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“MICRO INDUSTRY AND PROMOTING OF ECONOMIC DEVELOPMENT -A STUDY OF BELLARY DISTRICT IN KARNATAKA STATE”

N. Honnurswamy and Basavaraj Kumnoor

ABSTRACT

Micro was named to Inc 500 list. This helped make Micro Industries one of the first complete turnkey Surface mount technology assembly facilities in the U.S. and one of the founding members of the Surface Mount Technology Association The Touch Go and Touch & Care all-in-one Quiet PC computer lines were deployed in 2002 for retail and healthcare markets. Micro Industries has designed and engineering and manufactured its products in Ohio and continues to partner with content and software developers to provide premium

interactive kiosk and digital signage systems to retail The small scale industries have a talent of dispersal. They can be accessible to the remote rural areas of the country and do not lead to regional imbalances and concentration of industries at one place, which is responsible for many economic resources such as entrepreneurship and capital. There were about 20 lakes micro industry units in 1990 - 91 providing goods. Worth Rs. 1,55, 340 crores exports order of Rs. 9,661 crores and providing employment to about 125 lakhs persons. The achievement of SSI sector in 1999 – 2000 were 32.25 lakhs SSI units providing production of Rs. 578299 crores, exports of Rs. 53995 crores and providing employment to 177.30 lakhs persons. Though micro industrial units feel apprehensive about globalization and the impact of the



agreements with World Trade Organization (WTO).

KEYWORDS :Micro Industry and Promoting of Economic Development , Surface Mount Technology Association , healthcare markets.

INTRODUCTION :

The output produced in each industrial unit is generally sold in local market. All micro industry enterprises had capital investment of Rs. 5 lakh This limit was revised to Rs. 10 lakh in 1975 and Rs. 15

lakh in 1980. Micro industrial units and ancillaries from Rs.60/75 lakh to Rs. 3 crore and that for tiny units from Rs. 5 lakh to Rs. 25 lakh. The investment limit on plant and machinery was reduced from Rs. 3 crore to Rs. 1 crore for micro units in 2000 However the investment ceiling for tiny industries remained unchanged to Rs. 25 lakh. According the provision of Micro, Enterprise Development (MSMED) Act, 2006. The micro enterprises are classified into two classes- (a) Manufacturing Enterprises- The enterprise engaged in the manufacture or production of goods pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act,1951. The manufacturing enterprises are defined in terms of investment in plant and machinery.The most important factor for economic development of a country is its industrialization. In the process of industrialization, emphasis is given to the three major groups of industries; large-scale industries, small-scale industries and cottage industries. We propose to study micro industries in sundur. where large and medium scale industries are completely absent and whose development is vitally linked with various programmers and policies designed to remove poverty, unemployment and backwardness of the rural people.

Micro industries are playing a stellar role in the economic development of the country but the problems in performing the financial functions are the major hurdles in their development. So there is great need to examine the financial practices of this sector, since it has its own limitation in adopting the modern financial concept.

1.STATEMENT OF THE PROBLEM:

The present study attempts to throw light on the varied problems of the small and tiny sectors. Further, the study may help the policy makers to formulate of certain policies in the light of changing conditions to resolve the problems of small and tiny sectors. The study may also lead to further research in the field of small and tiny sectors

- 1)The micro industries find themselves at a loose end in competition with large scale industries
- 2)Marketing is one of the major stumbling blocks for micro industries
- 3)Micro industries in our country have suffered from the lack of entrepreneurial ability to develop initiative and undertake risks in the unexplored industrial felled
- 4) The every kind of problem, whether of raw material, power, transport or marketing faced by an entrepreneur in its ultimate analysis turns out to be a problem of finance

2.OBJECTIVES:

- 1)To find out the problems of micro industrial laborers in Bellary District.
- 2)To find out the economic background of industry.
- 3)To examine the problems of micro industries related to marketing in the study area
- 4)To measures the rural development through establishment of micro industry

3.SCOPE OF THE STUDY

The micro industrial sectors have recorded significant growth and impressive performance. This study aims at identifying and analyzing the factors responsible for successful survival by providing required funds for their business, also helping the government in formulating small scale industrial policy to revive the sick units by promoting better performance.

