Small Scale Industries in India

Virendra R. Surase

Research Scholar, Department of Commerce, Dr. B. A. M. University, Aurangabad.

Dr. S. S. Muley

Associate Professor & Research Guide, Department of Commerce, Lalbahadur Shastri Sr. College, Partur Dist. Jalna.

Abstract

India's vision of emerging as an economic power in the 21st century can be realized through the pomotion and development of the small and medium enterprises. Small scale industrial environment in India guffers from a number of difficulties and constrains, which increases working risks, and resulting in uncertain husiness circumstance. These conditions lead the researcher to put his efforts to study such manufacturing systems in order to help investors within research environment to plan and design their businesses in a proper ways, to decrease risks, accommodate uncertain conditions, and increase success opportunities. Frameworks and approaches have been developed that guide people in making decisions about manufacturing system. This paper reviews all such study of small scale industries.

Keywords - small scale industries

1) Introduction

Transportation Study to achieve a set of strategic objectives involves making a series of complex decisions over time. Making these decisions in a way that supports a firm's high-level objective requires an understanding of how detailed design issues affect the interactions among various components of a manufacturing system; those components may vary from industrial environment to another. This paper presents a famework for quantities study and analysis of various parameters and problems faced by small scale industries in national capital region, India. This framework can be used as an approach to aid inverters, engineers and managers in the design, implementation, and operation of manufacturing systems. In practice, designing he details of manufacturing systems (equipment design and specification, layout, manual and automatic work content, material and information flow, etc.) in a way that is supportive of a firm's business strategy has proven be a difficult challenge. Because manufacturing systems are complex entities involving many interacting tlements, it can be difficult to understand the impact of detailed, low-level deficiencies and change the performanufacturing system as a whole. Shingo (1998) discusses the problem of optimizing individual Operations as opposed to the overall process [1]. Hopp and Spearman (1996) describe the same problem, a reductionist approach where the focus is on breaking a complex system into its more simple

ISSN 2319 - 359X

AN INTERNATIONAL MULTIDISCIPLINARY
HALF-YEARLY RESEARCH JOURNAL

IDEAL

Volume - V Issue - II March - August - 2017

Ajanta Prakashan

CONTENTS

| Sr. No. | Name & Author | 1 |
|---------|---|-------------|
| 12 | Compensation Vis - A - Vis Judicial Activism | Pages |
| | Mr. Satish Anandrao Munde | 54-59 |
| 13 | Core Banking Solution Requirements for Cooperative Banks: | 60-66 |
| | Functional and Technical | 00-06 |
| | Gajanan S. Rathod | |
| | Dr. P. H. Karmadkar | |
| 14/ | Role of Small and Medium Scale Industries in Employment | 67-71 |
| | Generation in Aurangabad District | |
| | Virendra R. Surase | |
| | Dr. S. S. Muley | |
| 15 | Poisoning National Consciousness through Religious Intolerance: A | 72-77 |
| | Study of Chaman Nahal's Azadi | |
| | Dr. Jukkalkar Syed Imtiaz | |
| 16 | Gender Equality: in Context with Culture, Religion and Literature | 78-83 |
| | (A historical View) | |
| | Satish Kumar Singh | 04.00 |
| 17 | Anxiety | 84-88 |
| | Dr. B. H. Maske | |
| | Deepak Pandey | 89-94 |
| 18 | Lok Adalat – Need of the Hour | |
| | Prof. Ratna Chandak | 8-3 |
| 8 | मानवाधिकार आणि आदिवासी स्त्री (संदर्भ आजचा) प्रा. डॉ. सुनंदा रेवसे | |
| | गुरू-शिष्य परंपरेचे पाईक : सावळाराम नाईक व श्रीमंत प्रतापशेठ | 8-4 |
| 2 | डॉ. सुनिल सी. अमृतकर | |
| | प्रा. मनिष रघुनाथ करंजे | |
| 3 | संत जनाबाईचे जात्यावरचे गाणे | 4- 9 |
| | गीता किसन इंगळे | |
| | डॉ. सर्जेराव जिगे | |

DEAL VOL. - V ISSUE - II Role of Small and Medium Scale Industries in Employment Generation in Aurangabad District

Virendra R. Surase

Research Scholar, Department of Commerce, Dr. B. A. M. University, Aurangabad.

