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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	MODEL DEVELOPMENT OF SMALL AND MEDIUM INDUSTRIAL INVESTMENT CREATIVE ECONOMY BASED IN DENPASAR CITY <i>NI LUH PUTU WIAGUSTINI, I WAYAN RAMANTHA, I KETUT MUSTANDA, NYOMAN ABUNDANTI & I GEDE MERTA SUDIARTHA</i>	1
2.	THE ROLE OF PUSH AND PULL FACTORS IN OCCUPATIONAL CHANGE OF RURAL ARTISANS IN PUNJAB <i>INDERJEET SINGH & DR. BALBIR SINGH</i>	17
3.	A STUDY ON CUSTOMER SERVICE QUALITY OF RETAIL BANKING SECTOR IN CHENNAI <i>SORNAKUMARI & DR. KALYANARAMAN</i>	22
4.	SUSTAINABLE, RESPONSIBLE AND IMPACT INVESTMENT: A GLOBAL REVIEW <i>VINEETA MISHRA & DR. AJIT MITTAL</i>	26
5.	SUPER TREND SCALPING STRATEGY FOR NIFTY FUTURES & OPTIONS TRADING <i>DR. PRAVIN MOKASHI</i>	30
6.	COMPARATIVE EVALUATION OF ULTRASOUND BREAST CANCER IMAGE AND DESPECKLING <i>K. HAKKINS RAJ</i>	32
7.	ROLE OF CONSTRUCTION INDUSTRY IN THE ECONOMIC DEVELOPMENT OF INDIA <i>DR. K. VIJAYA VENKATESWARI</i>	36
8.	POTENTIALITY OF DERIVATIVE TRADING IN INDIAN CAPITAL MARKET: AN EMPIRICAL STUDY ON NSE <i>DR. RAMESH O OLEKAR & MUBARAK</i>	39
9.	SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN PUNJAB <i>AMANDEEP KAUR & DR. NIRMAL SINGH</i>	45
10.	THE IMPACT OF REMUNERATION MANAGEMENT ON ORGANISATIONAL EFFECTIVENESS: A STUDY IN BANGALORE <i>RAVI KUMAR & DR. D GOVINDAPPA</i>	49
11.	DIGITAL MARKETING AND ITS IMPACT ON BUYING BEHAVIOUR OF YOUTH: A REVIEW OF LITERATURE <i>SWAMYNATHAN.C & KAMALA S</i>	54
12.	DEMONETIZATION AND PARALLEL ECONOMY <i>SILKY JAIN & DEEPAK GUPTA</i>	57
13.	AN EMPIRICAL ANALYSIS OF STOCK PRICE-VOLUME RELATIONSHIP: A CASE STUDY IN AMERICAN COUNTRIES <i>DR. REKHA GUPTA</i>	60
14.	A CONCEPTUAL STUDY ON GIG ECONOMY <i>N. SANTHOSH KUMAR</i>	76
15.	SOCIO-ECONOMIC CONDITIONS OF MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs) IN TELANGANA STATE: A STUDY OF KARIMNAGAR DISTRICT <i>VELDANDI SADANANDAM & SHRUNGARAPU VISHNU</i>	78
16.	PATTERNS OF INTERNATIONAL MIGRATION AND REMITTANCES: A MACRO ANALYSIS FROM ETHIOPIA <i>EYOB BEKELE JUHAR</i>	83
17.	SOCIO-ECONOMIC CONDITIONS OF MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs): A STUDY OF WARANGAL DISTRICT <i>RANJITH UPPULA</i>	90
18.	MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs) IN TELANGANA STATE: AN OVERVIEW <i>LAVURI RAMESH & A.YESHODA</i>	99
19.	MICRO SMALL MEDIUM ENTERPRISES (MSMEs) IN WARANGAL DISTRICT: AN OVERVIEW <i>MANDHA SHYAM & LANKA RAJAGOPAL</i>	102
20.	PROBLEMS FACED BY MICRO SMALL MEDIUM ENTERPRISES (MSMEs) IN INDIA <i>NIMMALA SOMARAJU & MOTHE RAJU</i>	105
	REQUEST FOR FEEDBACK & DISCLAIMER	107

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SOCIO-ECONOMIC CONDITIONS OF MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs): A STUDY OF WARANGAL DISTRICT

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ABSTRACT

The MSMEs play vital role in the economic-social development of the country, often acting as nursery of entrepreneurship they also play a key role in the development of the economy with their effective, flexible and innovative entrepreneurial spirit. The MSMEs sector contributes significantly to the country's manufacturing output employment and exports and is credited with generally the higher employment growth as well as accounting for major share of industrial production and exports. Government provide assistance to MSMEs for strengthening the share capital & increase budget allocations, banks are increase the loan amount, government has been conduct the training & development programmes, to enhance marketing facilities, to increase the transport facilities, government has to provide raw material directly to the MSMEs and there should be relaxation in complex labour laws to avoid the inconvenience in compliance.

KEYWORDS

socio-economic conditions, micro small medium entrepreneurs (MSMEs).

INTRODUCTION

Micro Small and Medium Enterprises play a key role in the industrialization of a developing nation. "This is because: they provide immediate large scale employment and have a comparatively higher labour-capital ratio; they need only a shorter gestation period and relatively smaller markets, to be economic; they need lower investments. They offer a method of ensuring a more equitable distribution of the national income and facilitate an effective mobilization of the resources of capital and skill which might, otherwise, remain unutilized and they stimulate the growth of the industrial entrepreneurship and promote a more differed pattern of ownership and location".

The small scale sector has stimulated economic activity of a far reaching magnitude and has played a significant role in the elimination of the economic backwardness of the rural and the under - developed regions in the country, attained self-reliance and reduction of regional imbalances. It has also led to the reduction of disparities in income, wealth and consumption. The MSMEs play an important role in assisting the bigger industries and the projects so that the planned activity of the developmental work is timely attended to. The setting up and the growth of all types of industries have the basic objective of profit making. However, it also contributes towards social justice and the development of the particular area, by way of trade and commerce. These industries also develop lots of entrepreneurs who, in future, may play a bigger role in the developmental activities.

The All India Management Association (AIMA), in collaboration with the Federation of the Indian Chamber of Commerce and Industry (FICCI) organized a two day "National Convention on Small and Medium Enterprises in the Emerging Scenario" in 1998 sponsored by the SIDBI and Global Trust Bank to discuss the opportunities and challenges for the SMEs. "The convention was of the unanimous view that in view of the backlog of the manifold problems and the emerging global scenario in the new millennium, the development of the SMEs can certainly tackle issues involved in the economic development of the developing nations and the least developed countries with regard to employment and income generation". Thus the Micro, Small and Medium industries can very well provide an answer to the economic under development and the growing unemployment. The development of these industries would be beneficial to the developing countries and would assist them in improving their economic and social wellbeing.