4. RESEARCH DESIGNING & METHODOLOGY

4.1 Sample design

In the present study, the impact of micro industry rural development. Has been determined by Bellary District. The present study has covered the fore industries from each of Bellary District. The study is based on the primary data and secondary data Primary data is enumerated from a field survey through structured questionnaire in the study data. The primary data is collected from participants of sample households. The study is conducted in the rural areas in the Bellary District. For the purpose of collecting the primary data, random sampling method is used and secondary data is collected from various dept of government websites, journals, NGOs' reports and other documents.

The data is collected with the help of a schedule especially prepared and pretested for the purpose of this study. Some of the questions asked to the respondents were about their family structure, availability of basic amenities, value of salary, individual and household income, financial vulnerability, insurance cover, nature and days of employment etc. To study the impact of micro industry of workers the respondent workers was asked various questions related to their self-confidence, general awareness, level of mobility, participation in household decision-making, participation in social matters, help extended by other family members etc. The micro industry participants were also asked some questions related to the SHGs activities, such as number of industry members, group maturity, amount of saving per month, number of bank loans received by the industry, purposes for which loans are utilised, repayment procedure etc.

The primary data is collected through a simple sampling survey method. Quaternaries are used; face-to-face interviews are carried out. Separate questionnaires were pre-tested with the acquaintance and friends and then final drafts were prepared.

Both open ended and closed ended questionnaires were formed. Micro industry laborers interweaved personally and their opinions were recorded.

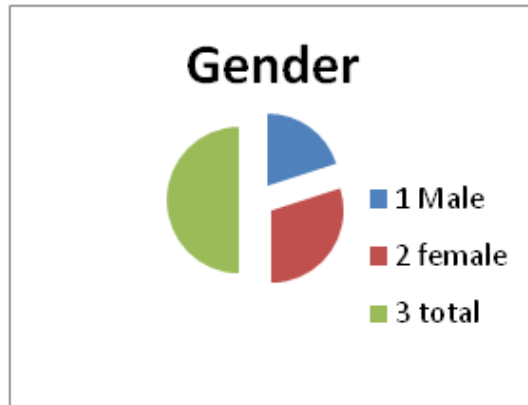
5. LIMITATIONS OF THE STUDY:

There are number of limitations in this study. Firstly, the respondents were limited (40 respondents or samples) in terms of size and composition. Secondly, the data collection was restricted only within the Bellary district of Karnataka. This may fail to represent the actual scenario of the whole district. While interviewing the people, we have faced problems in explaining the questions as most of the people, who are involved in micro industry, are illiterate and living in villages. Therefore, it was too difficult to make them understand some of the technical terms: like capital, income etc.

6. DATA PRASTASTIONS ,ANALYSIS AND INTERPRATATION

Table-1:Gender

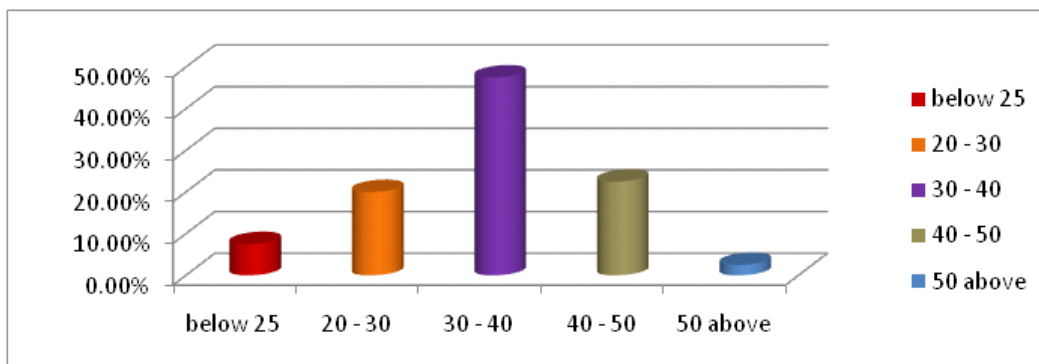
Sl. No	Gender	Numbers	Percentage
1	Female	24	60.00
2	Male	16	40.00
3	Total	40	100.00



above table 4.1 shows that gender details in study area it in 60 percent of the responds are female are their and 40 percent male are the available in the study area. Totally the research 100 percent micro industry works wants to the research

