sector is one such sector which is labour intensive and hence provides scope to absorb such labours. Transforming the surplus labour from agriculture to the allied activities like the development of infrastructure and employing them in less technical jobs finds its relevance here. Due to the lack of technical training, agrarian labour force cannot be employed in capital intensive industries, hence providing employment and encouraging them to seek their own jobs becomes a crucial

concern for a country like ours. It is apropos to mention here Fredrick List's (1928) comments - "a country devoted to mere raw agriculture resembles dullness of mind, awkwardness of body, customs, methods and processes for want of culture. This condition of things can change entirely by establishing a manufacturing power and the mental, moral and physical stagnation of the people are broken and prosperity and liberty prevail." Therefore unlike other sectors of the economy manufacturing is the only sector which has large number of productive, backward and forward linkage effects. Hence, a balanced approach will give a fillip to the economy and thus help in achieving the sustained overall growth of the economy. Modern Small-Scale Industries (SSIs) in India were almost non-existent prior to the Second World War. It was during the war period that a number of SSIs were established to relieve pressures (like- poverty, unemployment, depression, trade deficit and etc.,) and to counteract inflationary trends in the economy and also the post-war desire to become economically independent. After independence, organized efforts were made for the development of SSIs on the basis of the report submitted by a team of Ford Foundation experts. In view of the need to step up production and counter inflationary tendencies, it was essential to announce an industrial policy which could create conditions of economic security. Hence, industrial policy resolution of 1948 was framed, which was the basis for the first five year plan. Since then depending on the need of the hour several industrial policy resolutions were framed in the years 1956, 1977, 1980 and 1991. Industrialization in India since independence has been predominantly based on the development of large scale industries. The policy of the government during the early planning era was to develop import substituting heavy industries as the 'key stone' with traditional SSI as an 'Adjunct' to meet day to day demands. Gandhiji was among the earliest advocates of small industry. But the focus of Gandhiji was on the expansion of traditional and rural manufacturing and not on the creation of a modern, small, urban factory sector. It was Prof. Mahalanobis, who set the pattern of the Second Five-Year Plan which conceived small-scale sector as a supplier of consumer goods to support workers in the large scale sector of heavy industry. Industrial development becomes incomplete without the development of SSIs, since this sector provides opportunity to utilize the abundant manpower and unexploited resources. Accordingly in the process of reshaping and developing the Indian economy under the aegis of Five year Plans, SSI sector is rapidly coming into prominence.

3. Statement of the Problem

In India there is a wide disparity of wealth and income of the people. One of the objectives of planning is to reduce income inequalities and to distribute wealth; it's possible to reduce the inequalities by providing opportunities to the have-nots to take up SSIs or cottage industries for their living. SSIs have the power to proper safe guards and they will result in a large and widely distributed sharing of the productive functions and therefore a more equitable distribution of National wealth. Industries cannot exist in vacuum. It has to go with the society. Society has to accept the charges and innovations in the fields of industries. Some times, industrialization also creates problems. Increase in urban population and urban explosion is the major problem. Some industrial urban centers have growth to unmanageable proportions. Promotion of SSI units shows the health of the national as they are poised to make a dent on production and employment. Unfortunately SSI units are grappled with several problems like making, lack of finance, non-availability of adequate raw materials and taxation. This is apparent from various studies, the prevailing conditions calls for immediate remedial measures so that these units could fulfill the objectives set before them. Problems are not uncommon in industrial units. Too many problems are faced by SSI. Some SSI units are born sick and they are those which are destined for disaster right from their conception due to variety of reasons. A study conducted by an Entrepreneurship Training Institute says that around 50% of the dead units are closed within three years of opening. This proves that these industries never had any reasonable

survival prospects right from inception. Some of these causes attributes are the lack of experience of the promoters, wrong selection of project, and faulty planning. Mushroom growth of so called consultancy firms has also been regarded as a factor contributing to these sorts of problems. The primary interest of such unqualified firms is to make money by selling some ideas or project reports to the aspirants who may thus be misguided or made over enthusiastic. Some of the rosy hopes generated by the self employment schemes of the financial institutions and central government and state government also contribute to this unfortunate situation of creating the born to die industrial units.

