



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	LACK OF INFRASTRUCTURE AND VISION 2020 IN NIGERIA <i>OLOWE, OLUSEGUN</i>	1
2.	IMPACT OF SELECTED ISSUES ON WORK-FAMILY BALANCE: EMPIRICAL EVIDENCE FROM PRIVATE COMMERCIAL BANKS OF BANGLADESH <i>AYESHA TABASSUM, JASMINE JAIM & TASNUVA RAHMAN</i>	5
3.	A STUDY ON TOTAL QUALITY MANAGEMENT & DEVELOPING A COMPREHENSIVE MODEL FOR QUALITY IN HIGHER EDUCATION <i>HARINI METHUKU & HATIM R HUSSEIN</i>	9
4.	FISCAL POLICY AND ECONOMIC GROWTH IN PAKISTAN <i>ZEESHAN AHMED</i>	14
5.	A NON-PARAMETRIC APPROACH TO FINANCIAL INCLUSION ANALYSIS THROUGH POSTAL NETWORK IN INDIA <i>NITIN KUMAR</i>	19
6.	SECURITIZATION AND ITS RELATIONSHIP WITH REAL ESTATE GROWTH – AN ANALYSIS <i>VIVEK JOSHI</i>	25
7.	EXPLORING HRM PRACTICES IN SMEs <i>PUJA BHATT & DR. S. CHINNAM REDDY</i>	32
8.	ELECTRICITY EXCHANGE IN INDIA: A STUDY OF INDIAN ENERGY EXCHANGE <i>DR. Y. M. DALVADI & SUNIL S TRIVEDI</i>	42
9.	SMALL SCALE INDUSTRIAL UNITS: PAST AND PRESENT PROBLEMS AND PROSPECTS <i>DR. K. VETRIVEL & DR. S. IYYAMPILLAI</i>	48
10.	'MEDICAL TOURISM' – THE NEW TREND OF REVENUE GENERATION: IMPACTS ON INDIAN ECONOMY AND THE GLOBAL MARKET RESPONSE <i>DR. S. P. RATH, DR. BISWAJIT DAS, HEMANT GOKHALE & RUSHAD KAVINA</i>	61
11.	A STUDY ON DECIDING FACTORS OF WOMEN ENTREPRENEURSHIP IN VIRUDHUNAGAR DISTRICT <i>C. MANOHARAN & DR. M. JEYAKUMARAN</i>	70
12.	EARNINGS ANNOUNCEMENTS: DO THEY LEAD TO EFFICIENCY? <i>SANTOSH KUMAR, TAVISHI & DR. RAJU. G</i>	74
13.	CLIMATE CHANGE, ADAPTATION AND MITIGATION EFFORTS IN THE TRIBAL AREAS OF INDIA <i>DR. S. THIRUNAVUKKARASU</i>	78
14.	A STUDY ON THE DETERMINANTS OF EXPORT DEMAND OF INDIA AND KERALA <i>DR. L. ANITHA</i>	82
15.	INDIA'S FUTURE CONSUMPTION OF COAL RESOURCES & INDONESIA AS A POTENTIAL PROCUREMENT DESTINATION <i>DR. CH. VENKATAIAH & SANTHOSH B. S.</i>	87
16.	AN EMPIRICAL INVESTIGATION OF THE TRADE-OFF AND PECKING ORDER HYPOTHESES ON INDIAN AUTOMOBILE FIRMS <i>DR. A. VIJAYAKUMAR</i>	94
17.	SHG - BANK LINKAGE – A HELPING HAND TO THE NEEDY POOR <i>DR. A. S. SHIRALASHETTI & D. D. KULKARNI</i>	101
18.	ANALYSING SOCIO DEMOGRAPHIC EFFECT ON CONSUMER'S POST PURCHASE BEHAVIOUR: A STUDY ABOUT HOME APPALIANCES <i>DR. DHARMENDRA KUMAR</i>	105
19.	ETHICAL HUMAN RESOURCES WITH SUSTAINABLE RESPONSIBLE BUSINESS LEADING TO EMPLOYEE ENGAGEMENT <i>R. MANJU SHREE</i>	110
20.	JUDGING THE SHORT TERM SOLVENCY OF SELECTED INDIAN AUTOMOBILE SECTOR COMPANIES <i>BHAVIK M. PANCHASARA, KUMARGAURAV GHELA, SAGAR GHETIA & ASHISH CHUDASAMA</i>	114
21.	INSOLVENCY RISK OF SELECTED INDIAN COMMERCIAL BANKS: A COMPARATIVE ANALYSIS <i>SANTI GOPAL MAJI, SOMA DEY & ARVIND KR. JHA</i>	120
22.	SOCIAL RESPONSIBILITY OF ENTERPRISES IN A GLOBALISED INDIAN ECONOMY - AN ANALYSIS <i>DR. KUMUDHA RATHNA</i>	125
23.	CSR PRACTICES AND RATINGS IN INDIAN BANKING SECTOR <i>JAYASHREE PATIL-DAKE & NEETA AURANGABADKAR-POLE</i>	129
24.	POVERTY, INEQUALITY AND INCLUSIVE GROWTH IN RURAL INDIA: AN ANALYSIS <i>DR. JAMIL AHMAD</i>	134
25.	EMPOWERMENT OF WOMEN THROUGH MICRO FINANCE IN THE UNION TERRITORY OF PUDUCHERRY <i>B. ELUMALAI & P. MUTHUMURUGAN</i>	139
	REQUEST FOR FEEDBACK	143

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: [Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [The American Economic Association's electronic bibliography, EconLit, U.S.A.](#),

[Open J-Gate, India](#) as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than eighty-one countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Vice-Principal, Defence College of Education, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS**AMITA**

Faculty, E.C.C., Safidon, Jind

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I affirm that all author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
6. **KEYWORDS:** Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

SMALL SCALE INDUSTRIAL UNITS: PAST AND PRESENT PROBLEMS AND PROSPECTS

DR. K. VETRIVEL
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
BHARATHIDASAN UNIVERSITY
KHAJAMALAI CAMPUS
TIRUCHIRAPALLI - 620 023

DR. S. IYYAMPILLAI
PROFESSOR & HEAD
DEPARTMENT OF ECONOMICS
BHARATHIDASAN UNIVERSITY
KHAJAMALAI CAMPUS
TIRUCHIRAPALLI - 620 023

ABSTRACT

This paper, after briefly presenting the current industrial situation in India and Tamil Nadu, analyses the growth and structural changes experienced and the problems faced by the selected small scale units (SSUs) in Tiruchirapalli taluk, one of the industrially prosperous taluks in Tamil Nadu state. It is found that the overall policy and physical environment has been utilized by the entrepreneurs to maximize the benefits. However, it is noticed that due to various reasons some units could flourish while others could not. Hence, it is ultimately concluded from the analysis that, in spite of all the external factors, the individual factors do play more important role in the expansion of the industrial activities.

KEYWORDS

Small Scale Industries, Tiruchirapalli.

INTRODUCTION

The small scale industrial sector has played a very important role in the socio-economic development of the country during the past 50 years. It has significantly contributed to the overall growth in terms of the Gross National Product (GDP), employment generation and exports. The performance of the SSI sector, therefore, has a direct impact on the growth overall economy. Small Scale Units (SSUs) generate production at low capital cost, mostly use indigenous raw materials, utilize local skills, widen the entrepreneurial base, facilitate balanced regional growth and prevent the migration of labour to the metropolitan areas (Vetrivel and Iyyampillai, 2009).

DEFINITION OF SSUs

As per Government of India Notification 1999, an industrial undertaking in which the investment in fixed assets in plant and machinery whether held on ownership terms on lease or on hire purchase does not exceed Rs. 10 million (Uma Kapila, 2002).

There was a drastic change in the definition of SSI in 2006. A comprehensive Act was enacted during the year 2006 named as Micro, Small, and Medium Enterprises Development Act, 2006 which brings these three segments under a single comprehensive legislation. An industrial undertaking in which the investment in plant and machinery, whether held on ownership terms or on lease or hire purchase basis does not exceed Rs. five crores for manufacturing enterprises and Rs. Two crores for service enterprises is regarded as small scale industrial undertaking (The Micro, Small and Medium Enterprises Development Act, 2006).

