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PROBLEMS AND PROSPECTS OF MICRO SMALL MEDIUM ENTREPRENEURS (MSMEs) IN TELANGANA STATE: A STUDY OF KARIMNAGAR DISTRICT

RANJITH UPPULA
RESEARCH SCHOLAR
UNIVERSITY COLLEGE OF COMMERCE & BUSINESS MANAGEMENT
KAKATIYA UNIVERSITY
WARANGAL

ABSTRACT

The study reveals that majority of respondents are facing financial problems such as Heavy interest rate, Financial, Economic incredibility Entrepreneur, Limited working capital & Shortage Capital and Lack of Collateral security as well as are facing marketing problems such as Lack of marketing Experience, Competition from Large Scale Sector, Lack of sales promotion and Credit collection & Bad debts. They are also facing production problems such as Raw material, Non availability of machinery & equipment, Lack of specialized skills, Lack of technical know- how and Interruption power failures. The majority of respondents are also facing technological problems such as Delaying delivery of machines, obsolete plant and machinery, Poor capacity utilization and Transport bottle neck as well as social problems such as Lack of motivation, Lack of knowledge and Non favorable attitude and the development of MSMEs in real sense can help in overcoming these problems.

KEYWORDS

MSMEs, Karimnagar district.

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are the most important role in the economy. MSMEs creating number of jobs for the working population of a country, MSMEs contribute to Exports revenue as well as Gross Domestic Product to a reasonable extent. The purpose is to attempt recalling official definition of MSMEs in India, underpinning their economic significance, government initiatives in their regard, their problems and financing issues, and the trends in bank financing MSMEs in India.

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), dated 29-Sep-2006), 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, 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 Ragbir 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.

ShailendraDasari (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.

Uma, 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 their 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., at this section the proposed research is need of the hour, for which I have selected the Karimnagar district of Telangana state.

OBJECTIVES OF THE STUDY

The study will focus on the following objectives:

1. To study the present situation of MSMEs.
2. To examine the problems and prospects of MSMEs.
3. To offer suggestions for the development of the MSMEs.

SCOPE OF THE STUDY

The study broadly examines the problems and prospects of MSMEs in Karimnagar 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 Karimnagar 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 Karimnagar 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.

LIMITATIONS OF THE STUDY

The present study is having the following limitations:

1. The study is essentially a micro level study.
2. The information through the questionnaires may not have covered correct figures problems and prospects 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

In this paper an attempt has been made to present the problems and prospects of MSMEs. The data are collected from 200 sample respondents by supplying the questionnaires, focusing on the financial problems, marketing problems, production problems, technological problems, personal problems, labour problems and health problems.

1. FINANCIAL PROBLEMS

Micro small and medium entrepreneur are facing financial problems such as heavy interest rate financial incredibility entrepreneur, limited working capital, lack of collateral security and shortage capital.

The following table-3 shows the opinion of the respondents on financial problems, from the selected mandals Karimnagar district, financial problem can be categorized into six i.e., heavy interest rate, financial, economic incredibility entrepreneur, limited working capital & shortage capital, lack of collateral security and No.

TABLE 3: OPINION OF THE RESPONDENTS ON FINANCIAL PROBLEMS MSMEs

S.No	Financial Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Heavy interest rate	12 (24.00)	8 (16.00)	9 (18.00)	11 (22.00)	40 (20.00)
2	Financial	6 (12.00)	4 (8.00)	8 (16.00)	6 (12.00)	24 (12.00)
3	Economic incredibility Entrepreneur	4 (8.00)	5 (10.00)	6 (12.00)	5 (10.00)	20 (10.00)
4	Limited working capital & Shortage Capital	15 (30.00)	26 (52.00)	22 (44.00)	23 (46.00)	96 (48.00)
5	Lack of Collateral security	1 (2.00)	3 (6.00)	2 (4.00)	2 (4.00)	8 (16.00)
6	No	2 (4.00)	4 (8.00)	3 (6.00)	3 (6.00)	12 (6.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The below table – 3 reveals that opinion of the respondents on financial problems from the selected mandals of Karimnagar district. In the Ramagundam mandal out of 50 respondents the highest number 15(30.00%) respondents are facing limited working capital & shortage capital, followed by the facing heavy interest

rate with 12(24.00%) respondents, 6(12.00%) respondents are facing financial problems, 4(8.00%) respondents are economic credibility entrepreneur, 2(4.00%) respondents are not facing any financial problems and 1(2.00%) respondents are facing lack of collateral security.

