The researcher overviewed the research work done by the academicians to take direction as to how to present and proceed with the current research work undertaken. It has been proved that Small Scale Industries are skillful in distributing national income in more efficient and equitable manner among the various stakeholders in the process of production. Small-scale industries assumed an important role in the economies of the world.

The economic development achieved by many developed countries can be linked directly to the growth of small and medium industries. In India the small-scale industrial sector has registered a rapid growth. In view of the importance of small-scale industrial sector, its growth and development, under the ‘Make in India approach’ attracted a good deal of academic attention. A brief review of such important studies is made here.

The impact on various inputs of growth on Small Scale Sector is illustrated with the titles 'financial problems in small-scale industries', Universal Problems and Prospectus of SSIs, Evaluating the Financial Performance, Studies on Sickness of Small-Scale Industries, the role of banks and state financial institutions towards small scale sector, Reasons Remedies for various problems of small scale Industries, in India. under this chapter.

2.1 Financial problems in small-scale industries

The role of finance has been considered as an important element for the development of small scale enterprises. Previous studies have highlighted that there was limited access to financial resources for smaller enterprises as compared to larger organizations and consequent growth and development of the sector. Historically, small scale industries faced higher interest and other carrying costs than larger enterprises in obtaining credit. Deficient money has been common phenomenon to finance working capital needs of small enterprises.

N. Aruna 2016, studied the MSMEs and analyzed and interpreted five major problems faced by MSMEs in Visakhapatnam. She observed that the obstacle in the development of small scale industries were, lack of information technology support,
ITS literacy, lack of formal procedure and discipline, uneven ITS awareness and management skills, raw material problems, production problem, etc. and concluded that it was due to the acute power shortage. The industrial units were managing only half of the capacity and the situation turned from bad to worse and resulted in inability to pay even to workers salary.

Balvinder Singh, 2015. He studied financial problem in small-scale industries in his research paper. He used ratio as parameters for evaluating the financial position. The absolute accounting figures reported in the financial statements. They did not provide a meaningful understanding of the performance and financial position of the firms. Information alone does not give meaningful reply. He studied that, If we see profit of 5 crores in the books of accounts it is not the reflection of good or bad performance unless we relate it to the other figures and financial indicators. He raised basic logical queries such as net profit of 5 crores earned out of what investment?, how much we have invested in the firm ?, out of which we have earned this profit of this 5 crores only then we can say it is good or bad “The relationship between two mathematical figure is known as financial ratio or simply as ratio.

M. A. Siddiqui, 2015, studied and presented that MSMEs comprises more than 80% of total enterprises in most of the economies. In recent years, the MSME sector consistently registered higher growth rate as compared with the overall growth of large industrial sector. MSMEs are complementary to large industries as ancillary units. The key focus areas for the growth of MSMEs are finance, technology, infrastructure, marketing, entrepreneurship development, sickness and conducive regulatory environment.

Tunji Akande, 2014, Demand-side factors needed to be considered by improving the small scale industries. The root cause is to ask whether a policy actually addresses factors like limited demand for labor. Recently, public policy was designed to encourage youth to undertake entrepreneurship, which can make them create employment for themselves and also become employers of labor. However, in the long-run, the industrial sector must also expand to create opportunities for youth.

Anshu Taunk & Dr. Abhimanyu Kumar, 2013, observed during 1995 -2010 witnessed a growing trade towards globalization and liberalization with
integration of the production processes by subcontracting and international division of
labor, dismantling of institutional barriers to international trade and capital flows, and
rapid technological advances particularly in information flow and communication.
The same geared the pace of growth of world trade and thrown up opportunities for
emerging economies.

2.2 Universal Problems and Prospectus of SSIs

International researcher challenged the Indian model of development. Historically, there had been three types of obstacles such as geology, geography, and “genes” (code for low-skilled manufacturing). In the early stages of the success, East Asian countries trusted on comparatively low-skilled manufacturing, such as textiles and clothing, to motorized economic growth. Later on the diversified into more sophisticated manufacturing but “genes” offered the vehicle for prosperity early on.

