Chapter I

Introduction
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Chapter 1

Introduction

The last half a century has seen rapid developments in the industrial field. It is the small scale sector which plays a key role in the industrialization, especially in a developing country. This is because they provide immediate large scale employment. It plays a significant role in the elimination of the economic backwardness of the rural and the underdeveloped regions of the country, in the attainment of self reliance and in the reduction of regional imbalances.

They also play an important role by assisting bigger industries and projects so that the planned activity of the developmental work is timely attended to. These industries also develop lots of entrepreneurs who, in future, may play bigger roles in the development activities. By playing a supportive role for big industries and agriculture industries, the small industries are able to make the best use of the resources to improve the output of the agriculture industry and services for the ultimate raising up of the Gross National Product (GNP). Hence the growth of any industry is synonymous with the growth of the civilization concerned.

In the developing countries, small scale industries can play a key role in the achievement of national economic objectives that include an increase in the supply of manufactured goods, the promotion of capital formation, the development of indigenous enterprises and skills and the creation of employment opportunities. Their main socio-economic goals include remedial measures in order to reduce the regional imbalances within the country. Their major socio-
political aims include wider distribution of socio-economic and political power, creation of opportunities for people with initiative to rise by their own ability and hardwork.

Small scale industries constitute a key link in the process of the socio-economic transformation of the underdeveloped social structures. It is, no doubt, true that in the case of underdeveloped countries, the process of transformation, either germinating within the rural segment or bringing the latter within its orbit of influence, will play a crucial role and should, therefore, occupy an important position in their development strategy. It is, however, equally true that the rural and the urban processes are inseparably interwoven in the socio-economic fabric and that the strategies of rural development cannot be operationalised outside the total development process straddling the rural – urban continuum.

Small Scale Industries, likewise, permit the tapping of resources including entrepreneurship, capital, labour, and raw materials, which, otherwise, would remain idle without proper orientation and support. These industries may attract people who, because of lack of technological and managerial know–how and ignorance of the prospects offered by industry would remain in their present occupations or be engaged in less risky activities. Thus small scale industries are a major source of employment in most townships, sustaining small communities economically viable and contributing to the prosperity of the area.

1.1 MSMEs – Indian Scenario

The Small Scale Industries form a significant segment of the Indian Industrial Sector. Indian entrepreneurs, with their inherent intelligence, drive and
hardwork are making the best use of the opportunities that are made available with the sweeping changes that are taking place in the growth of business and globalization. A rewarding feature of the economic development in India has been the impressive growth of modern small scale industries. The small scale sector has by now established its competence to manufacture a wide variety of sophisticated goods in different product lines, requiring a high degree of skill. They have made a notable contribution in realizing the principal objectives of the expanded employment opportunities, the adoption of modern techniques and the dispersal of the industries in small towns and rural areas. This has been possible as a result of the successful implementation of the programme for the assistance of small scale industries.

Poverty and unemployment were the two grim realities faced by India during the post independence era. Both of these issues are intimately interlinked. In addition to the backlog of unemployment of about 100 million people, about 15-20 million people were joining the labour force every year, mostly from the rural areas. Besides, there was a sizeable level of disguised unemployment. The agricultural sector in India had no scope to absorb the massive unemployed rural population. Similarly big enterprises on a large scale could not be set up due to the absence of well - developed infrastructure of power, transport, roads, ports, railways and tele-communication. A possible option left to the policy makers and others concerned, therefore, was to focus their attention on promoting Small Scale Industries.
The small scale sector forms a significant segment of the Indian Industrial sector. It has stimulated the economic activity of a far reaching magnitude, and has played a significant role in the elimination of the economic backwardness of the rural and the underdeveloped regions in the country, the attainment of self reliance and the reduction of regional imbalances. It has also led to the reduction of disparities in income, wealth and consumption. Thus the small scale industry has a major role in the Indian economy because of its – 50 percent share in the national industrial output, 80 percent share in the industrial employment and nearby 50 percent share in the exports.

