Small Scale Enterprises and Economic Development in Relation to Pre and Post New Economic Policy
The Small scale industries were recognized as offering some distinct advantages such as immediate prospect of large scale employment and optimum utilization of labour force, mobilisation of local resources, capital and skills, acceleration of income to an individual and contributing a major part to national income, elimination of poverty and inequality, arrangement for availability of resources as per need of society and simplification of market expenditure increase local management for generating capital and industrial development, earn foreign exchange through export; developing industrial entrepreneurial skill and standard of living.

It also emphasized the aim of the state policy as to ensure that the decentralised sector acquires sufficient vitality to be self-supporting and its development is integrated with that of the large industries.

Urban Sectors units were more beneficial from government policies and their share towards total production also increases. Development rate in modern small-scale sector is quite pleasing but opportunities for employment increases only in big cities and towns.

**Industrial Policy:**

Industrial atmosphere of India at the time of independence was at very pitiable condition. Realising the paucity of raw material, industrial tension, scarcity of modernized technique and far re-strengthening the ruined economic structure of India more emphasis were given on rapid development of industries which would have taken the support of planned development scheme. Government of India for promoting and developing industrial atmosphere on December 1947 called a meeting of
industrialists, which give resolution of industrial peace and raise the importance of classifying the public sector and private sector industries. Considering all these elements the first Industrial Policy of India was announced for motivating industrial development.

Since independence the government of India has formulated a total of sixth industrial policies resolutions. These policies aimed at promoting industrial growth and determining the pattern of assisting to industry. These are-

1. Industrial policy resolution, 1948
2. Industrial policy resolution, 1956
3. Industrial policy resolution, 1977
4. Industrial policy statement, 1980
5. Industrial policy, 1990

These industrial policies gave a thrust over the year to promotion of SSI. These incentives pertained to financial, fiscal and infrastructure. They are related measures achieving targeted the growth of the sector during various plan periods and initial support for setting up of units or in the form of sustained support for a specific period as protectionist measures subsidies. Some incentives were made applicable to all
industries including the large-scale sector; others were available exclusively for the SSI's.

**The Industrial Policy Resolution, 1948:**

After Independence India was free to frame up the economy according to its own desire and this causes a great change to industrial sector in the country. Now the industries were free from foreign protection. With the objective for the development of industries and raising their importance in the economy government of India on 6th April 1948 announces the first independent Indian Industrial policy.6

First Industrial Policy Resolution of 1948 stated that cottage and small industries were particularly suited for the better utilization of local resources and for the achievement of local self-sufficiency in respect of certain types of essential consumer goods. It was however, recognised that the "healthy expansion of cottage and small industries depends upon a number of factors like the provision of raw materials, cheap Power, technical advice, organised marketing of the product, safeguards against intensive competition by large scale manufacturers as well as on the education of the workers by the use of the best available technologies"- these are all elements of development programme which continue to be valid even today. This Industrial Policy Resolution of 1948 was translated into action in the first five-year plan (1951-56).

Karve Committee also recommended for a programme for the development of small industry. In 1951 the government enacted the Industry (Development and Regulation) Act, under which a large number of industries were taken over by the Central Government for regulation
and development. As a result of the recommendations made by an international respective planning team in 1954, the government of India set up the first set of institutions for the development of village and small industries. They are-

The Central Small Industries Organisation (CSIO) with headquarters in New Delhi and Zonal offices at Delhi, Bombay, Calcutta and Madras; The national Small Industries Corporation (NSIC) with its head office in New Delhi, the Small Industries Extension Training Institute (SIETI) at Hyderabad (this actually came into existence only in 1960) and the Khadi and Village Industry Commission (KVIC) with headquarters at Bombay.

**Industrial Policy Resolution, 1956:**

The Industrial Policy resolution of 1956 recognised the important role of small-scale industries in the development of the national economy. It was therefore, suggested that the government should concentrate on measures designed to remove the basic handicaps of small scale industries such as the lack of technical and financial assistance, shortage of suitable working accommodation and the inadequacy of tooling, repairs and maintenance facilities etc. It was also laid down that the technique of production of village and small-scale industries should be constantly improved and modernized. The states concentrate on measures to improve the competitive strength of the small-scale producers. Subsequent to this the Government of India established a network of industrial estates throughout the country and reserved a number of products for exclusive production in the small sector.
During this policy period II\textsuperscript{nd}, III\textsuperscript{th} and IV\textsuperscript{th} five year plans were also announced and State Policy has been to ensure VSI sector to acquire the competitive strength so as to be self-supporting and self-reliant. In II\textsuperscript{nd} plan period Rs. 187 crores was allotted to VSI sector out of the total plan allocation of Rs. 4,672 crores i.e. 4% of the total plan outlay. Village and small industries achieved remarkable progress during the second plan period.\textsuperscript{8} The production of several items like bicycles, hand tools, sewing machines, tools electric motors, fans etc. increased two fold. There was also an increase in the production and export of Khadi Handloom and power loom cloth. During the second plan period Small Scale Service Institutes were set up in all states. 42 extension centres were established in different parts of the country. About 60 Industrial Estates were set up besides sanctioning 120 new Industrial Estates.

During the third five-year Plan Rs. 241 crores were allotted to VSI sector out of the total plan outlay of Rs. 8577 crores, which is 1.2% less than the total, plan outlay of the second plan. The production during this plan period increased by about 30% in several small scale industries particularly foot-wear and leather products, bicycles and soaps etc. There was remarkable progress in the SSI units, production, employment and exports during this plan period.

Rs., 243 crores were allotted to village and small industries out of the total plan allocation of Rs. 15779 crores during the fourth five year plan. At the end of the plan period i.e. on 1973-74, total number of units increased to 4.16 Lacs, and production at current prices increased to Rs. 7200 crores. Employment and exports increased to 37.7 Lacs and Rs. 393 crores respectively\textsuperscript{9}. The investment in fixed assets at current prices
increased to Rs. 2296 crores. The value of production of cloth by hand
looms and power looms was estimated to Rs. 840 and Rs. 1980 crores
respectively by the end of 1973-74. At the end of the plan period, the
employment in the modern small scale industry which consist of small
scale industry as well as power looms increased to 49.7 Lacs persons and
in traditional industries the employment increased to 102.2 Lacs persons.
The value of exports in modern industry and traditional industries
increased to Rs. 538 crores and Rs. 3145 crores respectively during the
same period.

