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SICKNESS IN MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA: AN OVERVIEW

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ABSTRACT

Industrial Sickness is the key event of modern industrial age. Incidence of Industrial Sickness is a continuous process some units in a particular industry will be running sick even if the industrial climate is favorable from all points of views process and at some point of time. As in a society, some are healthy, some are of medium health and some are sick and others are recovering from sickness. And the same is the case with the industries also. Continuous sickness in an industry leads to closure. Hence advance actions should be taken to avoid closure. As soon as the sickness of the industry is visible prompt actions should be taken. The paper is an attempt to explore the amount of Sickness in Small Scale Industries in India.

KEYWORDS

Industrial sickness, Small scale industries, Micro, small and medium enterprises.

INTRODUCTION

Small Scale Industries plays an important role in the economic development of a developing country like India. These industries by and large represent a stage in economic transition from traditional to modern technology. These industries encourage self-sufficiency, self-reliance and co-ordination. An industry faces a number of problems during its implementation and operation stage because of various internal and external environmental factors. The sick industries are unable to utilise the production capacity or produced goods and services. The sickness has been acute and adversely affecting production and employment in the country besides other socio-economic repercussions, so there is need to identify sickness in the initial stages and to initiate the process of corrective measure and revive/rehabilitation before the sickness assumes a serious proportion.

A company is considered to be sick when the accumulated losses at the end of any financial year results in erosion of 50% or more of its peak net worth during the immediately preceding 5 years. The increasing trend of Industrial Sickness is touching all types of units including Small, Medium and Large scale Industries but Small Scale Industries are more prone to Industrial Sickness. Industrial Sickness is not a sudden process A healthy unit shows profit and has positive values of net working capital and net worth. But when it tends towards sickness one of these may become negative.

As per RBI, "A unit which has incurred cash losses for one year and in the judgment of the bank, it is likely to continue to incur cash lose for current year as well as following year and which has an imbalance in its financial structure such as current ratio is less than 1:1 and worsening debt-equity ratio".

OBJECTIVES OF THE STUDY

- To analyze extent of sickness in small enterprises.
- To evaluate remedies for reducing industrial sickness.
- To examine the factors of sickness in small industries and finding out solutions to it

RESEARCH METHODOLOGY

This research design adopted for the paper is descriptive in nature. The study is based on the sickness in small scale industries in India. The earlier researches have been considered while preparing of the paper.

WARNING SIGNALS OF INDUSTRIAL SICKNESS

- Shortage of liquid funds
- Growing of excessive inventories
- Under-utilisation of capacity
- Return on investment
- Maintenance of certain financial ratios

CAUSES OF INDUSTRIAL SICKNESS

In India most of the Small Scale Industries are either born sick or stay sick. Earlier detection of sickness leads to early redemption of sickness. The main reasons of sickness are different in different industries. The main reasons of sickness are management failure, non-availability of raw materials, power cuts, labour unrest, marketing problem etc.

CAUSES OF SICKNESS OF SMALL SCALE INDUSTRIES IN INDIA

Indian authors have classified causes of sickness in small industries under two categories.

INTERNAL FACTORS

- Lack of finance
- Bad production policies
- Marketing and sickness
- Inappropriate personnel management
- Ineffective corporate management

EXTERNAL FACTORS

- Personnel constraints
- Marketing constraints
- Production constraints
- Finance constraints

QUANTUM OF INDUSTRIAL SICKNESS IN INDIA

Though, there is being a constant growth in the small industries over the years. There has been a gradual increase in the industrial sickness in Micro, Small and Medium Enterprises.

TABLE-1: SICKNESS IN MSMEs IN INDIA

Year	Total MSMEs (in Lakhs)	Sick Units (in Lakhs)	Percentage
1998	89.71	2.21	2.46
1999	93.96	3.06	3.26
2000	97.15	3.04	3.13
2001	101.1	2.49	2.46
2002	105.21	1.77	1.68
2003	109.49	1.67	1.53
2004	113.95	1.43	1.25
2005	118.59	1.38	1.616
2006	123.42	1.26	1.02
2007	261.01	1.14	0.43
2008	272.79	0.85	0.31
2009	285.16	1.04	0.36
2010	298.08	0.78	0.26
2011	311.52	0.90	0.29

Source: Govt. of India, Ministry of Micro, Small & Medium Enterprise Annual report 2011-12 Reserve Bank of India Hand Book of Statistics on Indian Economy- 2010-11.

