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# EMERGING SCENARIO OF ENTREPRENEURIAL DEVELOPMENT IN MICRO, SMALL AND MEDIUM ENTERPRISES IN KERALA

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### Abstract

In India, the Micro, Small and Medium Enterprises (MSME) sector consisting of 36 million units, as of today, provides employment to over 80 million persons. The sector through more than 6,000 products contributes about 8 per cent to GDP besides 45 per cent to the total manufacturing output and 40 per cent to the exports from the country. In Kerala, the MSME sector contributes to the process of economic growth, employment generation and balanced regional development. It has the potential to emerge as a strong, vibrant and globally competitive sector in the State's economy. Keeping in view, the present study is based on the following objectives; i). To analyze the districtwise working of SSI/MSME registered units in Kerala between the period 2001 and 2015. ii). To study the district-wise details of working SSI/MSMEs units by social categories in Kerala, during the reference period. iii). To examine the district-wise investment, value of goods and services produced and the level of employment of registered SSI/MSME units in Kerala during the period of the study. The study is based on secondary data and percentage analysis was used. Of late, about 40 per cent of the total units accounted by Thiruvananthapuram, Ernakulam and Thrissur districts. Wayanad and Kasargod districts were placed at lowest position in terms of the number of units registered. The role of women promoters was more in Thiruvananthapuram district, Kottayam district and Thrissur district. Women promoters were very low in Wayanad district and Kasargod district. The percentage of SSSI/MSMEs units registered by SC category was more in Palakad, Thrissur and Thiruvananthapuram districts during the study period. Wayanad district and Kasargod district accounted for the lowest units. Higher level of investment on SSI/MSMEs units was hold by the entrepreneurs in Eranakulam, Thiruvananthapuram and Thrissur districts. The value of goods and services produced recorded at higher level by the units in Idukki, Eranakulam and Kollam districts. The level of employment generated was more in SSI/ MSMEs located at Eranakulam, Thiruvananthapuram and Thrissur districts in the State.

Keywords: MSME, GDP, marketing, CGTMSE, PMEGP, Udyog Aadhaar Number

### Introduction

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural and backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country.

MSMEs contribute significantly in innovation and have ability to experiment with new technologies on small scales, the government intends to provide more credit to MSME sectors, especially in the rural areas, focusing on skill development, encouraging entrepreneurial activities with optimistic mindset among rural youth and creating job opportunities among rural women, for high, inclusive and sustained industrial growth.

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Consequent upon the increased globalization of the Indian economy, MSME sector is facing new challenges. MSME-Development Organization (MSME-DO) has recognised the changed environment and is currently focusing on providing support in the fields of credit, marketing, technology and infrastructure to MSMEs. Global trends and national developments have transformed MSME-DO's role into that of a catalyst of growth of small enterprises in the country. The sector through more than 6,000 products contributes about 8 per cent to GDP besides 45 per cent to the total manufacturing output and 40 per cent to the exports from the country.

The MSME sector has the potential to spread industrial growth across the country and can be a major partner in the process of inclusive growth. Realizing the importance of the MSME sector, the government has undertaken a number of schemes/programmes like the Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE), Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Up gradation, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), and Micro and Small Enterprises Cluster Development Programme (MSECDP) for the establishment of new enterprises and development of existing ones.

Some of the new initiatives undertaken by the government for the promotion and development of MSMEs, are: i) Udyog Aadhar Memorandum (UAM): The UAM scheme, which was notified in September 2015 under section 8 of the MSME Development Act 2006, is a path breaking step to promote ease of doing business for MSMEs. Under the scheme, MSME entrepreneurs just need to file an online entrepreneurs' memorandum to instantly get a unique Udyog Aadhaar Number (UAN). The information sought is on self-certification basis and no supporting documents are required. This marks a significant improvement over the earlier complex and cumbersome procedure. ii) Employment Exchange for Industries: To facilitate match making between prospective job seekers and employers, an employment exchange for industries was launched on June 15, 2015 in line with Digital India. More than 3.42 lakh job seekers have been registered on the portal as on December 30, 2015.iii) Framework for Revival and Rehabilitation of MSMEs: Under this framework, which was notified in May 2015, banks have to constitute a Committee for Distressed MSME at zonal or district level to prepare a Corrective Action Plan (CAP) for these units. A scheme for Promoting Innovation and Rural Entrepreneurs (ASPIRE): ASPIRE was launched on March 16, 2015 with the objective of setting up a network of technology centres and incubation centres to accelerate entrepreneurship