The biggest problem of SSIs is that of obtaining necessary finance lack of funds and faulty finance management may also create problems at the initial stages. Some new units have been found to be under-capitalized and the strains of under capitalization become evident when the unit become operational. Heavy investment in non-productive capital assets like staff housing project even before they commence production distorted the liquidity of the firm and causes a lot of problems. Problems also crop up due to inadequate provisions for contingencies, faulty fund flows and cash estimate. Mismanagement of funds is one of the prime problems in the SSIs. Time and cost over runs are problems to SSI units. Some times these problems prove to be disastrous. Delay in unit commencing due to delay in support of equipment, both indigenous and imported, slippage in the schedule of civil works and creation of equipments are not uncommon. Such delays cause cost escalation leading to capital shortage, liquidity problems, hike in the production cost and break even point etc. Costs over runs are real problems for the SSI units. Location problems arise due to improper location of industries. Skilled labour is an important problem in Industrial areas. High technology based units are established in areas without skilled labour and supporting infrastructure; industrial based on important raw materials are found in regions without adequate transport and communication system. Thus location is also a problem for some of the industrial units. Technology is another problem in the SSI sector. Selection of obsolete or improper technology or the technology becoming out dated due to innovations while the project is being executed, sub-standard machinery, wrong collaboration etc, also cause problems to the units in the SSI sector. The other major problems that are faced in the initial stage are wrong assessment of market potential or faulty demand forecasting, change in the market conditions, change in the consumer taste and preference and comparative situation etc., can also pose problems to the SSI units from the inception stage. Management, if ineffective, may create problems to the SSI units. Bad management covers a wide range from inexperience, inefficiency, lack of professional expertise, neglect and internal squabbles to delinquency and dishonesty. These may also create problems to a greater extent in the units. Unnecessary expansion and division of resources may also result in problems. Some concerns tend to extend beyond the resources industrial managerial capability. Diversion of resources to start new units or to acquire interest in other concerns without due regard to the capability of the units in trouble. After a period of time these units will face problems of unwarranted expansion. Some times the personal extravagancies and acquisition of unproductive fixed assets like guest house, cars, transport vehicles etc., may also create financial scarcity in the organization. Change in the product mix and other elements of marketing mix to suit the changing environment are highly needed for development. However, some times these changes may lead to financial strains in the organization. Poor labour management relationship and the associated poor workers' morale and low productivity may ruin the financial status of the firm. There are some environmental problems affecting the SSI Units. Energy crisis arising out of power cuts or shortage of coals and oils has almost become a constant problem to many industrial units. Artificial economic constraints also make their contribution to the growing problems of SSI Units. Credit squeeze followed occasionally by financial organizations may also affect the financial

aspects of the firm. Problems relating to raw materials supply, in terms of quality, quantity and cost may also affect the financial aspects of the organization. The SSI units in the study area are also facing various types of above said problems at different magnitude.

4. Review of Literature

The literature on small scale industries can be classified under the following categories:

- .. Studies relating to the Government policy towards Small Scale Industries.
- .. Studies relating to financial assistance.
- .. Studies relating to the infrastructural facilities.
- .. Studies relating to Human Resources and Marketing.
- .. Studies relating to the Role of small scale industries.

Government Policy

Small enterprises need protection, development and promotion for their growth. The government of India has ensured the same to small enterprises through its IPRs and announced from time to time. The government's keen interest for the development of small scale sector is also reflected in its plan outlays made for this sector.

Agarwal. A.K., (1988) has emphasized that the importance of small scale and cottage industries is more in the absence of large and medium industries in the North-eastern region. He mentioned some of the specific exogenous factors leading to bad industrial health in the region. These are absence of effective industrial policy and ad-hocism in Government decision at the state level as well as industry wise decisions, prolongation of gestation period due to infrastructure deficiencies and weakness of supporting services, uncertainties and shortage of essential raw material and construction material supplies, defective sales tax regulations, high power tariffs and transportation costs defective capital base and operational plans, shortage of working capital, non-availability of trained and experienced personnel and old techniques of production and lack of quality control. Tendulkar, S.D. and Bhawani (1997), Small scale units in India have assumed significance not only for their contribution to the economy, especially in the creation of employment, but also for the special patronage they enjoy from the government. Despite numerous policy measures during the past six decades, Indian small scale units have remained mostly tiny, technologically backward and tacking in competitive strength. Notwithstanding their lack of competitive strength, small scale industrial units in India could survive due to product and geographical market segmentation and policy protection. Abid Hussain Committee (1997) report on small enterprises has examined and suggested institutional arrangements, policies and programmes for meeting long term and short term requirements of the small scale industries. The Committee found that the reservation policy of specific products for exclusive manufacture by small scale industries had not served much purpose as most industrialization had occurred in items not reserved for small scale industries. Moreover, it had resulted in low efficiency and productivity and restricted the expansion and export potential of important industries like light engineering, food processing, textiles and others. Credit to small scale industrial sector had become more and more expensive especially after interest rate deregulation. Institutions and regulatory policies responsible for technical assistance, human resources development and industrial standardization expected to play a provocative role in halting technological obsolescence particularly among tiny units did not proved so effective.