Dr. S. S. Muley

Associate Professor & Research Guide Department of Commerce Lalbahadur Shastri Sr. College, Partur Dist. Jalna.

Abstract

India lives in villages and rural economy is the heart of National Economy. In India near about 68.80(provisional data of 2011 census) people lives in villages and their life is fully depends upon agriculture sector. Living standard of these people is comparatively low with urban people. Employment is generated only by agriculture and allied activities in rural area. Considering these circumstances Small Scale Industrial sector plays an important role in Indian economy in terms of employment generation. Main advantage of this small gale industrial sector is that, it is labour intensive and not capital intensive and India has rich human resources. In the present situation of financial crises and employment problem is re-emphasizing the need of the development of self employment and development. The small scale industry gives opportunities to the less educated people and local human resources of the society. Small and medium industries are treated as engine of the growth for the developing countries like India. As per the available statistics (fourth census of MSME sector) this sector employees an estimated 59.7 million persons spread over 26.1 million enterprises and the labour intensity in this sector is almost 4 times higher than the large scale enterprises. Taking in to consideration the importance of small and medium industrial sector in employment generation a study has been taken in this area with special reference of Aurangabad District of Marathwada Region in Maharashtra State.

Keyword: Human resources, Development, Rural Economy, SMEs

1) Introduction

Rural human population is facing the greatest challenges of day today life. People of India wanted Sustainable and balance development forever. Despite of good progress over the past few generation billions Of people in acute poverty and suffer with grossly inadequate resources-education, health services, infrastructure, land and credit facility etc.







Shri Balaji Sansthan, Deulgaon Raja's

Shri Vyankatesh Arts, Commerce & Science College

Deulgaon Raja, Dist. Buldana (M.S.), PIN- 4432 04.

NAAC RE-ACCREDITED AT 'B' LEVEL

International Multilingual Research Journal



Indian Agriculture: Challenges and Opportunities





Chief Editor:

Mr. Dnyaneshwar Vishnu Gore

| Prof. Dr. Mrunalini Fadanvis, N | | 51 |
|---------------------------------|---|--------------------|
| Mr. Dnyaneshwar V. Gore, Mr. | heir Determinants and Study of Govt. Procureme . Yogesh A. Borade, (MS) | nt Agenci |
| Dr. Shubhangee L Diwe, Nanc | al Credit and Agricultural Development in India led, Raghu Ganapathi, Adilabad | 58 |
| Mr. Dinesh Goyal, Panipat | . Shelgoone Australia (Care) | 61 |
| Mur | | 63 |
| Di. Vikas A. Deshmukh, Aurar | | 66 |
| Dr. Sonali Mandar Hajare, Ch | urchgate | 68 |
| Jaypalsing N. Kayte, Ratnaded | ep R. Deshmukh, Aurangabad | 71 |
| A manisha vinay Aole, | | 76 |
| Dr. Sonal S. Chandak, Amrav | Roadmap of India ati | 79 |
| Dr. Vishal Pawase, Pune | velopment in India: Issues & Challenges | 82 |
| Dr. Jitendra Ahirrao, Mr. Yoge | Challenges under Kisan Credit Card in India and Ma | harashtra 86 |
| Dr. S. S. Muley, Satyakumar | sector development in Post LPG period Sopikishan Rathi, Jalna | l 89 |
| Prof. Bharat N. Pimple, Jalna (| pment on Agriculture with Special Reference to Jain | a District |

26

Maharashtra's Agriculture sector development in Post LPG period.

(LPG: Liberalization, Privatisation, Globalization Period)

Dr. S. S. Muley,

Research Guide, Department of Commerce, L. B. S. College Partur, Dist. Jalna (MS).