India appears to have challenged its “natural” comparative advantage, which probably untrained in the “genes” mode of seepage because of its abundant unskilled and low-skilled labor. Instead, it found or created thanks to historical policy choices and technological accidents such advantage in relatively skilled activities as information technologies and business process outsourcing (Kochhar et. al., 2007).

Jitender Kumar 2016, He studied Haryana’s SSI, which developed due to scientific marketing activities. This was specifically true that marketing activities are actually pushing force for expansion of any concern existing in an economy. Due to various incentives and benefits, SSIs concerns came into existence rapidly. But, the problem is related to sustainability of these concerns. The study reveals the basic marketing problems related to small scale industrial units marketing mix is the combination of 4 p’s i.e. product, price, promotion and physical production or place.

Lee Kuan Yew, 2015, Make in India, which has gained an importance, is a significant goal, to be achieved the Prime Minister’s goal of “Skilling India” is not less significant and hence given importance in policy formulation. It would make India an explored economy in relation to skilled labor. But “Skilling India” has the potential to make India a vibrant economy with respect to more skilled labor

Vasandhara Raje, 2000, specified that credit is a vital input for the working of small-scale Industries. Any delay or insufficient supply of credit is restricting the growth of the SSI units. Timely and sufficient credit is of crucial importance for
setting up and for expanding the existing SSI units. This study inspire to researcher think about the supply & credit system for the present study.

Moli. Koshy and Mary Joseph,\textsuperscript{xii} 2000, in their study reported that the considerable increase in the number of women entrepreneurs is a result of the various support measures extended by governmental and non-governmental agencies and the changing attitude towards women entrepreneurship. However, women entrepreneurship registered a low level of growth in backward districts of Karnataka state Specific programmes may be implemented in these areas to increase the level of entrepreneurship.

Suni George,\textsuperscript{xi}i 2000, in his study observed that the policy of protection with privileges for SSI has induced this sector to remain small, to become more inefficient with poor product quality. It is not protection but competition should be the rule of the day.

2.3 Appraising the Financial Performance of SSI

According to Government of India Ministry of Micro, Small and Medium Enterprises; Small Scale Industrial Unit (SSI) is an industrial undertaking in which the investment in fixed assets in plant & machinery, whether held on ownership terms, or on lease, or by hire purchase, does not exceed `100 lakh as on 31-03-2001 were be treated as a Small Scale Industrial Unit\textsuperscript{xiili}.

Towards sustainable and lasting Growth\textsuperscript{xiv}, the IMF updates for January, 2017 predicts likely pickup in economic activities in 2017 and 2018 after a lackluster outturn in 2016, especially in emerging markets and developing economies. Global growth for 2016 is estimated at 3.1 per cent. For 2017 and 2018, growth is projected at 3.4 per cent and 3.6 per cent respectively. In the backdrop of global slowdown and lower world demand, India witnessed steady growth momentum in comparison to other developing world economies. But the small scale industrial sector affected due to petroleum exports during April to December 2016 have declined by 6.5 per cent in Rupee terms as compared to the corresponding period of 2015. However, non-petroleum exports during this period have increased by almost 6 per cent as compared to nonpetroleum exports in the corresponding period of 2015.

Principal commodities like newsprint, wool, raw, fresh fruits, marine products, groundnut, paint, varnish & allied products, agro chemicals, spices, aluminum &
products of aluminum, inorganic chemicals, cereal preparations, processed vegetables, auto tyres & tubes, fresh vegetables, plastic raw materials, drug formulations & biological, buffalo meat, leather footwear component etc. have shown positive growth in both value and certain principal commodities like granite, natural stone & products, sesame seeds, castor oil, pulp & waste paper, other miscellaneous chemicals, petroleum products, cashew nut shell liquid, guar gum meal etc. have recorded positive growth in volume terms even though exports in value terms have been negative.

**Dr. Ashturkar P.B. & Chandrate S.M**, 2016, explore the financial difficulties of the SSI. This study was undertaken to find out the financial difficulties of small scale industries in Dombivli MIDC area of Thane District of Maharashtra. Traditionally the small scale industries are handicapped by the shortage of finance. However, the detailed appraisal showed that the government has created a niche by framing the policies and accordingly the Nationalised Banks, Private Banks and Urban Cooperative Banks are at the service to Small scale industries.