Gholam Ali, (1999) in his study entitled, "Help Makes Small Scale Industries Viable" revealed that big and small industries have their share in the development of a nation and the prosperity of its masses. A balance must be struck in the development of these industries. The thrust on the development of SSI through successive Five year plans and Government Policies had helped this sector. According the provision of Micro, Small and Medium Enterprise Development (MSMED) Act, (2006) the micro, small and medium enterprises are classified

into two classes (a) Manufacturing Enterprises- The limit for investment in small manufacturing enterprises is more than Rs. 25 lakhs but does not exceed Rs. 5 crores and that of (b) service enterprises is more than Rs. 10 lakhs but does not exceed Rs. 2crores. Traditional small scale industries includes Khadi and Handloom, Handicraft, Village industries, Bamboo based industries, Sericulture and Coir. Modern small scale industries produce a wide spectrum of goods ranging from comparatively simple items to sophisticated products such as television sets, electronic control system, mixer, grinder and various engineering products particularly as ancillaries to the large industries. The traditional small industries are highly labour intensive, while the modern small scale units use highly sophisticated machinery and equipments. The New Industrial Policy of 1991 announces a number of measures to promote small scale industries. Presently, 836 items have been reserved for exclusive manufacture in the small scale sector. A new scheme of Central Investment Subsidy exclusively for the small sector in rural and backward areas capable of generating higher employment at lower capital cost is being implemented. Programmes for modernization and up gradation of technology in the small scale sector to improve their competitive strength are being implemented.

Financial Assistance

Finance is one of the important prerequisites to start an enterprise. In fact, it is the availability of finance that facilitates an entrepreneur to bring together land, labour, machinery and raw material to combine them to produce goods. The significance of finance in production is elucidated like a lubricant to the process of production. There are others also who hold even the metaphorical view that finance is the life-blood of the enterprise. The trite phrase "whoever the gold makes the rule" also underlines the very significance of finance for small enterprises, in particular, and Industry, in general.

Sarma. R.K., (1998) in his study entitled, "Industrial Development of Andhra Pradesh – A Regional Study" suggested that the backward districts of this state should be improved their relative positions in terms of units of employment and capital. Majority of the small units are confronted with the problems of raw materials and finance. Rajendran. N., (1999) made a study to examine the various kinds of assistance given to small scale industries with the prime objective of identifying institutional assistance for the development of small scale industries and the problems faced by these industries in Tiruchirappalli district. He concluded that the greatest problem faced by the small entrepreneurs was non availability of adequate financial assistance. Moreover, the small enterprises also face problems relating to the acquisition of raw material, marketing of products and technological and administrative problems. There were complicated procedures in availing loans from financial institutions and there is no coordination between the promotional institutions and government agencies. Ramesha. K., (1999) examined the trends in credit supplied to small scale industries by Scheduled commercial Banks (SCBs) and the State Financial Corporations (SFCs) and their interstate disparities. The study found that commercial banks continue to play a dominant role in financing small scale industrial sector. However, the growth rate of bank credit has been low as compared to the growth rate of production in the SSI sector. Therefore, he concluded that the banking sector has failed to meet the increasing credit requirements of the SSI sector. The inter-state disparities in the distribution of credit have also been widened between 1989-90 and 1995-96. Moreover, the credit from SFCs term credit has shown relatively higher growth rate as compared to banks credit (short term) but still inter-state disparity in SFCs credit has also widened during the reference period. Further, there seems to be sort of complementary relationship between Banks and SFCs in financing small scale sector. Majority of the states that had low bank credit happened to be relatively strong in SFCs credit and vice-versa.