Table-2:Age group of respondent

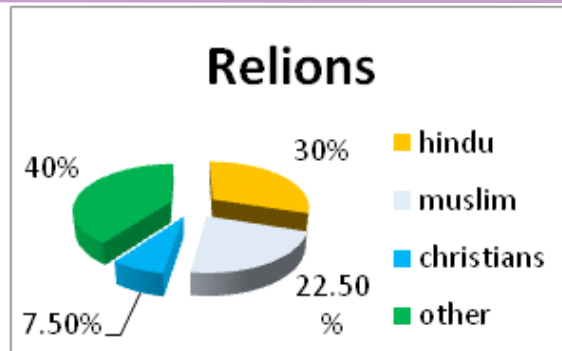
Sl No	Age Group In Year	Numbers	Percent
1	Below 25	3	7.5.00
2	20to30	8	20.00
3	30to40	19	47.5.00
4	40to50	9	22.5.00
5	50above	1	2.5.00
6	Total	40	100.00



It is evident from the table 4.2 that a large number of micro industry labors fall in the age group of 30 and above. in other words more than 75 percent of the responds are in the age group of above 30 years another 22 percent are in the group of 40 – 50 and only 2 percent are below age of 50 years above this

Table-3: Religion of Micro Industry Laborers

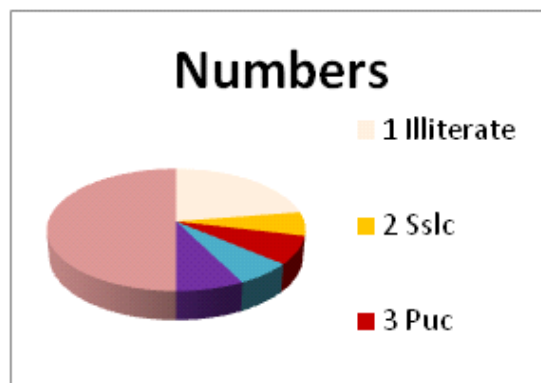
Sl. No	Religion	Number	Percentage
1	Hindu	12	30.00
2	Muslim	9	22.5.00
3	Christian	3	7.5.00
4	Others	16	40.00
5	Total	40	100.00



Form the table 4.3 it is clearly shows that the Hindu respondent population was 30percent are there .Muslims 22.5 percent .Christians 7.5percent and other 40percent of respondents are in the study area

Table-4: Qualification of respondents

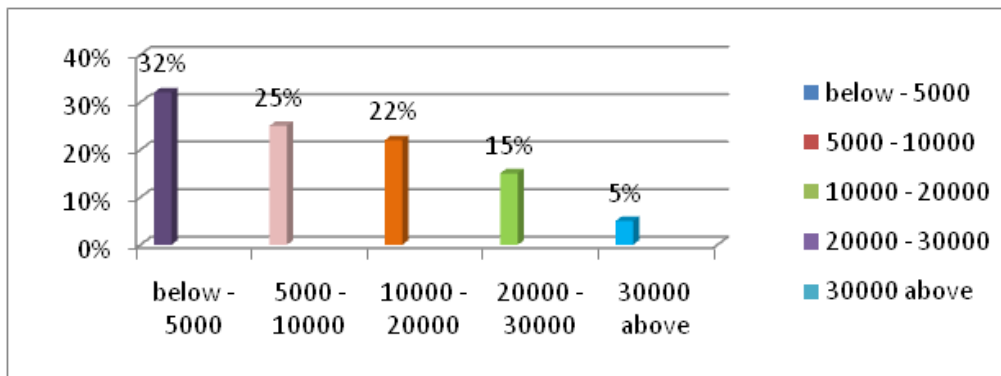
Sl. No	Qualification	Numbers	Percentage
1	Illiterate	18	45 %
2	Sslc	5	12.5%
3	Puc	6	15%
4	Degree	5	12.5%
5	Other Tech.	6	15%
6	Total	40	100



From the table 4.5 it is clear that qualification of micro industry respondents illiteracy 45 percent then S.S.L.C 12.5 percent P.U.C 15 percent degree 12.5 percent and other tequ.this type of qualification of micro industry respondents in the study area.