REVIEW OF LITERATURE

Bhavani T.A. (2010) highlights the issue of quality employment generation by the SSIs and negates the short term attitude of increasing the volume of employment generation compromising with quality. The author argues that employment generation by the SSIs may be high in quantitative term but very low in quality.

Varma.U. K (2011) in his study on MSMEs recognized that while credit, marketing etc. are essential, the critical factor that drives growth is technology. In the present economic scenario of globalised competitiveness, it is the technological edge that will determine the winner.

Mathew, P.M. (2012), in his article, "the Relevance of MSMEs", focuses on recent developments in the industrial sector, contribution of MSMEs, and prospects for growth during the Twelfth Plan period, along with directions in which MSMEs should move in future. The basic objective of the Twelfth Plan (2012-17) is "faster, sustainable and more inclusive growth", as indicated in the Approach Paper of the Twelfth Plan released by the Planning Commission in 2011. Among the thrusts meant for such an inclusive growth, faster creation of jobs, especially in manufacturing, is given a special focus.

Dr. Padmasani, S. Karthika (2013), A study on Problems and Prospects of Micro, Small and Medium Scale Enterprise in Textile Exports with special reference to Tirupur and Coimbatore District. This paper has examined the problems of MSMEs in the era of global economy and also has identified the factors affecting MSMEs.

Dr. A.S. Shiralashetti (2014), prospects & Problems of MSMEs in India. This paper covered growth, performance and contribution of MSMEs to GDP and also mentioned about the problems faced by MSMEs located in Dharwad district of Karnataka State.

Dr. Neeru Garg (Sept. 2014), Micro, Small and Medium Enterprises in India: Current Scenario and Challenges. This paper made an attempt to highlight the growth of this sector and analyze various problems and challenges faced by MSME sector in India in general.

STATEMENT OF THE PROBLEM

The micro, small and medium enterprises are providing self-employment to the rural people and also lead to balanced growth of our nation, these units are struggling with day to day problems. The micro, small medium enterprise facilitates mobilization of resources, capital as well as still aims at raising the standard of living of the people especially in rural India. These are facing many problems from the promotion stage itself.

The micro, small and medium entrepreneurs are very weak in the powers of management of micro, small and medium enterprises. These are severely affected by lack of education and managerial skills. The productivity of micro, small and medium enterprises is affected by poor management on one side, whereas on the other side, these are affected by the high cost of capital especially on private finance. Since majority of micro, small and medium enterprises are managed by women entrepreneurs; they are affected by the social, general and cultural problems, even though the Central and State Governments have introduced a lot of programmes and schemes to rural entrepreneur.

There is a better prospect for micro, small and medium enterprises even after globalization and urbanization. If the problems of micro, small and medium enterprises and entrepreneurs are properly assessed, their problems may be solved through various programmes. Since the Government is highly interested in generating self-employment among the people, they are ready to serve the rural poor. Hence, the present study has made an attempt to identify the problems and also prospects of micro, small and medium enterprises in Warangal district of Telangana state.

NEED FOR THE STUDY

The Micro Small and Medium Enterprises (MSMEs) has been accepted as the engine of economic growth and promoting equitable development. In the present scenario, the MSMEs have been facing cut throat competition from the MNCs and big entrepreneurs, whose products are coming out with the sophisticated technology, huge amount of capital, marketing strategies, etc., At this section the proposed research is need of the hour, for which I have selected the Warangal district of Telangana state.

OBJECTIVES OF THE STUDY

The study will focus on the following objectives:

1. To understand the present situation of MSMEs.
2. To analyze the socio-economic conditions of MSMEs.
3. To offer suggestions for the development of the MSMEs.

SCOPE OF THE STUDY

The study broadly examines the Socio-economic conditions of MSMEs in Warangal district from 2005-2015. i.e., 10 years period.

METHODOLOGY

Sources of Data: The required data has been collected using both the primary and secondary data.

Primary Data: The main source of the primary data are the Micro Small Medium Entrepreneurs by serving a structured questionnaire a part from this, personal interviews, group discussions and observations methods were used in collecting the first hand information

Secondary Data: Secondary data for the study has been collected using published annual reports on MSMEs by the government, Handbook of Statistics on the Indian Economy published by Ministry of MSMEs, Reserve Bank of India (RBI), Annual Reports of Warangal district, Daily newspapers, published research papers in the reputed journals, books, thesis and dissertation and visiting websites relating to the presented research.

SAMPLE SIZE: Sample of 200 Respondents selected from the Warangal District.

TOOLS OF DATA ANALYSIS: The collected data will be classified, tabulated and analysed in a significant manner. For the data analysis simple statistical techniques will be applied such as percentages, averages.

LIMITATION OF THE STUDY

The following are the limitations of present study:

1. The study is essentially a micro level study.
2. The information through the questionnaires may not have covered correct figures Socio-economic conditions of Micro Small Medium Entrepreneurs.
3. The opinions and expressions of Micro Small Medium Entrepreneurs are based on the personal experience with the industries.
4. Secondary data are taken as MSMEs annual reports however the primary data is added to know the present conditions of Micro Small Medium Entrepreneurs.

DATA ANALYSIS AND INTERPRETATION

An attempt is made in this paper is to examine the socio-economic conditions of sample respondents focusing on the basis of age wise, area wise, religion wise, caste wise, educational qualification, type of the family, size of the family, occupational background, type of the house, loan taken from the MSMEs, annual income, experience profile, initial of the present business, nature of business, number of persons working in your organization, type of the enterprises mobilized your initial capital and initial capital.

The below table-1 shows the age wise distribution of MSMEs in the four areas of Warangal district, the age of groups have been categorized in to four such as below 25, 25-35, 35-40 and above 45.

TABLE 1: AGE-WISE DISTRIBUTION OF MSMEs

S.No	Age Groups (Years)	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Below 25	3 (6.00)	2 (1.00)	4 (2.00)	3 (1.50)	12 (6.00)
2	25-35	7 (14.00)	4 (2.00)	5 (2.50)	4 (2.00)	20 (10.00)
3	35-45	28 (56.00)	22 (11.00)	31 (15.50)	19 (9.50)	102 (51.00)
4	Above 45	12 (24.00)	22 (11.00)	10 (5.00)	24 (12.00)	66 (33.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table – 1 reveals that age-wise distribution of MSMEs from the selected areas of Warangal district. It is observed that out of the 50 respondents in the Rampur area the highest number 28 (14.00%) respondents are under age group of 35-45 years, followed by under age group of above 45 years with 12(6.00%) respondents, 7(3.50%) respondents are age under group of 25-35 years, and 3 (1.50%) respondents are under age group below 25 years.

