CHAPTER II

REVIEW OF LITERATURE

2.1. Introduction:

The review of literature attempts to provide a descriptive explanation of earlier studies in the field of small and medium industries at national level as well as in regional level in the country. These reviews provide critical assess small and medium enterprises of the literature in a particular field, stating were the weakness and gaps are contrasting the views of particular author. Such a review will not just be a summary but will also evaluate and show relationships between different materials so that, key themes come into sight. Literature survey is a process of developing an insight into both conceptual and research based studies available in the area and on the topic chosen. The objectives of such reviews are to understand the importance of the topic and find out research gaps. In this study the review of literature covers the studies related to functioning of these enterprises, marketing strategies of small and medium enterprises, problems and prospects, financial aspects, entrepreneurial growth and development, technological innovations in small and medium enterprises, govt. programmes and policies, role of promotional agencies etc.

2.2. Review of Literature:

The studies are presented here on the basis of time criterion so as to observe the trends over the time period.

1) P.N.Dhare (1958) “small- scale industries in Delhi”. It was focused on capital- output ratio in different industries and the range within which they vary within the same industries. Capital – labour ratios in each industry and the range within which they vary with in the same industry, total productive capacity and the range of utilization of capacity in each industry. It concluded the industries which have been dealt with in this report do not, by any means form a homogeneous group. Their industrial characteristics display a variety and diversity that have considerable increased in recent years. The necessity of making these industries homogeneous as
far as possible was dictated by the nature of the objectives of the present study. For examples, capital-output, capital-lobour and labour-output ratios are hardly meaningful and not at all useful for purpose of comparison with large-scale industries. Unless the homogeneity of the industry investigated is assured.

2) C .N. Vakil (1973) “Industrial development of India policy and problems”. The growth of modern small scale industries in India has been one of the most distinctive features of planned economic development during the last two decades. Our experience has demonstrated that modern small-scale industries can be a powerful factor in the rapid and decentralized growth of a developing economy. The vital rate of the small-scale sector in the national economy has been recognized on account of its potential for creating substantial employment opportunities at a relatively small capital cost, facilitating mobilization of local resources of capital and skill, and ensuring a more equitable distribution of the national income.

3) Dr. Kulwindra kaur (1983) “Structure of the industries in India pattern, framework, disparities”. It was discussed the output employment and capital indices in various types of small-scale industries of the Haryana state. It was found that, the output index suggests that industries in Haryana enjoyed a fast output growth. The expansion in manufacturing output was accompanied by an investment spurt which equipped the economy for the future with significant productive capacity. The capital stock series show a very high rate of capital accumulation in industries in Haryana during the study period one of the highest experienced among the states in India. It concluded that the industries generating high employment growth are engineering (electrical other machinery, basic metals.), chemical industries, manufacture of dairy products and canning and preservation of fruits and vegetables.

4) Indranath Mukarji (1983) “Productive growth and structural change in Indian industries”. The study examines, in brief, the industrial development in the state by presenting the general trend of a wide variety of agriculture and non-agriculture based industries. The past fifties analysis is more specific and detailed. The overall trends have been examined from different angles (viz; factory employment, number of units, value added etc).and the general characteristics of the industrial structure of Bihar have been highlighted. The pattern of
industrialization of the state has also been studied by presenting a detailed analysis of selected industries.

5) R Nagaraj (1984) “Sub-contracting in Indian manufacturing industries analysis, evidence and issues”. Sub –contracting is an important feature of modern organization of manufacturing industry. Considering its significance for the rate and the pattern of industrialization, the attention has received in Indian studies is quite inadequate. In this preliminary study aimed at filling the gap in understanding we are concerned with the following issues: the meaning of sub – contracting, its distinguish features, the different forms it takes in different industries, and the economic factors and institutional aspects of industrial development that influence its growth. It concludes that, the changes in sub-contracting in Indian industries, through lacking in detailed statistical account at the macro level, does suggest a considerable growth. While in the fifties large enterprises belived in manufacturing as many components in-house as possible, the situation has distinctly changed in recent times. Now firms consciously minimize their capital investment by promoting sub-contracting. In addition to taking advantage of specialization and division of labour, the promotion of sub-contracting is largely guided by two considerations: lower labour and overhead costs in small firms and restricting in house employment of workers to minimize the potential threat from organized labour.

6) R.Nagraj (1985) “Some aspects of small-scale industries in India findings based on two all-India sample surveys”. This paper focused on the all India sample survey of small-scale units conducted by NSIC in 1979 apparently to obtain reliable and up to date information to aid their promotional activities. The results presented here are based on a small portion of the information contained in the schedule. It concluded the registered small enterprises seem to have grown (in numbers) relatively rapidly after the mid-sixties. And this is truer in the modern industries like engineering, chemicals, and plastics etc. further; these industries are also the ones which form a greater part of the value added in the small scale sector compared to the traditional industries like handlooms though they have a greater share in terms of number.

7) T.k .moulik and p. purusotham (1986) “technology transfer in rural industries cases and analysis”. It was focused on the nature and extent of gaps between the conception of technology development programs and their transformation into development strategies and implementation
in practice at various levels of planning and action. It investigate and evaluate the implementation process of science and technology development policies and transfer programs related to decentralized rural industries at different levels of decision making. It concluded the foregoing case manifests that the R and D potential of scientific and technological resources could be directed successfully to the development of a need based technology to serve a social cause. However, since its harnessing does not envisage the profit element, hardly any private entrepreneur undertakes this function. Voluntary bodies too do not take up such a job for it demands large resources. This emphasizes the need for governments to undertake such functions as they are committed to the people’s welfare. If they are less suitable to take up this responsibility directly, they should create and groom a public institution to this end.

8) Isher Judge Ahluwalia (1987) “Industrial growth in India; stagnation since the mid sixties”. It was analyzed the trends in industrial growth since the mid sixties and identified a phenomenon of persistent industrial stagnation since the mid sixties. This phenomenon characterized by an marked and significant slowdown in the growth of heavy industries and slow and indifferent growth of the other industries, stands out in the detailed mosaic of growth trends for different levels of disaggregation of the industrial sector. The evidence on poor growth performance is associated with same alarming evidence on productively performance in the industrial sector.

9) A. Ramanamma and Usha Bambawale (1987) “women in Indian industry”. In this book discussed the women’s view regarding the jobs allotted to them, if it is suitable in keeping with physical ability and qualifications. Women in the electronic industry from different angles, treatment meted to women as a full wage earner in the family and these women are accepted by the male co-worker. It concludes that, a comparative picture of the three types of factories in pune, and Bombay show that women in Bombay in all the three sectors get better employments and better perks. They are strongly unionized and membership is given to a woman with an executive position of the union, even though she can be out voted by others. These factors have provision for crèches, medical benefits maximum allotted bonus. In the medium level factors women are paid the minimum wage, bonus, and perks depending on the performance of the factory. We noticed no crèches facilities were there any subsidized transport. The small-scale industries are the major exploiters of women. There is no enforcement of minimum wages. These
factories employ women because they cannot organize and they do not have know-how of union formation and the ability to carry out of the work of the union.

10) **Vastav (1987)** “Institutional finance for small-scale industries”. This paper studies the financial assistance to the small scale industries from various financial institutions in India. He found that IDBI, IRBI, SFCs and SIDCs are mostly provided finance to the SMEs and he collected the data relating to the funds sanctioned and disbursed from 1981 to 1986 for prove the which, institution has significantly better performance in providing the financial assistance to SMEs. He concluded that the IDBI is playing significant role in providing financial assistance to SMEs.

11) **T.suzuki (1988)** “Inter-sector comparison of some manufacturing industries in India”. This paper was discussed the capacity utilization of various manufacturing units in India and observed the efficiency of resource allocation into each sector through the inter-sector comparison. It was concluded the capacity utilization was too high in one sector and too low in another, or the production capacity was in adequate in one sector and excessive in another. These big gaps between sectors must be narrowed in order to raise the efficiency of the economy as a whole. It was found that one of the heaviest obstacles to the development of Indian economy in the restriction of free competition. So, the desirable policy is to promote the free competition in the economy. But, at the same time, the dominating forces of the big business houses must be restricted.