Ramakrishna. K.T, (2001) in his study entitled, "Finance for Small Scale Industries in India" has described the nature of

problems of finance with regard to small scale industries in India and the role played by the Government, State Financial Corporations and Banks in financing the small scale units. His study highlighted the methods of financing followed by several countries in North and South America, Asia and Europe. Sarma, M.L. (2003) in his study examined industrial financing by national level financial institutions. The study also discussed the role of state financial institutions in financing industries of Bihar. Among other things, researcher suggested that financial institutions should also act as a guide, philosopher and promoter of industries and recommends the setting up of a Small Industries Bank. Funda, K.K. (2003) says that Small and cottage industries are those industries whose capital is supplied by the proprietor or through means like partnership or from financing agencies setup for this purpose. Those industries generally use power driven machines and also employ modern methods of production, engage labour on wage, produce for expanded market. Their work pattern is on permanent basis. Such industries can be managed with little resources and in terms of returns provide much better results.

Parekh, H.S. (2004) in his thesis, reviewed the role of financial institutions and state agencies in extending credit to small scale units and pin points their attitude of indifference in catering to the needs of the tiny units. He was of the view that financial distributions have to attain their lending policies in consonance with the need of the small sector in general and the smaller among the small scale units in particular. Reserve Bank of India, (2005), the following studies have sought to highlight the role of banks and state financial corporations to financing the small scale sector. A report of the proceedings of the seminar on financing of small scale industry organized by the Reserve Bank of India identifies some of the factors responsible for borrowers shying away from commercial banks instead approaching the money lenders. The main findings of the seminar is that besides providing finance, banks should also help small scale industry in procuring raw materials and marketing their output. In a study covering small artisans in Kashmir, Inderjit Singh and Gupta, N.S. (2005) try to find out the role played by commercial banks in financing small industries, the responsiveness of their enterprises to bank finance in the state in particular and the county in general. They concluded that commercial banks have not been able to induce small artisans and small factories to get benefited from bank finance. Jain, M.L. (2006) in his study, examined the role of state financial corporation in industrial finance in India with particular reference to the Uttar Pradesh financial corporations. He opined that State Financial Corporation should pay greater attention towards the financing of tiny units and also in the modernization and rehabilitation of small units. Kalchetty Eresi. (2006) conducted a study on various source of long term and short term finance and the problems faced by the units are raising such funds. He also enquired into policies, procedures and practices of small units in managing their finance. Mohammed Sayeed, (2007) in a study, focused on the financial problems of small scale and cottage industries in Uttar Pradesh and recommended to introduce the participation loan scheme by the State Government and setting up of Small business investment companies.

Infrastructure

One of the handicaps faced by the small scale industries in India has been the lack of well-developed space with the necessary infrastructure for carrying on their manufacturing operations. In order to overcome this problem, the government of India launched the programme of setting up industrial estates in 1955. The responsibility for planning, developing, constructing and managing industrial estates lies with the respective state government. They are free to run the estate through corporation or any other agencies on their choice. The central government provides financial assistance to the state government for the development of industrial estates. Such financial assistance is provided in the form of loans, grants, and subsidies. Experience reveals that the urban industrial estates have been more successful than semi-urban and rural estates. Rural estates have been less successful

due to lack of sound infrastructural facilities. Therefore, efforts should be made to develop sound infrastructure in rural and suburban industrial estates.

Malagawakar. P.D. (1997) in his study entitled, "Problems of Small Industry in Andhra Pradesh" has found the lack of infrastructure as a general problem. The industrial estate alone cannot overcome the vocational disadvantages. The infrastructure facilities are either very weak or non-existent in rural areas. In urban areas with necessary industrial climate and infrastructure facilities, the growth of industries is relatively faster. The scarcity of indigenous raw materials has been a serious bottleneck. Scarce raw materials supplied through quotas are not sufficient to meet the demands of the units. There is a delay in the disbursement of the loans due to the existence of procedural delays and instances of tangible securities. Bepin Behari, (1997) in his study entitled, "Rural Industrialization in India" examined the problems, possibilities and perspectives of rural industrialization and discussed the crises in Indian villages and the need for the new strategy of rural industrialization and the provision of fuller employment in rural and small scale industries and technologies. He traced out agricultural development encouragement to village and small scale industries and general awareness for incorporating appropriate technologies as principal sources of impetus to the programme of technological transformation in rural India. Further he reviewed various measures undertaken by the Government towards rural industrialization, local industrial growth, and agro-based industries, and mini-rural cement plants, utilization of annual waste and harnessing of natural power. Banujam K.V., (1998) in his study entitled, "Poverty Alleviation through Rural Industrialization" suggested that appropriate technology should be developed to promote the rural small industries.