REVIEW OF LITERATURE

Vetrivel and Iyyampillai (2009) have observed that the development of Small Scale Sector occupies a powerful position in Tamil Nadu state. The study found out that there would be a rapid growth of SSI units, employment generation and value of output during the period 1991-2008, due to the support of government policies and financial assistant. Mensah (2002) has studied the promotional institutions and business performance of small scale industries in central region of Ghana. Gohil (2006) has observed the growth and development of SSI in Gujarat state. He has indicated the development of small scale units during the last decade. Murali Krishna (2006) has observed that the engineering industry in Visakhapatnam has a place of prominence in the process of industrial development of Visakhapatnam. Rajendra Prasad (2004) has observed that Bangalore has achieved a remarkable success in establishing large number of SSI units as it is equipped with required infrastructure and assistance which attracts the entrepreneurs to establish the small scale units.

Schumpeter was one of the very first economists to give a place for technological change in his analysis. The neo-classical and the classical economists with the exception of Marx were mainly concerned with price and competition; and ignored the role of technological change and more or less by-passed the problems relating to industrial structure.

The Schumpeter's (1934) concept of innovation covers the following five cases: 1. the introduction of a new good or a new quality of good; 2. the introduction of a new method of production that is not yet tested by experience; 3. the opening of a new market; 4. the conquest of a new source of supply of raw materials and 5. The carrying out of new organization of an industry, like the creation of a monopoly position or the breaking up of a monopoly position. Thangamuthu (1973) has analysed the structure of industries from 1951 to 1965. The pattern of the structural change in the industrial sector and the factors responsible for such structural change have been analysed in the study. The change in the industrial structure has been found to be mainly determined by the change in the pattern of capital structure in different industries. Bhavani (2002) has examined the ongoing changes in the business environment and the possible ways of improving competitive strength and commercial viability of Indian small-scale units in changing scenario.

GROWTH

The range in the size and growth rates of all living organisms is limited by natural forces. All of them cannot grow endlessly as they like; and, all of them die one day or the other. However, it is not true for economic structures, organizations and entities; many of them grow infinitely and endlessly, without any natural end. Over the years, some industrial units have been growing in all directions through their own growth, acquisitions, amalgamations and mergers. Many industrial units, mostly tiny and small, appear and disappear; while some reappear.

SIZE

In India, so long as the native people were poor during the British rule, the industrial units were also smaller. However, after the Independence, gradually some people could grow rich. Then, in order to multiply and magnify their asset positions, the economically powerful persons started giving pressure to the governments to change the economic policies, with a view to (a) starting large business units; and, (b) buying up the successful Public Sector Units (PSUs). With this background, liberalization and privatization measures were implemented in India.

POLICY CHANGES

It is the SSUs that generate more employment for the weaker sections, whom the government has to protect. However, the government policies of the recent years favour Large Scale Units (LSUs), which are becoming more and more capital intensive.

First, since the market is now more liberal, supportive policies for the SSUs are being withdrawn, the poor and small investors are forced to compete with the larger ones, which is disadvantageous to the SSUs.

Secondly, continuous rise in the limit of fixed capital for defining SSUs (vide Tables 1, 1a and 2), brings medium and LSUs under the umbrella of SSUs, forcing the actual SSUs to compete with the neo-SSUs (which are relatively larger) and finally it is the actual SSUs which fail.

In recent years, the government organizations have been directed the public sector units to make purchases only from the firms who can satisfy the rules and regulations of the government and of the government officials. Naturally, the LSUs could easily do this. Whereas, the poor SSUs can hardly do it; hence, the SSUs are bound to lose.

The LSUs, through their economic and political clout, easily influence the policy makers and get many tax concessions and other facilities. In this respect too, the SSUs are bound to lose.

The recent government policies permit the LSUs to expand to any extent by buying up the SSUs. Hence, the efforts made by the SSUs for innovating new product, service, market etc. are ultimately bought and utilized by the LSUs. The market economics may not find fault with this kind of forced purchase by LSUs or distress sale by SSUs, because a price has been paid. But, the LSUs are capable of distorting the market forces in favour of them and of buying forcibly the SSUs, which is ethically unfair.

These changes in policy environment have led to many structural changes in the industries, Hence this study.

GROWTH AND STRUCTURAL CHANGES OF SSUS IN INDIA AND TAMIL NADU

The following are the inferences drawn from the data available from the secondary sources for India and Tamil Nadu.

1. In India and in Tamil Nadu, the number of SSUs has increased over the period [Table 3 & 5]. This has happened in two ways: (a) addition of new small units and (b) inclusion of medium units by enhancing investment limits for defining the SSUs. Though the value of production per worker at current prices has gone up over the period, the number of workers engaged per SSU has come down [Table 4 & 5], indicating the introduction of labour saving technologies. This is true both in India and Tamil Nadu.
2. In Tamil Nadu (a) the investment per unit as well as per worker has gone up [Table 5 & 6], corroborating the replacement of labour by the capital; (b) a small change has occurred in the relative positions of different categories of SSUs between 1987-88 and 2000-01 [Table 7: Spearman Rank Correlation Coefficient between the number of SSUs in the year 1987-88 and 2000-01 is 0.816]. (c) District-wise distribution of SSUs is highly skewed showing very high concentration of SSUs in Chennai district [Table 9].

SSUs IN TIRUCHIRAPALLI DISTRICT

Tiruchirapalli district is one of the industrially prosperous districts of Tamil Nadu [vide Table 8 & 9]. Thanks to Bharath Heavy Electicals Limited, Railway workshop, Heavy Alloy Penetration Project and Small Arms Factory, hundreds of ancillary units have come up, besides the traditional industries such as wood and food processing, printing presses, automobile servicing centres etc.. The secondary data available suggest the following: (a) Number of SSUs, volume of investment and size of employment in the SSUs in the district have all gone up substantially [Table 10]. (b) Value of investment on the date of interview per unit as well as per worker has gone up [Table 11]. (c) Number of workers engaged in the SSUs, which is smaller compared to Tamil Nadu and all India averages, has increased and then it has been declining since the year 1998-99 [Table 11]. This fall may be due to the labour-saving measures adopted by the SSUs. (d) The relative positions of the industries between 1991 and 2001 have changed significantly. This is shown by a very small Spearman Rank Correlation (0.244) between the ranks scored by the industries during the years 1991 and 2001 [Table 12]. Metal and food manufacturing units have lost their relative positions while the hosiery units have gained their relative position over the period between 1991 and 2001.

SSUs IN TIRUCHIRAPPALLI TALUK

Tiruchirapalli taluk is the most prosperous one in terms of industrial activities in Tiruchirapalli district [Table 13]. In order to understand the problems faced and structural changes experienced by the SSUs, a study was made in **Tiruchirapalli taluk**¹ during 2009. For this purpose, it was proposed to collect information on the SSUs which were established during or before 1981, i.e., ten years before the economic reform measures were declared by the Government of India. There were 115 such units in the list maintained by the Inspector of Factories of Tiruchirapalli district. However, during the field work, it was found out that 25 of them had already been closed (this is indicative of mortality rate for the SSUs). Required quantity and quality of information were collected through various sources for the remaining 90 SSUs. The information available for 50 SSUs in a study conducted in the year 1981 by Thangamuthu and Iyyampillai (1982) were also utilized for understanding the earlier positions of those SSUs. In spite of the efforts made, the response of 40 units was not satisfactory. Finally, the primary data have been collected from the fifty SSI units through the well structured interview schedule. This study is completely based on census sampling method. Hence, the response for the remaining 50 units has been used for the analysis.