1.2 MSMEs - Kerala

In Kerala the MSME sector plays a pivotal role in terms of economic growth and employment generation. This sector contributes a lot towards domestic needs and export marketing by producing a variety of products ranging from traditional to high tech. Though the volume of production of the MSME sector is very large, the quality of production, diversification of products, energy consumption and environmental effects have always been a concern.

The challenges of the MSME sector have increased manifold as the global downturn in the business cycle threatens domestic growth and employment. However, the proactive role of the state Government has helped the sector to achieve a fairly high growth in the sector.

The total number of the working Small Scale Industry / the MSME units registered in Kerala as on 31\textsuperscript{st} March 2009, is 204381. Out of this, 7068 units are promoted by the SCs, 1433 units by the STs, 44116 units by women and 151764
units by others. The total investment is Rs. 656849.48 lakh, the total number of employment generated is 770971 and the value of goods and services produced is Rs. 1390054.68 lakh.

During 2008-09, the MSME sector in Kerala recorded a declining trend in terms of the number of new enterprises, employment growth, value of goods produced and investment compared to the previous year. The number of new enterprises during 2008-09 was 8421 as against 11186 in 2007-08. The declining trend was also reflected in employment, production and investment in the MSME sector. During the year 2008-09, 8421 new enterprises were started with an investment of Rs. 56594.83 lakh providing employment to 48111 persons. Out of the new enterprises, 234 are promoted by the SCs, 19 by the STs, 2811 by women and 5357 by others. The value of goods and services produced during the period is Rs. 132155.38 lakhs. The district wise details of the SSI/MSME units which registered in Kerala as on 31-03-2009 are given in appendix IV.

1.3 Evolution of the Concept

The concept of the small scale industries (SSI) has undergone periodic changes. The first attempt to define a small industry in India was made in 1955 by the Small Scale Industries Board (SSIB). According to them, it was “A unit employing less than 50 persons, if using power, and less than 100 persons without the use of power and with capital assets not exceeding Rs. 5 lakhs”.

In the course of the 63 years after independence, the definition of the small scale industry has been modified 8 times. First of all it deleted the condition of the number of employees factor. Second, it doubled the fixed capital by
redefining it so as to include the machinery. This change was necessitated by the need to offset the higher cost of machinery, arising out of rising prices and also to offer greater opportunities to the small scale enterprises.

At present a small industry is one in which the investment in fixed assets in plant and machinery is more than Rs. 25 lakhs but does not exceed Rs. 5 crore in manufacturing enterprises. For service enterprises, to be considered as small, the investment in plant and machinery, must exceed Rs. 10 lakhs, but should not exceed Rs. 2 crore.

In the 80’s the term ‘Small Scale Industries (SSIs)’ has been changed all over the world and used the term ‘Small and Medium Enterprises (SMEs)’ instead.

During the 90’s the term Small and Medium enterprises has again been widened. Micro enterprises were also brought under the purview of the small and medium enterprises and it has been termed “Micro, Small and Medium Enterprises’ (MSMEs). At present, certain countries use Tiny, Micro, Small and Medium Enterprises to denote the small scale industries sector.

1.4 Incentive Schemes and Institutional Support for MSMEs

It is true to say that in the post independence era, the Government of India has realized and revealed the importance of the small scale sector. It has been taking every possible step to uplift the small scale sector to cope with the new phase of the economy by providing financial and technical support. They include regulatory measures on the one hand and fiscal concessions on the other. There are different types of instruments such as exemptions, subsidies and incentives.
Besides these, a number of industrial promotion agencies were also established with the objective of promoting the small scale sector. Regulatory and legal measures were also taken by the Government to protect the interest of the small scale entrepreneurs.

The incentive schemes of the Government include concessional finance, central investment subsidy, Tax Holiday to the new industrial undertakings, subsidized consultancy services, subsidy for market studies and so on. A detailed study of the various incentives is made as a part of the research.

