

Vol 6 Issue 9 June 2017

ISSN No : 2249-894X

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*Monthly Multidisciplinary  
Research Journal*

*Review Of  
Research Journal*

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RNI MAHMUL/2011/38595

ISSN No.2249-894X

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## THE ROLE OF MSME'S IN INDIA: A STUDY WITH REFERECE TOKARNATAKA STATE

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### ABSTRACT:

**T**he Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. The present paper is analytical, exploratory and descriptive in nature. The secondary data and information have been analyzed for preparing the paper extensively. The secondary information have been collected from review of past researches and other annual reports of MSMEs Ministry, researchers published books, articles published journals and websites. In the present study an attempt has been made to analyze the implications and contribution of MSMEs to Indian and karnataka economy. Light has been shed on the different policies of the Government to develop MSMEs in India and Karnataka.

**KEYWORDS:** MSMEs, DICs, Entrepreneurship, Enabling factors, Limiting factors and Prospects etc.,

### INTRODUCTION

The Micro, small and medium enterprise (MSMEs) is one of the most vital sectors of any economy in general and India in particular in ensuring equitable, inclusive and employment friendly economic growth. MSMEs have been playing a momentous role in overall economic development of a country like India where millions of people are unemployed or underemployed. This sector solves the many problems viz. Poverty and unemployment through providing immediate large-scale employment, with lower investment and proves to be a second largest manpower employer, after agriculture. By contributing to more than 50% percent of industrial production in value accumulation terms, this sector occupies a position of prominence in Indian economy. In this regard Prime Minister Dr. Manmohan singh stated, "The key to our success in employment lies in the success of manufacturing in the small scale sector". Small enterprises both in the organized and unorganized sector give employment to nearly forty lakh workers in various fields, and account for nearly half of the total annual industrial production in the country. Apart from the contribution top employment and production, the growth of small industries has helped in the utilization of local resources and raw-materials, capital and skill which might otherwise have remained unutilized. Cluster of modern small-scale units humming with industrial activity can be seen in almost all towns. They have successfully carried the message of industrialization to the nooks and corners of the economy (C.N.Vakil).

Small and Medium Enterprises are vital for the growth and well being of the country. This sector was recognized and given importance right from independence and is being encouraged ever since then. When it started gaining momentum, this sector was defined as an enterprise with investment in plant and machinery of up to Rs 1 lakh and situated in towns and villages with strength of less than 50,000 people. The policy statement

put in place special legislation to recognize and protect self employs people in cottage industries. District industries centers (DICs) were setup in 1980s and made the focal point of small–scale industries development, by passing large cites and state capitals. Also, the government started providing special services akin to product standardization, quality control and marketing services in order to assist the SSIs in enabling them to market their products in an underdeveloped market. The scenario for the small-scale sector charged with the industrial policy of July 1991, which for the first time in India’s development history spoke of liberalization. This opened up competition and market based strategy that was UN favorable to small industries that have weak production structure and capital base. In 1996 the governments setup a higher level committee, known as the “ABID HUSSAIN Committee”, to review policies for small industries and recommend measures to help to formulate a strong and innovative policy package for the rapid development of SMEs with adequate competitive strength. In fact, there was an urgent need to make them, especially SMEs more competitive and viable as there were more suitable for establishing a decentralized production structure.

**Definitions of MSMEs according to MSMED Act 2006:**

Consequent to the enactment of micro, small and medium enterprises development (MSMED) act, 2006, the small and medium sector has been defined as micro, small and medium enterprises with effect from October 2, 2006, (the act defined the medium enterprises for the first time). Further, separate investment limits have been prescribed for manufacturing and service enterprises. The new definition is shows in following table.

**Table -1.1**  
**Definitions of MSMEs according to MSMED Act 2006:**

Si No	Units	Manufacturing enterprises (investment limit in plant and machinery )	Service enterprise ( investment limit in equipment )
1	Micro	Does not exceed Rs 25lakh	Does not exceed Rs 10lakh
2	Small	More than Rs 25lakh but does not exceed Rs 5crore	More than Rs 10lakh but does not exceed Rs 2crore
3	Medium	More than Rs 5core but does not exceed Rs 10core	More than Rs 2core but does not exceed Rs 5core

Source: MSMED act 2006.

**REVIEW OF LITERATURE:**

It analyses the various previous studies on SSIs/MSMEs and Indian industries its objectives related of review of literatures.