It is observed that out of the 50respondents in the Madikonda area the highest number 22(11.00%) respondents are under age group of 35-40 years followed by under age group of above 45 years with 22(11.00%) respondents, 4 (2.00%) respondents are under age group of 25-35 years and only 2 (1.00%) respondents under age group of below 25 years.

It is observed that out of the 50 respondents in the Industrial estate area the highest number 31(15.50%) respondents are under age group of 35-40 years followed by under age group of above 45 years, with 10(5.00%) respondents 5(2.50%) respondents under age group of 25-35 years and only 4 (2.00%) respondents are under age group of below 25 years.

It is observed that out of the 50 respondents in the Autonagar area the highest number 24(12.00%) respondents are under age group of above 45 years, followed by under age group of 35-40 years with 19(9.50%) respondents 4(2.00%) respondents are age group of 25-35 years and only 3(1.50%) respondents are under age group of below 25 years.

The overall observation reveals that the majority of 106(51.00%) respondents are in the age group of 35-40 years followed by under the age group above 45 years with 66(33.00%) respondents, 20(10.00%) respondents are under age group of 25-35 years and only 12(6.00%) respondents are under age group below 25 years.

An attempt is made in the table-2 is to understand the area -wise distribution of the selected MSMEs from the selected areas of Warangal district. The area has been categorized into two i.e., rural and urban.

TABLE - 2: AREA -WISE DISTRIBUTION OF MSMEs

S.No	Area	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Rural	50 (100.00)	50 (100.00)			100 (50.00)
2	Urban			50 (100.00)	50 (100.00)	100 (50.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-2 found that area-wise distribution of MSMEs from the selected areas of Warangal district. In the Rampur area of the 50(100.00%) respondents are belonging to rural area, in the madikonda area of the 50(100.00%) respondents are belonging to rural area, in the industrial estate area of the 50(100.00%) respondents are belonging to urban area in the autonagar area of the 50(100.00%) respondents are belonging to urban area. The overall observation found that out of 200(100.00%) respondents, 100(50.00%) respondents are belonging to rural area and 100(50.00%) respondents are belonging to urban area.

RELIGION: India known as the land of spirituality and philosophy was the birthplace of some religions, which even exist today in the world. The most dominant religion in India today is Hinduism. About 80% of Indians are Hindus. Hinduism is a colorful religion with a vast gallery of Gods and Goddesses. Hinduism is one of the ancient religions in the world. It is supposed to have developed about 5000 years ago. Later on in ancient period other religions developed in India. Around 500 BC two other religions developed in India, namely, Buddhism and Jainism. Today only about 0.5% of Indians are Jains and about 0.7% are Buddhist. In ancient times Jainism and specially Buddhism were very popular in India. Indians who accepted Buddhist philosophy spread it not only within the Indian sub-continent but also to kingdoms east and south of India. These three ancient religions, Hinduism, Buddhism and Jainism, are seen as the moulders of the India philosophy. The below table-3 shows the religion – wise distribution of MSMEs from the selected areas of Warangal district, religions have been categorized into four i.e, Hindu, Muslim, Christian and Others.

TABLE 3: RELIGION- WISE DISTRIBUTION OF MSMEs

S.No	Religion	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Hindu	42 (84.00)	41 (82.00)	41 (82.00)	40 (80.00)	164 (82.00)
2	Muslim	6 (12.00)	5 (10.00)	6 (12.00)	7 (14.00)	24 (12.00)
3	Christian	2 (4.00)	4 (8.00)	3 (6.00)	3 (6.00)	12 (12.00)
4	Others	0	0	0	0	0
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-3 reveals that religion-wise distribution of MSMEs from the selected areas Warangal district. In the Rampur area out of the 50 respondents, the highest number 42(84.00%) respondents are belonging to Hindu, religion, followed by the Muslim religion, with 6(12.00%) respondents and only 2(4.00%) respondents are belonging to Christian religion over the period study.

In the Madikonda area out of 50 respondents the highest number 41(82.00%) respondents are belonging to Hindu religion, followed by the Muslim religion with 5(10.00%) respondents and only 4(8.00%) respondents are belonging to Christian religion

In the industrial estate area out of 50 respondents the highest number 41(82%) respondents are belonging to Hindu religion, followed by the Muslim religion with 6 (12%) respondents and only 3(6%) respondents belong to Christian religions over the study period.

In the Auto Nagar area out of 50 respondents, the highest number 40(80%) respondents belong to Hindu religion followed by the Muslim religion with 7(14%) respondents and only 3(6%) respondents are belonging to Christian religions over the study period.

The overall observation reveals that the majority of 164 (82%) respondents are belonging to Hindu religions, followed by the Muslim religions with 24 (12%) respondents and only 12(6%) respondents are belonging to Christian religions.

The below table -4 shows the caste wise distribution of MSMEs in the four areas of Warangal district, caste can be classified into four i.e, BC, SC, ST, OC

TABLE 4: CASTE-WISE DISTRIBUTION OF MSMEs

S.No	Caste	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	BC	22 (44.00)	20 (40.00)	26 (52.00)	16 (32.00)	84 (42.00)
2	SC	8 (16.00)	10 (20.00)	6 (12.00)	12 (24.00)	36 (18.00)
3	ST	4 (8.00)	2 (4.00)	3 (6.00)	3 (6.00)	12 (6.00)
4	OC	16 (32.00)	18 (36.00)	15 (30.00)	19 (38.00)	68 (34.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-4 clears that caste-wise distribution of MSMEs of Warangal district, in the Rampur area out of 50 (100.00%) respondents, the highest number 22 (44.00%) respondents are belonging to BCs, followed by the OCs with 16(32.00%) respondents 8(6.00%) respondents are belonging to SC and only 4 (8.00%) respondents are belonging to ST.

In the Madikonda area out of 50 respondents, the highest number of 20(40.00%) respondents are belonging to BC, followed by the OC with 18(36.00%) respondents, 10(20.00%) respondents are belonging to SC and only 2 (4.00%) respondents are belonging to to ST.

In the Industrial estate area out of 50 respondents the highest number 26(52.00%) respondents are belonging to BC followed by the OC with 15(30.00%) respondents, 6 (12.00%) respondents are belonging to SC and only 3 (6.00%) respondents are belonging to ST.