12) **H. sadhak (1989)** “The role of entrepreneurs in backward areas”. The entrepreneur’s competence is an important determining factor of rate of growth of industries, absence of competent and motivated entrepreneurial class very often sets the limits to industrial growth and thereby economic development and social change of such countries. Now the questions arise; who is an entrepreneur? What are the characteristics of an entrepreneur? How the supply of competent entrepreneurs can be augmented in a developing country. The answer to the above questions is not very simple, because of variety of opinions among economists and social scientists about the character and role of entrepreneurs in economic development. Hence, in this study discussed various theories related to the entrepreneurs and entrepreneurship. It found that, there are four important qualities of successful entrepreneurs – intelligence, motivation,
knowledge, and opportunity, which can further be sub-divided as under: capacity to take risk, capacity to work hard, desired for deferred consumption, capacity to take advantage of external situations, inventive ability initiative, imagination, emulation, sociability, flexibility, infirmity and technical knowledge.

13) Ajay lakhan pal (1990) “Entrepreneurial development an institutional approach”. This study discussed the role of entrepreneurship in industrialization of under developed regions with reference to Himalaya Pradesh. And various financial institutions, promotional institutions, and training institutions engaged in entrepreneurial development in Himalaya Pradesh. It concluded, development approach to administration faces its biggest challenge in the present exercise of entrepreneurial development. Various suggestions with regard to professionalizing developmental bureaucrats by adopting appropriate personal policies have been suggested by various administration reforms reports. One of the key areas of ensuring success of Endeavour’s like Swiss for entrepreneur’s uses a blend of management by exception as well as results. Many model of equipment, performance, evaluation, merit rating, training and promotions for development bureaucrats have been proposed. Without going to details of all these we have only to maintain that the entrepreneurs with their visions shouldn’t be left hanging like a spider in the network of institutional frame. The real task of Swiss is to ensure that the project of entrepreneur acquires concrete shape as early as possible.

14) J.P. Sharma (1990) “Small scale industries problems and prospects”. This book specially focused on problems and prospect of sports goods industry in India. Sports form important aspects of life for they play a vital role in bringing about physical, metal and social growth of citizens of a nation. The fast few decades have witnessed many an innovation in this area. Hence, this book examined the status and structure of sports goods industry in terms of its composition, production capacity, labour employment, capital and cost structure, and the need of the industry with regard to training of the work force and to suggest measures to modernize it.

15) S. M. Rehman, z.u khairoowala, h.rahman (1990) “Entrepreneurial development in India”. It was focused on assess and develop the entrepreneurial abilities required to become a successful industrialist. Dissemination of information, about the formalities, procedures, facilities and incentives available for starting small scale industries. This course is intended to
give working knowledge of industries promotional agencies, project report promotion, general management of small scale industries besides transforming the prospective entrepreneurs by achievement motivation. This study was suggested, the EDPs should aim at providing adequate information to the entrepreneurs in respect of rules and regulations connected with setting up of new industrial ventures and organizations to be contacted. For successful entrepreneurship development, it is necessary that emphasis is placed on adequate follow up support.

16) Ramesh (1991) “Problems of small scale industries”. This paper attempt to analyzed the problems in augmenting financial resources, limited capacity to raise equity, raising institutional funds, working capital augmentation, private borrowing and exorbitant interest rates, inadequate security base and market pressures, etc. he has concluded that the government should motivate not only new industries but also create mechanism for protecting the existing enterprises.

17) Subrahamanya Sharma M & P Rajalingam (1991) “Effectiveness of Bank financing to small scale industries”. This study evaluates the capacity utilization of industries to generate funds needed for repayment of loans taken from the banks. It found that the different financial institutions and commercial banks for working capital has been inadequate in Warangal district of AP and it conclude that the lack of short-term funds is a major hurdle to increasing the capacity utilization.

18) Veena Bhatnagar (1995) “Small-scale industry concept status and policy”. It was analyzed the certain theoretical and policy aspects of small-scale industries in India. The analysis proves that policy implications regarding the efficacy of a smaller or bigger size differ, depending on the criteria of size adopted and the type of technique referred as well as the goal desired to be achieved. Generally speaking one notice that somewhat similarity of results regarding trends of the ratio and correlation results on the basis of capital investment criteria and technique. On the other hand there seems to be more discrepancy on the basis of employment as criteria as compared to capital investment and technique. This is an important finding, in so far as it has contradictory policy implications for the different criteria. It was also found that, many of the small size units classified on the basis of employment or capital investment are capital intensive in technique. It was concluded that, it may be more meaningful and fruitful, if units are classified into small and large scale on the basis of fixed capital investment for the purpose of a policy of
encouragement to small-scale units and not on the basis of employment, as was being done in India earlier and is even now being done in some countries.

19) **I.M. Singh Baghol and N.G.Pendoso (1996)** “An econometric analysis of productive growth and technological change in total manufacturing sector of India”. This paper focused on the growth of total manufacturing sector in India, the trends in partial and total factor productivity growth, the extent of technological change and elasticity of substitution between labour and capital. It was found that, the elasticity of substitution in total manufacturing sector in India is significantly different from one as well as zero and it is in fact quite low. Therefore abundant factor cannot be easily substituted for scarce sector. On the basis of overall analysis, it can be concluded that, labour is major source of output growth irrespective of specification. The time trend co-efficient is found insignificant in most of the cases and suggests inference in favor of technological retrogression so far as the best fit is concerned the C-D form as well as VES form of production function have as upper edge although slightly. The overall analysis reveals that the manufacturing sector has not experienced technological change which is evident from the total factor productivity growth indices as well as parameters of time variable in the production. Excessive does of capital have not resulted in technological progress as the capital intensity is increasing all time. Thus it can be concluded, there is a need to promote R and D efforts in the manufacturing sector of India, and otherwise it will be very difficult to survive in newly emerging era of globalization and liberalization.

20) **Grewal Sewakindar S (1997)** “A Financial management model”. This paper focused on the profit maximization and sustainable long-term performance as the desired strategic objectives of any well run corporate enterprise. It includes the opinion on analytical financial management framework can be established for achieving the twin objectives of control and profit planning in a corporate environment. This study concludes that, coverage ratio is an important parameter for measuring the profitability and health of the enterprise.

21) **Mohan Reddy P and et al (1999)** “Managing working capital in a small scale industry: A study”. This study attempt to analyses the management practices in small scale industry group. For this purpose the researcher has been collected the data from personal interview schedule method. He chooses the 30 sample units out of 148 units. This study found that, the oweners had
knowledge about working capital management techniques. Control over working capital can be exercised through the preparation of periodical working capital reports at least once in a month.

22) A.K. Dubey (2000) “Promotion of safety and healthy in small-scale industries”. The growth in small scale is largely attributable to the government promotional policies, provision of facilities which focused on providing various types of assistance for setting up of units, production and growth. However, the aspects of safety and healthy in the small-scale units hardly received any attention till the VI\textsuperscript{th} five year plan as a result, the working conditions in most of the small-scale units are far from satisfactory posing hereby great risk to the health and safety of the personal working there in. further, this threat to employee safety is increasing manifold due to more and more units being set up involving hazardous processes and substances, employing moderately sophisticated operations. The reasons for the present state of affairs can be summarized as, the units are mostly one man management, lack of resources and lack of knowledge regarding safety aspects.

23) Neela Mukarjee (2000) “World trade organization and small and medium enterprises from a developing countries perspective; a study of Indian small-scale industries”. In today’s world, rise in electronic, commerce is of immense significance. According to forester research, global market for e-commerce is estimated to be $327 billion. On an us-led initiative in the WTO, a work program has been established for the purpose of examining all trade related issues in e-commerce and also to continue with the current prices of not imposing customs duty on such commerce. The multi-national firms would benefit immensely by such e-commerce cross border trade. As far as Indies SMEs are concerned much depends on their opportunities to access information technology for trade purpose and also at reasonable costs. It concludes that, small and medium enterprises occupy a crucial position in the Indian economy not only because they contribute to GDP, income exports, employment but they also imply self initiative, self employment and small livelihoods and small business. And it is important to create and ensure space and more opportunities for such a sector given three things, the bogey of unemployment, structural change, and uncertain environment faced by the Indian SMEs.

