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- 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.

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- 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.

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**PROBLEMS OF RURAL MSMEs: A STUDY IN THENI DISTRICT****DR. J.MARY SUGANTHI BAI****ASSOCIATE PROFESSOR****JAYARAJ ANNAPACKIAM COLLEGE FOR WOMEN (AUTONOMOUS)****THAMARIKULAM****DR. R.GUNASUNDRADEVI****ASSOCIATE PROFESSOR****JAYARAJ ANNAPACKIAM COLLEGE FOR WOMEN (AUTONOMOUS)****THAMARIKULAM****ABSTRACT**

*Micro Small Medium enterprises (MSMEs) occupy a pivotal position in India's process of development. Since independence, these industries have made an all-round effort to boost the economy. The importance of the micro, small and medium enterprises sector is certainly an established fact and the sector may well be considered the backbone of the modern day economy. A conducive environment is created through the policies and interest of the government in economic and industrial development of the country. However due to unorganised nature of the micro, small and medium enterprises sector of these industries are also plagued by the problems of raw materials, labour, finance, marketing, power, infrastructure facilities and under-utilisation of capacity. Hence the present study has been undertaken to evaluate the various problems encountered by the entrepreneurs. The research results indicate that finance and marketing are the two important problems that affect the MSMEs in the study area. The findings generate a suggestion that a different set of policies and the promotional measures are important to support the entrepreneurship development.*

**KEYWORDS**

Problems of rural entrepreneur, finance, infrastructure, marketing, training.

**INTRODUCTION**

Entrepreneurship in India has been through a very interesting journey. From the socialist days of the 'sixties, and 'seventies' and then subsequently through the days of liberalisation till today, India's entrepreneurs thrived and provided employment to millions. The need for broad based entrepreneurial class in India arises from the need to speed up the process of activating the factors of production leading to a higher rate of economic growth, dispersal of economic activities, development of backward and tribal areas, creation of employment opportunities, improvement in the standard of living of the weaker sections of the society and involvement of all sections of the society in the process of growth. The micro, small and medium enterprises accounts for more than 45% of the total manufacturing output; 33% of the total exports of the country and is estimated to employ about 60 million persons in over 26 million units throughout the length and breadth of the country. Of these there are 13 million small and medium enterprises dotting India's business landscape.

The direction and character of government subsidies, the facilities for term loans offered by government sponsored institutions, the infrastructure facilities and the general investment opportunities afforded by the government have a great bearing on entrepreneurship development. The central budgets have also had some promotional measures such as the reduction of excise duties on a wide range of articles, sizeable reduction in income taxation so as to enable entrepreneurs to finance their expansion from their own resources. The Industrial Development Bank of India funds the enterprises in some industries for replacement and modernisation. Investment allowance to industries is entitled to initial depreciation allowance and elimination of surcharge. Thus fiscal budgetary and monetary policies go a long way in promoting industries in our country.

**STATEMENT OF THE PROBLEM**

Recognising the important role that Micro Small Medium enterprises (MSMEs) play in the national economy, the central and state governments have taken active steps to promote and foster their growth. These measures have been particularly effective; but many of the problems of production, distribution and finance still continue to affect the MSMEs. While some of them are more or less common to a wide range of small industries, others have particular relevance to a group of industries situated in rural and backward areas. The problems of MSMEs are divided into external and internal. It is obvious, that the external problems arise from factors beyond the control of the entrepreneurs-the availability of power and other infrastructure facilities required for the smooth running of MSMEs. The internal problems affecting the micro small medium enterprises relate to organisation structure and production channel, technical knowhow, training, industrial relations and inadequacy of management. The problems of industries whether in the small scale sector or in the organised sector, are almost identical. The micro small medium enterprises, because of its weak financial structure and the limited resources, face the problems with difficulty. It is in this context the present paper intends to probe the problems faced by the rural entrepreneurs.

**REVIEW OF LITERATURE**

Ramakrishnan, P. (1975) in his study *New Entrepreneurship in Small-Scale Industries in Delhi* found that enterprises were prepared to pay back loans with high rate of interest to non banking sources to avoid bank formalities.

Mathur, S.P. (1979) in his study titled *Economics of Small-Scale Industries* reported that finding adequate finance and working capital was the greatest hurdle in the growth of small-scale industries.