In the Peddapally mandal out of 50 respondents the highest number 26(52.00%) respondents are facing limited working capital & shortage capital followed by the facing heavy interest rate with 8(16.00%) respondents, 5(10.00%) respondents are facing economic credibility entrepreneur, 4(8.00%) are facing financial, 4(8.00%) respondents are not facing any financial problems and only 3(6.00%) respondents are facing lack of collateral security.

In the Vemulawada mandal out of 50 respondents the highest number 22(44.00%) respondents are facing limited working capital & shortage capital followed by the facing interest rate with 9(18.00%) respondents, 8(16.00%) respondents are facing financial 6(12.00%) respondents are facing economic credibility entrepreneur, 3(6.00%) respondents are not facing any financial problems 2(4.00%) respondents are facing lack of collateral security.

In the Manthini mandal out of 50 respondents the highest number 23(46.00%) respondents are facing limited working capital & shortage capital, followed by the facing heavy interest rate 11(22.00%) respondents, 6(12.00%) respondents are facing financial 5(10.00%) respondents are facing economic credibility entrepreneur, 3 (6.00%) respondents are not facing any financial problems and only 2(4.00%) respondents are facing lack of collateral security.

The overall observation found that the majority of respondents 96(48.00%) respondents are facing limited working capital & shortage capital followed by the facing heavy interest rate with 40(20.00%) respondents, 24(12.00%) respondents are facing financial 20(10.00%) respondents are facing economic credibility entrepreneur, 12(6.00%) respondents are not facing any financial problems and only 8(4.00%) respondents are facing lack of collateral security.

2. MARKETING PROBLEMS

Micro Small and Medium Enterprises are facing marketing problems such as lack of marketing experience, competition from large scale sector, lack of sales promotion and credit collection & Bad debts.

The following table - 4 shows that opinion of the respondents on marketing problems, from the selected mandals Karimnagar district, marketing problems can be divide into four i.e., lack of marketing experience, collection from large scale sector, lack of sales promotion and credit collection & Bad debts.

TABLE 4: OPINION OF THE RESPONDENTS ON MARKETING PROBLEMS

S.No	Marketing Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Lack of marketing Experience	10 (20.00)	8 (16.00)	12 (24.00)	6 (12.00)	36 (18.00)
2	Competition from Large scale Sector	8 (16.00)	13 (26.00)	10 (20.00)	9 (18.00)	40 (20.00)
3	Lack of sales promotion	17 (34.00)	15 (30.00)	18 (36.00)	22 (44.00)	72 (36.00)
4	Credit collection & Bad debts	7 (14.00)	8 (16.00)	6 (12.00)	7 (14.00)	28 (14.00)
5	No	8 (16.00)	6 (12.00)	4 (8.00)	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 - 4 clears that opinion of the respondents on marketing problems from the selected mandals of Karimnagar district. In the Ramagundam mandal out of 50 respondents the highest number 17(34.00%) respondents are facing lack of sales promotion followed by the facing lack of marketing experience. With 10(20.00%) respondents, 8(16.00%) respondents are facing competition from large scale sector, 8 (16.00%) respondents are not facing any marketing problems and only 7(14.00%) respondents are facing credit collection and bad debts.

In the Peddapally mandal out of 50 respondents the highest number 15(30.00%) respondents are facing lack of sales promotion followed by the facing competition from large scale sector with 13(26.00%) respondents, 8(16.00%) respondents are facing lack of marketing experience, 8 (16.00%) respondents are facing credit collection & Bad debts and only 6(12.00%) respondents are not facing any marketing problems.