Thus village and small-scale sector showed a remarkable progress
at the end of the IIInd industrial policy but it was not welcomed by all the
sector. As the policy was developed with the object of establishing
socialist society but looses many factor and provide licences to many
private sector units far establishing industries in the sectors, which are
reserved for Government.

In this ways those industries were also allowed to private sectors,
which would have to be set up by government in future. As Jagdish
Bhagwati and Padnabhan Desai states that the second industrial policy
proposal though very similar to the first proposal reveals that inspite of
governments very clear inclination towards socialism and realising the
importance of public sector, it was announced to give significance of
regulating the promotion and development of private sector.10

**Industrial Policy Statement, 1977:**

With the object of effective promotion of cottage and small
industries widely dispersed in rural areas and small towns on 23rd
December 1977 new industrial policy was announced. It is the policy of
the government that whatever can be produced by small and cottage
industries must only be so produced, For this purpose more than 504
items were exclusively reserved for the small scale sector against 180
items in the past. The basic objectives of the policy were:-

1. To provide increased employment

2. To encourage a gradual progress in the techniques of production
in the unorganised sector.

3. To promote the production of a large variety of goods through
labour intensive methods.

4. To encourage and give support to the small industrialist, and

5. To ensure a more equitable distribution of the national income
and a balanced industrial development in different regions,

With this objective the government reserved 124 items exclusively
far SSI's and different programmes were introduced for the
development of ancillary industries as feeder industries to large-scale
units. Out of total plan allocation of Rs. 39,429 crores in the fifth plan,
Rs. 611 crores were earmarked to VSI sector\textsuperscript{11}. By the end of 1978-79
the number of units increased to 7.34 Lacss from 4.16 Lacss in 1973-
74. Under this plan period production at current prices increased to Rs.
15700 crores from Rs. 7200 crores in 1973-74. Employment and
exports increased to 63.8 Lacs persons and Rs.1069 crores respectively
by the end of 1978-79 from 377 Lacs persons and Rs. 393 crores
respectively in 1973-74. The value of fixed investment at current
prices also increased to Rs. 4431 crores from Rs. 2296 crores during the same plan period.

Maximum support will be provided on priority basis for the marketing of goods of small scale and cottage industries, the District Industry Centre to be set up in each district to look after the needs of cottage and small scale industries, future development of industries will be based on indigenous technology etc., were other features of this policy.

**Industrial Policy Statement, 1980**

The emphasis of 1980 industrial policy statement was on the harmonization of growth in the small sector with that of large and medium sectors. The main objectives of this industrial policy statement are: optimum utilization of the installed capacity, maximizing production, achieving higher productivity higher employment generation, correction of rational imbalance through a preferential development of industrially backward areas, strengthening of the agricultural base by according a preferential treatment to agro-based industries and promoting optimum intersectoral relationship, faster promotion of export oriented and import substitution industries. Promoting economic federation with an equitable spread of investment and the dispersal of return amongst widely spread over small but growing units in rural as well as urban areas and consumer production against high prices and bad quality.

To achieve these objectives, the plans has outlined the following strategy-
1. Improve productivity, enhance quality, reduce cost and restructure product mix through the upgradation of technology and modernization;

2. Optimize the utilization of existing capacities through the supply of adequate inputs including credit, power, raw materials etc.

3. Expand the share of village and small industry products in the domestic markets through publicity, standardization, market support and increased participation in the government purchasing programme.

4. Strengthen the programmes of ancilliarisation to establish and improve linkages between large and small industries leading to a harmonious growth of the total industrial sector.

5. Promote specialization in production and export oriented industries.

6. Strengthen and enlarge the skill profile and entrepreneurial base and management practices to increase opportunities for self employment, and

7. Improve the general level of welfare of workers and artisans through better working condition, welfare measures and security of employment.

These strategies were translated into action in Sixth and Seventh five year plan: The Sixth plan allocated a sum of Rs. 1780.50 crores for village and small industries sectors out of the total plan allocation of Rs. 1,09,292 crores and thus the VSI sector received 1.8 % of the total outlay.
The number of small-scale units increased to 12.4 Lacs and the production at current prices increased to Rs. 50520 crores by the end of 1984-85. During the same period the employment and exports increased to 84.15 Lacs persons and Rs. 2164 crores respectively. The total exports increased by 16.4% and the share of SSI sector in total exports consisted 22.1%. Modern industry which consists of small scale industries and power loom occupies 88% of the total output and the share of traditional industries consist of 12% only. But traditional industries provided more employment (56.5%) than the modern small-scale industries (42.6%)\(^{12}\).

During seventh five-year plan provision of Rs.2752.70 crores out of the total plan outlay of Rs.180000 crores which consists of 1.5% of the total plan outlay. By the end of seventh plan the number of SSI units increased to 18.23 Lacs from 12.4 Lacs units in 1984-85. The outputs and export at current prices increased to Rs.132320 crores and Rs. 7625 crores from Rs., 50,520 crores and Rs. 2541 crores respectively in 1984-85. The share of small-scale industries in the total exports constitutes 27.5%. Thus during the period of industrial policy 1980 small scale industries achieved significant progress in terms of number, output, employment and exports. Government had also introduced various policies programmes to support the development of SSI sector during the seventh plan apart from providing State Development Corporation consultancy services, training, common facility services, and entrepreneurship training etc. A National Equity fund was set up in 1987-88 to provide seed capital in the form of soft loans to eligible small and tiny industries located in villages and towns with the project cost not exceeding Rs. 5 Lacss.\(^{13}\)
The Industrial Policy, 1990:

To re-oriental industrial growth to serve the objective of employment generation, dispersal of industry in the rural areas and to enhance the contribution of SSI's in export, important measures decided were-

1. Investment ceiling in plant and machinery for SSI (fixed in 1985) to be raised to Rs.6 Lacss and for ancillary units to Rs. 7.5 Lacss.

2. Investment ceiling in respect of tiny units also to be increased to Rs. 5 Lacss when locational condition of population limit of 50,000 as per 1981 census.