STRUCTURAL CHANGES IN THE SSUS OF TIRUCHIRAPALLI TALUK

Since 1981, the SSUs in the study taluk have undergone many significant changes; hence, the present day situations are substantially different from those in earlier days in several aspects. The following are the most significant differences observed in the study units:

1. PROFILE OF THE ENTREPRENEURS

Since, Tiruchirapalli taluk is populated with greater per cent of the people identified with the Hindu religion, a majority of the entrepreneurs (86 per cent) are from the Hindu religion, while eight per cent are Christians and six per cent are Muslims. By caste, a majority of them (88 per cent) belong to backward castes; 10 per cent upper castes, two per cent most backward castes and on one is from scheduled caste or scheduled tribe. Since the units are run by the entrepreneurs and in case of death of the entrepreneurs their family members, no significant difference is observed in the social profile of the entrepreneurs. In the case of length of experience, some differences are observed. Earlier when the first generation entrepreneurs entered into the business, they had longer working experience. But, many of the present entrepreneurs had entered without such a long experience, but with some formal and informal training.

2. COMPOSITION THE UNITS

In the study taluk, there were only six SSUs before 1950; one textile unit had been established in the year 1939. There were also some saw mills, rice mills and printing presses, which are now more than 70 years old. More industrial units came into existence in the taluk only during 1971-1980, particularly in the field of metal fabrication and manufacturing. The establishment of Bharath Heavy Electricals Limited (BHEL) stimulated industrial activities in this region. As a result, many ancillary units came around BHEL; many industrial estates were built; engineering colleges and industrial training institutes were started. Subsidies provided by the central and state governments too have caused the emergence of industrial units in this region. Thus over the period, there came in structural

changes and diversification in the small scale industrial sector in the study taluk (vide table 14); now the fabrication units dominate the industrial activity in this taluk.

3. OWNERSHIP

During the study period, substantial changes have taken place in the case of ownership, indicating the difficulty of running the SSUs for longer period. Change of ownership has taken place mostly among the family members after the death of the first entrepreneurs and in a few cases among the relatives. Out of the 50 units considered for the study, there was change of ownership in as many as 34 units. There is a rise in the number of units run by partners, particularly family members as partners. In case of 21 units, sons of the proprietors have taken up the units; and in two cases, due to the demise of the proprietors, the wives of the first entrepreneurs are running the business now (both are engineering units). In four units, new partners have entered after the death of some partners. In the other fourteen units, old partners have gone out and new ones have entered into the business. In case of three rice mills, after the death of the entrepreneurs, the members of their families could not run the business and hence they have leased-out the units to the entrepreneurs of their own castes. Excepting 12 per cent, a majority of the entrepreneurs have reported that they do not like their children to continue in their business, for they feel there are other better ventures than the present ones. However, the children continue their parents' business in large proportion of cases. On the whole the partnership among the family members has gone up while partnership among the friends has declined, indicating the loss of trust among the people.

4. FUNCTIONS

Since the taluk is surrounded by paddy fields, thanks to the river Kaveri, rice milling activity forms as one of the major industrial activities. There are many rice mills in this region. Out of the 50 units of the study, as many as eight units were earlier involved in milling and also sales of rice. But, now only six units continue to do both the services. In case of the other two units, a huge over-bridge constructed in the year 1997, obstructed the free flow of transport. Hence, these two units have stopped milling and restricted their business with the rice-sales alone. Other units are continuing their business. As many as eleven units have made attempts to expand and diversify their business. Seven units have expanded their business by establishing similar units and four units have diversified their business. The new business lines are manufacturing consumer items, oxygen gas cylinders and supply of cool drinks and water for industrial uses, sales of tiles and running of chit funds.

5. LOCATION

As on the date of collection of data, 32 units function in their own buildings; 13 units in rented buildings; four units in leased-in locations; and, one unit in a public building for which neither rent nor lease amount is paid. Over the period, nine units have shifted the location for various reasons. One unit has been shifted to the location where the rent is lower; one to a larger area; and, one to busier area. Three units were forced to shift their location due to the construction of an over-bridge which obstructed their business. More shifts have taken place after the year 1990. Excepting one crusher unit located in outside urban limit, all the other 49 units are located in urban limit.

6. TECHNOLOGY

This is the field where substantial changes have taken place. Particularly after 1990, almost all the units have gone for labour-saving and productivity-raising modernization process – though degree varies. Till 1990 the changes were not so significant – only four units (three saw mills and one tailoring unit) had changed the technology. Chemical industry is the one which has gone for frequent changes. The units (mostly printing presses) which are unable to go for the costly modern technology out-source the job orders coming to their units to the units with modern production processes. One leather unit has leased-in a modern machine.

Another significant change is the use of imported machines. With the modern machines, frequent changes in the designs and faster supply of finished products have become easier.

7. FINANCE

As many as 28 entrepreneurs had used solely their own funds for establishing their units; while others had depended on other sources too. But, now the trend is different. Thanks to the liberalized lending schemes introduced by the governments, the dependence on nationalized banks has increased. Introduction of newer machines and technologies has become a necessity and it has forced the entrepreneurs for going for larger investments and for different sources of funding. However, the entrepreneurs have also ploughed back the profits raised from the units for investment. The size of own funds used was Rs.33.61 lakhs per unit for the terminal year (2006-07) of the reference period. Larger proportion of this sum has gone for the purchase of machines, transports and construction of buildings. The borrowings by the saw mills and engineering units are larger compared to the printing presses and garments manufacturing units. The outstanding loan amount for a food-product unit is as much as Rs.10 lakhs.

In the fixed capital items, the land value tops the list and among the industries, the fixed capital per unit is highest among the saw mills. The Analysis of Variance shows that value of fixed capital items is significantly different; but it is not so among the SSUs (Table 15). Among the fixed capital items, land is the predominant one with Rs.18.94 lakhs per unit; next comes shed/building, plant/machineries and transport in that order.

The information on size of working capital used up for one month period before the date of collection of data was gathered (Table 16). It is found that a huge sum of money is stocked in the form of finished and semi-finished goods. This is very large in the case of engineering units, rice mills and saw mills. Next comes raw materials which work out to be Rs.5.69 lakhs per unit. This is much larger for chemical unit (Rs.23.0 lakhs) followed by saw mills (Rs.7.78 lakhs). In order to see whether there is any difference across the industries and across different working capital items, 'F' ratios have been worked out. The calculated value of 'F' ratio for the industries is 1.67 and for the working capital items is 3.22. The tabulated 'F' ratios are 2.24 and 1.94 respectively at five per cent level of significance. Hence, it is concluded that the difference in the working capital per unit among the industries is not statistically significant; while for the working capital items the difference is statistically significant.

8. WORKERS

At macro level, the number of workers employed per SSU has come down. This has also happened in some of the study units namely, printing presses, metal manufacturing units, automobile servicing units, in one saw mill and in one leather unit. However, this has increased for the remaining study units from 16.14 in the year 1990-91 to 24.0 in the year 2007. This increase is much higher in engineering units from 20.71 to 45.86 followed by food products. This has become possible, in spite of introduction of labour-saving techniques, because of the increase in orders not only from the traditional sources (BHEL in the case of engineering units) but also from new sources (demand from wind-mills in the case of fabrication units). The composition of workers has also changed over the study period. More of drivers, accountants and electricians have been recruited recently. Another significant change is in the proportion of skilled workers, which has substantially increased. Change in methods of production and introduction of modern technology have contributed to this difference. Sex-wise, the proportion of workers has changed in favour of women, that too, skilled women with formal education. Rice mills followed by tailoring units, ready-made garments unit and crushers employ more women. Metal units, saw mills and chemical units did not have women workers earlier; but now women are found in these units as clerks and accountants. Earlier there were only men managers and supervisors; but today these categories are also occupied by women.

Nativity composition of workers has also undergone noticeable changes over the study period. Workers from Kerala in metal industry and workers from Gujarat in saw mills were many earlier; but they are few now. Thanks to transport facilities and increase in educational levels, the workers from villages and neighbouring districts like Pudukottai, Ramanathapuram and Thanjavur have captured the jobs in the study units. Government policy is also found to have been a cause for this change. For instance, Pudukottai district was formed in the year 1974 and was announced as industrially backward district with some subsidy packages for the entrepreneurs. As a result, many SSUs were established by the entrepreneurs of Tiruchirapalli taluk in the border of Pudukottai district attracting the workers from Pudukottai district.