In the Autonagar area out of 50 respondents, the highest number 19(38.00%) respondents are belonging to OC, followed by the BC with 16(32.00%) respondents, 12(24.00%) respondents are belonging to SC and only 3 (6.00%) respondents are belonging to ST.

The overall observation reveals that the majority of 84(42.00%) respondents are belonging to BC, followed by the OC with 68(34.00%) respondents, 36(18.00%) respondents are belonging to SC only 12 (6.00%) respondents are belonging to ST.

EDUCATION: Education system plays vital role in the working nature and another of the MSMEs. Generally lower the education, higher the improvement in the MSMEs weaving and vice-versa.

The below table-5 shows the educational qualification of the respondents (MSMEs) from the selected areas of Warangal district, educational qualification can be divide into five i.e, illiterate, primary, secondary, graduation & above, technical and others.

TABLE 5: EDUCATIONAL QUALIFICATION OF THE MSMEs

S.No	Educational Qualification	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Illiterates	01 (2.00)	02 (4.00)	0	01 (2.00)	4 (2.00)
2	Primary level	5 (10.00)	7 (14.00)	6 (12.00)	4 (8.00)	22 (11.00)
3	Secondary level	10 (20.00)	8 (16.00)	13 (26.00)	12 (24.00)	43 (21.50)
4	Graduation & Above	24 (48.00)	24 (48.00)	23 (46.00)	23 (46.00)	93 (46.50)
5	Technical	10 (20.00)	9 (18.00)	8 (16.00)	11 (22.00)	38 (16.00)
	Others	0	0	0	0	0
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-5 shows that educational qualification of the MSMEs from the selected areas of Warangal district. In the Rampur area out of 50 respondents 24 (48.00%) respondents are studied graduation & above, the followed by the secondary with 10(20.00%) respondents are studied technical, 5(10.00%) are studied primary and only 1(2.00%) respondents are studied illiterate.

In the Madikonda area out of 50 respondents, the highest number 24(48.00%) are studied graduation & above, followed by the technical with 9(18.00%) respondents, 8(16.00%) respondents are studied secondary, 7(14.00%) respondents are studied primary and only 2(4.00%) respondents illiterates.

In the Industrial Estate area out of 50 respondents the highest number 23(46.00%) respondents are studied Graduation & above, followed by the secondary with 13(26.00%) respondents, 8 (16.00%) respondents are studied technical and only 6(12.00%) are studied primary.

In the Autonagar area out of 50 respondents the highest number 23(46.00%) respondents are studied graduation & above, followed by the secondary with 12(24.00%) respondents, 11(22.00%) respondents are studied technical, 4 (8.00%) respondents are studied primary and only 1(2.00%) respondents are illiterate. The overall observation that the majority of 93(46.50%) respondents are studied Graduation & above, followed by the secondary with 43(21.50%) respondents, 38(16.00%) respondents are studied technical, 22(11.00%) respondents are studied primary and only 4(2.00%) respondents are illiterate.

FAMILY: A family is a domestic group of people, or a number of domestic groups, typically affiliated by birth or marriage, or by comparable legal relationships including domestic partnership, adoption, surname and in some cases ownership.

Family system can be divided into two types such as:

1. JOINT FAMILY: Joint Family is recognized as a social institution from time immemorial. It is a large social group in which the father, mother, their mature and immature children, their brother and parents live together. In general, a family is called a joint family where the members in a house, taking food in a common cookery enjoy undivided landed property, participate in a common worship and united in blood relationship.

2. NUCLEAR FAMILY: The nuclear family is a term used to define a family group consisting of a pair of adults and their children. This is in contrast to a single-parent family, to the larger extended family, and to a family with more than two parents.

The following table table-6 shows the Type of the family of MSMEs from the selected areas of Warangal district. Family can be divided into two i.e., Joint family and Nuclear family.

TABLE 6: TYPE OF THE FAMILY OF MSMEs

S.No	Type of the family	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Joint Family	6 (12.00)	7 (14.00)	8 (16.00)	5 (10.00)	26 (13.00)
2	Nuclear Family	44 (88.00)	43 (86.00)	42 (84.00)	45 (90.00)	174 (87.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-6 describes that type of the family of MSMEs from the selected areas of Warangal district. In the Rampur area out of 50 respondents the highest number 44(88.00%) respondents are living the nuclear family and only 6 (12.00%) respondents live in the joint family under the study period.

In the madikonda area out of 50 respondents the highest number 43 (86.00%) respondents are live in the nuclear family and only 7 (14.00%) respondents are live in the joint family under the study period.

In the industrial area out of 50 respondents, the highest number 42 (84.00%) respondents are live in the nuclear family and only 8(16.00%) respondents are live in the joint family under the study period.

In autonagar area out of 50 respondents, the highest number 45 (90.00%) respondents are live in the nuclear family and only 5 (10.00%) respondents are live in the joint family under the study period.

The overall observation reveals that the majority of 174 (87.00%) living in the nuclear family and only 26 (13.00%) respondents are living in the joint family.

The below table-7 shows the size of the family of MSMEs from the selected areas of Warangal district. Family can be size divide into three i.e., small, medium and large.

TABLE 7: SIZE OF THE FAMILY OF MSMEs

S.No	Family Size	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Small (below3)	1 (2.00)	0	1 (2.00)	2 (4.00)	4 (2.00)
2	Medium (4-6)	42 (84.00)	44 (88.00)	41 (82.00)	41 (82.00)	168 (84.00)
3	Large (6 above)	7 (14.00)	6 (12.00)	8 (16.00)	7 (14.00)	28 (14.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-7 reveals that size of the family of MSMEs from the selected areas Warangal district. In the Rampur area out of 50 respondents the highest number 42(84.00%) respondents family size medium, followed by the family size large with 7 (14.00%) respondents and 1 (2.00%) respondents family size small over the study period.

In the madikonda area out of 50 respondents, the highest number 44(88.00%) respondents family size medium, followed by the family size large with 6 (12.00%) respondents and no respondents family size small over the period of study.

In the industrial area out of 50 respondents, the highest number 41(82.00%) family size medium, followed by the family size large with 8 (16.00%) respondents are 1 (2.00%) respondents family size small over the study of period.

In the autonagar area out of 50 respondents the highest number 41(82.00%) respondents family size medium, followed by the family size large with 7 (14.00%) respondents and only 2 (4.00%) respondents family size small over the period of study.

The overall observation reveals that the majority of 168(84.00%) respondents family size medium, followed by the family size large with 28(14.00%) respondents and only 4(8.00%) respondents small over the period of study.