Hrishikesh Bhattacharya (1984) in his article on *The Problems Faced by the Small-Scale Entrepreneurs located in Howrah and Calcutta of West Bengal* found that the need of proportionate increase in capital was inversely related to the size of the small firms. It was also observed that, smaller the firm, lesser was its chance to command finance from banks because it does not have any track record of past years' performance. The bank managers felt shaky in sanctioning the required amount of loan because they were unable to judge the capability of prospective borrowers on the basis of projections only.

Yoosuf Khan Y.S. (1988) studied the *Problems of Small-Scale Industry: A Study with Special Reference to Small-Scale Industrial Units in Tirunelveli* found that the paucity of fund caused the small-scale units to organise more and more concerns under partnership to pool together the resources of the partners. 55 per cent of the small units taken for study required a major portion of financial aid for their day to day expenses and only 7.5 per cent for expansion purposes. The nationalised banks in the region accounted for 40 per cent of the total assistance given to the small-scale units.

Nirmala, K. (1994) in her study entitled *Problems of Small-Scale Industries: A Study with Special Reference to Sattur Taluk* attempted to analyse problems, with regard to production, marketing and finance faced by small-scale industrial units. She has stated that the lack of adequate finance and the non availability of timely finance had seen the factors responsible for the problems of production and marketing by small-scale industrial units. Out of 100 sample units, only 5 units were not willing to borrow money from outside sources. The remaining 95 units in the study area borrowed money from commercial banks, other financial institutions, money lenders, relatives and friends.

Ranjan Kumar (1996) studied the Survival Strategies of Small-Scale Industries under Economic Liberalisation: Some Considerations expressed the lack of adequate timely finance as the foremost problem of small-scale industries. The sector was in due need of term capital to update and modernise. Further, inadequate working capital was an important reason for low capacity utilisation.

**OBJECTIVES**

To analyse the constraints encountered by MSMEs entrepreneurs

**SAMPLING DESIGN**

As per the data available with the District Industries Centre, Theni, the sample district in Tamilnadu, has around 5375 MSMEs in Theni District during the study period. On classifying the MSME units, it was found that there were 1392 manufacturing industries, 2121 trading industries and 1862 service industries in Theni District. According to the All India Survey of MSMEs, at least 40 per cent of MSMEs put down their shutters permanently on various reasons. On enquiry with the officials of DIC, Theni a similar trend was prevailing in Theni District also and hence a total number of active MSMEs in the district would be around 3,225. In social science research a sample size of 10 per cent is found adequate to obtain meaningful inferences and hence in the present study also 10 per cent of the active units were chosen. Tippet’s Random Sampling Numbers were used for selection of the respondents. Data were collected from all the 323 sample respondents through the interview schedules. Information collected from 23 respondents was found inadequate and hence effective sample size was fixed as 300. This includes 78 respondents from the manufacturing sector, 114 respondents from the trading sector and 108 respondents from the service sector.

**METHODOLOGY**

The present study is an empirical research based on survey method. The primary data were collected from the entrepreneurs with the help of a well - structured interview schedule. Before preparing the interview schedule, the researcher made a comprehensive review of the literature both directly and indirectly connected to the topic. The variables to be studied were identified by the researcher with the help of the officials of the Small Industries Development Corporation, District Industries Centre and the Tamil Nadu Industrial Investment Corporation. The secondary data were collected from journals, magazines, newspapers, books, documents, pamphlets and reports published by the commercial banks, Co-operative sector banks and the District Industries Centre.

**TOOLS OF ANALYSIS**

In order to bring out the most important problems faced by the respondents, data relating to the attitude of the respondents towards problems faced by them on the four factors, and the subsequent statements identified, were collected with the help of a pre determined and structured interview schedule. The respondents were asked to rate each statement on the basis of Likerts five-point scaling technique namely strongly agree, agree, no opinion, disagree and strongly disagree. The marks assigned to the scales are 5, 4, 3, 2 and 1 respectively. The mean score on each statement obtained from the respective variables among the three types of business namely manufacturing, trading and service were calculated separately.

In order to reveal the significant difference among the respondents of the three types of business regarding their attitude towards the problems faced by the entrepreneurs, a one way analysis of variance (ANOVA) was administered.