The Government has taken a number of initiatives to promote and protect the interest of the small scale entrepreneurs. It consists of the training of women entrepreneurs, Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD), Rural Employment Generation Programme (REGP), Prime Ministers Rosger Yojana (PMRY), Mahila Coir Yojana, National Manufacturing Competitiveness Programme and the like. All the initiatives taken by the Government are discussed in detail in the third chapter.

India is relatively fortunate among the developing countries as it has set up, over the years, a broad-based institutional structure for the promotion of the small industries. The organizational structure for the SSIs was set up in 1950’s with the establishment of the Small Scale Industries Board in 1954. The other important institutions at the National level are the department of the small scale industries and agriculture and the Rural Industries and the Small Industries Development Organisation (SIDO) which is under the Development Commissioner, Small Scale Industries.
Institutions assisting the MSMEs can be broadly classified as Financial Institutions and Non-Financial Institutions. Financial Institutions comprise of the Industrial Credit and Investment Corporation of India (ICICI), the State Financial Corporations (SFCs), Commercial Banks (CBs), the Industrial Development Bank of India (IDBI), the Small Industries Development Bank of India (SIDBI) and the National Bank for Agriculture and Rural Development (NABARD). The Non Financial Institutions include the National Small Industries Corporation (NSIC), the Small Scale Industries Board (SSIB), the District Industries Centres (DICs), the Technical Consultancy Organisation (TCO) and the Micro Small and Medium Enterprises – Development Institutes (MSME-DIs)

1.5 **Micro, Small and Medium Enterprises – Development Institutes**

Among the Non Financial Institutions, the MSME-DIs, having a wide range of activities is unique in the field. The Micro, Small and Medium Enterprises – Development Institutes (MSME-DIs), formerly the Small Industries Service Institutes (SISIs), were started in 1956, under the Ministry of the MSME, Government of India, for the overall promotion and development of Small Industries.

The MSME-DIs provide a wide range of need-based support services for the development of the MSMEs. The Development Commissioner (MSME) has a network of 30 MSME-Development Institutes, 28 branch MSME-DIs, 4 MSME - testing Centres, 7 MSME – Testing Stations , 21 autonomous bodies which include 10 Tool Rooms and Tool Design Institutes and 4 MSME Technology Development Centres.
The MSME-DI, Kerala is situated at Ayyanthole, Thrissur. It began functioning in 1956. The jurisdiction of the MSME-DI covers all the districts of Kerala and the Union Territory of the Lakshadweep. It provides technical, managerial consultancy services, besides attending to the revival of the small sick units. It undertakes promotional and developmental activities starting from the creation of awareness, motivation, identification of products and entrepreneurs for the setting up of industrial establishments and follow up measures in the context of the new era of liberalization and globalization. Their activities are extended through its extension centres at Alappuzha, Shornur, Kozhikode and the Central workshop situated at the headquarters, Thrissur. The nucleus cell of the Institute is also functioning at Cochin for the promotion and development of small scale units in the Lakshadweep Islands.

1.6 Review of Literature

An earnest attempt has been made to collect literature from varied sources. This portion intends to elucidate the available literature on the subject. Here theoretical as well as empirical aspects are reviewed. The aim of such a perusal is to have a birds eye view of the concurrent and corresponding issues and problems related to the present study. Though there are a large number of industrial promotion agencies functioning at the state level and at the national level, the agencies which provide technical counselling and guidance are few and far between. Hence, the study of these non financial agencies also is limited. Even then, a detailed review, of the various studies related to the small scale sector and the industrial promotion agencies is made here. Several studies
conducted by individual researchers and institutions in the different aspects of the small scale entrepreneurship in India are outlined in the following pages:

Roy Rothwell and Water Zegweld (1982)² reveal that the SMEs have been and, in general, continue to be technologically innovative. Technology-based new SMEs play an important part in the emergence of a new technology and in the economic growth of the SMEs, particularly, the young technology-based ones which do make an exceptional contribution to employment creation.