The following table-8 shows the occupational background of MSMEs from the selected area of Warangal district. Occupation can be divide into four i.e., agriculture, business, govt employee, private employee etc.

TABLE 8: TYPE OF THE OCCUPATIONAL BACKGROUND OF MSMEs

S.No	Occupation	No. of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Agriculture	25 (50.00)	22 (44.00)	24 (48.00)	21 (42.00)	92 (46.00)
2	Business	15 (30.00)	16 (32.00)	18 (36.00)	15 (30.00)	64 (32.00)
3	Govt Employee	0	0	0	0	0
4	Private Employee	10 (20.00)	12 (24.00)	8 (16.00)	14 (28.00)	44 (22.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field survey

The above table-8 clears that occupational background of MSMEs from the selected areas of Warangal district. In the Rampur area out of 50 respondents the highest number 25(50.00%) respondents are occupied by agriculture followed by the business with 15(30.00%) respondents and only 10(20.00%) respondents are occupied by private employees.

In the Madikonda area out of 50 respondents, the highest number 22(44.00%) respondents are occupied by agriculture, followed by the business with 16(32.00%) respondents, and only 12(24.00%) respondents are occupied by private employee.

In the Industrial estate area out of 50 respondents the highest number 24(48.00%) respondents are occupied by agriculture, followed by the business with 18(36.00%) respondents and only 8(16.00%) respondents are occupied by private employee.

In the Autonagar area out of 50 respondents the highest number 21(42.00%) respondents are occupied by agriculture followed by the business with 15(30.00%) respondents and only 14(28.00%) respondents are occupied by private employee.

The overall observation reveals that the majority of 92(46.00%) respondents are occupied by agriculture, followed by the business with 64(32.00%) respondents and only 44(22.00%) respondents are occupied by private employees.

The below table-9 shows the type of the house of MSMEs from the selected areas of Warangal district, Houses are categorized into three i.e., RCC (Building), Shed and Tiles.

TABLE 9: TYPE OF THE HOUSE OF MSMEs

S.No	Type of House	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	RCC	31 (62.00)	31 (62.00)	34 (68.00)	25 (50.00)	121 (60.50)
2	Shed	9 (18.00)	11 (22.00)	9 (18.00)	13 (26.00)	42 (21.00)
3	Tiles	10 (20.00)	8 (16.00)	7 (14.00)	12 (24.00)	37 (18.50)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above-9 reveals that type of the house of MSMEs from the selected areas of Warangal district, In the Rampur area out of 50 respondents, the highest number 31(62.00%) respondents are living in the RCC followed by the living in the tiles with 10(20.00%) respondents and only 9(18.00%) respondents are living shed.

In Madikonda area out of 50 respondents the highest number 31(62.00%) respondents are living the RCC, followed by the living in the shed with 11(22.00%) respondents and only 8(16.00%) respondents are living in the tiles.

In the Industrial Estate area out of 50 respondents the highest number 34(68.00%) respondents are living in the RCC, followed by the living in the shed with 9(18.00%) respondents and only 7(14.00%) respondents are living in the tiles.

In the Autonagar area out of 50 respondents the highest number 25(50.00%) respondents are living in the RCC, followed by the living in the shed with 13(26.00%) respondents and only 12(24.00%) respondents are living in the tiles.

The overall observation reveals that the majority of 121(60.50%) respondents are living in the RCC, followed by the living shed with 42(21.00%) respondents and only 37(18.50%) respondents are living in the tiles.

The following table-10 shows the loan taken of the MSMEs from the selected areas of Warangal district, loan can be categorized into three i.e., bank, micro finance and other.

TABLE 10: LOAN TAKEN OF THE MSMEs

S.No	Type of Loan	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Bank	26 (52.00)	32 (64.00)	27 (54.00)	31 (62.00)	116 (58.00)
2	Micro Finance	16 (32.00)	6 (12.00)	9 (18.00)	13 (26.00)	44 (22.00)
3	Others	8 (16.00)	12 (24.00)	14 (28.00)	6 (12.00)	40 (20.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-10 describes that loan taken of the MSMEs from the selected areas Warangal district, In the Rampur area out of 50 respondents, the highest number 26(52.00%) are taking loan from bank, followed by the taking loan from micro finance with 16(32.00%) respondents and only 8(16.00%) respondents are taking loan from Others the study period.

In the Madikonda area out of 50 respondents, the highest number 32(64.00%) respondents are taking loan from bank, followed by the taking loan from others 12(24.00%) respondents and only 6(12.00%) respondents are taking loan from micro finance under the study period.

In the Industrial estate area out of 50 respondents, the highest number 27(54.00%) respondents are taking loan from bank, followed by the taking loan from others, with 14(28.00%) respondents and only 9(18.00%) respondents are taking loan from micro finance under the study period.

In the Autonagar area out of 50 respondents, the highest number 31(62.00%) respondents are taking loan from bank followed by the taking loan from micro finance with 13(26.00%) respondents and only 6(12.00%) respondents are taking loan from others under the study period.

The overall observation found that the majority of 116(58.00%) respondents are taking loan from bank, followed by the taking loan from micro finance with 44(22.00%) respondents and only 40(20.00%) respondents are taking loan from others under the study period.

The below table-11 shows the annual income of the MSMEs from the selected areas of Warangal district, Annual Income has been divide into five i.e., below – 25,000, 25,000-50,000, 50,000-1,00,000, 1,00,000-2,00,000 and above 2,00,000.

TABLE 11: ANNUAL INCOME OF THE MSMEs

S.No	Annual Income	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Below 25,000	1 (2.00)	4 (8.00)	3 (6.00)	3 (6.00)	11 (5.50)
2	25,000-50,000	1 (2.00)	3 (6.00)	2 (4.00)	5 (10.00)	11 (5.50)
3	50,000-1,00,000	8 (16.00)	14 (28.00)	16 (32.00)	6 (12.00)	44 (22.00)
4	1,00,000-2,00,000	22 (44.00)	16 (32.00)	12 (24.00)	28 (56.00)	78 (39.00)
5	Above 2,00,000	18 (36.00)	13 (26.00)	17 (34.00)	8 (16.00)	56 (28.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-11 reveals that annual income of the MSMEs from the selected areas of Warangal district, In the Rampur area out of 50 respondents the highest number 22(44.00%) respondents are earnings Above 2,00,000, followed by the earnings 1,00,000-2,00,000 with 18(36.00%) respondents, 8(16.00%) respondents are earnings 50,000-1,00,000, 1(2.00%) respondents are earnings 25,000-50,000 and 1(2.00%) respondents are earnings below 25,000