**Hemanta Saikia**, 2012, According to his study, efficient performance is the primary condition for development of any industry, which can improve the industrial growth in an economy. In a country with a heavy population pressure, industry can transform the entire spectrum of economic activity from agriculture through intensive use of resources. The labour intensive technology may be a better strategy for small-scale industrial sector which can increase employment in an over populated economy.

**S.N. Arjun Kumar**, 2012, His empirical study covered the socio-economic conditions, marketing strategies of SSIs and identified the marketing problems of SSIs. The aim of this is to generate the awareness to the SSIs regarding the blind spots in marketing of their products.

**Retnakar Gedans**, 2001, studied on Economic reforms and industrial production has described the problems faced by the industrial sector during economic reforms such as industrial unrest, political disturbances, elections in different states, downward revision of demand estimates and curtailment of plan outlays.

**Kulkarni and Kaveri**, 2000, examine the need for support and extension services in accelerating its growth such support and extension services include, market intelligence, marketing services, modernization, technology, quality testing
etc. It is also attempted to discuss the available institutional network in India to provide support and extension services.

**Parag Pande**, 2000, in his study emphasis the need for extension of definition of small-scale Industries, and restructuring the law governing small-scale Industry and recommended the setting of growth centres to provide adequate infrastructure facilities.

**Mathew**, 2000, reveals that small Industry policy in India is unsure. Divergence of interests and their expression through lobbying is a characteristic of any democratic policy. It is also not correct to consider the government as machinery to immune such influences.

### 2.4 Sickness of Small-Scale Industries

Policy literature on India’s SSIs in post-WTO includes Government of India (2014-15), SIDBI (2014-15) and other academic researchers have increased the interest of researcher in present study. These studies do emphasize the role of infrastructure and business environment for the growth and competitiveness of SSIs. However, these studies were carried out at a national level of aggregation. Given the importance of sub-national level planning for industrial development in general and for development of SSIs in particular, there is a policy need to carry out regional (or State level) and intra-regional (or intra-State) study on determinants of competitiveness in India. This type of studies will have the potential to deliver policy implications to correct for inter-regional imbalances, because they are related to competitiveness of SSIs. Throughout his work of a small-scale industry is defined according to the investment limit of the Government of India.

**Kuldeep Singh**, 2015, Explored the reasons of sickness in small and medium scale industries in India. Sickness in the industrial units is not a new phenomenon as is evident in the developing countries. Various ailment are found to occur. Occurrence of industrial sickness is a persistent at a specific time a few units in a specific industry would be running sick regardless of the fact that the industrial atmosphere was ideal from all perspectives.

**Satinder Kumar**, 2014, examined the estimates of the working capital gap in the small scale industrial sector of India during the period from 1981-82 to 2006-07, that is, the pre-reform period (1981-1990) and the post-reform period (1991-
2006). In his analysis the cause and effect relationship between working capital gap (WCG) and sickness in the small scale industrial sector of India. The working capital gap has significantly caused sickness in the small scale industrial sector, and the government of India created an elaborate financial infrastructure comprising of banking and non-banking financial institutions to meet the credit requirements of the small scale industrial sector.

**K.A. Goyal**, **2012**, According to him, highest number of sick units among the MSME increased in the year 1999 after that it declined by following years till 2010 but it again increased in the year 2011. At the same time, the investment blocked in sick MSME has also increased year after year. There was increase in the total investment among MSME has wider implications including locking of funds of the lending institutions, loss of scarce material sources and loss of employment.

### 2.5 Reasons Remedies for Industries

**IMF 2016**, universally the impact of commodity prices on producer price inflation is remedies for SSIs. It will shows by the transparent risk-management approach to monetary policy. Indian SSIs data reflected by model of simulations for the relation of SSIs principal component analysis and its implication of drivers of the recent decline in inflation. The Effect of Inflation Shocks on Inflation Expectations.

**Dr. Ashturkar P.B. & Chandratre S.M** **2016**, explained the aspect of management structure regarding SSI. The study conducted in Dombivili MIDC, It explained the important role of size and its implication in the functioning of SSI. Study concluded that the size and structure of management depends upon the SSI network and expansion of market.