In the Table-1, it can be clearly seen that there were 89.71 lakhs total MSMEs in the year 1998 which increased to 311.52 in the year 2011. And the percentage of sick units in 1998 was 2.46 which increased to 3.13 in 2000 and then declined to 0.29 in 2011.

INVESTMENT IN MSMEs

From the Table-2, it can be observed that the percentage of investment in sick units is revolving between 3.52 to 2.89. The highest percentage of investment in sick units was noticed to be 3.52 in the year 2003. The percentage of investment in sick units has been increasing because of increased investment in MSMEs.

TABLE-2: INVESTMENT IN MSMEs IN INDIA

Year	Total Investment (in Rs. Crore)	Investment in sick units (in Rs. Crore)	Percentage
1998	1333242	3857.00	2.89
1999	135482	4313.48	3.18
2000	139982	4608.43	3.29
2001	1468454	4505.54	3.07
2002	154349	4818.95	3.12
2003	162317	5706.35	3.52
2004	170219	5772.64	3.39
2005	178699	5380.13	3.01
2006	188113	4981.13	3.64
2007	500758	5266.65	1.05
2008	558190	13849.00	2.48

Source: 1. Govt. of India, Ministry of Micro, Small & Medium Enterprise Annual report 2009-10 & 2. Reserve Bank of India Hand Book of Statistics on Indian Economy- 2008-09

NUMBER OF SICK UNITS AND NUMBER OF SICK UNITS UNDER NURSING

The number of MSMEs is compiled by the RBI from the scheduled commercial banks. At the end of March, 2010, there were 77,723 sick units in the country. There has been an increase in the number of sick SMEs to 90,141 in the March, 2011. The number of sick MSMEs and the enterprises under nursing with the amount outstanding against them from March, 2005 are given in Table-3.

TABLE-3: NUMBER OF MSMEs UNDER NURSING

As at the end of March	Total Sick MSMEs		Units under nursing	
	Number (units)	Amount outstanding (Rs. in Crore)	Number (units)	Amount outstanding (Rs. in Crore)
2005	138041	5380.13	2080	259.93
2006	126824	4981.13	915	233.77
2007	114132	5266.65	588	268.93
2008	85187	3082.72	1262	126.92
2009	103996	3619.90	2330	424.26
2010	77723	5233.15	2360	478.84
2011	90141	5211.25	4698 5	518.30

Source: RBI Bulletin 2012

PREVENTIVE MEASURES

The prevention of sickness cannot be the sole responsibility of any one agency. It is to be checked at various stages by developing close and continuous dialogue with each other through effective communication. The preventive measures can be taken individually or jointly by having discussions and consultations. In preventing the sickness, therefore, the role of the following agencies has been identified with respective distinction:

- Term lending institutions
- Commercial banks
- Entrepreneurs
- Government

These agencies can effectively stem the sickness if they make use of signals and symptoms that are generated by the industrial unit in its working and by using information and reporting system of important key parameters of the industrial enterprise.

CONCLUSION

In spite of the incentives and facilities offered under Industrial policy and intensive efforts to promote large number of MSME over the years large numbers of units have been confronted with a number of problems which turn them into sick or closure. As we examined the investment in sick units have been increasing because of increase in investment in MSMEs. There was increase in the total investment among MSME has wider implications including locking of funds of the

lending institutions, loss of scarce material sources and loss of employment. When the problems arise, the diagnosis and treatment would be easier. However, when sickness reaches an advanced stage, it becomes difficult and takes longer time to diagnose the reason and makes it more costly and expensive to bring the units back to normal, so there is a need to identify sickness in initial stages and initiate remedial measures before the sickness takes place.

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In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