The Madikonda area out of 50 respondents, the highest number 16(32.00%) respondents are earnings 1,00,000-2,00,000, followed by the earnings 50,000-1,00,000 with 14(28.00%) respondents, 13(26.00%) respondents are earnings above 2,00,000, 4(8.00%) respondents are earnings below 25,000 and only 3(6.00%) respondents are earnings 25,000- 50,000

In the Industrial Estate area out of 50 respondents the highest number 17(34.00%) respondents are earnings above 2,00,000, followed by the earnings 50,000-1,00,000, with 16(32.00%) respondents, 12(24.00%) respondents are earnings 1,00,000-2,00,000, 3(6.00%) respondents are earnings below 25,000 and only 2(4.00%) respondents are earnings 25,000-50,000

In the Autonagar area out of 50 respondents the highest number 28(56.00%) respondents are earnings above 2,00,000 with 8(16.00%) respondents, 6(12.00%) respondents are earnings 50,000-1,00,000, 5(10.00%) respondents are earnings 25,000-50,000 and only 3(6.00%) respondents are earnings below 25,000

The overall observation found that the majority of 78(39.00%) respondents are earnings 1,00,000- 2,00,000, followed by the earnings above 2,00,000 with 56(28.00%) respondents, 44(22.00%) respondents are earnings 50,000-1,00,000, 11(5.50%) respondents are earnings 25,000-50,000 and 11(5.50%) respondents are earnings below 25,000

The below table-12 shows the experience MSMEs from the selected area of Warangal district experience has been categorized into four i.e., below 10 years, 10 – 20 years, 20-30 years and above 30 years.

TABLE 12: EXPERIENCE OF MSMEs

S.No	Experience (Years)	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Below 10 years	4 (8.00)	5 (10.00)	7 (14.00)	4 (8.00)	20 (10.00)
2	10 – 20 years	12 (24.00)	5 (10.00)	8 (16.00)	7 (14.00)	32 (16.00)
3	20 – 30 years	25 (50.00)	26 (52.00)	24 (48.00)	27 (54.00)	102 (51.00)
4	Above 30 years	9 (18.00)	14 (28.00)	11 (22.00)	12 (24.00)	46 (23.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-12 describes the experience of MSMEs from the selected areas of Warangal district in the Rampur area out of 50 respondents, the highest 25(50.00%) respondents are experience 20-30 years, followed by the experience 10-20 years with 12(24.00%) respondents 9(18.00%) respondents are experience above 30 years and 4(8.00%) respondents are experience below 10 years.

In the Madikonda area out of 50 respondents, the highest number 26(52.00%) respondents are experience 20-30 years followed by the experience above 30 years with 14(28.00%) respondents, 5(10.00%) respondents are experience 10-20 years and only 5 (10.00%) respondents are experience below 10 years.

In the Industrial area out of 50 respondents, the highest number 24(48.00%) are experience 20-30 years followed by the experience above 30 years with (22.00%) respondents, 8(16.00%) respondents are experience 10-20 years and 7(14.00%) respondents are experience below 10 years.

In the Autonagar area out of 50 respondents the highest number 27(54.00%) respondents are experience 20-30 years, followed by the experience above 30 years with 12(24.00%) respondents, 7(14.00%) respondents are experience 10-20 years and 4(8.00%) respondents are experience below 10 years.

The overall observation found that the majority of 102(51.00%) respondents are experience 20-30 years, followed by the experience above 30 years with 46(23.00%) respondents, 32(16.00%) respondents are experience 10-20 years and 20(10.00%) respondents are experience below 10 years.

The below table-13 shows the initial idea of the present business from the selected areas Warangal district it is can be categorized into five i.e., own idea, friends and relatives, institutional guidance, advised by parents advised by the others.

TABLE 13: INITIAL IDEA OF THE PRESENT BUSINESS

S.No	Initial idea of the Business	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Own Idea	5 (10.00)	6 (12.00)	7 (14.00)	4 (8.00)	22 (11.00)
2	Friends & Relatives	20 (40.00)	18 (36.00)	19 (38.00)	19 (38.00)	76 (38.00)
3	Institutional Guidance	2 (4.00)	4 (8.00)	1 (2.00)	5 (10.00)	12 (6.00)
4	Advised by Parents	21 (42.00)	21 (42.00)	22 (20.00)	20 (40.00)	84 (42.00)
5	Advised by Others	2 (4.00)	1 (2.00)	1 (2.00)	2 (4.00)	6 (3.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-13 clears that initial idea of the present business from the selected areas of Warangal district. In the Rampur area out of 50 respondents, the highest number 21(42.00%) respondents idea of the business advised by parents followed by the idea of the business Friends & Relatives with 20(40.00%) respondents, 5(10.00%) respondents are idea of the business own idea, 2(4.00%) respondents are idea of the business advised by others and 2(4.00%) respondents are idea of the business institutional guidance.

In the Madikonda area out of 50 respondents the highest number 21(42.00%) respondents are idea of the business advised by parents, followed by the idea of the business friends & relatives with 18(36.00%) respondents 6(12.00%) respondents are idea of the business own idea, 4(8.00%) respondents idea of the business institutional guidance and 1(2.00%) respondents are idea of the business advised by others.

In the Industrial Area out of 50 respondents the highest number 22(44.00%) respondents are idea of the business advised by parents, followed by the idea of business friends & relatives with 19(38.00%) respondents, 7(14.00%) respondents are idea of business own idea, 1(2.00%) respondents are idea of business institutional guidance and 1(2.00%) respondents are idea of business advised by parents.

In the Autonagar area out of 50 respondents the highest number 20(40.00%) respondents are advised by parents, followed by the idea of business friends & relatives, with 19(38.00%), 5(10.00%) respondents are idea of business institutional guidance, 4(8.00%) respondents are idea of business own idea and 2(4.00%) respondents are idea of business advised by parents.

The overall observation reveals that the majority of 84(42.00%) respondent are idea of business advised parents, followed by the idea of business friends & relatives 76(38.00%) respondents, 22(11.00%) respondents are idea of business own idea, 12(6.00%) respondents are idea of business institutional guidance and 6(3.00%) respondents are idea of business advised by others.

The following table-14 nature of business of MSMEs from the selected areas Warangal district nature of the business can be divide into three i.e., Manufacturing, Servicing, Trading.