Table-5: Monthly income of the respondent

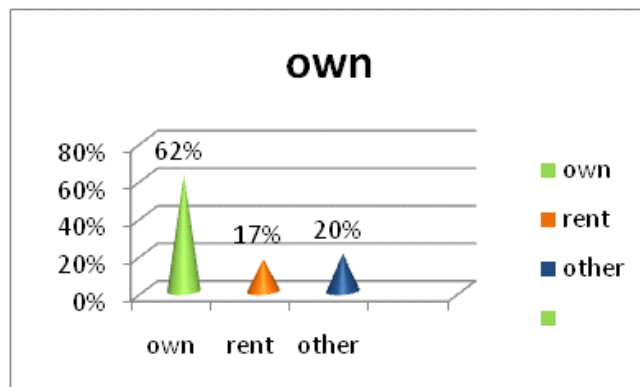
Sl. No	Monthly Income	Numbers	Percentage
1	Below – 5000	13	32
2	5000 – 10000	10	25
3	10000 – 20000	9	22
4	20000 – 30000	6	15
5	30000 – Above	2	5
6	Total	40	100



From the table 4.6 it is clear that monthly income as respondents 32 percent of respondents income of below 5000 25 percent respondents income then another respondents 22 percents and 15 percent and 5 percent of respondents in study area

Table-6: Residential states of respondents

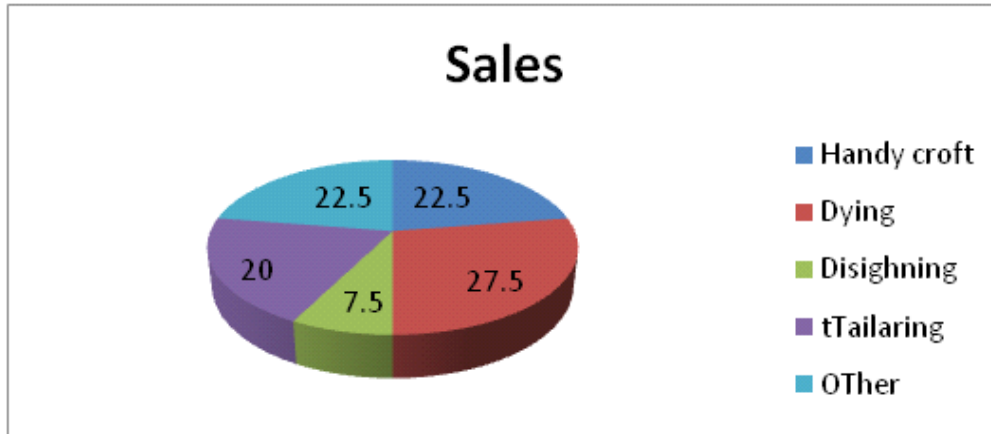
Sl. No	Respondents	Numbers	Percent
1	Own	25	62
2	Rent	7	17
3	Other	8	20
4	Total	40	100



This table 4.8 that shows to residential states of respondents. Own 62.5 percent rent 17.5 percent and other 20 percent of the respondents.

Table-7:Nature of work

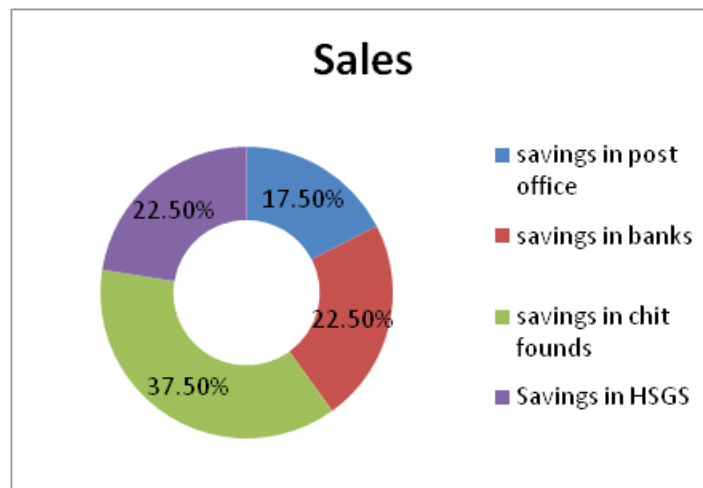
Sl. No	Nature Of Work	Numbers	Percentage
1.	Handy Croft	9	22
2.	Dying	11	27
3.	Designing	3	7
4.	Tailoring	9	22
5.	Other	8	20
6.	Total	40	100



Above data showing that among 40 respondents 11 respondents are belongs from dying and 9 from handy croft another 9 from tailoring and other are 20% only, it shown that dying entrepreneurs are more in the study area.