9. REINVESTMENT AND ASSET FORMATION

Ploughing back the profit within the units as well as investing the profit earned from one unit or other units and purchasing of assets are also possible and happening (Table 21). Earlier as many as seventeen units did not reinvest at all. This number has gone upto 33 units now. Majority of these units have already in the 1990s purchased new machines and technologies hence, instead of reinvesting in the units, they have purchased new assets-both movable and immovable

assets, for their personal/business use. For instance, only 34 entrepreneurs' had two wheelers, but now 45 entrepreneurs. The number of car owning entrepreneurs has also increased. Earlier this number was only two, but now 29 entrepreneurs' own cars. Some own more than one car; only one engineering unit does not have car at all. The land ownership has also increased. Earlier 12 entrepreneurs had lands (other than the unit), but now 17 entrepreneurs have got their own lands and / or plots for the construction of house. Similarly improvement is also found in the house ownership, which increased from 43 in the early 1990s to 46 in 2009. The current value of personal assets per unit appears to be higher for engineering units, printing presses, readymade garment unit.

10. ESTABLISHMENT OF OTHER UNITS

The details on establishment of other industrial units could be considered for understanding the performance and prospects of the units. Totally 11 units have established other enterprises. Of them seven in the related line (same product-three) of production and four are diversified (Table 22). One engineering unit has established another unit as back as 1975. Another engineering unit has started two units - one in 1985, for manufacturing consumer items; another in 1998 for manufacturing oxygen gas cylinders. In another case, an entrepreneur has founded a similar unit, which is now looked upon by the entrepreneur's son. One entrepreneur from engineering field has started another enterprise in a nearby district namely Thanjavur. One rice mill entrepreneur has started the business of supplying water (Thirumalai Modern Rice Mill and Thirumalai Water Service in Ariyamangalam area of Tiruchirappalli taluk). Another entrepreneur who has taken a rice mill on lease is also doing farm business. He now owns around 10 acres with a recent addition of five acres. One entrepreneur who is running a printing press also owns a chit fund which was started in the year 1990. One saw mill (Mariya saw mill), started in the year 1964, has also added another enterprises for selling the tiles used in house construction. These units are likely to attract more customers under one roof for two different products. One tailoring unit, established in 1975 by the father of the present entrepreneur, owns a larger building in main business area, where many small business units have been housed on rental basis. The rent runs in lakhs per month. A bakery (Vincent bakery) which was established in the year 1978 also owns a cool drinks manufacturing unit. The details presented above clearly indicate the extent of dynamism of the study units.

11. VIEWS ABOUT THE INDUSTRIAL PROMOTIONAL AGENCIES (IPAS)

A majority of the units have stated the service of the industrial promotional agencies as good. Recently a metal unit has got sales tax concession, while an engineering unit has got a sum of subsidy of Rs. 75,000. A printing press and an automobile unit are getting job works from state governments. In spite of these facts, as many as 18 units are not happy with the assistance provided by the IPAs (Table 23). Though District Industries Centre (DIC) is liberal in recommending the units for loans, in many cases, banks decline to give loans for various (both genuine and bogus) reasons. However, in 1991 one unit has managed to get a loan of Rs.3 lakhs through DIC and a subsidy of Rs. 50,000.

12. CLOSED UNITS

Out of 115 units looked for collection of data totally 25 units were found to have been closed and five units had changed the hands. Among them 13 are engineering units (Table 24). The reasons for closures of the units were obtained from either the entrepreneurs themselves or from their family members. The single major reason for the closure is inability to find sufficient market. The other reasons are listed in the Table 24.

CONCLUSION

All the relevant details regarding the history, functioning and future growth of the study units have been analyzed in this study to understand and explain the actual situation of industrial and entrepreneurial development in Tiruchirappalli taluk. It is found that the overall policy and physical environment has been utilized by the entrepreneurs to maximize the benefits. However, it is noticed that due to various reasons some units could flourish while others could not. Hence, it is ultimately concluded from the analysis that, in spite of all the external factors, the individual factors do play more important role in the expansion of the industrial activities. Hence, the IPAs should design, besides the existing policies, innovative programmes to boost the individual psychic capacities and capabilities and play a facilitating role rather than being a provider of benefits.

NOTE

Tiruchirapalli taluk consists of more than 65 per cent of the SSUs of Tiruchirapalli district, which comprises 4.32 per cent of the SSUs of the State namely (vide Table 1), Tamil Nadu where there are 29 districts at the time of the study. Tiruchirapalli district is formed by eight taluks.

TABLES

TABLE 1: INVESTMENT LIMITS FOR SSUs

Year	Investment Limits	Additional condition
1950	Up to Rs. 0.5 million in fixed assets	Less than 50 (100) persons with (without) power
1960	Up to Rs. 0.5 million in fixed assets	No Condition
1966	Up to Rs. 0.75 million in plant and machinery	No Condition
1975	Up to Rs. 1 million in plant and machinery	No Condition
1980	Up to Rs. 2 million in plant and machinery	No Condition
1985	Up to Rs. 3.5 million in plant and machinery	No Condition
1991	Up to Rs. 6 million in plant and machinery	No Condition
1997	Up to Rs. 30 million in plant and machinery	No Condition
1999	Up to Rs. 10 million in plant and machinery	No Condition

Source: Compiled from various sources

TABLE 1a: MSM ENTERPRISES ON THE BASIS OF INVESTMENT

Investment in Plant and Machinery Excluding Land and Buildings		
	Manufacturing Enterprises	Service Enterprises
Micro	Upto Rs. 25 lakhs	Upto Rs. ten lakhs
Small	More than Rs. 25 lakhs and upto Rs. five crores	More than Rs. ten lakhs and upto Rs. two crores
Medium	More than Rs. five crores and upto Rs. ten crores	More than Rs. two crores and upto Rs. five crores

Source: The Micro, Small and Medium Enterprises Development Act, 2006.

TABLE 2: INVESTMENT CEILING FOR SSUs

Type of Small Scale Industry	Investment Limit	Remarks
Small Scale Industry	Rs. 10 million	Historical cost or plant and machinery
Ancillary	Rs. 10 million	At least 50 per cent of its output should go to other industrial undertakings
Export Oriented	Rs. 2.5 million	Obligation to export 30 per cent of production
Tiny Enterprise	Rs. 0.5 million	No location limits
Service and business enterprise	Rs. 10 million	No location limits
Women Enterprise	Rs. 10 million	51 per cent equity holding by women

Source: Uma Kapila (2002), "Understanding the Problems of Indian Economy", Academic Foundation, New Delhi, p. 376.