Babu P (1983)³ attempts to find out the sociological factors that contribute to the development of small entrepreneurs. The study shows that the community and the family background contribute a lot to the success of the prospective entrepreneurs. Formal education has not been a positive factor in entrepreneurship development. Providing infrastructure facilities alone will not promote entrepreneurship. Hence, the association of small scale industries has to play an important role in the identification and the development of the entrepreneurs.

Gaikad V K and Tripathi R N (1982)⁴. The main object of their study was to examine the pre-requisites for successful entrepreneurship. They found that all the entrepreneurs selected for the study had the basic trait of initiative, drive and the habit of hardwork. But they did not have sufficient knowledge and awareness about the policy of the Government. The investigators found that the unawareness and the lack of sufficient fund are inhibiting factors in the development of industrial entrepreneurship in rural areas.
Sharma K L (1988) in his book ‘Entrepreneurial Performance’ explores the emerging pattern of the growth of the entrepreneurs, their performance and problems. Against the background of the Government assistance in various forms, the entrepreneurs and their problems call for earnest attention, for the healthy and sustained socio-economic growth of the Indian Society. The study was conducted to tackle some theoretical and methodological issues connected with the analysis of the entrepreneurial role of the community and to throw light on some applied aspects of the entrepreneurial growth in the state of Uttar Pradesh. The study reveals the lack of response of the entrepreneurs to the facilities made available by the Government.

Pareek H S (1989) in his book, ‘Financing of Small Industries in a Developing Economy’ highlights the problem of small scale industries, with particular reference to the financial aspects and presents an analysis of the capital structure of 181 Small Scale units in different capital resources belonging to various industrial groups. The study reviews the role of the financial institutions and the state agencies in extending credit to small scale industrial units and pinpoints their attitude of indifference in catering to the needs of the tiny units.

Kamalum Nabi and Ashok Kumar (1992) Their is a study of the problems behind the backwardness of the industrial development in Orissa. The absence of entrepreneurial skill and the inability of the citizens of the state can be attributed to this peculiar situation. Besides providing sufficient fiscal assistance and conducting entrepreneurship development programmes, the government
should set up some machinery to monitor the potential of the trained entrepreneurs and their interest to become genuine entrepreneurs.

The Japanese Delegation which visited India (1961)\(^8\) found that most of the facilities and concessions provided by the Government for the small scale sector were in excess of their requirements and they warned that it would lead to continuous dependence of these units on the government.

Prasad (1974)\(^9\) in his study, highlights that the small scale industrial sector in India is small only in size but big in achievements.

Ram Vepa (1983)\(^10\) in his study, reports that over the last 25 years, a network of institutions and policies has been developed in the country, but not all of them have been successful. Nevertheless, taken in totality, they have provided a well organized framework in which the small and cottage industry have been allowed to grow.

The report of the Sub Group on small scale industries for the seventh plan (1985)\(^11\) points out that the efforts of the government have not met with the same degree of success in the different parts of the country nor have they removed the basic weakness of the small scale sector.

The Task Force on small scale industries (1984)\(^12\) opines that the available subsidies and the concessions are not distributed to eligible units at the right time; such assistances announced by the Government are badly delayed for several reasons such as delay in issuing detailed orders, inadequacy of budget provisions etc.
Ashok Kumar Singh (1985)\textsuperscript{13} in his thesis, makes an effort to study the incentives and assistance provided by the government and the infrastructure facilities available in Bihar. A brief account of the potentialities and prospects of the SSI in Bihar is also given.

Venugopal (1993)\textsuperscript{14} observes that the government agencies set up for promoting village and cottage industries are inactive and their performance is below the level of expectations. He argues that the survival of the village and cottage industries depends on their ability to become competitive. Their efforts should be to reduce the cost and to improve the quality through technological upgradation.

Thomas T Thomas (1994)\textsuperscript{15} states that there is a need for extensive education of the small scale entrepreneurs in general management and specifically in the fundamentals of marketing management.