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

Alam, Jani and Omar (2011) in their research paper ‘An Empirical Study of Success Factors of Women Entrepreneurs in Southern Region in Malaysia’, surveyed 199 womenentrepreneurs out of 500 whom the self administered questionnaire were mailed andanalyzes the result by applying multiple regression methodology concludes that family support, positive social ties and internal motivation factor impressively effects the success of women entrepreneurs in small businesses. ICT has no significant outcome on the success of the business as only 30 per cent of the women entrepreneurs from the surveyed population are found using web or any other ICT

product because they work in small sized businesses.

Kariv (2011) in the chapter 'The Entrepreneurial Avenues' in her book 'Entrepreneurship- an International Introduction' illustrates women entrepreneur to be facing a regular gender-based difficulties while trying to establish and maintain a business. Number of factors like inflexible childcare facilities and difficulties in reconciling business and family obligations, their initial choices of industry or sector in which they want to establish the business, lack of contacts and access to goal-oriented networking and gender discrimination while trying to access financial support etc can be hold responsible for this. Statistical figures based on numerous academic researches establishes that female entrepreneurship is higher than male entrepreneurship among homemakers, people who transform their hobbies into businesses, those running business simultaneous or secondary to their primary employment and lastly those who start business to cater to their long cherished dreams.

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

#### **OBJECTIVES:**

**This study based on following objectives.**

- I.To study the trends in the growth of micro, small and medium enterprise in India and Karnataka.
- II.To assess the role of performance of SSI/MSMEs, employment and investments in Indian economy.
- III.To study the government policy with regard to micro, small and medium enterprises in India and year wise Registered MSME units in India and Karnataka.

#### **HYPOTHESES:**

**On the basis of review of literature and objective of the study are framed the following hypotheses:**

- I. The MSME –Do has provided integrated assistance in promotion of small industries in this region.
- II. The organization has helped to promote entrepreneurship development in the region.

#### **METHODOLOGY:**

This methodology has been designed flowingly for present study.

#### **SOURCES OF DATA:**

The study is based on secondary data. The secondary have been collected from various Books, Journals, Papers, Reports published by Ministry of MSME and MSME-DO, DIC of Karnataka, RBI Reports on MSMEs, and other special committee reports pertaining to the SSI and MSMEs in India and Karnataka.

#### **MSMES IN INDIA AND KARNATAKA:**

The Micro, small and Medium enterprise (MSME) sector in India has grown significantly, it contributes to 8% of GDP, and the 26.10 million units provide employment to 59.46 million peoples, 45% (Rs. 7.09lakh crore) of total industrial production and 40% of (Rs. 1.83lakh croe) of total exports came from here. This sector has consistently registered a higher growth rate than the rest of the industrial sector. There are over 6000 products ranging from traditional to high-tech items. That is being manufactured by the MSMEs in India. It is well known that the MSME sector provides the maximum opportunities for both self-employment and jobs after agriculture sector. Both central and state government has formulated many programmes for the development of MSMEs in the country.

**Table -1.2**  
**Registered MSMEs in India According to the MSMED-Act-2006**

Year	Micro	Small	Medium	Total	Percentage of growth
2007-08	156051	17777	491	174319	-
2008-09	171031	18757	690	193077	<b>10.76</b>
2009-10	186126	23999	1412	213894	<b>10.78</b>
2010-11	204064	29101	1260	237263	<b>10.93</b>
2011-12	242606	34192	2939	282496	<b>19.06</b>
2012-13	275867	41502	5449	322818	<b>14.27</b>
2013-14	296526	59127	7338	362991	<b>12.44</b>
<b>Total</b>	<b>1532271</b>	<b>224455</b>	<b>19579</b>	<b>1786858</b>	<b>100.00</b>

Source: EM part-II MSME-DO 2012-13 & EM Part-II 2013-14

The table 1.2 furnishes details about the registered MSME units in India according to the MSMED-Act 2006, in the year of 2007-08, 156051 Micro units, 17777 Small units and 491 Medium Enterprises registered. The percentage of registered units increased continuously from 2007-08 to 2011-12 respectively. In the year of 2008-09 10.76 percent of enterprises registered, in 2009-10, 10.78 percent, 10.93 percent in 2010-11 and 19.06 percent of MSME units registered in 2011-12 and it is highest growth rate recorded during this period. But 2012-13 and 2013-14 it declined from 19.06 to 14.27 percent and 12.44 percent respectively.