In the Industrial mandal out of 50 respondents the highest number 18(36.00%) respondents are facing lack of sales promotion, followed by the lack of marketing experience with 12(24.00%) respondents, 10(20.00%) respondents are facing competition from large scale sector, 6 (12.00%) respondents are facing credit collection & Bad debts and only 4(8.00%) respondents are not facing any marketing problem.

In the Manthini mandal out of 50 respondents the highest number 22 (44.00%) respondents are facing lack of sales promotion, followed by the facing competition from large scale sector with 9 (18.00%) respondents, 7 (14.00%) respondents are facing credit collection & Bad debts, 6 (12.00%) respondents are facing lack of marketing experience and only 6 (12.00%) respondents are not facing any marketing problems.

The overall observation reveals that the majority of 72(36.00%) respondents are facing lack of sales promotion, followed by the competition from large scale sector with 40(20.00%) respondents 36(18.00%) respondents are facing lack of marketing experience, 28(14.00%) respondents are facing credit collection & Bad debts and only 24(12.00%) respondents are not facing any marketing problems.

3. PRODUCTION PROBLEMS

Micro Small and Medium Enterprises are facing production problems such as raw material problems, non availability of machinery & equipment, lack of technical know –how, lack of specialized skills and interruption & power failure and No.

The below table-5 shows the opinion of the respondents on production problems, from the selected mandals Karimnagar district. Production problems can be categorized into six i.e., raw material problems, non availability of machinery equipment, lack of technical know – how, lack of specialized skills, interruption & power failure and No.

TABLE 5: OPINION ON THE RESPONDENTS ON PRODUCTION PROBLEMS

S.No	Production Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Raw material	15 (30.00)	21 (42.00)	19 (38.00)	17 (34.00)	72 (36.00)
2	Non availability of machinery & equipment	14 (28.00)	10 (20.00)	12 (24.00)	12 (24.00)	48 (24.00)
3	Lack of specialized skills	8 (16.00)	4 (8.00)	6 (12.00)	6 (12.00)	24 (12.00)
4	Lack of technical know- how	2 (4.00)	1 (2.00)	2 (4.00)	1 (2.00)	6 (3.00)
5	Interruption power failures	4 (8.00)	5 (10.00)	6 (12.00)	3 (6.00)	18 (9.00)
6	No	7 (14.00)	9 (18.00)	5 (10.00)	11 (22.00)	32 (16.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table -5 found that opinion of the respondents on production problems, from the selected mandals of Karimnagar district. In the Ramagundam Mandal out of 50 respondents the highest number 15(30.00%) respondents are facing raw material problem, followed by the facing non availability machinery & equipment with 14(28.00%) respondents are facing lack of specialized skills, 7(14.00%) respondents are not facing any production problems, 4(8.00%) respondents are facing interruption power failures and only 2(4.00%) respondents are facing lack of technical know-how.

In the Peddapally Mandal out of 50 respondents the highest number 21(42.00%) respondents are facing raw material problem, followed by the facing non availability of machinery & equipment, with 10(20.00%), 9(18.00%) respondents are not facing any production problems, 5(10.00%) respondents are facing interruption power failures, 4(8.00%) respondents are facing lack of specialized skills and only 1(2.00%) respondents are facing lack of technical know-how.

In the Vemulawada Mandal out of 50 respondents the highest number 19(38.00%) respondents are facing raw material problem, followed by the facing non availability of machinery equipment, with 12(24.00%) respondents, (12.00%) respondents are facing lack of specialized skills, 6(12.00%) respondents are facing interruption power failures 5(10.00%) respondents are not facing any production problems and only 2(4.00%) respondents are facing lack of technical know-how. In the Manthini Mandal out of 50 respondents the highest number 17(34.00%) respondents are facing raw material problems, followed by the facing non availability machinery 7 equipment with 12(24.00%) respondents, 11(22.00%) respondents are not facing any production problems, 6(12.00%) respondents are facing lack of specialized skills, 3(6.00%) respondents are facing interruption power failures and only 1(2.00%) respondents are facing lack of technical know-how.