Vasant Desai (1997)\textsuperscript{16} reviews the institutional framework for promoting the Small Scale Industries in India. It aims at fostering the small scale sector by solving their problems.

James Manalel (1994)\textsuperscript{17} reports that the working of the banks and the other financial institutions shows that the total assistance made available in Kerala for the SSI units was comparatively small. The effectiveness of any incentive package, however well designed it may be, depends on the quality of the system of delivery. The state has a comparable package on record, but the quality of the delivery of the same is perceived by the entrepreneurs to be poor in relation to the units in the other states.
A general survey of the available related studies reveals the fact that in the past, majority of the researchers concentrated on the problems faced by the small scale entrepreneurs and the studies are very general about the assistance of the Government to the MSMEs. No indepth studies are made on the topic, ‘The role of the MSME-DI in the development of the MSMEs in Kerala’.

The present study is undertaken with a view to providing information to fill the existing gap. The study will definitely help the planners, policy makers, the administrators and the development agencies.

1.7 **Statement of the problem**

It is noteworthy that “in the post independence era the Government of India took every measure to uplift the small scale industries to cope with the new phase of the economy by providing financial and technical support”. The Government has ensured the protection of the industry by internal and external control measures. It is obvious that the industrial promotion agencies in India have played a pivotal role in the industrial development of the country. One among them is the Small Industries Service Institutes (SISIs), now renamed as the MSME-DIs. They guide entrepreneurs in the selection of the product, the process, the plant layout, raw material selection, modernization, quality improvement, product development, energy conservation, pollution control and so on. Specific studies for the modernization and the technical upgradation of the units are also taken up.
Whatever be the number of promotional activities undertaken, they have no significance unless the fruits of the activities reach the target groups i.e. the MSMEs. The research problem can be investigated from the following points of view.

1. What is the impact of the working of the MSME-DIs in the industrialization of the country?

2. How far does their working benefit the target group?

3. Do the MSME-DIs face any problem?

4. Are the existing schemes adequate enough to satisfy the micro, small and medium entrepreneurs?

5. How does the MSME-DI work for the development of the MSMEs?

6. What are the problems faced by the MSM entrepreneurs?

1.8 Importance of the study

Incentives and encouragements given by the Central Government have enabled a substantial growth in the small scale industries during the last five decades. But these developments have not been commensurate with the potentialities or with the need for them. Besides, whatever progress has been made, is not without serious weaknesses and drawbacks. Both the Central and the State Governments have developed a comprehensive network of institutions in the public sector for the promotion of the small and the medium enterprises.

Though various studies have been made about the performance of the industrial promotion agencies of the Central Government, there have been no specific studies covering the central support through the MSME-DI, a unique
institution in the industrial field. In this context an indepth study of the role of the MSMEs is relevant and significant as it provides an insight into the outcome of the measures taken by the Government to strengthen the MSMEs through the MSME-DIs.

1.9 Scope of the study

The study is limited to the industrial promotion agencies of the Central and the State Governments. It does cover the important industrial promotion agencies. The detailed study is confined to the MSME-DIs. It covers the operational as well as the managerial performances of these agencies in general and the MSME-DI in particular. It also analyses the role of the MSME-DI in the industrialization of Kerala.

1.10 Objectives of the study

The objective of the study is to analyse the role of the MSME-DI in the promotion of the MSMEs in Kerala. However, the following are the specific objectives.

1. To evaluate the effectiveness of the training programmes of the Institute

2. To analyse the effectiveness of the workshop facilities provided by the Institute

3. To examine the effectiveness of the consultancy services rendered by the Institute

4. To illustrate the effectiveness of the development and support services of the Institute.
5. To identify the various problems faced by the MSM Entrepreneurs and steps taken to solve them

6. To appraise the role of the other agencies in the development of the MSMEs in Kerala

7. To assess the performance of the MSM Entrepreneurs in the various aspects of entrepreneurship and to make suggestions on the basis of the study.