Satyakumar Gopikishan Rathi,

Research Student, Department of Commerce, Moreshwar College Bhokardan, Dist. Jalna Email: rathicommerce@gmail.com Mobile: 9422724787

_****************

Introduction:

Due to innovation and technological development, it is possible to motivate integration of economies around the world. Many economic theories from Adam Smith's to Neoclassical economists' or economists' give importance to 'Specialisation', 'Division of labour', 'Investment in Physical Capital', 'Development of Infrastructure' 'Quality and Standardisation' 'Transfer of Technology' etc for Economic development. According to modern economic theory, changes in business environments, technological development, good governance, stabilities in macroeconomic conditions increase the possibilities of "Economic Growth". In this process of economic growth, Liberalisation (L), Privatisation (P), Globalisation (G) i.e. (LPG) Policy of WTO play a vital role. Especially the factors such as movement of labour (Human resources), capital resources, services, know-how, technology, national and cultural resources across borders lead to increase global integration and growth. It is possible to supply resources of goods and services up to each microeconomic part of world.

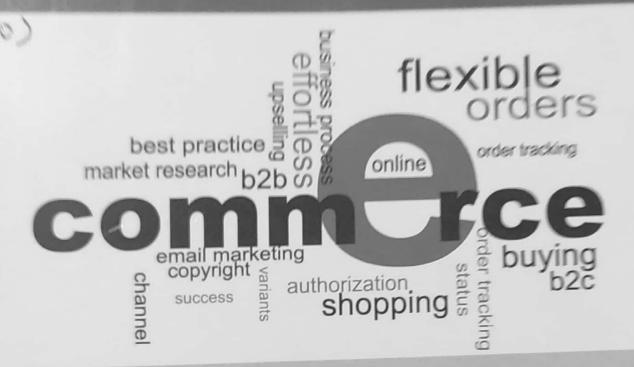
Economic planning means securing a better balance between demand and supply by conscious and thoughtful control either of production or distribution or of both. Economic planning is the making of all major economic decisions decisions by conscious comprehensive survey of the economic system as a whole. In 1950-51, India's national income was Rs 16,731 crore (at 1970-71 prices). Since then it has risen to Rs 257,813 crore (at current prices) in 1987-88. The first Five-year plan which began in 1951 had fixed a modest target of 11 percent increase in net national income. The economy actually recorded 18.4 percent increases. During the Second Plan period (1956-61) the rise in net national income was 21.4 percent. The Third Plan (1961-66) contemplated a 30 percent increase in the national income but the target was not achieved and national income rose only by 11.7 percent. During the Forth Plan period (1969-74) the net national income rose by 18.0 percent. The Fifth Plan (1974-79) recorded an increase of 5.4 percent per annum in the national income. The national income increased at rate 5.2 percent per annum during the sixth plan period (1980-81). The seventh plan (1985-90) achieved the target of 5 percent in the net national income per annum. Eighth Plan had a growth rate of 5.6 per cent per annum during this period. Rise in per capita income is considered a better index of growth. In 1950-51, India's per capita income was only Rs 466.00(at 1970-71 prices). Since then over a period of 40 years it increased to Rs 6248 in 1992-93.

Eighth Five year plan (1992-97) targeted growth rate in the agricultural sector of 4.6% per annum could not be achieved. The actual growth was put at 3.5%. The industrial growth rate for the plan was put at 7.2% as against the targeted rate of 7.6%. during the fourth year plan the actual industrial growth rate was 11.7%. Eighth Five year plan aimed to achieve a growth rate of 5.6% per annum during the entire plan. But actual growth rate has been estimated at 5.9%. Ninth Five Year Plan (1997-2002) targets an accelerated annual growth rate of 7 percent

Printing Area: Interdisciplinary Multilingual Refereed Journal

UGC Approved Sr.No.43053 Shri Vyankuteah Arts, Commerce & Seisnes Cellses

Deuigaen Raja, Dist. Buldana (M.S.), PHI- 443294.