TABLE 3: GROWTH OF SSUs IN INDIA

Year	Total SSI Units (lakh numbers)	Fixed investment (Rs.crore)	Production (Rs. crore)		Employment (lakh persons)	Exports (Rs. crore)
			Current prices (1993-94)	Constant prices		
1990-91	67.87	93555	78802	84728	158.34	9664
1991-92	70.63 (4.07)	100351 (7.26)	80615 (2.30)	87355 (3.10)	165.99 (4.83)	13883 (43.66)
1992-93	73.51 (4.07)	109623 (9.24)	84413 (4.71)	92246 (5.60)	174.84 (5.33)	17784 (9.64)
1993-94	76.49 (4.07)	115795 (5.63)	98796 (17.04)	98796 (7.10)	182.64 (4.46)	25307 (28.10)
1994-95	79.60 (4.07)	123790 (6.90)	122154 (23.64)	108774 (10.10)	191.40 (4.79)	29068 (14.86)
1995-96	82.84 (4.07)	125750 (1.58)	147712 (20.92)	121175 (11.40)	197.93 (3.42)	36470 (25.46)
1996-97	86.21 (4.07)	130560 (3.82)	167805 (13.60)	134892 (11.32)	205.86 (4.00)	39248 (7.46)
1997-98	89.71 (4.07)	133242 (2.05)	187217 (11.57)	146262.90 (8.43)	213.16 (3.55)	44442 (13.23)
1998-99	93.36 (4.07)	135482 (1.68)	210454 (12.41)	157525.10 (7.70)	220.55 (3.46)	48979 (10.21)
1999-00	97.15 (4.07)	139982 (3.32)	233760 (11.07)	170379.20 (8.16)	229.10 (3.88)	54200 (10.66)
2000-01	101.10 (4.07)	146845 (4.90)	261297 (11.78)	184401.40 (8.23)	238.73 (4.21)	69797 (28.78)
2001-02	105.21 (4.07)	154349 (5.11)	282270 (8.03)	195613 (6.06)	249.33 (4.44)	71244 (2.07)
2002-03	109.49 (4.07)	162317 (5.16)	314850 (11.54)	306771 (8.68)	260.21 (4.36)	86013 (20.73)
2003-04	113.95 (4.07)	170219 (4.87)	364547 (15.78)	336344 (9.64)	271.42 (4.31)	97644 (13.52)
2004-05	118.59 (4.07)	178699 (4.98)	429796 (17.90)	372938 (10.88)	282.57 (4.11)	124417 (27.42)
2005-06	123.42 (4.07)	188113 (5.27)	497842 (15.83)	418884 (12.32)	294.91 (4.37)	150242 (20.76)
2006-2007	128.44 (4.07)	213219 (8.68)	585112 (17.53)	471663 (12.60)	312.52 (4.23)	177600 (24.54)
2007-2008	133.68 (4.08)	NA	695126 (18.80)	532979 (13.00)	322.28 (3.12)	NA

Source: SIDCO Annual Reports (2008-09), Ministry of SSIs, Government of India, New Delhi.

Note: NA denotes Not Available of data.

TABLE 4: NUMBER OF WORKERS AND PRODUCTION IN SSUs IN INDIA

Year	Number of workers per unit	Production per unit (Rs. in thousand at current prices)	Production per worker (Rs. in thousand at current prices)
1990-91	2.33	1161.07	497.68
1991-92	2.35	1141.37	485.66
1992-93	2.37	1148.32	482.80
1993-94	2.38	1291.62	540.93
1994-95	2.41	1534.60	638.21
1995-96	2.39	1783.10	746.28
1996-97	2.39	1946.47	815.14
1997-98	2.38	2086.91	878.29
1998-99	2.36	2254.22	954.22
1999-00	2.36	2406.18	1020.34
2000-01	2.36	2584.54	1094.53
2001-02	2.37	2682.92	1132.11
2002-03	2.38	2875.61	1209.98
2003-04	2.38	3198.97	1343.11
2004-05	2.38	3624.21	1521.03
2005-06	2.39	4033.72	1688.12
2006-07	2.43	4555.53	1872.24
2007-08	2.41	5199.93	2156.90

Source: Compiled from the sources given in Table 3.

TABLE 5: GROWTH OF SSUs IN TAMIL NADU

Year	No of Registered Units	Investment (Rs. in Crores at current prices)	Production (Rs. in Crores at current prices)	Employment (in Nos)
1991-92	1,38,404	3,210	16,747.00	11,76,700
1992-93	1,57,892	3,757	20,219.00	13,10,500
1993-94	1,78,114	4,332	24,048.00	14,25,300
1994-95	2,07,357	5,184	29,436.00	16,38,200
1995-96	2,34,409	5,977	35,161.00	18,28,600
1996-97	2,63,845	6,912	41,687.00	20,33,000
1997-98	2,95,004	7,966	48,675.00	22,50,900
1998-99	3,24,627	9,350	58,432.00	24,51,000
1999-2000	3,54,939	10,623	70,987.00	26,67,200
2000-2001	3,87,597	11,567	78,261.66	29,02,122
2006-2007	5,30,552	-	1,05,979.51	37,03,408
2007-2008	5,57,761	-	1,14,719.96	39,46,263

Source: Compiled data from various sources.

TABLE 6: NUMBER OF WORKERS, INVESTMENT AND PRODUCTION IN SSUs IN TAMIL NADU

Year	Number of Workers per unit	Investment (at current prices)	Production per unit (at current prices)	Production per worker (at current prices)	Investment per worker (at current prices)
1991-92	8.50	232.62	1,213.55	142.29	27.27
1992-93	8.30	237.82	1,279.68	154.23	28.66
1993-94	8.00	243.37	1,351.01	168.76	30.40
1994-95	7.90	250.44	1,422.03	179.71	31.65
1995-96	7.80	255.43	1,502.61	192.24	32.68
1996-97	7.71	261.82	1,579.05	205.05	34.00
1997-98	7.63	270.03	1,650.00	216.24	35.39
1998-99	7.55	287.69	1,797.91	238.40	38.15
1999-2000	7.52	299.23	1,999.63	266.17	39.83
2000-2001	7.49	298.12	2,017.04	269.68	39.86
2006-2007	6.98	-	1997.53	286.16	-
2007-2008	7.08	-	2056.79	290.71	-

Source: Compiled from the sources given in Table 5.

TABLE 7: STRUCTURE OF SSIs IN TAMIL NADU AS ON 31.3.2001

Product Code No	Industrial Group	No of Units			
		1987-88	%	2000-01	%
20,21	Manufactures of food products	12,289	13.45	37,152	9.59
22	Manufactures of beverages, tobacco & tobacco products	988	1.08	2,750	0.71
23	Manufactures of cotton textiles	6,130	6.71	24,453	6.31
24	Manufactures of wool, silk, synthetic fibre textiles,	1,259	1.38	2,700	0.70
25	Jute hemp mesta textiles	120	0.13	325	0.08
26	Hosiery & garments	5,648	6.18	89,464	23.08
27	Manufactures of wood & wood products	3,176	3.48	18,221	4.70
28	Manufactures of paper & Paper products, printing	7,284	7.97	21,719	5.60
29	Manufactures of leather & leather products	1,874	2.05	10,522	2.72
30	Manufactures of rubber & plastic products	4,737	5.19	14,073	3.63
31	Manufactures of chemical & chemical products	10,340	11.32	17,453	4.50
32	Manufactures of non metallic mineral products	5,196	5.69	12,776	3.30
33	Manufactures of basic metal products	2,500	2.74	5,357	1.38
34	Manufactures of metal products and parts	10,407	11.39	21,740	5.61
35	Manufactures of machinery products (except electrical)	10,371	11.35	27,554	7.11
36	Manufactures of electrical machinery & parts	2,715	2.97	11,627	3.00
37	Manufactures of transport equipment	2,157	2.36	10,934	2.82
38	Others manufactures industries	4,156	4.55	58,777	15.17
	Total	91,347	100	3,87,597	100

Source: Industries Commissioner and Director of Industries and Commerce, Chennai.

Note: Spearman Rank Correlation Coefficient between the number of units in the year 1987-88 and 2000-01 = 0.816

TABLE 8: RANKING OF DISTRICTS AS PER DETAILS OF SSUs IN TAMIL NADU-2003

Sl. No	District Name	Total SSI units	Unregistered SSI units	Total working SSIs	No. of closed SSI units	Employment	Gross output	Export
1	Chennai	1	1	2	1	2	2	1
2	Coimbatore	2	3	1	2	1	1	2
3	Cuddalore	14	14	18	20	15	25	21
4	Dharmapuri	9	10	9	17	11	16	6
5	Dindigul	19	17	19	7	20	17	24
6	Erode	10	12	8	5	7	8	10
7	Kancheepuram	3	2	5	9	5	5	11
8	Kanyakumari	25	25	23	13	19	9	5
9	Karur	26	26	20	11	24	11	4
10	Madurai	12	13	10	4	12	13	9
11	Nagapattinam	23	21	26	26	25	27	27
12	Namakkal	18	20	11	14	17	15	22
13	Perambalur	29	29	29	29	29	29	20
14	Pududukottai	21	22	12	12	22	22	26
15	Ramanathapuram	27	27	22	28	28	28	25
16	Salem	4	5	3	15	6	10	16
17	Sivaganga	24	24	24	19	26	24	15
18	Thanjavur	13	11	21	24	14	18	17
19	The Nilgiris	28	28	27	25	27	20	29
20	Theni	11	9	25	16	18	19	23
21	Thirunelveli	16	16	13	21	13	12	12
22	Thiruvallur	6	7	4	6	3	3	7
23	Thiruvannamalai	15	15	17	22	21	23	18
24	Thiruvarur	22	19	28	27	23	26	28
25	Thoothukudi	8	6	14	10	10	7	13
26	Tiruchirappalli	5	4	15	18	9	14	8
27	Vellore	7	8	7	8	8	6	14
28	Vilupuram	20	18	16	23	16	21	19
29	Viruthunagar	17	23	6	3	4	4	3

Source: Third All India Census of SSIs (2003), Development Commissioner (SSI), Ministry of SSIs, Government of India, New Delhi-11.