The overall observation found that the majority of 72(36.00%) respondents are facing raw material problem followed by the non availability of machinery & equipment with 48(24.00%), 32(16.00%) respondents are not facing any production problems, 24(12.00%) respondents are facing lack of specialized skills 18(9.00%) respondents are facing interruption power failures and only 6(3.00%) respondents are facing technical know-how.

4. TECHNOLOGICAL PROBLEMS

Micro Small and Medium Enterprises are facing Technological problems such as delaying delivery of machineries, absolute plant and machinery, poor capacity utilization, transport bottle neck and No.

The below table-6 shows that opinion of the respondents on technological problems, from the selected mandals of Karimnagar district. Technological problems can be divide into five i.e., Delay in delivery of machines, absolute plant machinery, poor capacity utilization, transport bottle neck and No.

TABLE 6: OPINION ON THE RESPONDENTS ON TECHNOLOGICAL PROBLEMS

S.No	Technological Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Delaying delivery of machines	14 (28.00)	12 (24.00)	16 (32.00)	10 (20.00)	52 (26.00)
2	Obsolete plant and machinery	17 (34.00)	21 (42.00)	13 (26.00)	25 (50.00)	76 (38.00)
3	Poor capacity utilization	6 (12.00)	5 (10.00)	7 (14.00)	4 (8.00)	22 (11.00)
4	Transport bottle neck	10 (20.00)	8 (16.00)	9 (18.00)	9 (18.00)	36 (18.00)
5	No	3 (6.00)	4 (8.00)	5 (10.00)	2 (4.00)	14 (7.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-6 clears that opinion of the respondents on technological problems from the selected mandals of Karimnagar district. In the Ramagundam Mandal out of 50 respondents the highest number of 17(34.00%) respondents are facing obsolete plant and machinery, followed by the facing delay in delivery of machines with 14(28.00%) respondents, 10(20.00%) respondents are facing transport battle neck, 6(12.00%) respondents are facing poor capacity are not facing any technological problems.

In the Peddapally Mandal out of 50 respondents the highest number 21(42.00%) respondents are facing obsolete plant and machinery, followed by the facing delay in delivery of machines with 12(24.00%) respondents, 8(16.00%) respondents are facing transport battle neck, 5(10.00%) respondents are facing poor capacity utilization and only 4(8.00%) respondents are not facing any technological problems.

In the Vemulawada Mandal out of 50 respondents the highest number 16(32.00%) respondents are facing delays in delivery of machines, followed by the facing obsolete plant and machinery with 13(26.00%) respondents, 9(18.00%) respondents are facing transport battle neck, 7(14.00%) respondents are facing poor capacity utilization and only 5(10.00%) respondents are not facing any technological problems.

In the Manthini Mandal out of 50 respondents the highest number 25(50.00%) respondents are facing obsolete plant and machinery, followed by the delay in delivery of machines with 10(20.00%) respondents, 9(18.00%) respondents are facing transport battle neck, 4(8.00%) respondents are facing poor capacity utilization and only 2(4.00%) respondents are not facing only technological problems.

The overall observation reveals that the majority of 76(38.00%) respondents are facing obsolete plant and machinery, followed by the facing delay in delivery of machines with 52(26.00%) respondents, 36(18.00%) respondents are facing transport battle neck, 22(11.00%) respondents are facing poor capacity utilization and only 14(7.00%) respondents are not facing any technological problems.