**FINANCIAL ASSISTANCE RELATED PROBLEMS**

Small units, as is well known, are not exclusively and not even mainly dependent on government assistance. Because the small units are not in a position to offer the guarantee required by the banking sector, even when small loans can be raised from government institutions. The procedure is so cumbersome that most of the entrepreneurs, who are either illiterate or semi illiterate, hesitate to make use of these facilities. This makes matters very difficult for the small industrialists, particularly when one who is new to this way of life. In this study five statements have been framed to measure the attitude of the entrepreneurs towards the financial problems. The mean score on each statement of the three types of business regarding the financial problems was calculated separately. The resulted mean score and the respective ‘F’statistics are presented in Table 1.

**TABLE 1: ATTITUDE OF RESPONDENTS TOWARDS FINANCIAL ASSISTANCE RELATED PROBLEMS**

Sl. No	Causes	Mean Scores			‘F’ statistics
		Manufacturing Industry	Trading Industry	Service Industry	
1.	Demand collateral security and third party guarantee	2.97	3.02	3.08	0.30 <sup>NS</sup>
2.	Low institutional commitment	1.82	1.74	2.13	12.04 <sup>**</sup>
3.	Tight repayment in the initial period	2.86	3.07	2.83	1.37 <sup>NS</sup>
4.	Requirement of margin money	3.32	3.35	3.38	0.31 <sup>NS</sup>
5.	Period of 2-6 months taken by institutions to clear a project	1.64	1.59	2.13	13.47 <sup>**</sup>

Source: Computed data

\*\* Significant at 1 per cent level

NS Not Significant

It is observed from Table 1 that the highly perceived factors among the respondents of all the three industries are ‘requirement of margin money’ since their mean scores are 3.32, 3.35 and 3.38 for manufacturing, trading and service industries respectively. Among the respondents of manufacturing trading and service industries, ‘period of 2-6 months taken by institutions to clear a project’ ranked lower since their mean scores are 1.64, 1.59 and 2.13 respectively. A significant difference among the respondents of the three industries is identified regarding the attitude of respondents towards financial assistance - related problems in its various aspects especially in ‘low institutional commitment’ and ‘period of 2-6 months taken by institutions to clear a project’ since their ‘F’statistics show significance at 1 per cent level.

**ATTITUDE TOWARDS FINANCIAL ASSISTANCE-RELATED PROBLEM INDEX (FARPI)**

The FARPI index was prepared for further analysis. The FARPI index is calculated by

$$FARPI = \frac{\sum_{i=1}^n SAFARPV_i}{\sum_{i=1}^n MSAFARPV_i} \times 100$$

- Where, FARPI = Financial Assistance-Related Problem Index
- SAFARPV = Score in the Attitude towards Financial Assistance- Related Problem Variable
- MSAFARPV = Maximum Score in the Attitude towards Financial Assistance-Related Problem Variable
- i = 1.....n = Number of Financial Assistance-Related Problem Variables included.

(the same formula is used for further index analysis with appropriate changes as required.)



In the present study, FARPI is confined to 25-50, 50-75 and 75-100 per cent. The distribution of the respondents according to FARPI is shown in Table 2.

**TABLE 2: FINANCIAL ASSISTANCE-RELATED PROBLEM INDEX AMONG THE RESPONDENTS**

Sl. No	FARP Index (%)	Number of respondents			Total
		Manufacturing Industry	Trading Industry	Service Industry	
1	25-50	37 (47.44)	45 (39.47)	43 (39.81)	125 (41.67)
2.	50-75	41 (52.56)	69 (60.53)	62 (57.41)	172 (57.33)
3.	75-100	0 (0)	0 (0)	3 (2.78)	3 (1.00)
	Total	78 (26)	114 (38)	108 (36)	300 (100)

Source: Computed data

Figures in parentheses denote percentages to total

It is evident from Table 2 that, in total, a maximum of 57.33 per cent of the respondents had FARPI of 50-75 per cent, 41.67 per cent of the respondents had FARPI of 25-50 per cent and 1 per cent of the respondents had FARPI of 75-100 per cent.

**INFRASTRUCTURE FACILITIES-RELATED PROBLEMS**

Lack of infrastructure facilities increases the cost of product of the units and their bargaining power reduces considerably. This results in low profitability which is a serious indicator of sickness. The most decried and one of the genuine problems faced by the entrepreneur is power shortage. Frequent power cut halts the production process and gives way to many other related problems. Creation of infrastructure facilities involves huge funds which the small entrepreneurs do lack. Hence it is necessary to direct the attitude of the entrepreneur towards problems in infrastructure facilities in business. In the present study four statements were framed by the researcher to measure the attitude of the respondents towards problem in infrastructure facilities. The mean score on each statement of the three types of business regarding the infrastructure facilities related problems was calculated separately. The resulted mean score and the respective 'F' statistics are presented in Table 3.