VANDYARRA GIFUTSUGIRI

2017



PUBLISHED BY

Department of Commerce Shri Vyankatesh Arts, Commerce & Science College Deulgaon Raja, Dist. Buldana (M.S.), PIN- 443204.

Vanijyawarta

वाणिज्यवार्ता

© Dept. of Commerce

Publisher:

Harshwardhan Publication Pvt.Ltd. Limbaganesh, Dist. Beed (Maharashtra) Pin-431126, vidyawarta@gmail.com

Printed by:

Harshwardhan Publication Pvt.Ltd. Limbaganesh, Dist. Beed, Pin-431126

Page design & Cover :

Shaikh Jahurodden

Edition: March 2017

ISBN 978-93-85882-42-5

❖ Price : 225/ -



+INDEX+

English

| 1. | Impact of GST on Indian Economy & its challenges. —— Dr. L. K. Karangale | 08-21 |
|-----|---|-----------|
| | Dr. L. K. Karangare | 22-27 |
| 2. | Progress of Kisan Credit Card in India | LL L/ |
| | —— Dr. Jitendra Ahirrao-Yogesh Athave | 28-32 |
| 3. | A financial study of Dr. Panjabrao Deshmukh | 20-52 |
| | —— Dr. Dinesh W. Nichit-Shri. Sandesh M. Patil | 33-40 |
| 4. | AUTOMOBILE INDUSTRIES | 33-40 |
| | —— DR. E. J. HELGE | 41-51 |
| 5. | The Role of Human Resources in Uplifting | 41-31 |
| | —— Dr. U. Y. Memon | 52-62 |
| 6. | Impact of Climate Change on Agriculture in India —— Dr. G. D. Kharat-Prof. Rajendra Borase | 32 02 |
| _ | Role of Banking Services in Current Service Market | 63-71 |
| 7. | —— Dr. Shivaji B. Yadav | |
| | E-governance in India: Concept, Initiatives & Iss | ues 72-80 |
| 3. | —— Dr. Sunil A. Gorde | |
| , | E-Commerce in India-A Game Changer for | 81-90 |
| 9. | —— Prof. Suresh N. Gawai | 0100 |
| 0 | | 91-98 |
| LO. | Bancassurance: A win-win Model — Dr. Prashant M. Pisolkar | 51 50 |
| 1. | Information Technology In India | 99-107 |
| .1. | —— Ku. J. M. Bhagat | 33 101 |
| 2. | A study of women Empowerment through SHG Bank | 108-116 |
| | —— Dr. S. S. Muley | 100 110 |
| 3. | IMPORTANCE OF E-COMMERCE | 117-122 |
| | —— Prof. Dr. Balkrishna S. Ingle | |
| 4. | MAKE IN INDIA – A REVIEW | 123-128 |
| | —— Prof. Ramesh P. Deshmane | |

Vanijyawarta





A study of women Empowerment through SHG Bank linkage programme in India

Dr. S. S. Muley

Asso. Professor, Dept. of Commerce, Lal Bahadur Shashtri College, Partur, Dist – Jalna.

********<u>-</u>

Introduction -

Financial assistance have been recognized as effective strategy for the empowerment of women in rural as well as urban area, Bringing women together from all spheres of life to fight for their rights or a cause since the overall empowerment of women is crucially dependent on economic empowerment women through these SHGs work on a range of issues such as generation activities and seeking financial support.