5. SOCIAL PROBLEMS

Micro Small and Medium Enterprises are facing social problems such as lack of motivation, lack of knowledge and non favorable attitude

The below table-7 shows the opinion of the respondents on social problems from the selected mandals of Karimnagar district, social problems can be categorized into four i.e., lack of motivation, lack of knowledge, non favourable attitude and No

TABLE 7: OPINION ON THE RESPONDENTS ON SOCIAL PROBLEMS

S.No	Social Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Lack of motivation	15 (30.00)	16 (32.00)	16 (32.00)	17 (34.00)	64 (32.00)
2	Lack of knowledge	25 (50.00)	24 (48.00)	24 (48.00)	23 (46.00)	96 (48.00)
3	Non favorable attitude	7 (14.00)	6 (12.00)	8 (16.00)	5 (10.00)	26 (13.00)
4	No	3 (6.00)	4 (8.00)	2 (4.00)	5 (10.00)	14 (7.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-7 describes that opinion of the respondents on social problems from the selected mandals of Karimnagar district. In the Ramagundam mandal out of 50 respondents the highest number 25(50.00%) respondents are facing lack of knowledge, followed by the facing lack of motivation with 15(30.00%) respondents, 7(14.00%) respondents are facing non favourable attitude and only 3(6.00%) respondents are not facing any social problems.

In the Peddapally mandal out of 50 respondents the highest number 24(48.00%) respondents are facing lack of knowledge, followed by the facing lack of motivation with 16(32.00%) respondents, 6(12.00%) respondents are facing non favourable attitude and only 4(8.00%) respondents are not facing any social problems.

In the Vemulawada mandal out of 50 respondents the highest number 24(48.00%) respondents are facing lack of knowledge, followed by the facing lack of motivation with 16(32.00%) respondents, 8(16.00%) respondents are facing non favourable attitude and only 2(4.00%) respondents are not facing any social problems. In the Manthini mandal out of 50 respondents the highest number 23(46.00%) respondents are facing lack of knowledge, followed by the facing lack of motivation with 17(34.00%) respondents, 5(10.00%) respondents are not facing any social problems.

The overall observation found that the majority of 96(48.00%) respondents are facing lack of knowledge, followed by the facing lack of motivation with 64(32.00%) respondents, 26(13.00%) respondents are facing non favourable attitude and only 14(7.00%) are not facing any social problems.

6. PERSONAL PROBLEMS

Micro Small and Medium Enterprises are facing personal problems such as excessive burden of work, lack of leisure time, excessive tension and poor risk taking ability.

The below table-8 shows the opinion of the respondents on personal problems from the selected mandals of Karimnagar district, personal problems are categorized into five i.e., excessive burden of work, lack of leisure time, excessive tension, poor risk taking ability and No.

TABLE 8: OPINION ON THE RESPONDENTS ON PERSONAL PROBLEMS

S.No	Personal Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Excessive burden of work	19 (38.00)	19 (38.00)	12 (24.00)	22 (44.00)	72 (36.00)
2	Lack of leisure time	10 (20.00)	12 (24.00)	13 (26.00)	9 (18.00)	44 (22.00)
3	Excessive tension	7 (14.00)	8 (16.00)	9 (18.00)	6 (12.00)	30 (15.00)
4	Poor risk taking ability	4 (8.00)	3 (6.00)	7 (14.00)	4 (8.00)	18 (9.00)
5	No	10 (20.00)	8 (16.00)	9 (18.00)	9 (18.00)	36 (18.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-8 shows the opinion of the respondents on personal problems from the selected mandals of Karimnagar district. In the Ramagundam mandal out of 50 respondents the highest number 19(38.00%) respondents are facing excessive burden of work, followed by the facing lack of leisure time with 10(20.00%) respondents, 10(20.00%) respondents are not facing any of personal problems, 7(14.00%) respondents are facing excessive tension and only 4(8.00%) respondents are facing poor risk taking ability.

In the Peddapally mandal out of 50 respondents the highest number 19(38.00%) respondents are facing excessive burden of work, followed by the facing lack of leisure time with 12(24.00%) respondents, 8(16.00%) respondents are facing excessive tension, 8(16.00%) respondents are not facing any personal problems and only 3(6.00%) are facing poor risk taking ability.