3. Rural and backward area capable of generating higher level of employment at lower capital cost to be implemented.

4. A targeted approach to be adopted to channelise need based, higher flow of credit, both by way of term loan and working capital to the tiny and rural industries by the SIDBI and other commercial banks/financial institutions.

5. SIDO and State Directorate of industries to assist women entrepreneurs impart training and conduct entrepreneurship development programmes (EDPs)

6. To reduce bureaucratic controls and simplify procedures particularly in the field of labour legislation as a step of dominate interference of inspectors in SSI units.
These measures were framed in the annual plan (1990-91), where total plan outlay for the annual plan 1990-91 was Rs. 58369 crores, out of which Rs. 878 crores was allotted to village and small scale industries. The percentage share of VSI sector in the total plan outlay constitutes 1.5%. The number of units increased to 19.48 Lacs from 18.23 Lacs units in 1989-90. The output and exports at current prices increased from Rs. 28690 crores and Rs. 7625 crores in 1989-90 to Rs. 155340 crores and 9664 crores respectively during the annual plan period 1990-91. The percentage share of small-scale industries in the total exports constitutes about 30%. The percentage increase of exports over the previous year from SSI sector constitutes 26.7 percent.

New Industrial policy, 1991:

The new industrial policy for small-scale industry was announced by the Government on August 6, 1991. Keeping in view the sectors potentials for output, employment and export, the new policy has conferred greater focus on the promotion and nurturing of tiny enterprises within the small-scale sector. The major elements of the new Policy with respect to tiny enterprises are:

1. Enhancement of investment limits in plant and machinery from Rs. 2 Lacs to Rs. 5 Lacs irrespective of their location;

2. Inclusion of industry-related service and business enterprises as small-scale industries.

3. Easier access to institutional finance.

4. Priority in government purchase programme;
5. Relaxation of certain provisions of labour laws;

6. Widening the scope of the national Equity fund to cover projects upto Rs.10 Lacss for equity support; and

7. Enlargement of single window loan scheme to cover projects upto Rs.20 Lacss with working capital margin upto Rs.10 Lacss and channelising composite loan through commercial banks.15

To mitigate the problem of inadequate access of small scale industries to credit, the new policy envisaged a shift of emphasis from "Subsidised/Cheap Credit" to "the adequate flow of credit." It is proposed to set up a special monitoring agency to oversee that the genuine credit needs of the small scale sector are fully met.16

To provide access to the capital market and to encourage modernisation and technical upgradation, the new policy proposes equity participation in the small-scale industries by other industrial undertakings upto 24% of their total shareholdings.

To enhanced the supply of risk to the small-scale sector, a limited partnership Act is proposed to be introduced shortly.

To encourage and facilitate location of industries in rural backward areas a new scheme of Integrated Infrastructure Development of small-scale industries is proposed with active participation from state governments and financial institutions.
Further to improve productivity and competitiveness of small-scale industrial units a Technology Development Cell (TDC) is proposed to be set up in SIDO.

Marketing of products is another problem faced by the small-scale industries in total export; an Export Development Centre is proposed to be setup in SIDO to further augment export activities of small-scale sector. It was also proposed to introduce a suitable legislation to ensure prompt payment of bills to the industrial units.


The total plan outlay for the Annual plan 1991-92 was Rs. 64,751 crores. For village and small scale industries Rs. 941 crores were earmarked which constitutes 1.5% of the total plan outlay. During the plan period small-scale units increased to 20.82 Lacss units, which is 6.88% growth over the previous year. The output and exports at current prices increased to Rs. 178699 crores and Rs. 13883 crores respectively in 1991-92 and employment during the same period increased to 129.8 Lacs persons which was 3.6% growth rate over the previous year. The total exports increased from Rs. 32553.3 crores in 1991 to Rs. 44041.8 crores in 1991-92. The exports from SSI sector constitute Rs. 13883.4 crores, which constitutes 31.5% of the total exports. The exports from traditional items constitutes Rs. 600.70 crores and non traditional items amounted to Rs. 13282.70 crores [Government of India, Planning Commission, Annual Plan(1991-92) New Delhi]
During VIIIth five year plan Rs. 6334.2 crores were set aside for the development of village and small scale industries out of the total plan outlay of Rs. 434100 crores. The share of VSI sector in the total plan outlay constitutes 1.5%. The actual expenditure on these industries during the plan amounted to Rs. 7266 crores.¹⁷

For the 1997-98 annual plan, Rs. 1728 crores were earmarked for the development of village and small industries out of the total plan outlay of Rs. 139626 crores. The share of VSI sector in the total plan outlay consists of 1.24% for 1998-99 annual plan Rs. 946 crores were allotted to VSI sector out of the total plan outlay of Rs.80720 crores which is 1.17% share in the total plan outlay.¹⁸

According to J.C. Sandesara, the measures undertaken in the 1991 policy were based on a proper understanding of the problems faced by the small-sector and were well directed to mitigate the handicaps faced by this sector [J.C. Sandesara "New Small Enterprises Policy: Implications and Prospects" Economic and Political Weekly, Vol XXVI December 19, 1991]

In this context, Sandesara refers to the following measures which, in his view, were 'pathbreaking':

(1) Change in definition of tiny unit was tow fold, first, the investment limit for tiny units was raised from Rs. 2 Lacs earlier to Rs. 5 Lacs and the locational requirement done away with. This opened up the way for units within the new investment limit and located in bigger towns (population of 50000 plus) to become a part of the 'tiny' group. Second, while earlier on' industry' meant, by a large,
manufacturing, the new policy widened the scope to include industry-related service and business enterprises. This, according to Sandesara is more realistic. Like in many other countries, now our country has a 'small business policy' and not a small industry policy.'

(2) The 1991 policy proposed a separate package for the promotion of tiny enterprises. While these enterprises were to receive various types of support on a continuing basis, other small enterprises were to be mainly entitled to one time benefits like preferences in land allocation/power connections, access to facilities for skill/technology up-gradation. The philosophy underlying this seemed to be to help the tiny units to grow faster upto a certain limit with assistance, after which they were expected to generate their own momentum of growth, so that less frequent assistance would then suffice.

(3) The 1991 policy provided for equity participation by other industrial units in the small-scale units not exceeding 24% of the total shareholding. This is expected to prove mutually beneficial both to large units and the small, especially ancillary units, and further cement the economic bonds between the two sectors. This provision not only relieves the small units of the burden of full equity funding, but also builds up the stakes of large units in the survival and growth of small units.