Karnataka is one of the leading states from development perspective of the country. It is also in the forefront of economic reforms initiated during early nineties. The state is acclaimed as IT capital of India with a booming IT industry. Karnataka has always taken pragmatic initiatives on policy front, be it land reforms or democratic decentralization or understanding regional diversity or human development (through HDI) at desegregated level, understanding of WTO for rigorous participation in international trade. Despite all these, in any across States comparisons, Karnataka occupies the unenviable position of being placed at the average or the median level. From one point of view, this can be interpreted as an average response to the developmental initiatives and not buckling down under the pressure of acute production constraints. But from another viewpoint, this also indicates inability to climb up in the developmental hierarchy despite remaining at an average level for a long time. Probably, the developmental efforts are so critically managed that the state continues in the position without sliding down in the hierarchy and at the same time unable to climb up in comparison with other States of the country. But above all these achievements the state cannot claim as the leading state in employment creation in the country. The employment situation in the state is critical if not precarious. The MSMEs has provided the huge amount of employment opportunities in the state.

Thus it is largely accepted that presence of MSME plays a pivotal role in the balanced and holistic industrial development of the state as MSME generate employment and add-value to the products and services while encouraging entrepreneurship. The data for Karnataka shows that Karnataka as a strong base of about one lakh registered SSIs with investment of more than Rs 100 billion with more than 22 lakh workers despite the global slowdown in 2008, MSME investment rose by 8.4 percent in 2009-10.

The main sector that dominates the MSME landscape in Karnataka is textiles with more than 50,000 units, food products and beverage rank second with 47379 units in 2008-09, MSME provides a strong support structure to the main manufacturing industries, of the state by providing fabricated metals products, manufacturing electrical, machinery and maintenance and repair of vehicles etc. the registered MSMEs in Karnataka according to the MSMED-Act 2006, is described in following table.

**Table 1.3**  
**Year wise Registered MSME units in Karnataka**

Year	Micro	Small	Medium	Total	Percent age of growth
2007-08	13945	902	31	14984	-
2008-09	14812	869	24	15705	4.81
2009-10	16177	992	26	17195	9.49
2010-11	17408	998	28	18434	7.21
2011-12	19610	1370	41	21021	14.03
2012-13	22185	1966	57	24208	15.16
2013-14	23229	2661	76	25966	7.26
<b>Total</b>	<b>127366</b>	<b>9758</b>	<b>283</b>	<b>137513</b>	<b>100.00</b>

Source: Economic survey of Karnataka 2013-14 & EM Part-II 2014-15

The table 1.3 shows year wise registered MSMEs in Karnataka according to the MSME Act 2006. The registration of Micro units increased continuously from 2007-08 to 2013-14 and total 127366 units registered in DIC, but small enterprises fluctuates during this period and highest number of units registered in 2013-14 of 2661 units. The medium enterprises also declined from 2007-08 to 2010-11 and highest registration marked in 2013-14 of 76 units. The growth rate of MSMEs increased from 4.81% in 2007-08 to 7.26 percent in 2013-14. This table gives the detailed picture of number of entrepreneurs preferred to the micro enterprises.

The estimated trends in regard to performance of MSME sector with respect to Total Working Enterprises, Employment, and Market Value of Fixed Assets, based on Fourth All India Census of MSME are as noted below table:

**TABLE 1.4**  
**PERFORMANCE OF SSI/MSME, EMPLOYMENT AND INVESTMENTS**

Sl. No.	Year	Total Working Enterprises (in lakh)	Employment (in lakh)	Market Value of Fixed Assets (in crore)
I	II	III	IV	V
1	2006-07	361.76	805.23	68,543.79
2	2007-08 <sup>#</sup>	377.36	842	920,459.84
3	2008-09 <sup>#</sup>	393.7	880.84	977,114.72
4	2009-10 <sup>#</sup>	410.8	921.79	1,038,546.08
5	2010-11 <sup>#</sup>	428.73	965.15	1,105,934.09
6	2011-12 <sup>#</sup>	447.64	1,011.69	1,182,757.64
7	2012-13 <sup>#</sup>	467.54	1,061.40	1,268,763.67
8	2013-14 <sup>#</sup>	488.46	1,114.29	1,363,700.54
9	2014-15 <sup>#</sup>	510.57	1,171.32	1,471,912.94

Source: Government of India Ministry of MSMEs Annual Report on 2015-16. Pp-8

#### **MSME AND ENTREPRENEURSHIP:**

Economic development of a region is an outcome of purposeful human activity. Both the developed and under-developed countries look at the industrialization process as an important strategy for economic development. Most of the social scientists agree that man stands at the centre of economic activity and he assumes various roles in the development process, namely, as an organizer of human and material resources as a

worker, as a consumer and as an exchange agent. Out of these multiple roles as the organizer of human and material resources is the most important and pivotal for ensuring progress of civilization.