**M.L. Sarma, 2003**, studied inspects of industrial financing by national level financial institutions. The study also deliberated the role of state financial institutions in financing industries of Bihar. Among other things, researcher suggested that financial institutions should also act as a guide, philosopher and promoter of industries and recommends the setting up of a Small Industries Bank.

**Resia Beegam S. and Sarnagadharam K., 2001**, studied female entrepreneurship in Kerala revealed that though the entry of women in the entrepreneurship field is a recent phenomenon, they have been attracting the attention of policy makers and Government departments by their excellent performance.
Selwyn Thampiraj K, 2001, in this study Sickness among Industrial Cooperatives in Kanyakumari District revealed that all industrial cooperatives in Kanyakumari District are considered to be sick according to the views of Reserve Bank of India, but some of the industrial cooperatives are making profit.

Mahesh Prasad in 2002, revealed a result of sound policies pursued over the years, tremendous development has taken place in Indian Industry, which stands today on a sound footing. However, there are certain infrastructure weaknesses which need to be tackled to ensure further growth.

2.6 Small Scale Industries in India

Researcher has found a lot of information from the journals, books, periodicals and magazines regarding Indian Small Scale Industries. The source of information included various aspects relating to small scale industries which have been incorporated here. These aspects includes SSIs improvements, development of SSIs units, entrepreneurship and management of SSIs, SSI units relation with Indian economy, employment opportunity of SSI units in rural as well as urban areas, various problems of SSIs in India, Government report on SSIs, comparison of SSI unit to big entrepreneurship, Globalization and its impact on SSIs, modernization and healthy growth of SSIs.

Basavaraj M. Somanamaradi, 2016, In the book of “Role of Promotional Agencies in Small Industries Development H.S. Parekh thesis, reviewed the role of financial institutions and state agencies in extending credit to small scale units and pin points their attitude of indifference in catering to the needs of the tiny units. He was of the view that financial distributions have to attain their lending policies in consonance with the need of the small sector in general and the smaller among the small scale units in particular.

Yogender, Ranbir Singh, 2012, This study shown the transportation aspects are achieved development of SSIs, also the study concluded The structural and infrastructural aspects of any enterprise can be strongly integrate by taking into account the relation between strategic planning activities which have to be effectively prepared based on the environment, resources, and capabilities available, and the physical issues which should be used in order to full-fill the goals and objectives for all of the operations and functions within the organization whatever it is a large,
medium, or small in its size, simple or complex in its structure, local or international in its market.

**Ram Singh 2012**xxvii, Small Scale sector is recognized as an instrument of social transformation enlarging employment opportunities and fostering entrepreneurship it occupies a place of importance in the economy of all labour surplus countries. The small scale industries had a specific role to play which was underlined by the industrial policy resolution of 1948. It was recognized that the healthy expansion of cottage and small scale industries depend a number of factors like the provision of raw materials, cheap labour, technical advice, organized marketing of their products etc.

**Dr S. Hasan Banu, and P. Sangeetha**xxviii (2008) in their research article titled, Role of Nationalised banks in SME Credit: A study in Theni District have analyzed the performance of banks in providing credit to the SMEs sectors from the point of view of the SME entrepreneurs. They have found that most of the sample SME entrepreneurs are not satisfied with the loan amount disbursed by the banks. They have opined that the amount is not sufficient to run the business.

**Prasain G. P.**xxix, 2007, in his book “Small Scale Industries and Entrepreneurship” stated that small scale industries has been viewed as an effective way of fostering the private sectors contributions to both growth and the equity objective of development. Small scale industries are found in existence in every country. He elaborates that they play a key role in the industrialization of developing countries.

**Soundarapandian M.**xxx, 2002, in his book “Small Scale Industries” stated that today, small scale industries form the backbone of a developing country like India. They have become an effective weapon in bringing into existence a harmoniously balanced integrated socio-economic order in our economy. The book covers different role of small scale industry units that is most significant both in respect of employment and value added particularly in developing economies.

**Jachi Ahmad**xxxi, 2001, in his book “Financial schemes for Small and Medium Enterprise” examined the role of finance in the development and growth of small and medium enterprises in view of the pressures of economic globalization. He stated that small and medium enterprises require modest amount of capital to generate
proportionately larger employment opportunities to stimulate economic activity within a country and to distribute the benefits of economic development.