(4) The fourth important feature was the introduction of a new legal form of organisation of business, namely, restricted or limited
partnership. In this form, the liability of at least one partner is unlimited, whereas other partners have their liability limited to invested capital. This is a welcome provision. It will attract equity capital fund from friends had relatives of the small scale entrepreneurs who may like to help their kith and kin but were earlier reluctant due to unlimited liability in the partnership firm.

**The Industrial Policy, 1999:**

The main objective of the Industrial Policy, 1999 was to create congenial environment for the SSI’s to cope up the merging challenges of globalisation. To focus fully on the promotion and development of small scale industries a separate. Ministry of Small Scale Industries and Agro and Rural Industries was created. The policy initiative include the following:-

1. The annual turnover limit for the calculation of working capital limit for SSI units was raised to Rs.5 crores from Rs. 4 crores;

2. The maximum ceiling limit for Composite Loan, Scheme was increased to Rs.5 Lacs.

3. To increase flow of credit to SSI sector, a new credit insurance schemes were launched;

4. Small scale industries were allowed to pay excise duty on a monthly basis;

5. The small scale industrial units producing goods in rural areas are allowed excise exception on third party branded goods;
6. The definition of small scale and ancillary industrial units was revised by reducing investment limit in plant and machinery to Rs. 1 crores from Rs. 3 crores;

7. Special package for the development of small and village industries in North Eastern regions are announced. The industrial units in the North Eastern Region were given exemption from excise duty for 10 years from the date of commencement of production.

8. Special emphasis was given for the units, which have high export potential.

**Comprehensive Policy Package:**

A comprehensive policy package for the small-scale sector consisting of the following elements was announced by the Prime Minister on August 30, 2000:

(1) Raising the exemption for excise duty limit from Rs. 50 Lacs to Rs. one crore to improve the competitiveness of small-scale sector;

(2) Providing credit linked capital subsidy of 12% against loans for technology up-gradation in specified industries;

(3) Conducting of the third census of small-scale industries;

(4) Raising the limit of investment in industry related service and business enterprises from Rs. 5 Lacs to Rs. 10 Lacs;
(5) Continuation of the ongoing scheme of granting Rs. 75000 to each small-scale enterprises for obtaining ISO 9000 certification till the end of the Tenth Plan;

(6) SSI associations encouraged develop and operating testing laboratories. One time capital grant of 50% will be given on reimbursement basis to such associations after detailed examination of each case;

(7) Raising of the limit for composite loans from Rs. 10 Lacs to Rs. 25 Lacs;

(8) Constitution of group under the cabinet secretary to suggest/recommend streamlining of inspection and repeal of redundant laws and regulations applicable to the sector;

(9) Increasing the coverage of ongoing Integrated Infrastructure Development (IID) scheme to progressively cover all areas in the country with 50% reservation for rural areas and 50% of plots earmarked for the tiny sector, and

(10) Raising the family income eligibility limit from Rs. 24000 to Rs. 40000 per annum under the Prime Minister's Rozgar Yojana (PMRY) which finances setting up of micro enterprises and generates employment for the educated unemployed,¹⁹

Thus the small-scale sector has played an important position in the industrial development of the nation. Small-scale sector possesses some inherent advantages of low capital intensity and high employment potential, decentralisation of industrial base and dispersal of industries to
rural and semi-urban areas. Up-gradation of technology and adoption of other modernization measures have received added attention in the recent years. But the spirit in the policy towards, VSI sector is not reflected in financial outlays of development plans in India. Plan outlays to VSI sector are insufficient compared to the contribution of VSI sector to production employment and exports.

**Development of Small Scale Industries In India During Eighty's Decade:**

Development of small industries during Eighty's decade are shown in table 2.1 The number of small scale units rose from 8.74 Lacs in 1980 to 18.21 Lacs in 1990 shows 108% increment. This reveals rapid development of small industries in India. Table 2.2 shows the investment in small industries during 1980-90. It reveals 211% increment from Rs. 5850 crore in 1980 to Rs. 18196 crore in 1990. The employment generated by small industries increased from 7100 Lacs in 1980 to 11850 Lacs in 1990 i.e. 67% increment. These are shown in table 2.3 which reveals tremendous increase of employment by these units in India. The value of goods produced by small industries in India during 1980-90 are shown in table 2.4 There was a great increment i.e. 368% in the value of goods produced by small industries from Rs. 28060 crore in 1980 to Rs. 131400 crore in 1990. From these data's we are in position to say that eighty's decade was golden for small industries in India in terms of investment, employment and in production there was tremendous increment in all these sectors.
Table 2.1 : Number of Small Scale Industries in India (1980-1990)

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Units (in Lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980-81</td>
<td>8.74</td>
</tr>
<tr>
<td>1981-82</td>
<td>9.62</td>
</tr>
<tr>
<td>1982-83</td>
<td>10.69</td>
</tr>
<tr>
<td>1983-84</td>
<td>11.69</td>
</tr>
<tr>
<td>1984-85</td>
<td>12.42</td>
</tr>
<tr>
<td>1985-86</td>
<td>13.55</td>
</tr>
<tr>
<td>1986-87</td>
<td>14.64</td>
</tr>
<tr>
<td>1987-88</td>
<td>15.86</td>
</tr>
<tr>
<td>1988-89</td>
<td>17.12</td>
</tr>
<tr>
<td>1989-90</td>
<td>18.21</td>
</tr>
</tbody>
</table>

*Source: Development Commissioner Small Industries Development Organisation, Govt. of India.*

Table 2.2 : Investment in Small Industries of India (1980-1990)

<table>
<thead>
<tr>
<th>Year</th>
<th>Investment (In Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980-81</td>
<td>5850</td>
</tr>
<tr>
<td>1981-82</td>
<td>6280</td>
</tr>
<tr>
<td>1982-83</td>
<td>6800</td>
</tr>
<tr>
<td>1983-84</td>
<td>7360</td>
</tr>
<tr>
<td>1984-85</td>
<td>8380</td>
</tr>
<tr>
<td>1985-86</td>
<td>9585</td>
</tr>
<tr>
<td>1986-87</td>
<td>10881</td>
</tr>
<tr>
<td>1987-88</td>
<td>12610</td>
</tr>
<tr>
<td>1988-89</td>
<td>15229</td>
</tr>
<tr>
<td>1989-90</td>
<td>18196</td>
</tr>
</tbody>
</table>