TABLE 9: DISTRICT-WISE DENSITY OF SSUs IN TAMIL NADU

Sl. No	District	No. of units	Area (in hectares)	Density of SSUs (%)
1	Vellore	17,470	5,92,018	2.95
2	Cuddalore	12,445	3,67,781	3.38
3	Dindigul	9,835	6,26,664	1.57
4	Kanchipuram	28,502	4,43,210	6.43
5	Coimbatore	39,595	7,47,079	5.30
6	Dharmapuri	10,907	9,64,103	1.13
7	Virudhunagar	18,860	4,24,323	4.45
8	Kanniyakumari	9,318	1,67,184	5.57
9	Chennai	36,682	17,098	214.54
10	Madurai	19,616	3,74,173	5.24
11	Udagamandalam	3,378	2,54,485	1.32
12	Sivagangai	5,935	4,18,900	1.42
13	Erode	21,012	8,16,191	2.57
14	Pudukkottai	8,522	4,66,379	1.83
15	Ramanathapuram	4,441	4,08,957	1.09
16	Salem	33,769	5,20,530	6.49
17	Thanjavur	8,513	3,39,657	2.51
18	Tiruchirappalli	15,354	4,40,383	3.49
19	Thirunelveli	10,612	6,82,308	1.56
20	Thoothukudi	10,386	4,59,054	2.26
21	Thiruvannamalai	4,651	6,31,205	0.74
22	Nagapattinam	5,480	2,71,583	2.01
23	Villupuram	3,605	7,22,203	0.50
24	Karur	2,949	2,89,557	1.02
25	Perambalur	988	3,69,137	0.27
26	Theni	2,204	2,88,923	0.76
27	Namakkal	3,068	3,36,335	0.91
28	Thiruvallur	6,196	3,42,243	1.81
29	Thiruvarur	1,076	2,09,709	0.51

Source: Compiled data.

No. of SSI units

Density of SSI units = ----- x 100

Geographical area in hectare

TABLE 10: GROWTH OF SSUs IN TIRUCHIRAPPALLI DISTRICT

Year	No of units registered	Investment in current prices (Rs. in lakhs)	Employment (in thousands number)
1991-92	7,098 (14.50)	2,057.48 (53.65)	12.51 (46.32)
1992-93	8,307 (17.03)	3,876.64 (88.42)	17.57 (40.45)
1993-94	9,622 (15.83)	5,561.45 (43.46)	22.96 (30.68)
1994-95	10,987 (13.98)	8,280.75 (48.90)	29.27 (27.48)
1995-96	12,271 (11.69)	11,218.43 (35.48)	35.45 (21.11)
1996-97	13,129 (6.99)	13,647.09 (21.65)	39.43 (11.23)
1997-98	13,859 (5.56)	15,570.91 (14.10)	42.09 (6.75)
1998-99	14,627 (5.54)	17,553.41 (12.73)	43.67 (3.75)
1999-2000	15,354 (4.97)	18,841.88 (7.34)	45.48 (4.15)
2000-2001	16,155 (5.22)	20,018.45 (6.24)	47.94 (5.41)
2001-2002	16,957 (4.96)	26,268.24 (31.22)	49.76 (3.80)
2002-2003	17,985 (4.29)	37592.31 (43.11)	51.35 (3.20)
2003-2004	18,409 (4.09)	64037.11 (70.35)	52.69 (2.61)
2004-2005	19,014 (3.29)	75625.81 (18.10)	53.78 (2.07)
2005-2006	19,842 (4.36)	103732.18 (37.17)	55.01 (2.29)
2006-2007	20,576 (3.70)	170789.04 (64.64)	58.00 (5.44)
2007-2008	21,338 (3.70)	202618.20 (18.64)	66.82 (15.21)

Source: District Industries Centre, Truchirappalli-1.

Note: Figures in brackets give percentage increase over previous year.

TABLE 11: WORKERS AND INVESTMENTS IN SSUs IN TIRUCHIRAPPALLI DISTRICT

Year	Number of workers per unit	Investment per unit (Rs. in thousands at current prices)	Investment per worker (Rs. in thousands at current prices)
1991-92	1.76	28,986.76	16.45
1992-93	2.12	46,667.15	22.06
1993-94	2.39	57,799.31	24.23
1994-95	2.66	75,368.62	28.29
1995-96	2.89	91,422.30	34.61
1996-97	3.00	1,03,946.15	31.65
1997-98	3.04	1,12,352.33	37.00
1998-99	2.99	1,20,006.91	40.20
1999-00	2.96	1,22,716.43	41.43
2000-01	2.97	1,23,914.89	41.76
2001-02	2.94	1,54,910.89	52.79
2002-03	2.90	2,12,566.07	73.21
2003-04	2.86	3,47,857.62	121.53
2004-05	2.83	3,97,737.51	140.62
2005-06	2.77	5,22,790.95	188.26
2006-07	2.82	8,30,040.05	294.46
2007-08	3.13	9,49,565.10	303.23

Source: Compiled from the sources given in Table 10.

TABLE 12: INDUSTRY-WISE DISTRIBUTION OF SSUs IN TIRUCHIRAPPALLI DISTRICT IN 1991 AND 2001

Sl No	Product Code No	Industrial Group	No of Units			
			1991	%	2001	%
1	20,21	Manufactures of food products	1,052	16.94	1,881	11.64
2	22	Manufactures of beverages, tobacco & tobacco products	94	1.52	142	0.88
3	23	Manufactures of cotton textiles	561	9.05	827	5.12
4	24,25	Manufactures of wool, silk, synthetic fibre textiles, jute hemp mesta textiles	14	0.23	22	0.14
5	26	Hosiery & garments	357	5.76	3,812	23.60
6	27	Manufactures of wood products	323	5.21	707	4.38
7	28	Manufactures of paper & paper products, printing	540	8.71	900	5.57
8	29	Manufactures of leather & leather products	11	0.18	577	3.57
9	30	Manufactures of rubber & plastic products	399	6.44	873	5.40
10	31	Manufactures of chemical & chemical products	369	5.95	579	3.58
11	32	Manufactures of non metallic mineral products	516	8.32	1,091	6.75
12	33	Manufactures of basic metal products	41	0.66	107	0.66
13	34	Manufactures of metal products	692	11.16	895	5.54
14	35	Manufactures of machinery products (except electrical)	568	9.16	1,220	7.55
15	36	Manufactures of electrical machinery & parts	114	1.84	263	1.63
16	37	Manufactures of transport equipment	147	2.37	262	1.62
17	38	Manufactures of miscellaneous and manufactures industries	80	1.29	134	0.83
18	50	Drilling well industries	11	0.18	18	0.11
19	82	Real estate business	-	-	48	0.30
20	93	Manufactures of medical health service	-	-	4	0.03
21	95	Recreational and cultural services	-	-	14	0.09
22	74,96	Personal services	52	0.84	209	1.29
23	97	Repairing & services	252	4.07	1,549	9.59
24	99	Service not else where classified	6	0.10	21	0.13
		Total	6,199	100	16,155	100

Source: District Industries Centre, Truchirappalli-1.