Rethnam. N.V., (1998) in his study entitled, "Rural Industrialization and IRDP" opined that infrastructure development for industrialization in the rural areas and investment in basic services designed to realize the full potential of human resources in the rural areas should receive a high priority. Mali (1998) in his study has observed that small and medium enterprises (SMEs) and micro enterprises have to face increasing competition in the present scenario of globalization and they have to specifically improve themselves in the fields of management, marketing, product diversification, infrastructural development, technological up gradation. Moreover, new small and medium enterprises may have to move from slow growth area to the high growth area and they have to form strategic alliance with entrepreneurs of neighboring countries. Data bank on industries to guide the prospective entrepreneurs including investors from abroad is also needed. Khanka. S.S., (1998) in his study observed that the development of Small scale industries in Assam is at low level because of inadequate infrastructural facilities, problems of finance, marketing and insurgency. Therefore, for industrial development, Government should create infrastructural facilities like transport, communication, power, energy etc. Moreover, state level techno-economic survey should be carried out to explore possibilities for developing specific industries successfully. Local people should be motivated to promote entrepreneurial spirit in the region. Government should take strong initiatives to curb insurgency in the region to make congenial climate for industrialization.

Sundaram.S.S., (1999) in his Study, "Small Scale Industries in Tamil Nadu: A study of Industrial estates in Dharmapuri District" found that industrial estates in Tamil Nadu had been experiencing problems such as lack of proper attention to their location and infrastructure facilities, delays in allotment of land, lack of housing facility, lack of coordination among government departments and so on. He concluded that small scale industries had helped to reduce regional disparities in the country in terms of number of units, employment and value added. Agarwal. A.K., (1999) mentioned that the entrepreneurs of small scale industries are generally lacking in knowledge of various aspects as how to set up an industry.

Owing to the predominance of agricultural background of the region, the infrastructure for industrial development has not developed properly. Apart from lack of industrial tradition and managerial class, the state is handicapped by difficult terrain and disturbed socio-political conditions are also adversely affecting industrialization in the state.

Indian Institute of Management, (2000) in its study entitled, "Evaluation of DIC Programmers in Andhra Pradesh" observed that the General Manager DIC, as secretary to the Single Window Committee is expected to hasten up the processing of entrepreneurial cases and thus help the intimation of delay. Single Window Committee just recommends and request for speedier action and the DIC have no powers to hasten up and clean up such delayed cases. Several entrepreneurs in every DIC have been annoyed to find their cases pending with developmental agencies and local bodies due to indifferent attitude and lack of empathetic understanding of entrepreneurial problems with regard to the activities like term loan assistance, working capital assistance, capital subsidy, land and factory shed, many entrepreneurs seemed to have received the requisite help from District Industries Centre (DIC). In these activities, DIC's have mostly recommended powers, raw materials and other information. This study has tried to indicate certain deficiencies of various schemes provided by DIC's but they have not evaluated the performance of DIC at regional level. Pon Murgan. R., (2002) in his study entitled, "Industrial Estates in Tirunelveli Region—An empirical study of their impact on the growth of small scale industrial units," analyzed the impact of industrial estates on small scale industrial units located in Kanniyakumari district. The study identified the various factors which influences the growth of small scale industrial units in industrial estates in Kanniyakumari District. They are scientific sales management, budgeted production, availability of institutional finance, availability of working capital, availability of water at concessional rate, undisturbed working environment, pouching back of profits and availability of investment subsidy, nearness to raw materials and utilization of installed capacity.