*Source: Development Commissioner Small Industries Development Organisation, Govt. of India.*
Fig. 2.1: Production & Investment in Small Industries of India (1980-1990)
Table 2.3: Number of employment in small Industries of India (1980-1990)

<table>
<thead>
<tr>
<th>Year</th>
<th>Employment (In Lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980-81</td>
<td>7100</td>
</tr>
<tr>
<td>1981-82</td>
<td>7500</td>
</tr>
<tr>
<td>1982-83</td>
<td>7900</td>
</tr>
<tr>
<td>1983-84</td>
<td>8415</td>
</tr>
<tr>
<td>1984-85</td>
<td>9000</td>
</tr>
<tr>
<td>1985-86</td>
<td>9600</td>
</tr>
<tr>
<td>1986-87</td>
<td>10140</td>
</tr>
<tr>
<td>1987-88</td>
<td>10700</td>
</tr>
<tr>
<td>1988-89</td>
<td>11300</td>
</tr>
<tr>
<td>1989-90</td>
<td>11850</td>
</tr>
</tbody>
</table>

Source: Development Commissioner Small Industries Development Organisation, Govt. of India.

Table 2.4: The value of goods produced by Small Industries of India (1980-1990)

<table>
<thead>
<tr>
<th>Year</th>
<th>Production Value (in Crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980-81</td>
<td>28060</td>
</tr>
<tr>
<td>1981-82</td>
<td>32600</td>
</tr>
<tr>
<td>1982-83</td>
<td>35000</td>
</tr>
<tr>
<td>1983-84</td>
<td>41620</td>
</tr>
<tr>
<td>1984-85</td>
<td>50520</td>
</tr>
<tr>
<td>1985-86</td>
<td>61229</td>
</tr>
<tr>
<td>1986-87</td>
<td>72250</td>
</tr>
<tr>
<td>1987-88</td>
<td>87300</td>
</tr>
<tr>
<td>1988-89</td>
<td>106875</td>
</tr>
<tr>
<td>1989-90</td>
<td>131400</td>
</tr>
</tbody>
</table>

Source: Development Commissioner Small Industries Development Organisation, Govt. of India.
Fig. 2.2: Number of Employment in small Industries of India (1980-1990)
The decade of the 1990s: Liberalization and the development of small industries:

The decade of the 1990s was an eventful one in terms of policy changes, nationally as well as internationally. Since the beginning of the 1990s, policy changes have been taking place at three different levels—global, national and sectoral—which have implications for small industry functioning and performance in India. The liberalisation of FDI regimes and the strengthening of international standards for the treatment of foreign investors allow foreign firms greater freedom in making investment which will adversely affects the small industries in India. The formation of the WTO in 1995 has only accelerated the process of scaling down of tariff and non-tariff restrictions on imports. India as a member of the WTO had substantially done away with its quantitative and non-quantitative restrictions by April 1, 2001. As a result, industry will have to face much stronger international competition.

The liberalisation has resulted in considerable freedom for enterprises, domestic as well as foreign, to enter, expand or diversify their investments in Indian industry. India's economic reforms have seen two major outcomes, among others; firstly, the growth of the public sector has declined considerably since 1991 than in the earlier period in terms of not only investment and employment but also production. The public sector has been a major customer of small industry in India. The curtailed growth of PSVs would have resulted in reduced growth or even absolute reduction in public sector demand for small industry products in the 1990s.
Secondly, there has been a rapid increase in FDI inflow into diverse sectors of Indian industry. This would have created not only threats through greater competition, particularly in non-durable consumer goods industries but also opportunities for outsourcing in durable consumer goods and capital goods industries, to small enterprises. This decreased the growth rates of small industry in terms of units, employment and production. As it is clear from the table 2.5 that number of small units increased from 20.82 Lacss in 1991-92 to 35.64 Lacss in 2001-2002 with the rate of 5% to 8% per year. The number of employment in small industry is shown in table 2.6 which reveals an annual increment with the rate of 2.6% to 5.2% per annum as it increase from 129.80 Lacss in 1991-92 to 192.23 Lacss in 2001-02. The growth rate of production was more than 12% per annum this is shown in table 2.7 where production increased from Rs.178699 crore in 1991-92 to Rs. 690522 crore in 2001-02. The export of small industry's product in India are shown in table 2.8 which reflects that it increase from 13833 crores in 1991-92 to 59978 in 2000-01

In this way it is clear that the growth and development of small industry during 1990s was less as compared to 1980s. During 1980s decade increment in number of small units as 108% employment was 67% and production 368%. Which in 1990s decade come down to 66% increment in small industries units' 48% increment in employment and 286% increment in production. This makes clear that the growth rats of units and employment have steadily come down. But the growth rates of output and more importantly, exports have fluctuated. In fact, the growth rate of output increased in the late 1980s compared with the early 1980s but then declined in the early 1990s and further in the late 1990s. Whereas
the growth rate of exports increased steadily till the early 1990s but then declined considerably.

Table 2.5 : Number of small-scale industries in India (1991 to 2002)

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of units (in Lacs)</th>
<th>Units growth rate (percentage +)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991-92</td>
<td>20.82</td>
<td>6.7</td>
</tr>
<tr>
<td>1992-93</td>
<td>22.46</td>
<td>7.9</td>
</tr>
<tr>
<td>1993-94</td>
<td>23.88</td>
<td>6.3</td>
</tr>
<tr>
<td>1994-95</td>
<td>25.71</td>
<td>7.7</td>
</tr>
<tr>
<td>1995-96</td>
<td>26.58</td>
<td>3.4</td>
</tr>
<tr>
<td>1996-97</td>
<td>28.03</td>
<td>5.5</td>
</tr>
<tr>
<td>1997-98</td>
<td>29.44</td>
<td>5.1</td>
</tr>
<tr>
<td>1998-99</td>
<td>30.80</td>
<td>4.6</td>
</tr>
<tr>
<td>1999-2000</td>
<td>32.12</td>
<td>4.2</td>
</tr>
<tr>
<td>2000-2001</td>
<td>33.70</td>
<td>4.9</td>
</tr>
<tr>
<td>2001-2002</td>
<td>34.64</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Source: Governmental India, Economic Survey 2000-02
% + shows increment compared to last year.