The empowerment of women also considered as an active processwomen empowerment of India enabling women to realize their full identity and power in all spheres of life. It is development and participation in the decision making process system prevalent in the society.¹

ISSN-2321-211X

RESEARCH PROCESS

International Journal of the Social Research Foundation
IIC-DESW 2017 Special Issue:Volume No. II
Peer Reviewed and Refereed Journal

Interdisciplinary International Conference

on

Development, Environment and Social Welfare: Issues and Challenges
May- 16-17, 2017
Bangkok, Thailand



| 49. | Sustainable Development: A Gandhian Perspective | |
|-----|--|-----|
| | Govinarao | |
| 50. | A Sociological Study of Gujar Society in Beed District - Dongar Shahadeo Shivaji | 250 |
| 51. | Redisription of Acanthobothrium ijami yashida,1917 - Ashok Mote | 255 |
| 52. | Development: Social, Economic and Political Dimensions - Dinkar S. Kalambe | 261 |
| 53. | Project Finance with Predetermined Lease for Expansion of Business - Vijaykumar D. Ambhore | 267 |
| 54 | . Adivasi's Child Death and Facts of Malnutrition in Maharashtra - Ravindra M. Salunke | 271 |
| 55 | Diversity of Cestode Parasites in Vertebrates from Marathwada Region (M.S.) India | 27/ |
| | - Sunita Borde, Amol Thosar, Sapna Lohat, Rahul Khawal and Sushil Jawale | 2/0 |
| 56 | 6. Migration, Assimilation and Social Welfare: Humanitarian Crisis and Changing Cultural Identities - N. Kanakarathnam | 284 |
| | 7. A Critique on Eco-feminism - Vasant G. Sanap | 291 |
| | 8. Women Empowerment, Microfinance and Rural Development - Renu Mishra | 298 |
| | Microfinance through SHG's As an Instrument for Women Empowerm S. S. Muley | 303 |
| | 60. Political Science is Decision Making Process - Nandaji Raghobaji Satpute | 312 |
| | 61. Rural Development and Women Empowerment - Anjali Joshi-Tembhurnikar - Sthe Romantic Reviva | 315 |
| | 62. The Biotic and Abiotic Components in Verses of the Romantic Reviva English Literature: A Case Study of Ecological and Environmental - Vinodkumar P. Chaudhari | 323 |
| | ties colve the problem of widening of social dispartite | s? |
| | What do we need, smart over | 330 |
| | 64. Industrial Revolution and Indian Rural Development Rhutekar Vikram L. and Sanjay B. Salunke | 33 |

Research Process ISSN-2321-211X HC-DESW 2017 Special Issue: Volume No. II, pp. 303-311 © Social Research Foundation

Microfinance through SHG's As an Instrument for Women Empowerment

S. S. Muley

Associate Professor Department of Commerce, Lal Bahadur Shastri Senior College, Partur Dist. Jalna (Maharashtra) Email:drssmuley@gmail.com

In India out of total population the share of women population is 48 percent, but their work participation rate is less than half that of men. The percentage of population below poverty line is 25.70 percent in rural area. Thus the Indian economy is faced with problems of poverty, unemployment, illiteracy and increasing population pressure and this imposes greater economic burden and leads to reduce per capita income. Self Help Group (SHG) are playing major role in rural India today. The self help group is widely practiced for rural development, poverty alleviation and empowerment and involvement of women in microfinance is one of the most important measures of women empowerment.

This paper is mainly focus on the concept of microfinance through SHG Bank Linkage Programme for women empowerment and performance of SHG bank linkage

Programme.

[Key Words: Microfinance, Women Empowerment,

Indian economy is considered as an agricultural economy. India is Introduction ranking second largest populated country in the world. The Indian Population in February, 2017 is 1.34 billion, out of total 72 percent people live in rural area. The share of women population is 48 percent in total. As per population census of year 2011, the literacy rate of women is only 65.46 percent whereas the men's literacy is 82.14 percent. Women literacy and education is prerequisite not only for their equality and empowerment but also for the development of the nation. According to reserve bank of India annual report 2012, 'the percentage of below poverty line is 25.70 percent in rural area and 13.70 percent in urban area of country. Thus the Indian economy is faced with problems of poverty, unemployment, illiteracy and increasing population pressure and this imposes greater economic burden and leads to reduce per capita income.

The role of women in the development of nation is very important, therefore the women need special attention to ensure their development and participation in the decision making process at home, in community and governance. Credit is playing a key role in sustaining the development of the