1.11 Hypotheses of the Study

The following research hypotheses form the basis of the objectives set for the study

H₁. The training programmes conducted by the MSME-DI are effective for the development of the MSMEs in Kerala.

H₂. The workshop facilities offered by the Institute are effective from the practical side of entrepreneurship.

H₃. The consultancy services offered by the Institute are very effective.

H₄. The majority of the entrepreneurs are satisfied with the development and support services of the Institute.

H₅. The majority of the entrepreneurs face financial, labour and production problems.

H₆. The Government agencies other than the MSME-DI have a significant role in the development of the MSMEs in Kerala.
Testing of each hypothesis required several sub-hypotheses due to the nature of the variables. Such sub-hypotheses have been stated and tested at appropriate places in the research report.

1.12 Research Methodology

There are different tools used in the research methodology. The tools used in this research are discussed below:

i) Research Design

This is a descriptive study. The data and the other information required for the study were collected from both primary and secondary sources. Primary data were collected from the respondents directly, using a structured interview schedule and the secondary data were collected from various sources including libraries, journals, newspapers and websites.

ii) Sample Design

A stratified random sampling was adopted for the collection of data from the sampling respondents. Sampling data were collected from the MSM Entrepreneurs, trainees and officers using the schedule of interviews. The sample design for the study is given below:
### Table 1.1
Sample Design

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Category</th>
<th>District</th>
<th>No. of Respondents</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MSM Entrepreneurs</td>
<td>Kottayam</td>
<td>Changanachery</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kanjirappally</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Thrissur</td>
<td>Thrissur</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Chavakkadu</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Alappuzha</td>
<td>Cherthala</td>
<td>20</td>
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<td></td>
<td></td>
<td></td>
<td>Chengannoor</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pathanamthitta</td>
<td>Thiruvalla</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Adoor</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Micro</td>
<td></td>
<td>40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Small</td>
<td></td>
<td>40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medium</td>
<td></td>
<td>40</td>
</tr>
<tr>
<td>2</td>
<td>Trainees</td>
<td>Kottayam</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Thrissur</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Alappuzha</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pathanamthitta</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td>3</td>
<td>Officers</td>
<td>MSME-DI Kerala and Others</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>345</strong></td>
</tr>
</tbody>
</table>

**Population/Universe**

All the working MSMEs which are registered as MSMEs upto 31-03-2010 are taken as population for the purpose of the study.

**Selection of sample units**

Two stage stratified random sampling technique is adopted to select the sample units. For the selection of the MSM entrepreneurs, 4 districts were selected- Kottayam, Thrissur, Alappuzha and Pathanamthitta. The study was particularly centered round 2 taluks from each district. A total of 160 entrepreneurs, 20 from each taluk, were selected. Out of this 160 entrepreneurs,
120 were classified as Micro, Small and Medium entrepreneurs as they only come under the full scope of the definition of the MSMEs. For the selection of the trainees an equal size of the samples are selected from each district.

iii Data Collection

Since the study required information from the entrepreneurs, the trainees, and the officers as primary data, three sets of schedule for interview were prepared (Appendix IA, B, II & III). It consists of both open-ended and close-ended questions. A pilot survey has been conducted for testing the interview schedule. The schedule was prepared both in English and in the vernacular so as to cater to the needs of all types of entrepreneurs and trainees.

Secondary Data

The relevant secondary data for the study were collected from the annual reports and the other published documents of the Ministry of the MSMEs, the MSME-DI, the DIC and the Directorate of Industries. Besides these published research papers, periodicals, journals, research articles, news papers, departmental publications, brochures and booklets were also made use of.

iv Processing and Analysis of Data

Various statistical tools like averages, percentages and ratios have been extensively used for the cross examination of the data. Chi-square test is used for analyzing the tables drawn from the primary data. One of the most powerful multivariate techniques, Factor Analysis has been applied for the assessment of the performance of the entrepreneurs. Along with these, time graphs, charts and segmental representations have also been made use of for analytical purposes.
1.13 Major Factors Analysed

The following major factors have been analysed in detail for drawing conclusions.