Table 2.6 : Number of employment in small industries of India (1991 to 2002)

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Employment (in Lacs)</th>
<th>Employment growth rate (percentage +)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991-92</td>
<td>129.80</td>
<td>3.6</td>
</tr>
<tr>
<td>1992-93</td>
<td>134.06</td>
<td>3.28</td>
</tr>
<tr>
<td>1993-94</td>
<td>139.38</td>
<td>3.97</td>
</tr>
<tr>
<td>1994-95</td>
<td>146.56</td>
<td>5.15</td>
</tr>
<tr>
<td>1995-96</td>
<td>152.61</td>
<td>4.13</td>
</tr>
<tr>
<td>1996-97</td>
<td>160.00</td>
<td>4.84</td>
</tr>
<tr>
<td>1997-98</td>
<td>167.20</td>
<td>4.50</td>
</tr>
<tr>
<td>1998-99</td>
<td>171.58</td>
<td>2.62</td>
</tr>
<tr>
<td>1999-2000</td>
<td>178.50</td>
<td>3.33</td>
</tr>
<tr>
<td>2000-2001</td>
<td>185.64</td>
<td>4.00</td>
</tr>
<tr>
<td>2001-2002</td>
<td>192.23</td>
<td>3.55</td>
</tr>
</tbody>
</table>

Source: Governmental India, Economic Survey 2000-02
% + shows increment compared to last year.
Fig. 2.3: Growth rate of employment in small industries of India (1991 to 2002)
Table 2.7: The production of small scale industries of India (1991 to 2002)

<table>
<thead>
<tr>
<th>Year</th>
<th>Production (In Rs. crores at current prices)</th>
<th>Production growth rate (percentage +)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991-92</td>
<td>178699</td>
<td>15.00</td>
</tr>
<tr>
<td>1992-93</td>
<td>209300</td>
<td>17.12</td>
</tr>
<tr>
<td>1993-94</td>
<td>241648</td>
<td>15.45</td>
</tr>
<tr>
<td>1994-95</td>
<td>298886</td>
<td>23.69</td>
</tr>
<tr>
<td>1995-96</td>
<td>362656</td>
<td>21.33</td>
</tr>
<tr>
<td>1996-97</td>
<td>411858</td>
<td>13.57</td>
</tr>
<tr>
<td>1997-98</td>
<td>462641</td>
<td>12.53</td>
</tr>
<tr>
<td>1998-99</td>
<td>520650</td>
<td>12.33</td>
</tr>
<tr>
<td>1999-2000</td>
<td>572887</td>
<td>10.03</td>
</tr>
<tr>
<td>2000-2001</td>
<td>645496</td>
<td>12.67</td>
</tr>
<tr>
<td>2001-2002</td>
<td>690522</td>
<td>6.97</td>
</tr>
</tbody>
</table>

Source: Governmental India, Economic Survey 2000-02
% + shows increment compared to last year.

Table 2.8: The value of exports by small industries of India (1991 to 2002)

<table>
<thead>
<tr>
<th>Year</th>
<th>Exports (In Rs. Crores at current prices)</th>
<th>Export growth rate (percentage +)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991-92</td>
<td>13833</td>
<td>43.70</td>
</tr>
<tr>
<td>1992-93</td>
<td>17784</td>
<td>28.56</td>
</tr>
<tr>
<td>1993-94</td>
<td>25307</td>
<td>42.30</td>
</tr>
<tr>
<td>1994-95</td>
<td>29068</td>
<td>14.86</td>
</tr>
<tr>
<td>1995-96</td>
<td>36470</td>
<td>25.46</td>
</tr>
<tr>
<td>1996-97</td>
<td>39248</td>
<td>07.62</td>
</tr>
<tr>
<td>1997-98</td>
<td>44422</td>
<td>13.23</td>
</tr>
<tr>
<td>1998-99</td>
<td>48979</td>
<td>10.21</td>
</tr>
<tr>
<td>1999-2000</td>
<td>54200</td>
<td>10.66</td>
</tr>
<tr>
<td>2000-2001</td>
<td>59978</td>
<td>10.66</td>
</tr>
</tbody>
</table>

Source: Governmental India, Economic Survey 2000-02
% + shows increment compared to last year.
Fig. 2.4: Production growth rate in Small scale industries of India (1991 to 2002)
Development of small scale industries in U.P.:

Uttar Pradesh is a big state, its geographical area is 240928 sq.km. It is divided in 70 district and 631 cities. Uttar Pradesh comes second stage in population of India. Its total population is 166197921 (78652583 women and 87545338 men) census based on 2001. Women ratio of population is less than to men ratio. So the state Government provides special initiative to the women entrepreneurship. Uttar Pradesh is based on rural area. More than half of the population of U.P. lived in rural area. The total population of rural are is 13.15 crores and urban population is 3.45 crore. The rural area fulfils basic needs of U.P. small industry, ancillary units, and tiny units come in the rural and urban area. These includes are handicraft, cloths, readymade garments, leather, and leather products, glass and glass industry, engineering industries and hardware, ornaments, chemicals and herbal industries, carpet and dari, handicrafts industry, chikan craft, zari works, wood toys and furniture, soil toys and bronze works etc. In Uttar Pradesh the ratio of workers 29.7 percent, farmers are 72.20 percent and industrial workers are 7.75 percent its total income is 1604630 crore (current year 2001) and per capita income is Rs.9765, where as per capita income of agriculture rural and urban area is 1033.60 and 1071.8 respectively. Rural area per capital income is less than urban area.

SSI promotes the growth and development in the states. The Government of State has been liberal with incentives in the form of exemption to entrepreneurs whenever possible under the trade tax schemes, training to industrial crafts men, priority to small industry in
government purchases and necessary infrastructure facilities. The single table system and critical infrastructure schemes are among steps designed to encourage the expansion of small-scale industries in U.P. These schemes facilitate such as power distribution network, water, telecommunication, drainage and pollution control facilities, road, banks, raw material depots, storage and marketing outlets etc.