24) Balasubrahmanyam M H (2000) “Small industry modernization in India: A perspective of emerging dimensions of needs for finance”. The paper analyses the small industry demand for
finance, which will be different in the twenty-first century as compared to the twentieth century and the different dimensions of small industry demand for finance. The small industry demand for finance in two ways like that working capital demand and investment demand. This study concludes that, the technology up-gradation and modernization will be the most significant factors contributing to the increase in investment demand from small industry in the twenty-first century.

25) J.C Varma and Gurupal Singh (2002) “Small business and industries” This book focused on small-scale industries and also small business in wholesale, retail, trade as well as services. Industry is generally understood to mean a manufacturing process or actively resulting in production of goods or articles. These manufactured goods may be either for human consumption or used as inputs for intermediary goods in the form of half-finished products or ancillary products, for final processing and production. It concludes that, the governments both at the central and state level have provided incentives. Subsidies and other technical help to small business and industries for modernization, renovation, up gradation, expansion, and diversification, such opportunities for growth should be availed of by an enterprise to ensure continuity. Expansion and exploration of new markets is also necessary and product saturation should be avoided. Exploring exports is one way to avoid this, for which incentives and direct financial assistance from government agencies is available.

26) Anil Kumar and M C Garg (2002) “Financing of small scale industries in Haryana Financial Corporation (HFC) during post reform period”. This study focused on the financing of small scale industries in Haryana by Haryana Financial Corporation. It analyzed the loan sanctioned and disbursed by the HFC to small scale units in Haryana during the post reform period. Secondary data were used for the study. It concludes that most of the small scale units did not maintain an accounting system as desired by the corporation in the state.

27) Dr. Rajgopal (2003) “Agri-business and entrepreneurship”. This book discussed the background and various methods for the analysis of rural agro-industrial products. An agro-industrial project has three basic components. Viz. procurement, processing and marketing of the processed commodity, the marketing actively is governed by the factors of demand, supply and the extent of state intervention. The consumer behavior is the principal factor which determines
the demand trend and the channel effect that creates pure mechanisms over the demand and supply of commodities in compliance to the former. In agro-industrial products in market in rural settlements, supplies are generally handled by the entrepreneurs without involving the intermediary agencies. However, the unit is competent enough to export its products, may be to inter-districts or inter-state the involvement of agro-industrial products differs from other products in the specific characteristics of their raw-material and in their frequent status of necessities. It is therefore essential to study the marketing pattern of the raw-materials along with the analysis of sales of the processed agro-products.

28) G.S.Batra and R.C.Dangwala (2003) “Entrepreneurship and small-scale industries new potentials”. This book discussed the problem and sickness incidence in small-scale industries and to lay down a remedial strategy. It is based on the secondary information generated from different publications. The study examines the problems in details and provides a framework of the issues concerning industrial sickness, its magnitude in small industrial sector in the country and identification of various causes. It concludes that, problems of small entrepreneurs in marketing the products are multi-dimensional and those can be solved by the co-ordinate efforts of entrepreneurs and functioning of promotional agencies and government assistance without red0tape or bureaucratic delays. A proper environment must be created where an entrepreneur is educated and should have a proper training in acquiring the necessary skill in running the small business enterprises uneconomic location, choice of inappropriate technology, mistakes in recruitment and training, under estimation inputs etc. lead to industrial sickness.

29) M. Soundara Pandian (2003) “Rural industries under liberalization” The SSI sector in the country comprises of 312 million units, employs 17 million persons or 5.5% of the exports. The sector currently faces threats from de-reservation, global competition, rising labour costs, strict intellectual property rights (IPRS) regime and loss of control over management. This book attempt to analyses the trends growth and problems of small scale industries for this purpose, a time series data of years from 1991-92 to 1998-99 were collected. On that basis, compound growth rate and annual growth rate were calculated regression analysis were number of units, output, employment, and export of small-scale industry.
30) M.H. Balasubramanya (2003) “Technological innovations in small enterprises comparative study of Bangalore and north east England”. This study was analyzed the nature and dimensions of technological innovations of small enterprises in a developing country (India) as compared to a developed country (U.K). It concluded, the technological innovations of small enterprises may take different forms depending upon various factors, internal as well as external to an enterprise. But the causal factors, sources and dimensions of technological innovations, radical or incremental in small engineering enterprises appear to be similar between the north east of the England in U.K and the Bangalore urban district in India. This is true despite there are differences in the policy support extended to technological innovations in the two countries.

31) G.S. Batra (2004) “Development of entrepreneurship”. The state of Punjab has been taken up for the study because it occupied a pivotal position among Indian states. The pattern and features of entrepreneurship of Punjab have lesson for the development of other regions. So it was studied the entrepreneurial efforts in Punjab and factors which have contributed to their success. There are many factors which generally affect the growth and functioning of entrepreneurship. These may include previous occupation, family background, caste, origin, education, technical knowledge, financial position, government help, personality traits of entrepreneurs etc. these factors not only go to make good or bad entrepreneurs but ultimately affect the process of production and industrial development. Thus, in order to promote industrialization, it becomes necessary to develop those factors or create those conditions which help promote and nurse entrepreneurship and then industrialization.

32) M. R. Saluja (2004) “Industrial statistics in India source, limitations, and data gaps”. Compilation of industrial statistics assumes importance both in research and policy making, thanks to the pivotal role of industry in the Indian economy. Users should be conversant with the type of available data sets and the gaps therein. Besides, it is essential to understand the quality of data. An attempt has been made in this paper to discuss different sources, their limitations, and methods of filling up data gaps. It concludes that, an enormous amount of resources is being spent on collecting data from follow-up surveys of the economic censuses and the DC-SSI. But the data base for unorganized sector is still not reliable. The reliability of small industries is even worse. A coordinated effort by the CSO and DC-SSI could, with the same amount of resources.
Enhance the reliability of the data base. However, for organized industries the time-lag in the availability of data is reducing with the passage of time.

33) M.V. Srinivasa Gowda (2004) “Industrial development in Uttar Pradesh”. The extent of sickness in small industries is a matter of serious concern. There is a processing need to revitalize and re-habitats small industrial units, which are basically viable but have become sick for a number of reasons. A comprehensive campaign to identify sickness needs to be carried out. The divisional udyog bandus are being activated to declare the identified units as sick and to prepare and implement rehabilitation packages. The state should create such conditions which prevent the incidence of sickness. There is also a need to identify sickness in industrial units at the incipient stage itself and to take effective measures to prevent it. It will be the responsibility of the DIC and the concerned state financial institutions, to provide for consultancy and consoling to the unit through exports. For this PCUP and UPFC will be required to develop a panel experts and consultants. Such units need to be provided assistance, through a package of services, including infusion of additional capital under the new scheme for rehabilitation of sick industries called laghu udyog punarjevan yojana.

34) Rajarshi Mujamder (2004) “productivity growth in small enterprises: Role of inputs, technological progress and learning by doing”. This paper seeks to disassociate the effects of pure technological progress from those of technological diffusion or learning by doing in few selected industries within the SMEs to examine the relative importance of them in improving the health of the EMEs. This study found that the food product and equipment sectors, TEC is mostly positive. But in half of these cases, negative TP acts as a drag and makes TFPG negative. For food products this phenomenon is more pronounced in the urban sector. It also found that, in about 70 percent of the situations where indeed there has been some technological diffusion has by far outstripped the role of pure technical progress. A combination of better technology and wider diffusion is thus recommended for productive rise.