Note: Spearman Rank Correlation Coefficient between the number of SSUs in the year 1991 and 2001 = 0.244

TABLE 13: TALUK-WISE DISTRIBUTION OF SSUs AS ON 31.12.2009 AS PER THE DETAILS AVAILABLE IN INSPECTOR OF FACTORIES

Sl.No	Name of the Taluk	2 m(i)*	2 m(ii)**	85 (i)***	Total	Percentage
1.	Tiruchirappalli	292	2	-	294	51.04
2.	Manapparai	27	-	-	27	4.69
3.	Thottiam	12	-	-	12	2.08
4.	Musiri	53	-	-	53	9.20
5.	Srirangam	44	-	-	44	7.64
6.	Lalgudi	28	-	1	29	5.03
7.	Thuraiyur	31	-	-	31	5.38
8.	Manachanallur	86	-	-	86	14.93
	Total	573	2	1	576	100

Source: Inspector of Factories, Tiruchirappalli-23.

Note: *2 m (i) - With power using 10 persons
 **2 m (ii) - Without power using 20 persons
 ***85 (i) - Match Industries.

TABLE 14: YEAR-WISE ESTABLISHMENT OF SSUs BY ACTIVITY IN TIRUCHIRAPPALLI TALUK

Sl. No	Types of SSU	Before 1950	1951-1960	1961-1970	1971-1980	During 1981	Total	Percentage
1	Engineering Units	-	-	-	8	6	14	28
2	Rice Mills	2	-	-	2	4	8	16
3	Printing Press	2	2	1	1	-	6	12
4	Metal Fabrication Units	1	-	1	4	-	6	12
5	Saw Mills	-	1	1	1	-	3	6
6	Automobile Repairing Centres	-	-	1	1	1	3	6
7	Food Product Units	-	-	1	2	-	3	6
8	Tailoring Units	-	-	-	2	-	2	4
9	Crusher Units	-	-	-	-	2	2	4
10	Readymade Garment Unit	1	-	-	-	-	1	2
11	Chemical Industry	-	-	-	1	-	1	2
12	Leather Industry	-	-	-	-	1	1	2
	Total	6	3	5	22	14	50	
	Percentage	12	6	10	44	28		100

Source: Primary data

TABLE 15: FIXED CAPITAL PER UNIT AT 2007 PRICES (RS. IN LAKHS)

Industries	Land	Shed/ Building	Plant/ Machinery	Transport
1. Engineering units	16.07	17.29	28.21	9.20
2. Rice mills	23.75	17.50	8.25	3.00
3. Printing press	29.00	17.25	6.90	0.01
4. Metal fabrication	4.90	5.20	5.35	0.00
5. Saw mills	80.00	20.00	7.00	0.00
6. Repairing centres	1.65	1.10	1.47	1.25
7. Food product units	35.00	35.00	13.33	2.25
8. Tailoring units	50.00	50.00	1.25	0.00
9. Stone Crushers	5.00	2.50	7.50	8.00
10. Garments manufacturing	0.00	1.00	2.50	0.00
11. Chemical unit	10.00	20.00	27.00	0.00
Total	18.94	15.01	13.83	5.71

Source: Compiled from the primary data.

Note:
 (i) Leather units have leased-in the fixed capital items; hence do not appear in the table above.
 (ii) The calculated "F" ratios for rows and columns are 1.74 and 4.62 respectively, while the tabulated "F" ratios are 2.16 and 2.92 for rows and columns respectively. Hence, the difference between the volumes of fixed capital used up by SSUs is not statistically significant, while the same between the types of fixed capital item is statistically significant.

TABLE 16: WORKING CAPITAL PER UNIT AT 2007 PRICES (IN RS. LAKHS)

Industries	Raw material	Semi finished product	Stock of finished product	Power & Fuel charges	Wages	Rent	Telephone charges
Engineering Units	9.63	64.74	5.56	1.25	2.76	-	0.049
Rice Mills	7.57	14.75	4.31	1.46	0.94	0.06	0.006
Printing Presses	0.10	-	-	0.04	0.12	0.02	0.006
Metal Units	2.07	5.76	1.46	0.14	0.16	-	0.122
Saw Mills	7.78	10.56	8.78	0.10	0.17	0.08	0.007
Automobile Repairing Centres	-	-	-	0.02	0.30	0.03	0.007
Food Product Units	1.30	2.07	0.37	0.20	0.31	0.10	0.003
Tailoring Units	0.25	-	-	0.03	0.28	-	0.005
Crusher Units	0.46	0.98	0.18	0.15	0.23	-	0.015
Readymade Garment Unit	2.00	3.00	-	0.07	0.72	0.15	0.01
Chemical Unit	23.00	6.00	-	0.40	0.57	-	0.01
Leather Unit	5.17	8.33	-	0.30	0.27	-	0.01
Total	5.69	14.75	3.32	0.65	1.08	0.06	0.0324

Source: Primary data.

TABLE 17: OWN CAPITAL PER UNIT AS ON DATE OF COLLECTION OF DATA (in Rs lakhs)

Industries	Own capital	Own capital per unit	Rank
Engineering Units	713.50	50.96	2
Rice Mills	168.50	21.06	8
Printing Presses	118.80	19.80	10
Metal Units	72.25	12.04	11
Saw Mills	205.00	68.33	1
Automobile Repairing Centres	9.30	3.10	12
Food Product Units	118.00	39.33	4
Tailoring Units	108.00	54.00	3
Crusher Units	47.00	23.50	7
Readymade Garment Unit	30.00	30.00	6
Chemical Unit	70.00	70.00	5
Leather Unit	20.00	20.00	9
Total	1680.35	33.61	

Source: Primary data.

Note: These data relate to all the units in each category.

TABLE 18: DETAILS OF PARTNERSHIP

Industries	Starting stage No of partners	Partners per unit (starting stage)	Present stage No of partners	Partners per unit (at present stage)
Engineering Units	17 (7)	2.43	18 (8)	2.25
Metal Units	1 (1)	1.00	0	0
Crusher Units	1(1)	1.00	2 (1)	2.00
Rice Mills	21 (4)	5.25	21 (4)	5.25
Printing Presses	0	0	4 (1)	4.00
Saw Mills	2 (1)	2.00	4 (1)	4.00
Readymade Garments Units	0	0	2 (1)	2.00
Total	42 (14)	3.00	51 (16)	3.19

Source: Primary data.

Note: The figures in brackets denote the actual number of units in respective categories.

TABLE 19: TOTAL NUMBER OF WORKERS IN THE STUDY UNITS (STARTING STAGE)

Si. No	Type of Industries Type of workers		Engineering Units	Rice Mills	Printing Presses	Metal Units	Saw Mills	Auto Mobile Repairing Centres	Food Product Units	Tailoring Units	Crusher Units	Readymade Garment Unit	Chemical Unit	Leather Unit	Total	
															Male	Female
1	Skilled workers	Male	129	38	29	49	18	20	17	4	4	2	5	10	325	
		Female														
2	Unskilled workers	Male	123	21	23	27	13	22	15	3	6		4	20	277	
		Female		78	7				2	10	22	8		15		142
3	Supervisor	Male	10	5		1				1				2	19	
		Female														
4	Managers	Male	6	3		1				1	2	1	1	1	16	
		Female														
5	Clerk	Male	5	1											6	
		Female														
6	Store keeper	Male	17												17	
		Female														
7	Unpaid workers	Male		2		3									5	
		Female														
Total		Male	290	70	52	81	31	42	32	9	12	3	10	33	665	
		Female		78	7				2	10	22	8		15		142

Source: Primary data.