In the Vemulawada mandal out of 50 respondents the highest number 13(26.00%) respondents are facing lack of leisure time, followed by the facing excessive burden work with 12(24.00%) respondents 9(18.00%) respondents are facing excessive tension, 9(18.00%) respondents are not facing any personal problems and only 7(14.00%) respondents are facing poor risk taking ability.

In the Manthini mandal out of 50 respondents the highest number 22(44.00%) respondents are facing excessive burden of work, followed by the facing lack of leisure time 9(18.00%) respondents are not facing any personal problems 6(12.00%) respondents are facing excessive tension and only 4(8.00%) respondents are facing poor risk taking ability.

The overall observation reveals that the majority of 72(36.00%) respondents are facing excessive burden of work, followed by the facing lack of leisure time 44(22.00%) respondents, 36(18.00%) respondents are not facing any personal problems, 30(15.00%) respondents are facing excessive tension and only 18(9.00%) respondents are facing poor risk taking ability.

7. LABOUR PROBLEMS

Micro Small and Medium Enterprises are facing labour problems such as unavailability of skilled labour, labour absenteeism, high rates of wages or salaries and inefficient handling of labour problems.

The following table-9 shows the opinion of the respondents on labour problems from the selected mandals of Karimnagar district labour problems can be divided into five i.e., unavailability of skilled labour, labour absenteeism, high rates of wages or salaries, inefficient handling of labour problems and No.

TABLE 9: OPINION ON THE RESPONDENTS ON LABOUR PROBLEMS

S.No	Labour Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Un availability of skilled labour	15 (30.00)	11 (22.00)	14 (28.00)	12 (24.00)	52 (26.00)
2	Labour absenteeism	9 (18.00)	11 (22.00)	12 (24.00)	8 (16.00)	40 (20.00)
3	High rates of wages or salaries	16 (32.00)	18 (32.00)	15 (30.00)	19 (38.00)	68 (34.00)
4	Inefficient handling of labour problems	7 (14.00)	6 (12.00)	8 (16.00)	7 (14.00)	28 (14.00)
5	No	2 (4.00)	4 (8.00)	3 (6.00)	3 (6.00)	12 (6.00)
Total (%)		50 (100.00)	50 (100.00)	50 (100.00)	50 (100.00)	200 (100.00)

Source: Field Survey

The above table-9 shows clear that opinion on the respondents on labour problems from the selected mandals Karimnagar district. In the Ramagundam mandal out of 50 respondents the highest number 16(32.00%) respondents are facing high rates of wages or salaries, followed by the facing unavailability of skilled labor

with 15(30.00%) respondents, 9(18.00%) respondents are facing labor absenteeism, 7(14.00%) respondents are facing in efficient handling of labor problems and only 2(4.00%) respondents are not facing any labor problems.

In the Peddapally mandal out of 50 respondents the highest number 18(36.00%) respondent is facing high rates of wages or salaries, followed by the facing un availability skilled labor with 11(22.00%) respondents, 11(22.00%) respondents are facing labor absenteeism, 6(12.00%) respondents are facing in efficient handling of labor problems and only 4(8.00%) respondents are not facing any labor problems.

In the Vemulawada mandal out of 50 respondents the highest number 15(30.00%) respondents are facing high rates of wages or salaries, followed by the facing un availability of skilled labor 14(28.00%) respondents, 12(24.00%) respondents are facing labor absenteeism, 8(16.00%) respondents are facing in efficient handling of labor problems and only 3(6.00%) respondents are facing any labor problems.

In the Manthini mandal out of 50 respondents the highest number 19(38.00%) respondents are facing high rates of wages or salaries followed by the facing un availability skilled labor with 12(24.00%) respondents, 8(16.00%) respondents are facing labor absenteeism, 7(14.00%) respondent is facing in efficient handling of labor problems and only 3(6.00%) respondents are not facing any labor problems.

The overall observation found that the majority of 68(34.00%) respondents are facing high rates of wages or salaries, followed by the facing un availability of skilled labor with 52(26.00%) respondents, 40(20.00%) respondents are facing labor absenteeism 28(14.00%) respondents are facing in efficient handling of labor problems and only 2(6.00%) respondents are not facing labor problems.