Economic development is a highly dynamic process characterized by continual and often rapid changes. As industry grows and income rises, patterns of demand shifts, new products are needed; new opportunities appear for the production of goods within the country. Very often as competition grows and markets shift an established enterprise can be saved from failure or stagnation by timely shifts into new lines of production. A developing economy, accordingly, needs entrepreneurs who are competent to perceive new opportunities and are willing to incur the necessary risks in exploiting them. Entrepreneurs are architects of every conceivable material projects (AjayaLakhanpal).

World over, Micro and Small Enterprises (MSEs) are recognized as an important constituent of the national economies, contributing significantly to employment expansion and poverty alleviation. Recognizing the importance of micro and small enterprises, which constitute an important segment of Indian economy in terms of their contribution to country's industrial production, exports, employment and creation of entrepreneurial base. The Entrepreneurial development is the key to economic development of a country. In a country like ours confronted with the twin problems of unemployment on the one hand and scarcity of financial resources on the other hand. Without entrepreneurship growth, the society cannot progress. Therefore, entrepreneurial development has become a global phenomenon. By setting up an enterprise, the entrepreneur not only generates self-employment but at the same time tune provides employment opportunities for others.

Concept of Entrepreneur:

Entrepreneurship is the propensity of mind to take calculated risks with confidence to achieve a pre-determined business or industrial objective. In substance, it is risk taking ability of the individual, broadly coupled with correct decision making. The word 'entrepreneur' appeared in the French language before the emergence of the concept of entrepreneurial function. In the early 16th century, it was applied to those who were engaged in military expeditions. In the 17th century it was extended to cover civil engineering activities such as construction and fortification. It was only in the beginning of the 18th century that the word was used to refer to economic activities. The entrepreneur and his unique risk bearing function was first identified in the early 18th century by Richard Cantillon, an Irishman living in France, who defined an entrepreneur as a person who buys factor services at certain prices with a view to sell its product at uncertain prices in the future, thereby bearing a non-insurable risk.

### SOME LEADING THEORIES OF ENTREPRENEURSHIP:

J.B. Say: the function of entrepreneurs has been broadly described at the first time by Jean Baptiste Say who maintained that the entrepreneurs bring together the factors of production and bear the risk. The success of entrepreneurs depends on their judgment of future demand, estimation of appropriate timings and input. His ability to calculate production cost, selling prices and administrative capabilities make him different from other.

Leon walras: leon, walras, first developed the notion of general equilibrium and thought that the entrepreneurs are the coordinators of other factors of production, i.e. land, labour, and capital. Entrepreneur, in his scheme, is a profit maxi miser and his Endeavour is to move production to equilibrium. The entrepreneur would expand output when selling price is more than the production cost, i.e. the price paid to the owner of the productive services. Output is contracted when selling price falls short of the price of the productive services.

Frank Knight: according to Frank Knight the entrepreneur is the recipient of pure profit which is a residual left over after payment of all categories of contractual costs. In knight's model, the primary function of entrepreneur is to bear non-insurable risk and uncertainties for which he receives the profit. There are two types of risk: insurable and non-insurable. The insurable risk can be calculated statistically and precautionary measures can be taken, while the non-insurable risk cannot be calculated and therefore no precautionary measures can be taken. Entrepreneur in such an uncertain situation has to play the role of a special functionary and the success or failure depends on the foresight and judgment of the entrepreneur. In Knight's view, the level of profit and the supply of entrepreneurs depend on the elasticity of self confident people (H.Sadhak).



**CONCLUSION:**

The small-scale industries(SSIs/MSMEs) have more than justified this encouragement by attaining a high rate of growth and making a significant contribution to the national income. Small enterprises both in the organized and unorganized sector give employment to nearly forty lakh workers in various fields, and account for nearly half of the total annual industrial production in the country. Apart from the contribution top employment and production, the growth of small industries has helped in the utilization of local resources and raw-materials, capital and skill which might otherwise have remained unutilized. Cluster of modern small-scale units humming with industrial activity can be seen in almost all towns. The Micro, small and medium enterprise (MSMEs) is one of the most vital sectors of any economy in general and India in particular in ensuring equitable, inclusive and employment friendly economic growth.

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