TABLE 14: NATURE OF THE BUSINESS OF MSMEs

S.No	Nature of the Business	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Manufacturing	30 (60.00)	26 (52.00)	28 (56.00)	30 (60.00)	114 (57.00)
2	Servicing	15 (30.00)	17 (34.00)	18 (36.00)	14 (28.00)	64 (32.00)
3	Trading	5 (10.00)	7 (14.00)	4 (8.00)	6 (12.00)	22 (11.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table 3.14 clears that nature of the business of MSMEs from the selected areas of Warangal district. In the Rampur area out of the 50 respondents the highest number 30(60.00%) respondents are manufacturing, followed by the nature of the business servicing with 15(30.00%) respondents and 5(10.00%) respondents are trading.

In the Madikonda area out of 50 respondents the highest number 26(52.00%) respondents are manufacturing, followed by the nature of the business servicing with 17(34.00%) and 7(14.00%) respondents are trading.

In the Autonagar area out of 50 respondents the highest number 30(60.00%) respondents are manufacturing followed by the nature of the business servicing with 14(28.00%) respondents and 6(12.00%) respondents are trading.

The overall observation found that the majority of 114(57.00%) respondents are manufacturing, the followed by the nature of the business servicing with 64(32.00%) respondents and 22(11.00%) respondents are trading.

The below table-15 shows the number of persons working in organization, from the selected areas of Warangal district. Number of persons working in organization can be categorized into five i.e., below 10, 10-20, 20-40, 40-80 and Above 80

TABLE 15: NUMBER OF PERSONS WORKING IN ORGANISATION

S.No	Number of persons in working	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Below 10 persons	7 (14.00)	9 (18.00)	8 (16.00)	8 (16.00)	32 (16.00)
2	10 – 20 persons	12 (24.00)	10 (20.00)	14 (28.00)	8 (16.00)	44 (22.00)
3	20 – 40 persons	13 (26.00)	15 (30.00)	12 (24.00)	16 (32.00)	56 (28.00)
4	40 – 80 persons	13 (26.00)	13 (26.00)	12 (24.00)	14 (28.00)	52 (26.00)
	Above 80 persons	5 (10.00)	3 (6.00)	4 (8.00)	4 (8.00)	16 (8.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-15 describes that No. of persons working in organization from the selected areas of Warangal district. In the Rampur area out 50 respondents, the highest number 13(26.00%) respondents are 20-40 persons working in the organization, followed by the 40-80 persons working in organization with 13(26.00%) respondents 12(24.00%) respondents are 10-20 persons working in the organization 7(14.00%) respondents are below 10 persons working in the organization and 5(10.00%) respondents are above 80 persons working in the organization.

In the Madikonda area out of 50 respondents the highest number 15(30.00%) respondents are 20-40 persons working in the organization, followed by the 40-80 persons working in the organization with 13(26.00%) respondents, 10(20.00%) respondents are 10-20 persons working in the organization, 9(18.00%) respondents are below 10 persons working in organization and 3(6.00%) respondents are above 80 persons working in the organization.

In the Industrial estate out of 50 respondents the highest number 14(28.00%) respondents are 10-20 persons working in the organization, followed by the 20-40 persons working in the organization with 12(24.00%) respondents, 12(24.00%) respondents are 40-80 persons working in organization, 8(16.00%) respondents are below 10 persons working in the organization and 4(8.00%) respondents are above 80 persons working in organization.

In the Autonagar area out of 50 respondents the highest number 16(32.00%) respondents are 20-40 persons working in the organization followed by the 40-80 persons working in organization with 14(28.00%) respondents, 8(16.00%) respondents are 10-20 working in organization 8(16.00%) respondents are above 80 persons working in organization.

The overall observation found that the majority of 56(28.00%) respondents 20-40 years working in organization, followed by the 40-80 persons working in organization with 52(26.00%) respondents 44(22.00%) respondents are 10-20 persons working in organization, 32(16.00%) respondents are below 10 persons working in organization and 16(8.00%) respondents are above 80 persons working in organization.

The below table-16 shows the type of the enterprise from the selected areas of Warangal district, enterprise can be divide into two i.e., Registered, Unregistered.

TABLE 16: TYPE OF THE ENTERPRISE

S.No	Type of the Enterprise	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Registered	44 (88.00)	46 (23.00)	41 (82.00)	43 (86.00)	174 (87.00)
2	Unregistered	6 (12.00)	4 (8.00)	9 (18.00)	7 (14.00)	26 (13.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-16 clears that type of the enterprise from the selected areas of Warangal district, In the Rampur area out of 50 respondents the highest number 44(88.00%) registered enterprises and only 6(12.00%) unregistered enterprises.

In the Madikonda area out of 50 respondents the highest number 46(23.00%) registered enterprises and only 4(8.00%) unregistered enterprises.

In the Industrial estate area out of 50 respondents the highest number 41(82.00%) registered enterprises and only 9(18.00%) unregistered enterprises.

In the Autonagar area out of 50 respondents the highest number 43(86.00%) registered enterprises and only 7(14.00%) unregistered enterprises.

The overall observation reveals that the majority 174(87.00%) registered enterprises and only 26(13.00%) unregistered enterprises.

The below table-17 shows the mobilized the initial capital of MSMEs from the selected areas of Warangal district, mobilized the initial capital categorized into five i.e., Owned funds, borrowed from Friends & Relatives, borrowed from Bank, borrowed financial Institutions, Borrowed from Others.

TABLE 17: MOBILISED THE INITIAL CAPITAL OF MSMEs

S.No	Initial idea of the Business	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Owned funds	11 (22.00)	12 (24.00)	10 (20.00)	11 (22.00)	44 (22.00)
2	Borrowed from Friends & Relatives	16 (32.00)	15 (30.00)	18 (36.00)	15 (30.00)	64 (32.00)
3	Borrowed from Bank	18 (36.00)	16 (32.00)	16 (32.00)	18 (36.00)	68 (34.00)
4	Borrowed from Financial Institutions	0	0	0	0	0
5	Borrowed from Others	5 (10.00)	7 (14.00)	6 (12.00)	6 (12.00)	24 (12.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-17 describes that mobilized the initial capital of MSMEs from the selected areas of Warangal district, In the Rampur area out of 50 respondents the highest number 18(36.00%) respondents are mobilized the initial capital Borrowed from bank, followed by the mobilized initial capital Borrowed from friends & Relatives with 16(32.00%) respondents, 11(22.00%) respondents are mobilized the initial capital Owned funds and only 5(10.00%) respondents are mobilized the initial capital Borrowed from others.

In the Madikonda area out of 50 respondents the highest number 16(32.00%) respondents are mobilized the initial capital Borrowed from Bank, followed by the mobilized the initial capital Borrowed from Friends & Relatives with 15(30.00%) respondents, 12(24.00%) respondents are mobilized initial capital owned funds and only 7(14.00%) respondents are mobilized the initial capital Borrowed from others.