SIDO data on the SSI pertain to the macro position at the All India level. To furnish state wise information, data were obtained from the directorate of industries of all states/UT's concerned. March 1997-98 based the Second All India Census, a comparison of the set of the data with the SIDO estimates. In respect of the number of SSI units. Uttar Pradesh is in seven top ranking states. These units are 32783 in total of 265215. In employment generation by SSIs UP is also in 3rd number among top seven states that are 1394.83 in total of 14426.20. From the angle of Investment made in SSI units, UP came in 5th rank that is 30890 in the total of 597068. But the percentage of employment and investment (4.1% and 93%) is less than other states. This less percentage shows the system of irregular collection and dissemination of data.

Powerlooms:

SSI contributors funds in powerlooms approximately 54% of the total cloth production for weaving and hosiery/knitting units.

Handicrafts:

State Governments make various schemes for promoting Handicrafts in SSI. Handicrafts export Promotion Corporation promotes
export for handicraft in U.P. The important products from this sector are hand knotted carpets, printed textiles and metal-wares, cane, bamboo-crafts, wood works etc.

**Handlooms:**

Handloom is a part of U.P.'s heritage and exemplify, the richness and artistry from the weavers, the hand weaving of the cloth of yarn form an important segment of rural industry with respect to geographical spread, employment and export. Development commission (handloom) in the ministry of textiles offices implements numerous schemes for the promotion of the handloom industry. Handloom sub sector data are being compiled by NCAER. SSI contributed funds nearly 23% of total cloths produced in the country.

**Sericulture:**

Silk production in U.P., SSI concentrated in this state. There are four main varieties of silk produced in the country Mulberry, Eri, Tasar and Munga. Mulberry and Tasar produced in U.P. The Central Silk Board (Ministry of Textiles) was constituted in 1949 to oversee the development of this sector. The Board provides basic training, extension and seed support of the units and also certifies the quality of the silk goods for exports.

**Khadi and Village Industry:**

Hand weaved clothes from hand spun yarn is known as Khadi. The Khadi and village industries sector (KVIC) operates under the development of SSI, A & RI has much scope for utilizing local skills and
resources by providing employment to rural artisans and women workers in the rural and semi urban area.

The scheme of Integrated Infrastructure Development (IID), for SSI to facilitate location of industries in U.P. in order to promote stronger than linkages between agriculture and industry was launched in 1994.

Financial institutions have been ensuring flow of assistance to industrially backward area of U.P., by offering liberalized financial terms. Such as power promotions.

Contribution, higher debts equity ratio, longer moratorium and modernization period. The three major financial development institutions are IDBI, IFCI and ICICI, providing the major share by assistance for promotion and development of large and medium industries in SBA, SIDBI, was set up in 1990 to boost the development of medium/small industries in SBA's, AIFI, the development banks operating in the states specifically for development of U.P. rural include 18 SFCs and 25 SIDOs. Both the organisaion (SFCs and SIDOs) have played a vital role in the disposal of industries for removing disputes in U.P. development.

The national level institution such as NSIC, KVIC, NABARD and SIDBI were set up to promote and assist the small scale industries in U.P.

SIDO established technical support services through Produc-cum-Process Development Centers (PPDCs) . PPDCS have been located in U.P. Agra for foundry, Meerut for sports goods, Ramnagar for electronic industry, Firozabad for glass industry, Kannauj for essential oils and perfume industry. Marketing growth of SSI in Uttar Pradesh, includes
Bachauli Bujurg, Banthala, Chandarpur, Kurja, Mungra, Satharia, Bahjanwa.

SSI have specialized training institutes in U.P. these are:-

1. Fragrance flavour development center in Kannauj. This institutes activities are modernize and upgrade technology status for the essential oils and perfumery industry.

2. Product-cum-process development center for foundry and foreign units, process and product development, provision of design for meeting equipment, testing facilities.

3. Center for the improvement of glass industry in Firozabad for developing and adoption of new technologies and products technical training and consultancy.

4. Electronic Services and training center-Ramnagar for training, technical and consultancy services.

5. Central footwear training institutes in Agra for training in leather and leatherwear product, footwear technology.


7. Central Institute of Medical and Automatic Plants, Lucknow, for Medicinal and essential oils, dye and gum yielding plants.

8. Indian Institute of Petroleum, Dehradun - products for petroleum refining, chemical and petrochemicals.
9. Industrial Toxicology Research center, Lucknow safeguards from toxic chemicals/pollutants.


11. Structural Engineering Research Centre, Ghaziabad for structural engineering.

**Progress of SSI in U.P.:**

In 1999-2000 Census, U.P. have 390173 number of units in SSI and SSI provide employment 1543893 numbers, its fixed investment is Rs. 38583 million, and production is Rs. 103095 million (1998-99). Comparison of last census in U.P. increasing in number of units, employment investment and production.

**Growth of handicraft Industry:**

SSIs are the units manufacturing a variety or handicraft, which not only give a fillup to economy but also generate local employment in the State. By the census 2000-2001 target of unit is 44000 last 5 years. Handicrafts number of units in 1997 were 43601 and it increase up to 44303 in 1999, but it decreases in 287 number of units. Capital investment planned are decreases from 1998 to 1999 Rs. 34.58 crores to Rs. 35.62 crores and increase in 2000 upto Rs.60.87 crores, but decrease in Rs. 24.04 crores in 2001. Employment potential number of units increases and decreases in coming year, in 1997-47085, 1998-46004, 1999-48077, 2000-47345, 2001-30218 in 2001 employment is decreases.
Production value is more increased in 2000, Rs. 116.88 crores but decreased as Rs. 29.71 crores in 2001.

Number of enterprises engaged in manufacturing enterprises census 1998, total output northern region is 3516364 units, out of 342571 units in rural area of U.P. In urban area of total northern region are 2019890 units out of 269367 units in U.P.

Number of workers engaged in manufacturing enterprises census 1998. In northern region total output is 11647054 units. Out of 1244407 in rural area of U.P. in urban area of total Northern region are 10881634 units out of 1097762 units in U.P.

Number of enterprises engaged in community, social and personal services by enterprises in rural area of total northern region is 3824059 units, out of this 319775 units in U.T. but urban and total of northern region 2628466 units, out of 325787 units in U.P.

Number of workers in manufacturing enterprises census 1998 34257 units are out of total states 3516364 units in rural area. In urban area 269367 units are out of total states 2019890 units.