35) Deepa Mukherjee (2004) “productivity in the small manufacturing enterprises: determinants and policy issues”. This paper examined the role of technology and access to services in determining productivity levels in the MSEs. The importance of various factors in improving productivity levels and segments within MSEs where such policies are likely to be most
successful, are also sought to be identified. It found that, in most of the cases, productivity levels of the MSEs are positively associated with PCNSDP of the states. The association is particularly strong for textile product sector in both rural and urban areas. The regional economic levels should be improved through steps like special development programmes for the lagging regions, providing infrastructure facilities and boosting the organized sector, especially the factories. This would provide a vibrant business environment for the SMEs. In this context the regional dynamic activity groups already identified may act as the main beneficiaries. Policies should aim to strengthen the linkage of these sectors with the organized sector.

36) R. K. Sharma and v. Abraham (2004) “labour productivity in the Indian unorganized service sector: measurement issues, patterns and determinants”. This paper analyzed the patterns and determinants of labour productivity and its implications to the Indian unorganized service sector. It found that, the ratio of full-time workers to total workers, show a negative impact on the rural sector while a positive impact on the urban sector. The impact of the female workers as a whereof total works seems, a apparently to be adverse on labour productivity in the informal service, sector, showing negative signs across estimation. It concluded the enhance productivity in the sector, by increasing the capital intensity in the sector and size of operation of the firms, could lead to rising wages in this poorest segment if the workforce and thus provide an impacts to poverty reduction in the economy.

37) M. R. Narayana (2004) “small-scale industries in Karnataka: impact of growth, sickness and closure on production and employment”. This offers empirical evidence for growth, sickness and closure of SSIs in Karnataka state with special reference to WTO period (i.e since 1995-96). Further impact of closure and sickness on production and employment are estimated by alternative approximation methods. This study found that, the spatial distribution of SSI shows considerable inter district disparities in the location of units, number of employment and amount of investment. Estimated size of production and employment effects differs between the census and sample survey methods of estimation. However the estimated economic loss, due to clouser or sickness, account for about 2.14 or 12.47 percent of total current production or employment of working units in 2001-02 in the state. Those methods are approximations and implications are merely indicative and illustrative.
38) A. K. Singh, a. Joshi and g. S. Mehta (2004) “employment structure, conditions and productivity in micro and small enterprises: finds of a field survey in uttarpradesh”. This study examined the productivity and employment levels in micro and small enterprises. This study found that, female workers, however constitute a much smaller proportion of total workers in uttar Pradesh. Family workers constitute about one-third of total workers. Micro enterprise can generate much higher employment per unit of capital as compared to small and large enterprises. Output capital ratio is also favorable in case of micro enterprises though small enterprises have a slight edge. Labour productivity levels are marked by lower in micro enterprises as compared to small enterprises.

39) Ritu Dewan (2004) “captive workers in captive small scale factories: impact of globalization on the gendered urban labour in greater Mumbai”. This paper examined the labour process and employment factors in relation to the existence of the reality workers in small scale units. It found that, the conditions of employment in small scale units in industrial estates seems to have broken all legal norms-long workday often extending to 12 hours; no leave not even on the two days guaranteed to all workers in the country; wages way below defined norms; regular break in service; overtime rates that are unbelievably low, extremely serious and all pervasive occupational and health hazards the list is long and endless.

40) S. Kumar mishra (2004) “productivity in small textile business sector in Orissa”. This paper explores the impact of micro level institutions on enterprise performance by applying descriptive and econometric analysis on data extracted from a baseline survey of micro and small enterprise in orissa. The result shows that female ownership, informality and sole proprietorship have negative effects on enterprise productivity. Productivity however, increases with entrepreneur’s age, educational achievement and membership in business support groups. Rural based enterprise and those that are irregularly operated are less productive than those that are urban based and regularly operated.

41) Dr. B.S Yadav (2005) “Rural empowerment through agro-based industries”. Agro-based industries play a dominant role in the development of a rural economy. The wider spread unemployment and under employment associated with the problem of migrated labour in developing economies can only be met the creation or extension of rural industries in general and
agro-based industries in particular. These industries serve as a means for providing better employment opportunities to the rural labours during of season. These industries also help in the mechanization of agriculture. It is in this context that the present study impact of agro-based industries on development of rural economy in UP an analytical study of Ghaziabad district assumes importance. This study it’s therefore, unique because of its coverage of manifold aspects of the rural economy. The present investigation essentially highlights the transformation of the rural economy in the light of occupations, incomes, wages, migrants, cropping pattern and employment etc.

42) Rashid R. Pansare (2005) “Trends in financing SSI sector in India”. This study focused on the financing to the SSI sectors in India its problems. The study found that, 31Lakh SSI units existed throughout the country, majority 80.5% percent of them proprietary concerns whereas 16.8 percent were functioning as partnership and private limited companies. It concludes that, finance to the SSIs was provided mainly by the commercial Banks.

43) S.Venkatesh (2007) “Industrial sickness in SSI: a perception analysis of bankers”. This paper examined the perceptions of bankers on the role of entrepreneurs as a cause in sickness and to analyze the perception of bankers on the external environment as a cause of sickness; and to enquire into the perception of bankers themselves as a cause of sickness. The central factor in the entrepreneurial success has been the objective evaluation of projects submitted by the entrepreneurs. The negligence of the evaluation role leads to incipient sickness itself leading to the squandering of scarce financial resources and demoralizing effect on entrepreneurial spirit in the right direction and the financial institutions have to develop appropriate strategies in this regard so that the small units grow in multitude achieving to success parameters and not becoming a burden on the economy as we find them at present.

44) Pranab. K. Pani (2007) “Madhya Pradesh industrial sector structure and performance”. Though after its bifurcation the state of Madhya Pradesh was expected to be better administered and greater attention was supposed to be given to promotion of investment, the early signs of industrial development are not very encouraging. On all the key indicators, such as fixed capital investment, employment, net value added and capital formation the state has witnessed a declining performance in absolute terms, albeit due mainly to bifurcation. In key aspects such as
employment per unit, capital intensity, labour productivity, and capacity expansion the states industry has performed only marginally better than the national average. And except for labour productivity, all the other key performance parameters have shown a declining trend. More importantly MP has failed to generate employment through the growth of small scale industry.

45) C.Veeramani (2007) “Industry-specific determinants of intra-industry trade in India”. This paper analyzed the industry-specific determinants of intra industry trade (IIT) in Indian manufacturing industries. It found that, the industry of IIT would be larger if an industry is characterized by a greater degree of product differentiation. The intensity of IIT reduces if the spectrum of production activities in an industry is confined to few locations because of plant level scale economies. It found a negative relationship between IIT and the extent of multinational involvement, indicating that foreign direct investment replaces export sales of differentiated products to the host countries.

46) P. R. Kulkarni (2008) “a new deal for small and medium sized enterprises (SMEs) India”. This paper focused on the new approach for development of SME sector in India. It found that, the new approach like growth centers and cluster approach are facing many problems in varios states. It concludes that, the government should implement properly existing SMEs policies.

47) K.V.N. Sanhya (2008) “employment efficiency in small scale and large scale industries in Andhra Pradesh”. This paper explained the investment to employment and investment to unit’s ratio in SSI and large scale industries in Andhra Pradesh and the growth of SSIs and large scale industries in terms of units, investment and employment in the state. It found that, the capital intensity clearly shows that the investment per unit is higher in large scale industries compared to small scale industrial units and the capital intensity figures exhibit the same results from the above. It can be concluded that both in small and large scale industries capital intensity has increased steadily during the study period.

48) Mishra S K (2008) “The potentials of village and small enterprises sector in the North Eastern Region of India”. This paper points out that the village and small enterprise sector not only tremendous potential for development of the north eastern region of India but, also suits rural industries, the natural resources are endowment in this region. The sector also provides
great scope for women empowerment and thus reduction in gender based inequalities in the society. The paper examines the prospects and constraints of development of the village and small enterprises in the north eastern region in India.

49) Saifsiddiqui and Saud Illahi (2008) “impact of non-monetary support on micro small and medium enterprises (MSME) a comparative case study of Delhi”. This focused on the firms which have availed themselves of non-monetary support with the firms which have not availed the same and the social profile of the sample entrepreneurs as a comparative study. It found that, the profit ratio of the firms using support and non-using support was 62 percent which means that firms using support had 62 percent more profits. It concludes that, the impact and importance of non-monetary support for the organizational growth. It also concluded that non-monetary support enhances the performance and operating efficiency of the firm.