**Batra G. S. 2001** in his book “Entrepreneurship and Small Scale Industry” has pointed on Government policy towards small scale industries. He specified liberalized Government policy has brought better co-ordination between small sectors. An author also covers various sectors of small industrial units and elaborated different policies offered by Government of India for betterment of small scale industry sector.

**Narasaiah Lakshmi 1999** in her book “Small Scale Industry” has given detailed information about the procedure of setting a small scale industrial unit. It was explained that small scale industries contribute significantly to the strengthening of the industrial structure. It serves as seed bed of entrepreneurship.

**Varinder Kumar in 2002**, in his study entitled, as Marketing practices in Small Scale Industries – A Study of Engineering Industry of Punjab”, has studied the importance of product, pricing, promotion and distribution aspects of marketing. He emphasizes the effect of marketing environment on small scale industries with difficulty in performing their marketing functions even with the government Assistance.

**Nikhil Bhusan Dey in 2003**, explain the role of Government and various institutions in developing and financing small scale industries district in particular and the state of Assam in general.

**R. Natarajan 2004**, examined the trends in institutional financing to SSI units in Andhra Pradesh for a period of one decade commencing from 1970.54 In a study based on small scale industries in Vishakhapatnam district, K.C. Reddy conducted that bank finance in particular and institutional finance in general have contributed significantly in the promotion of small of Competitiveness of SSIs large scale industries.

**M.R. Narayan (2004)**, “Determinants in India” the author has focused on the analysis of quality and cost of infrastructure facilities and business environment and their impact on competitiveness of India’s small scale industries. The author refers to such infrastructure facilities as transport, market information, credit, power, water, telecom, technology, up gradation and quality certification. The results of the
study indicate that low quality and high cost transport facilities power, water supply, lack of market information, inadequate credit facility and low technology have lesser effects on competitiveness of SSI’s in Bangalore region than in other regions.

J. A. Tompkinsxxxvi, 2004 says that the degree of uncertainty in demand affects the balance between planning and control. The greater the uncertainty, the more difficult it is to plan and greater emphasis must be placed on control. This idea of uncertainty is linked with the concepts of dependent and independent demand. Dependent demand is relatively predictable because it is dependent on some known factor. Independent demand is less predictable because it depends on the chances of the market or customer behavior.

2.7 Role of State financial corporations

In 2005, same studies have sought to highlight the role of banks and state financial corporations to financing the small scale sector. A report of the proceedings of the seminar on financing of small scale industry organized by the Reserve Bank of India identifies some of the factors responsible for borrowers shying away from commercial banks instead approaching the money lenders. The main findings of the seminar is that besides providing finance, banks should also help small scale industry in procuring raw materials and marketing their output.

Despite the large numbers studies conducted on various aspects of small-scale industries little comprehensive study has been undertaken to find out whether overall impact on the promotion and growth of small-scale industry in Dombivli MIDC. The present study is an attempt to fill the gap.

Jayshri J Kadamxxxvii, 2011, Lack of finance has driven many small business units into bankruptcy. Unfortunately many small businesses will become bankrupt because their owners have neglected the principal of cash management which normally determines their successes or failure. Cash is like oxygen to a business. Small scale enterprises, given their small resources find it difficult to have these own. Finance has been the important resource to start & run an enterprise4because it facilitates the entrepreneur to procure land, labour, material, machine & so on from different parties to run his/her enterprise.

M.R. Narayanaxxxviii, 2004, he focused on Small-Scale Industries (SSI) competitiveness as a global environment also analyze quality and cost of
infrastructure facilities and business environment, and their impact on competitiveness of India’s SSIs. According to him improvement in SSIs factors will contribute to attractive and strengthening of world SSIs. Subject to the economic structure, the analysis and results of his study are of relevance and applicability for other developing countries in the world.

S.N. ARJUN KUMAR, 2012, He studied on the socio-economic conditions, marketing strategies of SSIs and identifies the marketing problems of SSIs. The importance of Small Scale Industries (SSIs) is such that their development is concomitant with the balanced growth of Indian economy. Small, Medium or Large scale industries prospects depend upon how well they market their products in the dynamic competitive markets. So with the importance of marketing management in small scale industries increasing and sell the products effectively in the markets. In other words, effective marketing of small scale industrial products would ensure higher levels of income, consumption, and employment which increase the standard of living of the people.