Note: The blank cells denote zero

TABLE 20: TOTAL NUMBER OF WORKERS IN THE STUDY UNITS (AS ON THE DATE OF COLLECTION OF DATA)

Si. No	Type of Industries Type of workers		Engineering Units	Rice Mills	Printing Presses	Metal Units	Saw Mills	Auto Mobile Repairing Centres	Food Product Units	Tailoring Units	Crusher Units	Readymade Garment Unit	Chemical Unit	Leather Unit	Total	
															Male	Female
1	Skilled workers	Male	208	37	19	27	9	13	22	7	3	2	4	2	353	
		Female								15	5	1				21
2	Unskilled workers	Male	204	14	10	14	7	7	9	5	3	4	16	10	303	
		Female		76	6		1		19	10	13	20		7		152
3	Supervisor	Male	67	5		2		1				1	2	2	80	
		Female			1	1										2
4	Managers	Male	28	3		1				1	2	1	1		37	
		Female							1							1
5	Clerk	Male	23	1								2			26	
		Female	2				2									4
6	Driver	Male	5	1											6	
		Female														
7	Accountant	Male	4												4	
		Female							1							1
8	Store keeper	Male	36												36	
		Female														
9	Semi killed workers	Male	55												55	
		Female														
10	Electricians	Male	5												5	
		Female														
11	Unpaid workers	Male	5	3	5		2	1							16	
		Female							1				1			2
Total		Male	640	64	29	49	16	23	32	13	8	10	23	14	921	
		Female	2	76	7	1	3		22	25	13	25	2	7		183

Sources: Primary data.

Note: The blank cells denote zero

TABLE 21: DISTRIBUTION OF SSUS BY LAND, VEHICLE AND HOUSE OWNERSHIP

Type of Industries	Assets details	Period	Engineering Units	Rice Mills	Printing Presses	Metal Units	Saw Mills	Auto Mobile Repairing Centres	Food Product Units	Tailoring Units	Crusher Units	Readymade Garment Unit	Chemical Unit	Leather Unit	Total	
															Then	Now
Car		Then	2	-	-	-	-	-	-	-	-	-	-	-	2	
		Now	13	1	2	1	3	1	3		2	1	1	1	1	29
Two wheeler		Then	13	4	2	4	3	1	3		2	-	1	-	34	
		Now	14	7	6	6	3	2	3	1	1	1	1	1	1	45
Land / Plot		Then	2	4	1	4	-	-	1	-	-	-	-	-	12	
		Now	4	5	-	3	1	-	2	-	1	1	-	-	17	
House		Then	14	6	5	4	3	2	3	1	2	1	1	1	43	
		Now	14	7	5	5	3	3	3	1	2	1	1	1	46	

Source: Primary data.

TABLE 22: DETAILS OF OTHER ENTERPRISES / BUSINESS ACTIVITIES ESTABLISHED BY THE RESPONDENT ENTREPRENEURS

Details	Engineering Units	Rice Mills	Printing Presses	Saw Mills	Food Product Units	Tailoring Units	Total
Product line							
Related product	3	1	-	1	2	-	7
Not related product	1	1	1	-	-	1	4
Total	4	2	1	1	2	1	11
Area							
Same place	3	-	-	1	2	1	7
Within the district	-	2	1	-	-	-	3
Within the state	1	-	-	-	-	-	1
Total	4	2	1	1	2	1	11
Year of starting							
1971-1980	1	-	-	-	2	1	4
1981-1990	1	1	1	1	-	-	4
1991-2000	1	-	-	-	-	-	1
2001-2004	1	1	-	-	-	-	2
Total	4	2	1	1	2	1	11

Source: Primary data.

TABLE 23: OPINION OF THE ENTREPRENEURS ABOUT THE SERVICES OF INDUSTRIAL PROMOTIONAL AGENCIES (IPAs)

Type industries	Not good	Good	Excellent	No idea	Total
Engineering Units	3	10	1	-	14
Rice Mills	3	4	-	1	8
Printing Presses	4	2	-	-	6
Metal Units	2	2	1	1	6
Saw Mills	2	1	-	-	3
Automobile Repairing Centres	2	-	-	1	3
Food Product Units	-	3	-	-	3
Tailoring Units	-	1	1	-	2
Crusher Units	-	2	-	-	2
Readymade Garment Unit	-	1	-	-	1
Chemical Unit	1	-	-	-	1
Leather Unit	1	-	-	-	1
Total	18	26	3	3	50
Percentage	36	52	6	6	100

Source: Primary data.

TABLE 24: CLOSURE OF SSUS BY INDUSTRY AND REASON IN THE SAMPLE

Type of Industries Factors	Engineering units	Rice mills	Saw mills	Auto mobile Repairing centres	Dhal mills	Oil mills	Tobacco units	Parcel units	Clinical laboratory units	Other industrial units	Total	%
Marketing problem	5	1	-	-	1	1	-	1	1	-	10	40
Finance problem	1	-	-	1	-	-	-	-	-	-	2	8
Partnership problem	2	-	-	-	-	-	-	-	-	-	2	8
Owner dead	1	-	-	-	-	-	-	-	-	1	2	8
Debt problem	-	-	1	-	-	-	-	-	-	-	1	4
Over bridge construction problem	2	-	-	-	-	-	-	-	-	-	2	8
Technical problem	-	-	-	-	-	-	-	-	-	1	1	4
Power problem	1	-	-	-	-	-	-	-	-	-	1	4
Price problem	1	-	-	-	-	-	-	-	-	-	1	4
Over loss	-	1	-	-	-	-	-	-	-	-	1	4
Competition problem	-	-	-	1	-	-	-	-	-	-	1	4
Government policies problem	-	-	-	-	-	-	1	-	-	-	1	4
Total	13	2	1	2	1	1	1	1	1	2	25	
%	52	8	8	4	4	4	4	4	4	8		100

Source: Primary data.

REFERENCES

- Bhavani T.A (2002), "Small-Scale Units in the Era of Globalisation: Problems and Prospects", Economic and Political Weekly, Vol. XXXVII, No. 29, pp. 3041-3052. District Industries Centre (DIC), Tiruchirappalli-1.
- Gohil D.C (2006), "Growth and Development of SSI in Gujarat: A study", Southern Economist, Vol. 44, No. 17, pp. 10-12.
- Industries Commissioner and Director of Industries and Commerce, Chennai - 5.
- Inspector of Factories, Tiruchirappalli – 23.
- Mensah J.V (2002), "Promotion Institutions and Business Performance of Small Scale Industries: Evidence from the Central Region in Ghana", The Indian Journal of Economics, Vol. LXXXII, No.327, pp. 465-482.
- Micro, Small and Medium Enterprises Development Act, 2006: Ministry of Industries, Government of India, New Delhi.
- Murali Krishna S (2006), "Entrepreneurship in Small Scale Engineering Units", Southern Economist, Vol. 45, No. 5, pp. 23-26.
- Population Census Report (2001), Tamil Nadu.
- Rajendra Prasad T (2004), "Corporate Policy and Small Enterprises in Karnataka", Southern Economist, Vol. 45, No. 14, pp. 21-24.
- SIDCO Annual Report (2008-09), Ministry of SSIs, Government of India, New Delhi.
- Schumpeter J. A (1934), "The Theory of Economic Development", Reprinted, Oxford University Press, New York.
- Tamil Nadu Profile, 2003.
- Third all India Census of SSIs Report (2003), Development Commissioner (SSI), Ministry of Small Scale Industries, Government of India, New Delhi.
- Thangamuthu C (1973), "Industrialisation of Tamil Nadu since 1951", Unpublished M.Litt. Project work, University of Madras, Chennai.
- Thangamuthu C and S.Iyampillai, (1982), "A Social Profile of Entrepreneurship", The Indian Economic Journal, Vol.31, No.2, pp.107-114.
- Uma Kapila (2002), "Understanding the Problems of Indian Economy", Academic Foundation, New Delhi, p. 376.
- Vetrivel K, (2007), "An Analysis of Small Scale Industries in Tamil Nadu: A Case Study of Tiruchirappalli Taluk", Ph D unpublished thesis submitted to Bharathidasan University, Tiruchirappalli – 620 024 (Tamil Nadu).
- Vetrivel K and S. Iyampillai (2009), "Problems and Prospects of SSIs in Tamil Nadu", Southern Economist, Vol. 48, No.14, pp 31-34

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator