

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5504 Cities in 190 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

<http://ijrcm.org.in/>

# CONTENTS

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

**CHIEF PATRON****PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
*(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)*

Chancellor, K. R. Mangalam University, Gurgaon  
 Chancellor, Lingaya's University, Faridabad  
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

**FOUNDER PATRON****LATE SH. RAM BHAJAN AGGARWAL**

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

**FORMER CO-ORDINATOR****DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

**ADVISOR****PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR****PROF. R. K. SHARMA**

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

**EDITORIAL ADVISORY BOARD****DR. CHRISTIAN EHIUBUCHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, Woodland Park  
 NJ 07424, USA

**PROF. SIKANDER KUMAR**

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

**DR. JOSÉ G. VARGAS-HERNÁNDEZ**

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

**PROF. RAJENDER GUPTA**

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

**DR. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

**PROF. S. P. TIWARI**

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

**DR. KAUP MOHAMED**

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

**SUNIL KUMAR KARWASRA**

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

**DR. MIKE AMUHAYA IRAVO**

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-Kenya

**PROF. M. S. SENAM RAJU**

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

**DR. NEPOMUCENO TIU**

Chief Librarian &amp; Professor, Lyceum of the Philippines University, Laguna, Philippines

**PROF. PARVEEN KUMAR**

Director, M.C.A., Meerut Institute of Engineering &amp; Technology, Meerut, U. P.

**DR. ANA ŠTAMBUK**

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

**PROF. H. R. SHARMA**

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

**DR. CLIFFORD OBIYO OFURUM**

Director, Department of Accounting, University of Port Harcourt, Rivers State, Nigeria

**DR. SHIB SHANKAR ROY**

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

**PROF. MANOHAR LAL**

Director &amp; Chairman, School of Information &amp; Computer Sciences, I.G.N.O.U., New Delhi

**DR. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**DR. VIJAYPAL SINGH DHAKA**

Dean (Academics), Rajasthan Institute of Engineering &amp; Technology, Jaipur

**PROF. NAWAB ALI KHAN**

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

**DR. EGWAKHE A. JOHNSON**

Professor, Babcock University, Ilishan-Remo, Ogun State, Nigeria

**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

**PROF. ABHAY BANSAL**

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

**DR. BHARAT BHUSHAN**

Head, Department of Computer Science &amp; Applications, Guru Nanak Khalsa College, Yamunanagar

**MUDENDA COLLINS**

Head of the Department of Operations &amp; Supply Chain, The Copperbelt University, Zambia

**DR. JAYASHREE SHANTARAM PATIL (DAKE)**

Head of the Department, Badruka PG Centre, Hyderabad

**Dr. MURAT DARÇIN**

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

**DR. YOUNOS VAKIL ALROAIA**

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

**SHASHI KHURANA**

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

**DR. SEOW TA WEEA**

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

**DR. OKAN VELI ŞAFAKLI**

Associate Professor, European University of Lefke, Lefke, Cyprus

**DR. MOHINDER CHAND**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. BORIS MILOVIC**

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

**DR. IQBAL THONSE HAWALDAR**

Associate Professor, College of Business Administration, Kingdom University, Bahrain

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, Government College, Hodal

**DR. ALEXANDER MOSESOV**

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

**DR. MOHAMMAD TALHA**

Associate Professor, Department of Accounting &amp; MIS, College of Industrial Management, King Fahd University of Petroleum &amp; Minerals, Dhahran, Saudi Arabia

**DR. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**WILLIAM NKOMO**

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

**YU-BING WANG**

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

**DR. SHIVAKUMAR DEENE**

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

**DR. MELAKE TEWOLDE TECLEGHIORGIS**

Faculty, College of Business &amp; Economics, Department of Economics, Asmara, Eritrea

**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering &amp; Technology, Urjani

**DR. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

**ASHISH CHOPRA**

Faculty, Doon Valley Institute of Engineering &amp; Technology, Karnal

**SURAJ GAUDEL**

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

**DR. SAMBHAVNA**

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

**FORMER TECHNICAL ADVISOR****AMITA**

Faculty, Government M. S., Mohali

**FINANCIAL ADVISORS****DICKIN GOYAL**

Advocate &amp; Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS****JITENDER S. CHAHAL**

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

**CHANDER BHUSHAN SHARMA**

Advocate &amp; 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 the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

**DATED:** \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

**DEAR SIR/MADAM**

Please find my submission of manuscript titled ‘ \_\_\_\_\_ ’ for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR** :  
 Designation/Post\* :  
 Institution/College/University with full address & Pin Code :  
 Residential address with Pin Code :  
 Mobile Number (s) with country ISD code :  
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :  
 Landline Number (s) with country ISD code :  
 E-mail Address :  
 Alternate E-mail Address :  
 Nationality :

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
  - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
  - d) The total size of the file containing the manuscript is expected to be below **1000 KB.**
  - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
  - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
  6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aea-web.org/econlit/jelCodes.php](http://www.aea-web.org/econlit/jelCodes.php). However, mentioning of JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. 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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the 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 italic printing. 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 parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

**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, Nigeria.

**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, 19–23

**UNPUBLISHED DISSERTATIONS**

- 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.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>



## MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs) IN TELANGANA STATE: AN OVERVIEW

LAVURI RAMESH

STUDENT

DEPARTMENT OF TOURISM MANAGEMENT

KAKATIYA UNIVERSITY

WARANGAL

A.YESHODA

PH. D. RESEARCH SCHOLAR

DEPARTMENT OF COMMERCE &amp; BUSINESS MANAGEMENT

KAKATIYA UNIVERSITY

WARANGAL

## ABSTRACT

Micro small and medium enterprises play a vital role in economic development as a country. It is providing large scale employment. This paper has covered employment of MSMEs in Telangana State. Investment of MSMEs in Telangana State, and number of MSMEs in Telangana State. The following suggestions are offered for the development of MSMEs. State & Central government have to increase the budget allocation for MSMEs sector & provide assistance to MSMEs for strengthening the share Capital, banks to increase loan amount, government have tax exemption for MSMEs & provide marketing facilities, transport facilities and subsidies, government has to provide raw material, machinery and equipment directly to the MSMEs order to maintain and also providing training in machines, government gas to take necessary steps in order to sale the MSMEs products through the commerce like amazon, snapdeal, and flipkart etc., government has to establish new industrial parks and developing the infrastructural facilities & promotion policies, government should be conduct training and development, awareness programmes, government has to relaxation in labour laws & red tape and governments need to conduct health checkup camps.

## KEYWORDS

MSMEs, Telangana state.

## INTRODUCTION

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.

## OFFICIAL DEFINITION OF MSMEs IN INDIA

Micro, Small & Medium Enterprises Development (MSMED) Act2 in India in 2006, the Micro, Small and Medium Enterprises (MSMEs) are classified into:

**Manufacturing Sector:** The enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951. The manufacturing enterprises are defined in terms of investment in plant & machinery (as notified vide S.O. 1642(E). dated 29-Sep-2006), which is presented in the table below:

TABLE 1: SHOWING INVESTMENT CEILINGS FOR MSMEs IN MANUFACTURING SECTOR

Manufacturing Sector	Investment in Plant & Machinery
Micro Enterprises	Does not exceed twenty five lakh rupees, i.e. 2.5 Million Rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees, i.e. 50 Million Rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees, i.e. 100 Million Rupees

Source: Ministry of MSME, Govt. of India.

Service Sector: The enterprises engaged in providing or rendering of services defined in terms of investment in equipment (as notified vide S.O. 1642 (E), dt. 29.09.06, which is presented in the table below:

TABLE 2: SHOWING INVESTMENT CEILINGS FOR MSMEs IN SERVICE SECTOR

Service Sector	Investment in Equipment
Micro Enterprises	Does not exceed ten lakh rupees, i.e. One Million Rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees (rupees, i.e. 20 Million Rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees, i.e. 50 Million Rupees

Source: Ministry of MSME, Govt. of India

## REVIEW OF LITERATURE

Sonia and Kansai Rajeev (2009) studied the effects of globalization on Micro, Small and Medium Enterprises (MSMEs) during pre and post liberalization from 1973-74 to 2008-09. They used four economic parameters namely number of units, production, employment and export and interpreted study results based on Annual Average Growth Rate (AAGR) calculation.

Chakrabarty. K. C. (2010) States that with increasing competition, introduction of new products and stringent regulatory environment, the role of banks needs to change from mere lenders to partners in business. There is a need for greater participation of banks in the affairs of their constituents by convergence of credit services and non-credit services.

Subrahmanya Bala (2011) has probed the impact of globalization on the exports potentials of the small enterprises. The study shows that share of SSI export in total export has increased in protection period but remain more or less stagnated during the liberalization period.

Rajib Lahiri (2011) the study made an attempt to critically analyze the definition aspect of MSMEs and explore the opportunities enjoyed and the constraints faced by them in the era of globalization after analyzing the performance of MSMEs in India during the pre and post liberalization period. The study revealed that except marginal increase in growth rate in employment generation, the growth rate in other parameters is not encouraging during the liberalization period.

Raj Kumar Gautam and Raghbir Singh (2011) in their article, "Marketing Barriers of Small Firms: The Punjab Perspective," presented the findings of a study on marketing barriers of small enterprises based on a sample of 173 small manufacturing enterprises from Punjab.

Shailendra Dasari (2011) in his article, "Marketing Strategies for Maize Seed Industry: A Farmer Centric Approach", analyses the potential of maize seed industry in Andhra Pradesh, and the expectations of the farmers from maize seed industry based on the field study conducted in six districts of Telangana region of Andhra Pradesh covering 100 farmers and 30 dealers.

Unia, H.R. (2012), in her article, "Challenges in India's Foreign Trade" outlines the challenges being faced by India in exports and imports, and underscores the importance of increase in South- South trade in world trade which accounts for 22 per cent of global trade, and almost 50 per cent of total merchandise trade of developing countries at present. Among developing countries, India has emerged as a vibrant economy fuelled by robust growth in international trade and investment. The South's impressive growth would provide a new impetus to a sustained growth of the global economy, and contribute to the achievement of the Millennium Development Goals.

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. 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.

K. Suneetha and T. Sankaraiah, Problems of MSMEs and Entrepreneurs in Kadapa District, IOSR Journal of Economics and Finance: The study conducted a survey on 156 enterprises to study they problems. It was found that 103 enterprises were facing financial problems and among them 62.8 per cent are from Micro enterprises. Moreover 23 percent found as meager assistance from government agencies. In the study the divisions of Kadapa, Jammulamadugu and Rajampet were covered.

**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.

**OBJECTIVES OF THE STUDY**

The study will focus on the following objectives

1. To study the present situation of MSMEs.
2. To study the MSMEs in Telangana State – An Overview
3. To draw the conclusion

**SCOPE OF THE STUDY**

The study broadly examines the MSMEs in Telangana State – An Overview from 2005-2015 i.e. 10 years period.

**METHODOLOGY**

**Sources of Data:** The required data has been collected using Secondary Data.

**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 Karimnagar district, Daily newspapers, published research papers in the reputed journals, books, thesis and dissertation and visiting websites relating to the presented research.

**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 limitations of present study are as per following:

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. Secondary data are taken as MSMEs annual reports however the primary data is added to know the present conditions of Micro Small Medium Entrepreneurs.

**MSMEs IN TELANGANA STATE**

The Micro, Small and Medium Enterprises (MSME) is playing a key role in economic and social development of the State and is providing direct employment opportunities to 64,604 people and with a vast network of around 5,787 units. Its contribution in terms of indirect employment, providing inputs/ raw material for other sectors and export earnings, is immense.

**TABLE 1: EMPLOYMENT OF MSMEs IN TELANGANA STATE**

Sl. No.	Year	Employment
1	2005-06	7,500
2	2006-07	19,000
3	2007-08	48,100
4	2008-09	53,800
5	2009-10	47,400
6	2010-11	63,500
7	2011-12	77,300
8	2012-13	71,200
9	2013-14	83,200
10	2014-15	94,400

Source: Government of Telangana Planning Development Department

Above table describes that Employment opportunities providing in MSMEs in Telangana State. According to the data in 2005-06 year the MSMEs provided employment to 7500 persons and it was increased 94,400 in 2014-15. It can be observed that the MSMEs are playing very vital role in providing the employment in Telangana state.