50) Ghosal S N (2008) “small and medium enterprises need innovative financing model”. This paper attempt to analyze the strategies pursued in India for financing small and medium enterprises, compared it with the measures followed in a few other countries, including Europe and USA. The innovative strategy model suggested to Indian small and medium enterprises sector. The most effective model for giving SMEs a boost is by creating private public partnership between the small and medium enterprises.

51) B.T Ramappa and M.G. Basavaraja (2008) “A critical view of the industrial policy of Karnataka since 1982 with particular reference to small scale industries”. The government of Karnataka too, from time to time, announced its industrial policy within the framework set by the central industrial policy to expand, direct and to monitor the industrial sector of the state. This paper examined the various industrial policies of Karnataka government. This study found that, the new entrepreneur is to be given the required training to be equipped with all the relevant knowledge and information required to be a successful entrepreneur. The programme going on in different centers has failed to realize the goal.

52) S.R Mousavizadeh and H. Rajashekar (2008) “SMEs prospers steps towards e-commerce in developing countries”. This study was introduced two key emerging trends by which the development and the exploitation of a global enterprise networks will be more critical. The first
is the evaluation of global enterprises and the rise of electronic commerce and the second is the impact of supplier and industry value chain on the business function. It was concludes that, e-commerce can benefit SMEs more because they are faster in getting prosperous steps towards it in developing countries. With the help of technical training presented by development professional SMEs can be equipped with latest tele-communication network infrastructure in every level of business. As our discussion led us to find, we can conclude that not only e-commerce is vital for the development of the countries it is definitely a way to eliminate the borders in which global business are confined in a determined gain.

53) K.V.Soundararaja and P.Singh (2009) “Small-scale industries in India: SWOT analysis”. This paper focused on over-all performance of the small-scale industries in India past two and a half decades. The specific objective of this paper was to analyze the performance in terms of growth of SSI units, production, exports and employment during the study period from 1979-80 to 2005-06. It was highlights the opportunities and challenges to the SSIs in India. It was found that, inefficient management is because majority of the SSI unit’s owners does not have the educational, technical qualifications, previous industrial and business experience. They do not have leadership skills and there is complete absence of awareness about the majority of the schemes introduced by both centre and state governments for the promotion of SSI units. Finally it was concludes that, the SSI Sector in India creates largest employment opportunities for the Indian population next only to agriculture.

54) Dinesh Rai (2009). “Development policies for micro, small and medium enterprises (MSMEs) in India”. Micro and small enterprises (MSE) sector accounts for about 39 per cent of the manufacturing output and 33 per cent of the national exports of the country (the estimated contribution is 45% and 40% respectively for the micro, small and medium enterprises (MSMEs) as defined under MSMED Act, 2006). Further, in recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector.

55) J.K. Sundram (2009) “Export oriented industrialization, female employment and gender wage equity in east Asia”. It is often claimed that the rapid growth in East Asia in recent decades has been due to export-oriented manufacturing growth, which has enhanced owner’s position within the economy. The assumption behind this assertion seems to be that with export growth,
the demand for female labour increases faster than for male labour, so that female wages also rise faster than, and eventually coverage with, male wages. These trends are presumed to eliminate labour market rigidities and remove the institutional foundations for gender-based discrimination in labour markets. Thus, globalization is supposed to improve the condition of women by creating manufacturing employment opportunities for them while eliminating gender discrimination in labour markets. It found that, the female share of manufacturing employment appears to have declined in East Asia with the declaration of industrialization and manufacturing export growth, especially involving garments and electronics, though available evidence does not allow more careful and detailed examination of the process at work.

56) T.S. Devaraja (2009) “Financial performance of agro-based industries, the case of sugar industry in Karnataka”. Sugar industries are the major agro-based industry in Karnataka. Sugar cane cultivated for many decades as a major commercial crops in Karnataka. First sugar factory in Karnataka started in 1933-34 as public sector under taking in Mandy district. The agro climatic condition in Karnataka is highly congenial for higher sugar cane yield and recovery. Sugar industry has given employment to the extent of 35 lakh people directly and indirectly in rural areas of Karnataka. This book evaluated the pattern of ownership and performance of sugar industry in Karnataka. It studied physical and financial indicators of sugar factory, the capacity utilization and to arrive at the break-even level of production of sugar, and other many aspects regarding to the sugar factory.

57) M.K. Ramachandan (2009) “Economics of agro-based industries, a study of Kerala”. This book highlights the importance of bamboo and coir as agro-based industries in Kerala by analyzing the linkages, examine the role of agro-based industries in providing rural employment highlighting the impact of technological adoption in bamboo and coir industries.

58) Government of Karnataka (2009) “The Annual Survey of industries (ASI)”. The Annual Survey of industries (ASI) is the main source of industrial statistics in India. The survey pertains to registered sector of industries and is conducted in all the States under the statutory provision of the collection of statistics Act, 1953 and the collection of statistical Rules 1959. The principal objective of statistical survey and enquiries on industry is to provide effective tools to planners
and policy makers to measure the performance of industry. It also provides statistical information to assess objectively, the changes in the growth of manufacturing sector.

59) Dr.R.L.Panigraby and Dr.S.S.Nayak (2010) “Women entrepreneurship”. It was focused on socio-economic conditions of the women entrepreneurs. Before and after finance, the various indoor and out-door problems faced by the women entrepreneurs and the finance made by financial institutions and utilization of the fund by them. The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without participation of women. Therefore, a congenial environment is needed to be created to enable women to participate actively in the entrepreneurial activities. There is a need of government, non-government, promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India. In the process they can more efficient and effective in managing their small and handicraft enterprises and act as the critical ingredient for generation of employment, creation of income, increase in output, and enhancement of rapid industrialization for balanced regional development of the country.

60) M.H.Balasubramanya (2010) “Auto SMEs in Bangalore: does innovation promote employment and labour productivity”. This study was examined the influence of innovation on employment growth and labour productivity growth, and the major factor of SMEs innovations. It was found the emphasized that there are three areas in which SMEs entrepreneurial expertise needs to be harnessed: i) quality of innovations, ii) art of retaining technical employees, and iii) increasing employment optimally. All these indicate that SME entrepreneur in high-technology industries must be trained in the art of technology management, if they have to succeed in the long run. This is imperative to reap more productive benefits out of their innovations as well as to achieve a healthy growth as part of the overall automotive industry, if possible with reference to the global market.

61) K.R.Gowda and A.S.Kanthshetty (2010) “SMEs contribution to inclusive growth and employment opportunities in India”. This paper was intended to probe the challenges and opportunities in India under the influence of globalization. It was concludes that, being one of the major growth drivers of the economy, the biggest challenge before the SMEs in the emerging market scenario is not only to survive but to grow on a sustainable basis with competence.
Technology development through either technology transfer or innovations or inter-firm linkages should be emphasized in the light of global competition. Financial infrastructure need to be broadened and adequate inflow of credit to the sector be ensured taking into consideration the growing investment demand. In the context of economic reforms and globalization the small scale industries must be competitive for their survival and growth. Otherwise they will perish resulting in colossal waste of scarce resources. Unemployment and retard the process of industrialization.

62) **PM Task Force (2010)**” Report of Prime Minister’s Task Force on Micro, Small and Medium Enterprises”. The Task Force classified the common issues into 6 major thematic areas and constituted separate Sub-Groups for detailed examination. These thematic areas covered (i) credit, (ii) marketing, (iii) labour, (iv) rehabilitation and exit policy, (v) infrastructure, technology and skill development and (vi) taxation. A separate Sub-Group was also constituted to look into the development of MSMEs in the North-East and Jammu & Kashmir. Each of the Sub-Groups examined the specific issues over a series of meetings, and after detailed deliberations with all the stakeholders, including MSME Associations, submitted their reports to the Task Force. The recommendations of the previous Committees, Working Groups and Study Groups, which are relevant in the current context, have been taken into consideration by the Task Force and its sub-groups.

63) **C. Paramashivan (2010)** “Economics of small-scale textile industries: a micro study”. This article was measured the economics of small scale textile units in tirpur. It was found that, sickness of small scale textile industry in Tirpur is one of the serious studies with the sustainable manners. In Tirpur, sick units mostly belong to individual ownership and faced by finance and marketing problems. If the responsible authorities take necessary active against the sick units, there is a possibility of re-entry of these industries. This study concludes that, the sick units in tirpur is curable with immediate action and avoid this situation to other units in tirpur with precautionary actions.

64) **Dr.D.D.Sharma and Dr.S.K.Dhameja (2010)** “Women entrepreneurship and enterprise management”. In this book discussed the many aspects regarding to the women entrepreneurship, those are women entrepreneurs’ problem in starting up and as new entrants, opportunities
available to women entrepreneurs as a part of motivation. It was found that, women entrepreneurship depends as both the situation of women in society and the rate of entrepreneurship in that same society. In all countries women still represent a minorities of these that start new firms are self employed or one small business owner managers. On average women entrepreneurs in high income countries are better educated than those in low/middle income countries. But surprisingly in all country groups, the level of educational attainment is not consistently higher for women who are established business persons.

65) S.D.Kalpande, Dr.R.C.Gupta and Dr.M.D Dandekar (2010) “Identification of strength and weakness of Indian manufacturing SMEs using AHP approach”. This paper empirically determines the extent of to which the criteria. Of total quality management are achieved in small and medium sized enterprises in vidharba region, of Maharashtra state in India. These criteria represent the attributes of the TQM and as such one can equate these to the benefits of TQM that achieved in SMEs. In addition weakness is highlighted to which scarce resources could be allocated.

66) Dr. IndrajitDube (2010) “corporate governance norm for SME Project Report”. The present study specifically investigates the problem in implementation of corporate governance norms. On the basis of response of SME's, simple corporate governance norms will be suggested which will reduce cost and increase efficiency. Additionally, suggestions shall be made on measures whereby the industries may be assisted in adopting corporate governance norms in SME’s by the Ministry of Corporate Governance. It found that, the eighty six percent of total business firms belong To the informal sector, i.e. Proprietorship and Partnership. Economic liberalization encouraged many Enterprises to incorporate in this sector.


68) N.Kalyan Kumar and Gugloth Sardar (2011) “Competitive performance of MSME in India”. This paper examined the consequences of the MSME and their role in the economy and the impact of economic reforms on growth pattern and performance of MSMEs. The MSME
should be encouraged to make a sustainable contribution to the national income, employment and exports. SMEs are major employment provider and donor to GDP. They are burdened with the responsibility of providing employment while at the same time experiencing, slow-moving growth because of dividing agriculture sector and globalization.

69) Rajakumar.S.T (2011) “Performance of small-scale industries in India”. World over, contribution of small-scale industries sector to economic growth, diversification, employment generation, potential reduction of regional inequalities and higher export earnings are well recognized. Small scale enterprises are viewed increasingly as important vehicle for meeting both the growth and equity objective of developing economies. India too is no exception to it. The industrial policy resolution 1956 clearly states that a SSI could provide immediate large scale employment, offer methods of ensuring more equitable distribution of national income and facilitate mobilization of resources of capital and skill which might otherwise remain unutilized over the last five decades, India has built up one of world’s most elaborate small enterprise development programmed for providing assistance to individuals and institutions for setting up SSI both in urban and rural areas.

70) Rashi Rathore And Neetu Gakhar (2011) “Managing employee diversity in Indian SMEs”. This article examined the significance of HR practices in particular equal opportunity and diversity management setup in SMEs. Work places within the Indian business sector. The findings indicated that, generalization cannot be growth within the micro, small and medium business. In most SMEs equal opportunity or diversity management policies are practiced.

71) S. Uchikawa (2011) “Small and medium enterprises in the Indian auto-component industry”. This paper analyzed the process of change in the industrial structure of the auto-component industry, change in the governance of the value chain and to explore the dynamics of change in the knowledge systems within the cluster. It was concludes that, SMEs which started business in the 1980s and 1990s have grown. In the process, even tinny enterprises could grow in to medium and large enterprise. Graduation from tiny and small enterprise occurred. In spite of rapid growth of production, new entry into the auto-component industry declined in the 2000s. The necessity of high technology raised the initial investment amount and inked entry barriers. Although new
entry of companies becomes dormant in the 2000s, the existing SMEs actively set up new units. SMEs are the dynamic sector in the auto component industry.

72) Dr.P.K.Dhiman and Ms.Amita Rani (2011) “Problems and prospects of small-scale agro-based industries: an analysis of Patiala district”. This article discussed the base and performance of rice mill industry in the Patiala district of Punjab, and to find out the various problems faced by the agro-industries particularly rice mill industry. It found that, in Patiala district most of the agro-based industries are located in rural areas where all weather transport facilities are greatly looking. The quality of services is also very poor and irregular, not available at the time of their need. This not only creates problem in transporting the final industrial product to their distinction, that is, to the market centers and parts in the case of exportable products, but also disturbs the collection of inputs for processing. Hence, the need of the hour is the greater emphasis on the problems faced by agro-based units. Require a well furnished governmental policy; it lies in the long term interest of the entrepreneurs to actively contribute in bringing the desired results.

73) Y.M.Kulkarni (2011) “Role of SSI in employment generation”. This paper was analyzed the role of small-scale industries in employment generation to the growth of Indian economy. It can be measured in terms of small scale industries units, production, employment, export and so forth. On these purpose it was concludes that, the small-scale industries sector has shown considerable reliance and inbuilt strength and is in a position to make much greater contribution to national economy as well as to meet the competition from large industries including multi-national corporations. Small-scale industries to day contribute increase industrial productivity, rise of exports, generate more jobs and contribute very impressive of the GDP. In view of this, the government of India has rightly recognized small-scale industries as the engine of growth in the present millennium.

74) Shivraj Sagar (2011) “Attributes skilled, innovation and role stress among entrepreneurs”. An entrepreneur plays an important role in the development of an economy. He must possess some attributes or traits, which are of great value for understanding of the problem and finding out the solution for that. These attributes are: moderate risk taking internal locus of central, need for achievement and information seeking. Every prospective entrepreneur has a set of attributes.
A considerable experience and knowledge of the entrepreneurial work is required to activate in establishing and maintaining a good entrepreneurial activities. Development of entrepreneurial skill is an essential criterion for human activity. Skill will enable to manage people effectively and are most critical organizational resources. The entrepreneurial role has some in built stresses. Entrepreneurial role stress can be assessed by collecting information about the entrepreneurial behavior by interview, observation or method of administering of questionnaire.

75) Deepamala.B, Parrhasarthry and Meenakshi.Gupta (2011) “Innovation in Indian small-scale industries: case study of cosmetic small scale industries in Mumbai”. This paper focused on five case studies of innovation practices by MSME entrepreneurs in cosmetic industry in India. In an industry highly curious of brand, five enterprises selected for the study are shown to have successful adopted the products; introduced with the government labs for product through internet and have operated successfully with informed users of these products such as beauty parlor and the like. The case highlights the problems and possibilities of innovative behavior in MSMEs.

76) Subrata Debnath (2011) “Entrepreneurship development in north east India”. It was focused on the agencies or institutions those can collaborate at a major level as well as at micro level for the promotion of entrepreneurship in the region. And to identify specific action plan need to be implemented. It concluded a concentrated effort by various by institutions as well as agencies would facilitate to promote entrepreneurship in the region to provide gainful employment opportunities to the unemployed youths of the region. The operational linkage at major as well as micro level will create capacity for entrepreneurial growth.

77) Shrimant.M.Biradar (2011) “A study of the small-scale industries in economic development in Kolhapur district”. This paper examined the role of small-scale industries in the economic development of Kolhapur district, it examine the employment, capital structure and output in small-scale industrial units. And identify the operational problems and prospects of small-scale industrial units.