Human Resources and Marketing

In order to have manpower in required quantity and quality, the first task involved in this process is planning for manpower. Manpower planning is a process by which an enterprise ensures that it has the right number and kind of people with appropriate skills, at the right place and the right time and the right time to do the enterprise works. In view of growing social responsibility of modern business, the central and state governments have passed several acts and laws to regulate the business accordingly. Marketing is as important is not so easy. Small scale enterprises faced several problems in marketing their products. Competition with modern sector, lack of promotion and weak bargaining power are the major problem faced by small enterprises in marketing their products. What customers want is ascertained by market assessment. Market assessment is done on the basis of demand forecasting. The major techniques used for forecasting demand are survey method, statistical method and leading indicator method.

Lewis, W.A. (1954) has strongly advocated the application of labour intensive techniques of production to have a steady and smooth economic growth. He opined that many important works can be done by human labour with very little capital. Efficient labour could be used to make even capital goods without using any scarce factors. In this sense, small scale and cottage industry should be developed and promoted especially in an economy where capital is scarce. He recommended the use of capital intensive techniques only when they are necessary. According to the Village and Small Scale Industries Committee Report, (1955), popularly known as Karve Committee Report, since a substantial number of employed and underemployed belongs to the village and small industries group, setting up of small scale and village industries will provide employment to them in occupations in which they have been traditionally trained and for which they possess equipments. The committee realizes the necessity of intro-

ducing better techniques in the village industry, so that they can keep pace with the progressively expanding economy and do not become unsuitable tomorrow. Trivedi. M.L., (1980) stressed on the Industrial Policy Resolution and the priority accorded to SSIs in the various policy resolutions. Basu.S.K., (1959) Dhar. P.N., and Lydall. H.F., (1961), and Shetty. M.C., (1963) also analyzed the various measures undertaken by the Government for the promotion of SSIs. The studies mentioned above highlight only the structural and policy aspects of SSI and do not deal with the requirement of finance vis-à-vis the institutional network available. According to Berkeley, (1967) Small and Medium Enterprises account for approximately 80 percent of the private sector industrial workers and hence occupy an important position in the industrial structure of Japan. The employment creating capacity of the small and medium enterprises in Japan has been seen to be larger than that in Germany or United States. Das Gupta.P.K., (1983) has recommended the establishment of small scale and cottage industries in the North-eastern region of the country. He suggested that if labour intensive small scale industries are established, they will provide some alternative economic opportunities to the people in the hill areas of the region as the improved cultivation with multiple cropping is difficult proposition in this area. Himachalam.D., (2000) in his study entitled, "Entrepreneurship Development in Small Scale Sector" revealed that entrepreneurship development and small scale industrial development are the obverse and reverse of the same coin. The government and financial institutions have done a lot in this area through Entrepreneurship Development Programmes (EDPs). But they have still failed to attract the class of people for whom these programmes are meant. Therefore he puts forth a few suggestions; the entrepreneurs should be provided with more and more information on various aspects of EDPs. There should be suitable organizational arrangements for disseminating information about appropriate technology to the proposed entrepreneurs. Entrepreneurs should be provided with full assistance not only in preparing project reports but also in meeting financial requirements. Preparation of directory of industrial technical and management experts and intensive efforts should be made to impart more technical training to the entrepreneur trainees. Varinder Kumar, (2002) in his study entitled, as "Marketing Practices in Small Scale Industries—A Study of Engineering Industry of Punjab", has studied the importance of product, pricing, promotion and distribution aspects of marketing. He emphasized the effect of marketing environment on small scale industries with difficulty in performing their marketing functions even with the Government Assistance.

Role of Small Scale Industries:

Entrepreneurship is a distinct factor of production contributes to the economic development of an economy. The wide range of significant contributions that entrepreneurship makes to the economic development includes promotion of capital formation, creation of immediate large scale employment, promotion of balanced regional development, effective mobilization of capital and skill, induction of backward and forward linkages, etc. The overall role of entrepreneurship in economic development of an economy is put as "an economy is the effect for which entrepreneurship is the cause".

Singh Nagendra. (2000) in his article entitled, "Type of Entrepreneurship" has focused the growth of indigenous entrepreneurship after independence in the country as a whole. The contribution of both public and private sectors, including large scale and small scale enterprises for economic development is discussed and evaluated. Baruah. R.K., (2000) Small-scale industries play a very vital role even in industrialized and advanced countries like the U.S.A., the U.K., Canada, and West Germany and more particularly in Japan. Kulkarni. P.R. (2001) revealed that small and medium enterprises, (SMEs) are showing their impact on national and regional economies throughout the world. They have been recognized in both developed and developing countries as an effective instrument for creating employment opportunities with a small amount of capital investment. The small scale and cottage industries

also play an important role in removing regional disparities. The industrial development in a backward area can only be achieved by the rapid development and promotion of small scale industries.