Table 1.2
Major Factors Analysed

<table>
<thead>
<tr>
<th>From the point of view of Entrepreneurs</th>
<th>From the point of view of Trainees</th>
<th>From the point of view of Officers</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Awareness of MSME-DI</td>
<td>• Awareness of MSME-DI</td>
<td>• Awareness of promotional</td>
</tr>
<tr>
<td>• Training programmes Attended</td>
<td>• Training programmes</td>
<td>institutions</td>
</tr>
<tr>
<td>• Level of satisfaction in the training programmes</td>
<td>• Entrepreneurship development programmes</td>
<td>• Aspects of performance</td>
</tr>
<tr>
<td>• Skills developed through training.</td>
<td>• Entrepreneurship skill development programmes</td>
<td>• Project identification</td>
</tr>
<tr>
<td>• Workshop facilities utilized.</td>
<td>• Management development programmes</td>
<td>• Project preparation</td>
</tr>
<tr>
<td>• Level of satisfaction in workshop facilities</td>
<td>• Level of satisfaction</td>
<td>• Participation in training, workshop and seminars</td>
</tr>
<tr>
<td>• Skills developed through workshop facilities</td>
<td>• Skills obtained from the training</td>
<td>• Performance after training</td>
</tr>
<tr>
<td>• Consultancy services</td>
<td>• Technical</td>
<td>• Utilization of facilities of promotional institutions</td>
</tr>
<tr>
<td>• Benefits obtained through consultancies</td>
<td>• communication</td>
<td>• Utilization of fund.</td>
</tr>
<tr>
<td>• Development and support services</td>
<td>• Management</td>
<td>• Repayment of loans</td>
</tr>
<tr>
<td>• Level of satisfaction in development and support services</td>
<td>• Leadership</td>
<td>• Ability to run the business.</td>
</tr>
<tr>
<td>• Developments made in the concern.</td>
<td>• Marketing</td>
<td>• Expansion</td>
</tr>
<tr>
<td>• Awareness of the other Government agencies.</td>
<td>• Self confidence</td>
<td>• Decision making</td>
</tr>
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<td>• Assistance from the other Government agencies</td>
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<td>• Social responsibilities</td>
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<tr>
<td>• Level of satisfaction</td>
<td>• Labour problems</td>
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<td>• Labour problems</td>
<td>• Steps to solve labour problems.</td>
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<td>• Steps to solve labour problems.</td>
<td>• Production problems</td>
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<td>• Production problems</td>
<td>• Solutions to labour problems</td>
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<td>• Solutions to labour problems</td>
<td>• Financial problems</td>
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<td>• Marketing problems</td>
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<tr>
<td>• Marketing problems</td>
<td>• Steps to solve marketing problems</td>
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</tbody>
</table>
IV  Period of the study

The study covers a period of 10 years from 2000 – 2001 to 2009-2010

1.14 Limitations of the study

Only four of the districts of Kerala are brought under the purview of the research. A few of the entrepreneurs were reluctant to reveal all facts related to finance and other assets. The non availability of the data regarding the respondents with the Institute was another real bottleneck. The period under study covers only ten years – 2001 to 2010.

Inspite of the above limitations, maximum care has been taken to make the study as accurate and as meaningful as possible.

Chapterisation

The thesis is organized in seven chapters.

I  Introduction.

II  Micro Small and Medium Enterprises – Conceptual Issues.


IV  Industrial Promotion Agencies in Kerala – An Overview.

V  Micro, Small and Medium Enterprises - Development Institute (MSME-DI), Kerala.

VI  The Role and Involvement of the MSME-DI in the development of the MSMEs in Kerala - An Analysis.

VII  Major Findings, Recommendations and Conclusion.
References


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