**TABLE 3: ATTITUDE OF RESPONDENTS TOWARDS INFRASTRUCTURE FACILITIES-RELATED PROBLEMS**

Sl. No	Causes	Mean Scores			'F' statistics
		Manufacturing Industry	Trading Industry	Service Industry	
1.	Interrupted power supply	3.37	3.34	3.31	0.66 <sup>NS</sup>
2.	Lack of storage and warehouse facilities	3.15	2.73	2.42	18.40 <sup>**</sup>
3.	Lack of transport facilities	3.34	3.21	3.30	0.55 <sup>NS</sup>
4.	Lack of communication and internet facilities	3.30	2.79	2.60	5.75 <sup>**</sup>

Source: Computed data

\*\*Significant at 1 per cent level

NS Not Significant

Table 3 shows that the highly perceived factors among the respondents of all the three industries are 'interrupted power supply' since their respective mean scores are 3.37, 3.34 and 3.31 for manufacturing, trading and service industries respectively. Among the respondents of all the three industries, 'lack of storage and warehouse facilities' ranked lower since their means scores are 3.15, 2.73 and 2.42 in manufacturing, trading and service industries respectively. A significant difference was found among the respondents of three industries regarding their attitudes towards infrastructure facilities related problems in its various aspects particularly in 'lack of storage and warehouse facilities' and 'lack of communication and internet facilities' since their 'F' statistics show significance at 1 per cent level. Interrupted power supply and 'lack of transport facilities' are found to be not significant.

**ATTITUDE TOWARDS INFRASTRUCTURE FACILITY-RELATED PROBLEMS INDEX (IFRPI)**

The IFRP index was prepared for further analysis. In the present study, IFRPI is confined to less than 25-50, 50-75 and 75-100 per cent. The distribution of the respondents according to the IFRPI is shown in Table 4.

**TABLE 4: INFRASTRUCTURE FACILITY-RELATED PROBLEM INDEX AMONG THE RESPONDENTS**

Sl. No.	IFRP Index (%)	Number of respondents			Total
		Manufacturing Industry	Trading Industry	Service Industry	
1.	25-50	8 (10.26)	20 (17.54)	27 (25.00)	55 (18.33)
2.	50-75	54 (69.23)	82 (71.93)	68 (62.96)	204 (68.00)
3.	75-100	16 (20.51)	12 (10.53)	13 (12.04)	41 (13.67)
	Total	78 (26)	114 (38)	108 (36)	300 (100)

Source: Computed data

Figures in parentheses denote percentages to total

Table 4 clearly shows that, in total, a maximum of 68 per cent of the respondents had IFRPI of 50-75 per cent, 18.33 per cent of the respondents had IFRPI of 25-50 per cent and 13.67 per cent of the respondents had of 75-100 per cent.

**MARKETING-RELATED PROBLEMS**

All industries whether small or large, face problems in marketing their products or services. But, micro, small and medium enterprises are more plagued by the marketing problems. Notwithstanding, there are two main reasons conditioning the marketing of products produced by small industries. First, small industries cannot withstand the cut-throat competition in respect of quality, cost and standardisation of the products with large scale industries. Second, the entrepreneur, in order to market their product, has to be at the mercy of middlemen who eat up a large amount of profit. Hence it is essential to bring out the attitude of the respondents towards marketing problems in general. In the present study five statements were framed by the researcher to measure the attitude of the respondents towards marketing-related problems. The mean score on each statement of the three types of business regarding the marketing problems was calculated separately. The resulted mean score and the respective 'F' statistics are presented in Table 5.