Number of enterprises engaged in community, social and personal services by enterprises in rural area 319775 units out of total states 3824059 units. In urban area 325787 units out of total states 2628466 units.
Some initiatives were provided to SSI of Uttar Pradesh as per Census 1998:

Sales Tax Relief on fixed capital investment-
For new units @ 100% for four year, 75% for next three years, 50% for next another three years.

For the expansion, 100% for two years, 75% for next three years 50% for another one year and 25% for next two years limited to 200%.

For backward integration, 100% for two years, 75% for next two years, 50% for another two years and 25% for remaining two years limited to 175% for specified area.

Power Subsidy-
Bulk power supply at a rebate to association who undertake power distribution and collection of bills in the industrial areas, third party sale of captive power allowed.

Infrastructure/Technical Support:
Land made available at subsidies rate in notified areas/estates in backward districts, interests weaver for plots allotted in industrial estates.

The progress of small industries in U.P. more precisely can be viewed from the reports of Directorate of Industry U.P. given in table 2.9.
Table 2.9 : Progress of small scale industries in U.P.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>(a) Industrial units registered with Directorate of Industry</td>
<td>77496</td>
<td>168011</td>
<td>460979</td>
<td>491433</td>
</tr>
<tr>
<td></td>
<td>(b) Capital Investment (Rupees in Crores)</td>
<td>921</td>
<td>1634</td>
<td>4570</td>
<td>4846</td>
</tr>
<tr>
<td></td>
<td>(c) Employment creation (Thousand)</td>
<td>850</td>
<td>856</td>
<td>1762</td>
<td>1880</td>
</tr>
<tr>
<td></td>
<td>(d) Estimated Production (Rupees in Crores)</td>
<td>276</td>
<td>318</td>
<td>620</td>
<td>383</td>
</tr>
<tr>
<td>2.</td>
<td>The value of goods purchased from small industries under store purchase programme (Rupees in Lacs)</td>
<td>1167</td>
<td>-</td>
<td>-</td>
<td>216</td>
</tr>
</tbody>
</table>

Sources- Directorate of Industry, U.P.

Table depicted a good deal of elasticity in the progress of SSI i.e. estimated production increase to Rs. 620 crore in 2002-03 from Rs 276 crore in 1984-85 but again decreases to Rs. 383 crore. Though the industrial units and investments are increasing yet it is not very swift.

Conclusion:

After making and indepth study of the industrial policy in the development of small scale industries we reach the conclusion that the chief objective of all these industrial policies adopted so far has been overall development of the industries, for these industries play an important role in the economic development. However, the fact remains that the first industrial policy was deemed appropriate to Indian
industrialists. But the policy was not simultaneously hailed in all sectors with equal warmth. In fact the mixism was given greater emphasis in this policy, so that the private and public sector could work co-operatingly together and industrial development could proceed further fast and swift. In this policy the importance of the development of small scale industrial units was accepted unanimously, and the emphasis was laid on the mutual solution of the incoming problems of these industries between the Central Government and the State Government.

The second industrial policy was more lucid and elastic as compare to 1st industrial policy. This policy give special attention towards the development of small industries and lucidly state that if for the development of small industries it require to impose restriction on production of certain items by large scale it should be imposed by differential taxation or by direct subsidies to small units. This period have evidenced a tremendous growth of industries in the Nation and thus cause declination of dependence on foreign funds. This includes all the folds of industrial economy but fail to notice the importance of relations between agriculture and industries and their dependency. Even though both sectors shows increment in investment lastly this policy was modified and a list of Basic industries nationally important was prepared.

With the object of effective promotion of cottage and small industries widely dispersed in rural areas and small towns on 23rd December 1977 new industrial policy was announced. It is the policy of the government that whatever can be produced by small and cottage industries must only be so produced, thus reserved certain items for small scale sector only. This policy for providing maximum support to the
industries established the District Industry Center in each district to look after the needs of cottage and small scale industries. Overall this policy boosted the moral of small entrepreneurs.

The industrial policy of 1980 is to be marked as the decade of industrial rejuvenation because the emphasis of 1980 industrial policy statement was on the harmonization of growth in the small sector with that of large and medium sectors. Thus during the period of 1980 policy small scale industries achieved significant progress in terms of number of units, output, employment and exports. Government apart from providing State Development Corporation, Consultancy services, Entrepreneurship training etc. also establish a National Equity Fund to provide seed capital in the form of soft loan to eligible small and tiny industries.

The decade of nineties give the birth of new era of liberalization which greatly affected the industrial structure of the economy simultaneously globalization also step in our economy and both cause the rapid increment in production, units and employment but it was not long lasting because the challenges of competition from foreign and large scale industries influenced the small industries and hence their production number of units and employment decreases. Thus liberalization policy has affected greatly the SSI in India.

So far as the development of small scale industries of U.P. in concerned it has been sufficiently disheartening in the ratio of population. There has been very slow development of SSI in the State. In the eighties, of course the number of industrial institution was largely and swiftly increased but unfortunately this progress sufficiently slowed down in the
nineties. In the industrial institutes the allocation of plants and the
working units were increased no doubt but the progress was too slow.
Thus it can be asserted with certainty that liberalization policy has
affected greatly the SSI in U.P

Conclusively it can be established and with the degree of certainty
that the new industrial policy can succeed sufficiently in attracting the
foreign investment thus can encourage plentifully the indigenous
investment. But the question arises whether this policy is able to create
greater opportunities of the employment along with the great production.
Indubitably, this arises suspicion. In this way, in the global prospective,
the future and the development of SSI in India depend on the ending of
the reservation policy, and at the same time the protection at government
level. But it is to be borne in mind that the industries which don't possess
the capacity to face the foreign competition due to high production cost,
traditional technology, inefficiency of management, inferiority of goods
etc. stand to risk their existence. Particularly the entry of multinational
companies will almost bring the existence of small scale industries to their
end.
REFERENCES


6. Govt. of India, Planning Commission, 1st five year plan (1951-56) New Delhi

-73-


11. Govt. of India, Planning Commission, Fifth five-year plan (1975-80)

12. Govt. of India, Planning Commission VIth five year plan (1980-85)

13. Govt. of India Seventh five year plan, planning commission, New Delhi (1985-90)