Parag Pande, 2000, in his study stress the need For extension of definition of small-scale Industry, and revitalizing the law governing small-scale Industry and recommended the setting up of growth centers to provide adequate infrastructure facilities.

Kulkarni and Kaveri, 2000, examine the need for support and extension services in accelerating its growth such support and extension services include, market intelligence, marketing services, modernization, technology up gradation, quality testing etc. It is also attempted to discuss the available institutional network in India to provide support and extension services.

Priti Goswami, 2015, in her research work, Women Entrepreneurship in Micro, Small and Medium Enterprises in India. Revealed Micro, Small and Medium enterprises play a very significant role in increasing the base of entrepreneurship. The women to be the entrepreneur and contributes in the growth of MSME in India. Study concludes that woman entrepreneurship is way out of economic disparity and towards empowerment. Women entrepreneurship contributes positively in various dimensions and aspects in economic development and job creation. It also clarify that women entrepreneurs are facing problems but as now scenario is fast changing with
modernization, urbanization and development of education and business more and more women are successfully running the business.

Prasad Narendra, 2007, in his book “Women and Development” explained the importance of women employees at various levels. The book covers all aspects of women employees. It has elaborated that progress of nation depends upon the treatment given to its women. It has stated that if we develop the intellect of our Indian women in all fields then in future our Indian women will be ideal women of the world.

Mahapatra Subhasini, 2006, reflected women employees’ in her book “Status of Women towards Empowerment” has given an idea about critical and pathetic route of women employees’ life all over the globe. The book covers significant views of eminent personalities on women employees. It has elaborated the crucial role of women employees in the development of our society.

Mishra Saraswati, 2002, interestingly presented level of status of women employees in her book “Status of Indian Women” stated the problems of women employees. However, the contribution made on the issues related to the women employees gives detail information about the status of women employees in our society with smart conclusions on the same.

Vasant Desai, 2002, has made an intensive analysis of the varied aspects of management and working of small scale industries in India in his book “Small Scale Industries and Entrepreneurship”. He provided a good account of theoretical and pragmatic aspects of the small scale industries at macro level and with special reference to Indian small scale sector. He has focused on the catalytic role played by the small scale sector in the rapid development of the economy. Mr. Desai has highlighted the basic and inherent strength of the SSI sector in terms of its potentials for higher labour employment, low capital requirement, flexibility in adopting to demand from the consumer as well as production needs, capacity to help and promote regional dispersion of industrial activity low input content and environment friendly. (i) sound policy environment, (ii) encouraging foreign investment to infuse additional resources and technology, (iii) simplification of industrial legislation, (iv) streamline administrative machinery, (v) strengthen delivery, (vi) prevention of delayed payment, (vii) rehabilitation of sick units, (viii) technology up-gradation, (ix)
improved marketing management, (x) proper fiscal environment and improving infrastructure, etc.

**Conclusion**

Review of literature enabled the researcher to know the availability of literature in the context of the study undertaken on the financial aspects of small scale units in Dombivli MIDC in Thane district. For the convenience of the study, the researcher has organized the chapter of review of literature into six sections:

1. Financial problems in small scale industries
2. Universal problems and prospects of small scale units
3. Appraising the financial performance of small scale industries
4. Sickness of small scale industries
5. Reasons remedies for small scale industries
6. Small scale industries in India

With reference to the present study, the researcher has looked into the financial options available to the entrepreneurs who influence developments in small scale units in Dombivli MIDC area, recent trends in small scale units etc. The researcher has shown specific interest in various financial schemes available for short term and long term requirements. Very little efforts have been made to study small scale units, especially in Dombivli MIDC. With the growth of employment of in MIDC units, greater demands are made for better work environment by the employees. Hence Dombivli MIDC needs to meet these obligations for having efficient workforce. The picture that emerges from the literature review is that there are gaps that need to be filled in. It is with the aim of bridging some of the missing links that the present study has been designed. Understanding the available literature on small scale sector, the researcher has made conscious and concerted efforts to study small scale units particularly in Dombivli MIDC in Thane district.


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