TABLE 5: ATTITUDE OF RESPONDENTS TOWARDS MARKETING-RELATED PROBLEMS

Sl. No	Causes	Mean Scores			'F' statistics
		Manufacturing Industry	Trading Industry	Service Industry	
1.	Stiff competition from large scale units	3.65	3.27	3.93	21.22**
2.	Absence of intelligence and good information system	2.53	2.70	2.82	1.75 <sup>NS</sup>
3.	Inflexibility to adopt according to the changing situations	2.78	2.60	2.60	1.21 <sup>NS</sup>
4.	Absence of market centers	3.15	2.73	3.13	5.70**
5.	Too many middlemen	3.65	3.25	3.60	9.40**

Source: Computed data

\*\*Significant at 1 per cent level  
NS Not Significant

Table 5 reveals that the 'Stiff competition from large scale units' and 'too many middlemen' are highly perceived factors among the respondents of manufacturing industries since their mean scores are 3.65 respectively. The highly perceived factor among the respondents of trading and service industries are 'stiff competition from large scale units' since their mean scores are 3.65, 3.27 and 3.93 respectively. 'Inflexibility to adapt according to the changing situations' was the least affecting factor in all the industries with the mean scores are 2.78 and 2.60 and 2.60 respectively. A significant difference was found among the respondents of three industries in its various aspects especially in 'stiff competition from large scale units', 'absence of market centers' and 'too many middlemen' since their 'F' statistics show significant at 1 per cent level. 'Absence of intelligence and good information system' and 'inflexibility to adapt according to the changing situations' are found to be not significant.

**ATTITUDE TOWARDS MARKETING-RELATED PROBLEMS INDEX (MRP)**

The MRP index was prepared for further analysis. In the present study, MRPI is confined to 25-50, 50-75 and 75-100 per cent. The distribution of the respondents according to MRPI is shown in Table 6.

TABLE 6: MARKETING-RELATED PROBLEM INDEX AMONG THE RESPONDENTS

Sl. No	MRP Index (%)	Number of respondents			Total
		Manufacturing Industry	Trading Industry	Service Industry	
1.	25-50	15 (19.23)	25 (21.93)	20 (18.52)	60 (20.00)
2.	50-75	55 (70.51)	86 (75.44)	81 (75.00)	222 (74.00)
3.	75-100	8 (10.26)	3 (2.63)	7 (6.48)	18 (6.00)
	Total	78 (26)	114 (38)	108 (36)	300 (100)

Source: Computed data

Figures in parentheses denote percentages to total

It is evident from Table 6 that, in total, a maximum of 74 per cent of the respondents had MRPI of 50-75 per cent; 20 per cent of the respondents had MRPI of 25-50 per cent and 6 per cent of the respondents had MRPI of 75-100 per cent.

**ENTREPRENEURIAL TRAINING - RELATED PROBLEMS**

More importantly, the government and the financial and non financial institutions are in the forefront in entrepreneurial development; however experience shows that the various training programmes of these institutions aim at training people to take up self-employment. Thus the very purpose of developing entrepreneurial talent among the youth is defeated. This calls for a critical evaluation of entrepreneurial training to develop personnel with conviction and commitment to undertake the task of planning, designing and implementing programmes for entrepreneurship development. Hence, it seems necessary to see whether the objective of entrepreneurial development training is fulfilled or not; in simple words, there is a need to have a retrospective look into how many participants have actually started their own industries after completing the training. In the present study five statements were identified by the researcher to measure the attitude of the respondents towards the entrepreneurial training related problems. The mean score on each statement of the three types of business regarding the entrepreneurial training related problems was calculated separately. The resulted mean score and the respective 'F' statistics are presented in Table 7.

TABLE 7: ATTITUDE OF RESPONDENTS TOWARDS ENTREPRENEURIAL TRAINING-RELATED PROBLEMS

Sl. No	Causes	Number of respondents			'F' statistics
		Manufacturing Industry	Trading Industry	Service Industry	
1.	Ill-planned training methodology	3.65	3.27	3.60	9.40**
2.	Inconsistency in the programmed design	3.18	2.73	3.15	6.01**
3.	Absence of standard curriculum	3.50	2.79	3.55	17.77**
4.	Lack of understanding	3.04	2.82	2.75	1.41 <sup>NS</sup>
5.	Inadequate facilities	1.64	1.58	1.57	15.68**

Source: Computed data

\*\*Significant at 1 per cent level  
NS Not Significant

It is observed from Table 7 that the perception of respondents of manufacturing industry was higher in all the aspects of entrepreneurial training-related problems except 'absence of standard curriculum' than that of the respondents in trading and service industries as revealed by the respective mean scores in the selected factors. The highly perceived factors among the respondents of all the three industries are 'ill-planned training methodology', since their mean scores are 3.65, 3.27 and 3.60 respectively. Among the respondents of all the three industries 'inadequate facilities' ranked lower since their mean scores are 1.64 and 1.58 and 1.57 respectively. A significant difference among the respondents of three industries is identified particularly in 'ill-planned training methodology', 'inconsistency in the programmed design', 'absence of standard curriculum' and 'inadequate facilities' since their 'F' statistics show significant at 1 per cent 'Lack of understanding' is found to be not significant.