Table-8: average level of savings of the respondents

Sl. No	Average Level Of Savings	Numbers	Percent
1.	Savings In Post Office	7	17.5
2.	Savings In Banks	9	22.5
3.	Savings In Chi Founds	15	37.5
4.	Savings In HSGS	9	22.5
5.	Total	40	100



This table 4.10 shows that micro industry respondents savings of members highest 37.5percent respondents savings in banks 22.5 percent savings in HSGS 22.5 percent and savings in post office 17.5 percent of the respondents

Table-9:Details of employs

Sl. No	Numbers Of Employs	Numbers	Percentage
1	2 – 5	7	17.5
2	5 – 10	13	32.5
3	15 – 16	8	20
4	20above	12	30
5	Total	40	100



The table 4.13 its evident from two less than five persons were employed by 17.5 percent of the workers than five to ten persons employed by 32.5 percent 15 to 20 employs works 20above persons employs working in micro industry.

7.FINDINGS AND SUGGESTIONS OF MICRO INDUSTRY ENTREPRENEURS.

Micro industry were recognized by the government as needing further assistance in view of their assistance in view of their socio-economic status and hence the general promotional policies of small industry were further liberalized for them. The government is assisting the women entrepreneurs by providing financial assistance in the form of term loans, interest subsidy, unsecured loans etc and concessions in the form of subsidies in the capital, self employment loans etc. The government also provides training facilities for entrepreneurial development.

The above assistance by the government to workers is provided through various institutions like small industries development organization, district Industries centre, entrepreneurship development institute, national institute of small Industries Extension Training, Small Industries Development Bank of India, Self help Groups, State financial corporation, Commercial banks etc.

- 1)Infrastructure and other facilities is not available to started to the micro industry
- 2)Lack of technical in micro industry, it is the necessary to highlight development the rural area.
- 3)Highest industry workers is dependent to the lake of income
- 4)Lot of industry workers is facing to the educational problem
- 5)Every respondent is financially dependent to the self help groups.
- 6)Micro industry workers is not attended to the any training programmers
- 7)Micro industry workers more than 60 percent females
- 8)Micro industry workers facing to the financial problem.
- 9) Micro industry workers age more than 30– 40 and 47.5 percent
- 10)More than forty percent of industry workers were Hindus.

- 11) More than 57.5 percent of industry workers were married
- 12) Nearness to home was the consideration in location of the unit by micro industry entrepreneurs
- 13) Micro industry facing to the price competition
- 14) Micro industry workers comes to near by bavally
- 15) Micro industry before started is bad 20 (50) percent members is accepted
- 16) Micro industry after started is very good 23 (57.5) percent members is accepted

SUGGESTIONS:-

- 1) To solve the financial problems.
- 2) Government is giving the importance of the Self help groups.
- 3) Government and other voluntary organizations should conduct financial management training program for workers
- 4) Awareness, publicity and education about policy and programmers meant for women are essential features to develop micro industry
- 5) To sallow the educational problem
- 6) The government should give subsidies.
- 7) The government should make reservation of certain products of micro industry
- 8) The Government should be arrangement for conducting exhibitions and conferences for micro industry
- 9) To Government should also establish micro industry and give more employment
- 10) To sallow the traveling problem.

CONCLUSION :-

Opportunities to micro development from their subordinate status and their individual strengths give them confidence to some extent to become entrepreneurs. Business satisfaction and perceived success of the business reduce to some extent the level of work home role conflict that the entrepreneurs More than forty percent of industry entrepreneurs were faces. Education and experience helped to choose less gestation project, low risk low technical units and earn more profits. Women were restricting their scale of operation to a level where they could meet the finances by themselves and also to a level at which the work home role conflict was at levels compatible to them.

The small scale sector plays a pivotal role in the development of any economy. The government of India provides financial and other forms of assistance for the growth of micro industry in India. Huge outlays have been earmarked in all the five year plans since independence. Various institutions and banks have been instructed to provide adequate support to the micro sector.

The DICs have been established in all the districts of the country for promoting micro industries. A number of schemes, like PMRY and CMEY have been implemented. But the micro industry and its units are facing a number of problems in the areas like production, marketing, finance and infrastructure facilities , wages The competition from large scale sector is also a major factor. Hence, there is a need for reorientation of policy and schemes relating to small scale industry in order to make the units viable and efficient.

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