78) S.B.Burli; B.B.kotturshettar and P.Kalgatgi (2011) “Impact of quality management practices on the organizational performance of small and medium scale manufacturing
This paper investigates the relationship between quality management practices and multiple performance measures in SMEs. Based on extensive literature survey six determinants of TQM practices were identified and their impact was measured on overall of ISO certified and non-ISO manufacturing SMEs in Karnataka and Maharashtra. The investigated constructs include management support, people management, training, continuous improvement, customer focus and supplier relationship.

79) K.C. Kaushik and D.K. Babbar (2011) “A guide to self-employment”. A national level credit linked subsidy scheme, namely ‘Prime Minister’s Employment Generation Program (PMEGP)’ was introduced in August 2008 by merging erstwhile Prime Minister’s Rojgar Yojana (PMRY) and Rural Employment Generation Program (REGP) of this Ministry. With a total plan outlay of Rs.4, 485 crore, the Program is estimated to generate an estimated 37.38 lakh additional employment opportunities during the four years of XIth Plan (2008-09 to 2011-12). An amount of Rs.250 crore has also been kept towards backward–forward linkages. Under this program, financial assistance is provided for setting up of micro enterprises each costing up to Rs.10 lakh in service sector and Rs.25 lakh in manufacturing sector. The assistance is provided in the form of subsidy upto 25 per cent (35 per cent for Special category including weaker sections) of the project cost in rural areas while it is 15 per cent (25 per cent for Special category including weaker sections) for urban areas. During 2009-10, disbursements were made in 39,335 cases utilizing Rs.742.76 crore as margin money subsidy. The estimated employment generation is for 4.42 lakh persons. An amount of Rs.906 crore including Rs.836 crore margin money subsidy has been provided in BE 2010-11 for assisting 60,000 units for creation of around 6 lakh additional employment opportunities.

80) K.S. Ramola (2011) “Industrial development in uttarkhand: an emerging scenario and future prospects”. This paper was discussed various aspects related to basic infrastructure and available resources, which may be helpful for the industrial development in the state. It was also focused on the future prospects for the industrial development to boost the economic status of the hilly state of uttarkhand. On these objectives, it concludes that, the uttarkhand is looking forward for industrial revolution. The nature has provided immense natural resources to Uttarkhand. The only need is to exploit them in proper way and to their full utility. The state government is laying considerable stress on the rapid industrial development in the state. The government of
Uttarkhand is lying to provide adequate land for established industries and is also looking forward to provide continues and uninterrupted supply of electricity to the industries.

81) R.Goutham and R.Singh (2011) “Marketing mix strategies of small manufactures of India: Punjab experience”. This paper examined the role of advertisement in achieving the targets set by the small entrepreneurs and to know the product planning and positioning factors, price decision factors, factors relating to distribution channels and factors of media selection by small units in the globalize era. It also study the marketing mix related practices and strategies of selected small manufacturing units.

82) A.A. Mulimani, M.S.Belgaum and P.R.Morakar (2012) “Problems and prospects of small-scale industries of Goa; a geographical study”. This research paper focused on the small-scale industrial units and their problems and prospects. These units are playing a key role in the gross root economy in the study region. The resource base and location advantages and disadvantages are also considered to identify the problems and also paid an attention for prosperity of SSI units. The planning policies are also revealed and also suggested the strategy for the prospering of such units with effective suggestions.

83) Y.Sujata, P.S.Reddy and Dr.Prahlad Rao (2012) “Small-scale industries common causes of sickness and probable remedies”. This paper discussed the about causes of sickness in SSI industries and observations made in the present existing training systems. It also discussed about the most possible solutions with the help of inter linkage of government institutions and infrastructure availability. It concludes, the small scale industrial sector plays an important role in country’s economy, employment generation, equal-distribution of income etc. the government should provide the needed condition between the existing government and non-governmental establishments with the Indian small-scale industry and its association directly or indirectly revamping the existing industrial policies. After all it is the second biggest sector after agriculture in India that is providing employment.

84) M.M.Shettigar and Jayasheela (2012) “Entrepreneurship development in India a study of RUDSETI model”. The study was conducted to evaluate the effectiveness of entrepreneurship development programs conducted by rural development and self employment training institute
(RUDSETI) arashinakunte Bangalore. The analysis includes the evaluation of training programs in terms of success rate of the programs with reference to starting up enterprise by the trainees, survival rate the enterprise started and expansion in terms of employment and turnover. It found that the 12174 persons trained in the RUDSETI centre Bangalore since inception, 6487 are female candidates. This is about 53.29% of the total number of trainees. It concludes the program has been extremely successful in promoting entrepreneurship development at the gross root level, with an overall success rate of 73.75% and a survival rate of 87.29%.

85) Dr. Chandrashekar (2012) “Women in small-scale industries; a study of entrepreneurs”. This paper focused on women entrepreneurs engaged in small-scale industries in the twin-city of Hubli-Dharwar of Karnataka state. Hubli-Dharwar area is an advanced centre for educational facilities in the northern part of Karnataka. The communication facilities are adequately provider for business and industries. The twin-city happens to be the centre of industrial activities and the largest trading centre and a major marketing centre. Also the city is distinguished by a wide network of banking and financial institutions. Besides these are central and state government institutions. Which offer assistance to small-scale industrial units in marketing, technical, financial marketing, raw material supply etc. many institutions are working for the promotion of small-scale industries and their branch offices are launched in twin cities of Hubli-Dharwar.

86) Vahid Rangriz (2012) “The role of information and communication technology (ICT) on the level of export of small and medium sized enterprises (SMEs): an exploratory study”. The challenges of export related to a particular market knowledge to which intended May business, marketing a distinctive product that can compete with local and national product, the production efficiency and so on. To meet these challenges and promote the success of export, it focused on innovation and to ensure a distinctive product, competitive intelligence for strategic information, market research, on customer needs, collaboration to reduce uncertain and accelerate the development of products suitable. In this perspective information and communication technology (ICT) can be used to support all these activities by accelerating the achievement of rich and relevant information and facilitate its dissemination in the company, promoting innovation and enabling collaborations between the various partners.
87) S.Siva (2012) “A study on problems faced by entrepreneurs of small scale industries”. This article discussed the impact of socio-economic factors on entrepreneurship development, identify the women entrepreneurs in the society, the obstacles which the entrepreneurs faced while starting the enterprise and the financial problems faced by the entrepreneurs. On this discussion, it concludes that, with the amount of the increase in the population, day-by-day the unemployment problems seems to increase. More ever due to the globalization, all the companies take only the very best candidates which boost to the increasing trend of competition that may lead to frustration to the remaining candidates. The only optimize way to overcome the current situation is to move on to entrepreneurship, which helps themselves and others, Entrepreneurs now in a situation to work on par with men. If the facilities and encouragement that are available to many are also given to entrepreneur, they will also produce good results. Therefore, the government, the various institutions should help entrepreneurs not in papers and acts, but in reality.

88) B.S.Rau and Dr.J.V.Ratna (2012) “A pilot survey and study of status of small-scale pharmaceutical industry in India”. In this article analyzed the past and present status of pharmaceutical industry with more emphasis on the small-scale and changes faced by the pharmaceutical industry in India. It was found that, many small companies are rust surviving and are meeting the pharmacopeia requirements with great difficulty. They do not have awareness of recent concept like quality management and intellectual property production. The rigorousness required by the new drug approval process and the intellectual property right requirements in the post ATT era frighten these companies and they prefer to exist in their own nut shell.

89) N.D.Kalyankumar and Dr.S Guloth (2012) “Micro, small and medium enterprises in the 21st century”. This article was evaluated the presentation of studies MSMEs before and after liberalization contrast them with average annual growth rates, and know the impact of globalization on the performance of MSMEs and the development of MSMEs new opportunities for employment in a country. The present study analyses the collision of globalization on Indian MSMEs. It found that, government programs are unstructured and indistinct and fall of developing the intended outputs, these necessities to the enterprises to think strategically by focusing on major issues, the prime intent of the study of policy recommendations to ensure of MSMEs in India.
90) Dr. Shivani Mishra (2012) “small-scale industries: striving and thriving in the era of globalization”. This paper was discussed the role of MSME in upliftment of social disadvantage group. Further it highlighted the MSME status in the era of globalization and also mentioned review of the same. It was concludes that, MSMEs including khadi and village enterprises are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. They also play a key role in the development of economies with their effective, efficient, flexible, and innovative entrepreneurial spirit. The socio economic policies adopted by India since the industries (development and regulation) act 1951 have laid stress on MSMEs as a means to improve the country’s economic conditions.