HEALTH PROBLEMS

Micro Small and Medium Enterprises are facing health problems such as back pain, knee pain, joint pain, hearing problem, respiratory diseases etc.

TABLE 10: OPINION ON THE RESPONDENTS ON HEALTH PROBLEMS

S.No	Labour Problems	Number of Respondents				Total (%)
		Ramagundam	Peddapally	Vemulawada	Manthini	
1	Yes	31 (62.00)	29 (58.00)	33 (66.00)	35 (70.00)	128 (64.00)
2	No	19 (38.00)	21 (42.00)	17 (34.00)	15 (30.00)	72 (36.00)
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 opinion of the respondents on health problems from the selected mandals of Karimnagar district. In the Ramagundam mandal out of 50 respondents the highest number 31(62.00%) respondents were expressed the they are facing health problems, whereas only 19(38.00%) respondents are not facing any health problems over the study period.

In the Peddapally mandal out of 50 respondents the highest number 29(58.00%) respondents were expressed that they are facing health problems, whereas only 21(42.00%) respondents are not facing any health problems.

In the Vemulawada mandal out of 50 respondents the highest number 33(66.00%) respondents were expressed that they are facing health problems, whereas only 17(34.00%) respondents are not facing health problems over the study period.

In the Manthini mandal out of 50 respondents the highest number 35(70.00%) respondents were expressed that they are facing health problems, whereas only 15(30.00%) respondents are not facing any health problems.

The overall observation reveals that the majority of 128(64.00%) were expressed that they are facing health problems, whereas only 72(36.00%) respondents are not facing any health problems over the study period.

SUMMARY OF FINDINGS

1. The majority of respondents are facing financial problems such as Heavy interest rate, Financial, Economic incredibility Entrepreneur, Limited working capital & Shortage Capital and Lack of Collateral security.
2. It is observed that the majority of respondents are facing marketing problems such as Lack of marketing Experience, Competition from Large Scale Sector, Lack of sales promotion and Credit collection & Bad debts.
3. The majority of respondents are facing production problems such as Raw material, Non availability of machinery & equipment, Lack of specialized skills, Lack of technical know- how and Interruption power failures.
4. It is observed that the majority of respondents are facing technological problems such as Delaying delivery of machines, Obsolete plant and machinery, Poor capacity utilization and Transport bottle neck.
5. The majority of respondents are facing social problems such as Lack of motivation, Lack of knowledge and Non favorable attitude.
6. It is observed that the majority of respondents are facing personal problems such as excessive burden of work, lack of leisure time, excessive tension, and poor risk taking ability.
7. The majority of respondents are facing labour problems such as un availability of skilled labour, labour absenteeism, high rates of wages or salaries and inefficient handling of labour problems.
8. It is observed that the majority of respondents are facing health problems such as back pain, knee pain, joint pain, hearing problem, respiratory diseases etc.

SUGGESTIONS

After going through the above summary of findings the following suggestions are offered for the development of MSMEs

1. State & Central government have to increase the budget allocation for MSMEs sector.
2. State & Central government provide assistance to MSMEs for strengthening the share Capital.
3. It is suggested the banks to increase loan amount.
4. State & Central government have tax exemption from MSMEs.
5. Government has to provide marketing facilities, transport facilities and subsidies.
6. Government has to provide raw material, machinery and equipment directly to the MSMEs order to maintain and also providing training in machines.
7. Government has to take necessary steps in order to sale the MSMEs products through e – commerce like amazon, snapdeal, and flipkart etc.,
8. Government has to establish new industrial parks and developing the infrastructural facilities & promotion policies.
9. Government should be conduct training and development, awareness programmes.
10. Granting permission for foreign collaborations in the MSMEs sector with view to encouraging modernization & technical upgradation.
11. Government has to relaxation in labour laws and red tape.
12. It is also suggested the governments need to conduct health check up camps.

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