**TABLE 2: INVESTMENT OF MSMEs IN TELANGANA STATE**

Sl. No.	Year	Investment (lakhs)
1	2005-06	311
2	2006-07	553
3	2007-08	1,358
4	2008-09	1,559
5	2009-10	4,576
6	2010-11	3,301
7	2011-12	3,033
8	2012-13	2,674
9	2013-14	3,111
10	2014-15	3,588

Source: Government of Planning Development Department

The above table shows that investment of MSMEs in Telangana State. As per above data the investment scenario is increased from 311 Lakhs to 4,576 between 2005-06 to 2009-10, after the 2009-10 it was gradually decreased to 3,588 Lakhs in 2014-15, because of the Telangana agitation. However, it can be observed that the investment tendency is gradually increasing.

TABLE 3: NUMBER OF MSMEs IN TELANGANA STATE

Sl. No	Year	No of MSMEs
1	2005-06	73,100
2	2006-07	1,31,900
3	2007-08	2,64,500
4	2008-09	2,82,800
5	2009-10	2,75,900
6	2010-11	5,37,400
7	2011-12	5,56,100
8	2012-13	5,12,500
9	2013-14	6,84,400

Source: Government of Telangana Development Department

Table 3 gives a clear picture about the number of MSMEs in Telangana State. In 2005-06 there are only 71,100 MSMEs are running in Telangana state and it was raised up to 6,84,400 in 2013-14. The data clearly depicts that the Telangana state is also encouraging to MSMEs.

## CONCLUSION

Micro small and medium enterprises play a vital role in economic development as country. It is providing large scale employment. This paper has covered employment of MSMEs in Telangana State. Investment of MSMEs in Telangana State, and number of MSMEs in Telangana State. The following suggestions are offered for the development of MSMEs. State & Central government have to increase the budget allocation for MSMEs sector & provide assistance to MSMEs for strengthening the share Capital, banks to increase loan amount, government have tax exemption for MSMEs & provide marketing facilities, transport facilities and subsidies, government has to provide raw material, machinery and equipment directly to the MSMEs order to maintain and also providing training in machines, government gas to take necessary steps in order to sale the MSMEs products through the commerce like amazon, snapdeal, and flipkart etc., government has to establish new industrial parks and developing the infrastructural facilities & promotion policies, government should be conduct training and development, awareness programmes, government has to relaxation in labour laws & red tape and governments need to conduct health check up camps.

## REFERENCES

1. Chakrabaty K C (2010): Bank Credit to micro small and medium enterprises (MSMEs) – present status and way forward, "Institute of Small Enterprises and Development (ISED), Kochi 21 May 2010
2. Dr. Neeru - Garg: MSME in India, current scenario and challenges, Indian journal of research Vol.3, Issue 9, p. 11-13
3. Dr. Padmasai, S. Karthika: A study on problems and prospects of MSMEs in Textile exports with special reference to ThirupurDist, IJMBBV, Vol.1, Issue 1, Dec.2013, p.40
4. K. Sunitha & Shankaraiah: Problems of MSME and Entrepreneurs Kadya Dis IOSR Journal of Economic and finance Vol.3, Issue 2, 2014, p.3 1-37
5. Nishanth P, Dr. K. Jakaria K.A: Barriers faced by MSMEs in raising finance Abhinav Natioanal Journal of research commerce and management Vol.3, Issue.5, May.2014, p.39-46
6. Radha Krishna Mathur (2012): MSME sector Nurtures entrepreneurial meets and social objectives Business general small business and enterprises, consideration of Indian industry (CII) MSME council, Vol.2, January p.5-7.
7. Rajib Lahiri: Problems and prospects of MSMEs in India in the Era of globalization 1JCBM Vol.1, p.1-7
8. Sonia and Kansai Rajeev (2009) Globalisation and impact of small scale industry in India PCMA Journal of Business Vol. 1, p. 135-146
9. Subramanyabala (2011) Small scale industry development for export promotion, India's experience under liberlisation in micro small enterprises in India, Era of reforms Keshab Da (Ed) p.46-66

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Computer Application & 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-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) 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](mailto:infoijrcm@gmail.com).

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

## ABOUT THE JOURNAL

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

### *Our Other Journals*