91) Dr. M.V. Raghavalu (2012) “Industrial policy and micro enterprises on empirical study”. This paper was discussed the status of MSME and SSI both in India in Karnataka to analyze the industrial policy implications in the state of Karnataka relating to MSMEs and find the problems and prospects of MSMEs in Bellary district of Karnataka. The study concludes that, the selected MSMEs (SSI) are facing several problems like finance, raw-material and marketing problems etc. resulting the production and productivity is declining continuously. Hence, there is a great need to solve all these problems through the strategic plans and policies by the concerned departments and institutional agencies with the co-operation and co-ordination of the central and state governments. Otherwise these units would not become as viable units in future.

92) P.E. Vibhute and M.M. Bembalge (2012) “Role and place of small-scale industry in Indian economy”. This paper was analyzed the role of small-scale industries in India, to highlight on location of SSI sector. It concludes that, the small-scale industries must not look to various concessions which has been enjoying at present. Such reservation of items for executive production, Excise and income tax, concessional loans, tax concession and tax holidays as permanently available. In the final analysis all the policies and programs meant to bring about the growth of SSI would be said to have succeeded in their objective, it they make this sector economically and technologically viable and see that they can successfully stand on their own feet without any concessions and support and successful compete for all types of markets.

93) Dr. Reetu Sharma (2012) “Problems and prospects of small-scale industrial units (a case study of exporting and non exporting units in Haryana)”. This article was examined the policy
and practices relating to small scale industrial units, and the differences between problems and prospects of exporting and non exporting units followed by them. It was found that, proprietorship is the most dominant form of ownership/organization in exporting and non exporting small scale units. But in non exporting SSI sector it is more prevalent. Majority of units belonging to non exporting are young in age. Interpretation of problems faced by SSI units show that finance problem is largely faced by non exporting units will exporting units have to face the problems like executive inefficiency, technological lag, problems relating to export etc. in addition to this, terms of payment is also a major problem which is equally faced by both exporting and non exporting units.

94) V.Mallika (2012) “The role of small-scale industry in reduction of poverty in India”. This paper was analyzed the growth of small scale industry in terms of number of units and investment in fixed capital and to evaluate the performance of small scale industry to eradicate the poverty in terms of employment generation and to investigate the labour productivity. It concludes, the small scale sector to contribute to increase of industrial productivity, rise of exports, generate more employment opportunity and also contribute very impressive of the GDP. In view of this, the government of India has rightly recognized small-scale industries as the engine of growth in the present millennium. For sustainable higher growth of the small scale industrial sector, lop priority should be given to financial support state and central government should facilitate the growth of small-scale industry mainly through creating conducive environment for producing and marketing of products and services of small-scale sectors.

95) Dr.Shivanand Nari (2012) “Operational performance of KSFC and SMEs an analytical study”. This was discussed the need finance for industrial development, by financial institutions and assess the operational performance of KSFC by analyzing its sanctions, disbursements, recoveries, NPAs and so on. It concludes the analysis made hitherto based on the data reveals that the performance of the KSFC has significantly increased in terms of sanctions and disbursements. NPA are also under control. But it also shows that the KSFC progress has fluctuated during the study period due to limited capital and limited request fro industries. It is suggested that the KSFC should increase the funds for tending and improve the circulation of funds by speeding up the collections. More attention should be given to reducing the NPAs. It is true that with more funds available for lending, more industrial development will take place.
96) S.Venktesh, Krishnaveni Muthiah (2012) “A study on the determinants of growth for SMEs with reference to servo stabilizer manufacturing units”. A study has been undertaken on typical business enterprises in India, such as servo stabilizer manufacturing units to develop a better knowledge on the determinants of growth for small and medium enterprises. The main of the study is to examine the business profile of the firms and the determinants of growth with respect to firm specific characteristics such as the age of the firm, type of organization, other business and size of the firm. The non-financial measures used in the operational growth has been studied under four dimensions namely, product, customer, competition and organization.

97) A.Stephen and D.Dhanpal (2012) “Quality of work life in small-scale industrial units: employers and employees perspective”. This paper focused on the determined the existence of quality work life in small-scale industrial units as per the view of employers. This study was covered the Chennai, Coimbatore and Madurai city of Tamilnadu state.

98) Dr. K H.D.N Meetei and Mrs. S.D. Oirangrhem (2012) “SIDBI’s Promotional and Developmental activities in Northeastern Region (NER)”. SIDBI’s Endeavour towards the Promotional and Developmental (P&D) support to the MSME sector has always been an integral part of the bank activities. In order to impart competitive advantage to MSMEs, SIDBI is engaged in promotional and developmental activities to achieve the twin objectives of enterprises promotion and enterprises development programs. The paper attempts to give a comprehensive overview of all aspects related to promotional and developmental activities provided by SIDBI in NER. It can be concludes that, SIDBI provides the various assistance under its promotional and developmental activities; such activities will be highly useful to MSMEs sector of NER.

99) Shri R.S.Gujral (2013) “The Inter-Ministerial Committee for boosting exports from MSME sector in India”. The approach adopted by the Committee was to examine the gaps/ inadequacies/lacunae which may be obstructing the growth of exports from the MSMEs in India. Apart from examining the Inter-Ministerial Committee appointed for boosting exports from MSME sector in India. The Committee also took into consideration sector-specific and market specific issues related to MSMEs. Therefore the Committee had discussed with different departments dealing with MSMEs and working in sectors with large export potential. Suggestions were asked from the different Export Promotion Councils and Industry Associations.
on the issues and the problems faced by them. Inter Ministerial meetings were held with 17 Industries Associations and Export Promotion Councils who had responded to the requests sent to them for their inputs. The Committee would like to express their gratitude to the representatives of the Associations and Councils Members of the MSME industry who generously gave their time and shared their knowledge on these issues.

**100) Antima Agarwal. (2013)** “A study on various schemes for MSME: with special reference to SIDBI”. The Micro, Small and Medium Enterprises (MSME) sector is an important pillar of the Indian economy by way for creating employment for about 73 million persons through 31 million units, manufacturing more than 6,000 products, contributing about 44% to manufacturing output and about 40% of exports, directly and indirectly. The Small Industries Development Bank of India (SIDBI) is as an apex and the principal financial institution for promotion, financing and development of the Micro, Small and Medium Enterprises (MSME) sector and thus coordinates of the functions of other institutions engaged in similar activities. The SIDBI at the apex level supports the MSME sector to gain the needed strength and has introduced various schemes and initiatives to meet the varied needs of the sector. Hence in the present paper there is a detail study of various schemes which are provided by SIDBI for the development of MSMEs. It concludes that he bank provides resource support to financial intermediaries like SFCs, SIDCs, NBFCs, factoring companies, State Electricity Boards (SEBs) and other institutions having linkages to MSMEs. The various schemes provided by the SIDBI have helped the MSMEs in their development.

### 2.3 Conclusion

The review of literature here brings out the various issues related to the Small enterprises. Good number of studies has been conducted relating to the Small and medium enterprises but, these studies have not covered specific objectives which are the focus of this study. It is found that there are no adequate studies carried out in the Hyderabad Karnataka Region similar to the present study. Some of the studies have stressed upon problems of small industries, DIC and KSFC. These studies have not covered the small enterprises development and role of MSME development organization in the region. This is identified as a research gap.
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65) S.D.Kalpande, Dr.r.c.gupta and Dr.m.d dandekar. (2010) “Identification of strength and weakness of Indian manufacturing SMEs using AHP approach”. International journal for quality research. Vol.4, No.4, 2010, pp-263-269.