**ATTITUDE TOWARDS ENTREPRENEURIAL TRAINING-RELATED PROBLEMS INDEX (ETRPI)**

The ETRP index was prepared for further analysis. In the present study, ETRPI is confined to less than 25-50, 50-75 and 75-100 per cent. The distribution of the respondents according to ETRPI is shown in Table 8.

TABLE 8: ENTREPRENEURIAL TRAINING-RELATED PROBLEM INDEX AMONG THE RESPONDENTS

Sl. No	ETRP Index (%)	Number of respondents			Total
		Manufacturing Industry	Trading Industry	Service Industry	
1.	25-50	26 (33.33)	71 (62.28)	32 (29.63)	129 (43.00)
2.	50-75	52 (66.67)	43 (37.72)	68 (62.96)	163 (54.33)
3.	75-100	0 (0)	0 (0)	8 (7.41)	8 (2.67)
	Total	78 (26)	114 (38)	108 (36)	300 (100)

Source: Computed data

Figures in parentheses denote percentages to total

It is evident from Table 8 that, in total, a maximum of 54.33 per cent of the respondents had ETRPI of 50-75 per cent; 43 per cent of the respondents had ETRPI of 25-50 per cent and 2.67 per cent of the respondents had ETRPI of 75-100 per cent.

## FINDINGS

1. The major problem with MSMEs entrepreneurs is their lack of understanding of the procedural problems regarding applying for loans and availing of funds from the financial institutions.
2. Requirement of margin money restricts the young graduates to enter into the business.
3. Lack of rail transport facilities in rural areas increase the transport cost of raw material and marketing of finished goods.
4. Stiff competition from the large scale undertaking affects the marketing of rural enterprises.
5. The entrepreneurs depend upon the middlemen for marketing their products in order to avoid packing, transportation, advertisement, and sales promotion.
6. There seems to be ill planned training methodology and inconsistency in programme designing. These affect the result of entrepreneurial training.
7. Training content, sequence and theme and focus of the training is not developed according to the rural areas.

## SUGGESTIONS

1. Procedures for applying bank loan must be simple and easy to understand by the micro, small and medium enterprises entrepreneur and unreasonable delay in sanctioning loans by financial institutions to be avoided by taking corrective measures.
2. In the case of first generation entrepreneurs, the financial institutions and banks may also consider feasibility of waiving collateral security, because engineers and graduates who come from poor family do not possess any land or other property.
3. Entrepreneurial development training covers the provision of motivational and managerial training.
4. Entrepreneur development programme will make an arrangement to support for establishment of the unit and would include provision of finance, infrastructure, raw materials, and machinery.
5. Adequate follow-up and counseling of the entrepreneur is also essential both during the implementation stage and when the unit starts commercial production. Re-orientation in the attitude of supporting organisations is called for.
6. Government should come forward to help the MSMEs in the form of direct purchase and sub contracting; setting up of permanent exhibition centers on the lines of head quarter of the district or in the form of such measures as will protect market for micro, small and medium enterprises.
7. The existing marketing set up should be strengthened with more retail outlets or affiliated outlets and market research on the customer preferences (like design, colour) so that the micro, small and medium enterprises know the market demand and produce accordingly.
8. With a view to rendering assistance in the field of exploring market potential and export promotion the government should simplify export procedures from time to time so as to support and promote export from micro small medium enterprises.
9. Exporters are encouraged to increase their competitive strength and take a long term view about international marketing.

## CONCLUSION

Micro, small and medium enterprises have been an effective instrument of progress and development in terms of industrialisation of rural areas and a strong measure of tackling the problem of unemployment plaguing the masses and the country. Its role cannot be underestimated in a country like India. The Government will take necessary steps to achieve excellence in the formulation and implementation of industrial policies that aim at providing prompt and efficient services to the entrepreneurs for smooth implementation and successful operation of industrial projects. This will enhance the standard of living of the people through creating more employment and investment opportunities. Government will continuously strive further to simplify the procedures for industrial approval and impose only such minimum controls as are considered essential.

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