In the Industrial estate area out of the 50 respondents the highest number 18(36.00%) respondents, followed by the mobilized initial capital, Borrowed from bank, with 16(32.00%) respondents, 10(20.00%) respondents are mobilized the initial capital Owned funds and only 6(12.00%) respondents are mobilized the initial capital Borrowed from Others.

In the Autonagar area out of 50 respondents the highest number 18(36.00%) respondents are mobilized the initial capital Borrowed from Bank, followed by the mobilized the initial capital Borrowed from Friends & relatives with 15(30.00%) respondents, 11(22.00%) respondents are mobilized the initial capital Owned fund and only 6(12.00%) respondents are mobilized the initial capital Borrowed from Others.

The overall observation reveals that the majority 68(34.00%) respondents are mobilized the initial capital Borrowed from Banks, followed by the mobilized the initial capital Borrowed from Friends & relatives, with 64(32.00%) respondents 44(22.00%) respondents are mobilized the initial capital Own idea and only 24(12.00%) respondents are mobilized the initial capital Borrowed from Others.

The below table-18 initial capital of MSMEs from the selected areas of Warangal district, initial capital can be divide categorized into five Below – 30,000, 30,000-60,000, 60,000-1,20,000, 1,20,000-2,40,000, Above 2,40,000.

TABLE - 18 INITIAL CAPITAL OF THE MSMEs

S.No	Initial Capital	Number of Respondents				Total (%)
		Rampur	Madikonda	Industrial Estate	Autonagar	
1	Below 30,000	5 (10.00)	6 (12.00)	4 (8.00)	7 (14.00)	22 (11.00)
2	30,000-60,000	9 (18.00)	7 (14.00)	8 (16.00)	8 (16.00)	32 (16.00)
3	60,000-1,20,000	11 (22.00)	12 (24.00)	10 (20.00)	13 (26.00)	46 (23.00)
4	1,20,000-2,40,000	14 (28.00)	12 (24.00)	15 (30.00)	15 (30.00)	56 (26.00)
5	Above 2,40,000	11 (22.00)	13 (26.00)	13 (26.00)	7 (14.00)	44 (22.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-18 clears that initial capital of MSMEs from the selected areas of Warangal district, In the Rampur area out of 50 respondents 14(28.00%) respondents are initial capital 1,20,000-2,40,000, followed by the initial capital Above 2,40,000 with 11(22.00%) respondents 11(22.00%) respondents are initial capital 60,000-1,20,000, 9(18.00%) respondents are initial capital 30,000-60,000 and only 5(10.00%) respondents are initial capital below 30,000

In the Madikonda area out of 50 respondents the highest number 13(26.00%) respondents are initial capital Above 2,40,000, followed by the initial capital 60,000-1,20,000 with 12(24.00%) respondents, 12(24.00%) respondents are initial capital 1,20,000 with 12(24.00%) respondents are initial capital 1,20,000-2,40,000, 7(14.00%) respondents are initial capital 30,000-60,000, and only 6(12.00%) respondents are initial capital Below 30,000

In the Industrial estate out of 50 respondents in the highest number 15(30.00%) respondents are initial capital 1,20,000-2,40,000, followed by the initial capital above 2,40,000 with 13(26.00%), respondents 10(20.00%) respondents are initial capital 30,000 – 60,000 and only 4(8.00%) respondents are initial capital Below 30,000

In the Autonagar area out of 50 respondents the highest number of 15(30.00%) respondents are initial capital 1,20,000-2,40,000, followed by the initial capital 60,000-1,20,000, with 13(26.00%) respondents, 8(16.00%) respondents are initial capital Above 2,40,000 and 7(14.00%) respondents are initial capital below 30,000

The overall observation found that the majority of 56(28.00%) respondents are initial capital 1,20,000-2,40,000, followed by the initial capital 60,000-1,20,000 with 46(23.00%) respondents, 44(22.00%) respondents are initial capital above 2,40,000, 32(16.00%) respondents are initial capital 30,000-60,000, and 22(11.00%) respondents are initial capital Below 30,000.

SUMMARY OF FINDINGS

The following are the summary of findings presented below

1. It is found that majority of the respondents in the age group of 35-45 years.
2. MSMEs belong to both rural and urban areas.
3. MSMEs are include Hindus, Christians, Muslims the majority of the respondents are belong to Hindu.
4. MSMEs are include BC, SC, ST and FC the majority of the respondents are belong to BC.
5. The majority of respondents are studies graduation and above.
6. MSMEs are include joint family nuclear family it is observed that the majority of respondents are living in the nuclear family, because of urbanization decentralization and globalization.
7. MSMEs are family size include small, medium and large. The majority of respondents are family size medium.
8. It is observed that the majority of respondents occupational background agriculture.
9. It is found that majority of respondents are living in RCC house.
10. Source of loan include bank, micro finance and others. The majority of respondents taking loan from bank.
11. It is observed that majority of respondents annual income Rs. 1,00,000 – Rs. 2,00,000
12. Experience of MSMEs is include below 10 years, 10 – 20 years, 20-30 years and above 30 years. The majority of respondents experience 20-30 years.
13. It is found that majority of respondents initial idea of the present business friends and relatives.
14. Nature of the business of MSMEs includes Manufacturing, Servicing and Trading. The majority of respondents are manufacturing.
15. Number of persons working in organization are include below 10 persons, 10-20 persons, 20-40 persons, 40-80 persons and above 80 persons.
16. Enterprises are divide into two i.e., registered and unregistered the majority of enterprises are registered.
17. It is observed that the majority of respondents mobilized the initial capital borrowed from banks.
18. Initial capital of the MSMEs are include below Rs. 30,000 Rs. 30,000-60,000 Rs. 60,000-1,20,000 Rs. 1,20,000-2,40,000 and above Rs. 2,40,000 the majority of respondents are initial capital Rs. 1,20,000 – 2,40,000.

CONCLUSION

The MSMEs play vital role in the economic-social development of the country, often acting as nursery of entrepreneurship they also play a key role in the development of the economy with their effective, flexible and innovative entrepreneurial spirit. The MSMEs sector contributes significantly to the country's manufacturing output employment and exports and is credited with generality the higher employment growth as well as accounting for major share of industrial production and exports. Government provide assistance to MSMEs for strengthening the share capital & increase budget allocations, banks are increase the loan amount, government has been conduct the training & development programmes, to enhance marketing facilities, to increase the transport facilities, government has to provide raw material directly to the MSMEs and there should be relaxation in complex labour laws to avoid the inconvenience in compliance.

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