Dr. A.P.J. Abdul Kalam. Former President of India, (2002) said all the sick units in the small scale industrial sector should be revived and the ministry should prepare an effective plan for the same. According to the RBI reports, there are almost 1.5 lakhs sick units in the small scale sector today. These units need to be offered the required support for their urgent revival, otherwise the situation may be worsen, He also stated that, nearly 2 crores workers are presently employed in the various SSIs so that an adequate support to be given by the Government for protecting the stabling of their employment. He also stated that there was a great potential for increasing the export revenue from SSI sector and exhorted that this could be double during the next five years and appealed to all workers in the direction. Vinod. D. (2003) stated that Father of our Nation, Mahatma Gandhiji had strongly advocated the development of Indian villages by making them financially viable through small and village industrial units. According to Annual Report of Ministry of Small Scale Industries, (2003-04) the small scale and cottage industrial sector have found their economic rationale in Mahalanobis model of economic development, which was the basis for India's second and subsequent Five Year Plans. This sector has emerged as a vibrant and dynamic sector of Indian economy, which contributes nearly 40 percent of the total industrial production and over 34 percent of the national exports by providing employment to over 250 lakhs persons. Ali, M.Z. (2004) stated that our late Prime Minister Mrs. Indira Gandhi once remarked, "Small scale industries offer many opportunities; besides adding to production, they broaden the industrial base. They enable the process of modernization as well as entrepreneurship to spread to more regions and layers of society".

Aremu (2010) and Gunu. N (2004) posited that Small Scale Enterprises provide income, savings, and employment generation. They are seen as veritable engines for the development of entrepreneurial capabilities and indigenous technology which will generate employment in the country. Small and medium scale industries constitute the basis for industry and natural economy in many countries. It has been estimated that SMEs employ 22% of the adult population in developing countries (Daniel 1994 and Fisseha 1991). Small and medium scale enterprises can be regarded as one of the important element of a country development and this play a crucial role

in the economy of this nation. Small and medium scale enterprises speed up the rate of social economic development of many countries, particularly developing countries. They served as system for attainment of national objective in terms of employment generation at low investment cost and also the development of entrepreneurial capabilities and indigenous technology. It also reduce the flow of people from rural area to urban area, henceforth, it can be easily established by the relatively less skilled labour force of a developing country, Small and Medium Scale Enterprises contribute substantially to the gross domestic product, export earning and development opportunities of the countries. After the attainment of independence much emphasis has been laid on growth of small and medium scale industries as means of reduce the incidence of poverty and employment in the country.

5. Conclusion

It is concluded that the evolution of small scale industries can be traced back to even as early as Rig-Veda, when metal hand-crafts existed in the society. However, the planned growth of small scale industries in India was begun after independence. In order to promote small scale industries in the country, the government of India setup a number of financial and support institutions to provide required finance, project appraisal, infrastructure facilities, raw materials, machinery and equipments on hire-purchase scheme, reservation of items for production by small-scale industries, consultancy and training services, conducting entrepreneurship development programmes (EDPs), and industrial potential survey. Also the government of India has framed several industrial policy resolutions (IPR) from time to time such as IPR1948, IPR1956, IPR1977, IPR1980, IPR1990, new small enterprise policy1991 and new policy initiatives in 1999-2000. Small scale industries which provide immediate large-scale employment, ensure more equitable distribution of income, encourage decentralization of industries and eradicate unemployment problem.

Small scale industries encompass vast scope covering activities like manufacturing, servicing, retailing, financing, construction, infrastructure etc. In view of the government of India's ever increasing importance given to the small-scale industries in the national economy, more and more small industries are to be setup in the years to come. Thus, these are to provide ample opportunities to the people to assume entrepreneurial career. By contributing its increasing share to the national production, employment and export, small scale industries also contribute to the economic development of the country. However, these industries are also plagued by the problems of raw material, finance, marketing, and under-utilization of capacity.

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