During Twelfth Five Year Plan an outlay of Rs.24,124.00 crore has been allocated for Ministry of MSME, which represents an increase of 133.53per cent over the XI<sup>th</sup> Five Year Plan allocation of Rs.10,330.00 crore. The Ministry of MSME has been allocating outlays of Rs.2251.00 crore, Rs.2610.00 crore and Rs.2612.51 crore for the years 2013-14, 2014-15 and 2015-16 respectively under Plan for promotion of MSMEs in the country.

### MSME in Kerala

In Kerala, the MSME sector contributes to the process of economic growth, employment generation and balanced regional development. It has the potential to emerge as a strong, vibrant and globally competitive sector in the State's economy. Kerala, with its excellent connectivity, communication network, availability of highly or average skilled human resources and developing industrial infrastructure, is best suited for the growth of the micro, small and medium scale enterprises. The potential of IT industry in the MSME sector is big as the State offers best connectivity with broadband reach in almost all parts of the State.

As per the MSME survey and Quick Results of 4<sup>th</sup> Census, 5.62 per cent of all India share of MSME enterprises is in Kerala. The industries coming under this sector are handicrafts, Handloom, Khadi, Food processing industries, Garment making and Textile industries, industries related to coir/ wood/ bamboo/ Plastic/ rubber/ leather/ clay/ small scale manufacturing, electronic/electric components, etc.

The Directorate of Industries and Commerce of Government of Kerala acts as a facilitator for industrial promotion and sustainability of MSME sector and traditional industrial sector in the State with the help of Directorates of Handloom and Textiles, Directorate of Coir and Khadi and Village Industries Board. A total amount of Rs.2373.74 crore have been provided for the development of Industry and Minerals, during the first four years of 12<sup>th</sup> plan.

# Statement of the Problem

Credit is a crucial input for promoting growth of MSME sector, as the sector have limited access to alternative sources of finance. Various estimates on the credit availability to the MSME sector however indicate a serious credit gap. Though the heterogeneous and unorganized nature of the sector poses inherent challenges for a credible estimate, the fact remains that there is considerable credit gap, which is a matter of serious concern and needs to be bridged if the sector has to foray into the next level of growth trajectory.

Lack of equity support for the MSME sector inhibits their growth. Equity support provides the leveraging capacity for raising additional debt to support capital expansion. Technology will be the foremost factor for enhancing the global competitiveness of Indian MSME sector. Without infusion of appropriate technology, survival in the global market place would be a question mark for a large majority of micro and small enterprises and even the medium enterprises.

The immediate challenge is development of appropriate technologies for various manufacturing processes which will lead to substantial reduction in cost of manufacturing by enhancing labour productivity, reducing material wastage and minimising energy consumption. Such technologies could be developed by close interaction of R and D institutions with industries and through innovative projects of techno preneurs.

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Accordingly, a multi-tier support system may be required for inducing technology based competitiveness of the sector with the collaboration of government, industry clusters, industry associations and private R and D institutions. There is a need to support innovative ideas to develop them to marketable products, facilitate linkage of MSME Clusters/Mini Clusters to public and private R and D institutions and finally subsidise the cost of technology available in the international market. Liberal Government policies and assistance are pre-requisites for nurturing innovative ideas both by academic institutions and techno-preneurs.

Land and infrastructure constraints are major problem areas, particularly in bigger and metro cities. As production processes of majority of MSMEs can be accomplished in flatted factories, such complexes may be encouraged by providing financial support under the IID scheme. Likewise, accommodation problem of industrial workers may be addressed to a great extent by supporting dormitories (in or around industrial estates/ areas). Marketing is the most important tool in business development that leads a product from creation to customer through different channels. Marketing is one area where MSMEs face more challenges than opportunities. The challenges range from procurement of raw materials to lack of market information. Marketing is a dynamic activity that requires constant update on the marketing intelligence and new tools of marketing. It includes a whole gamut of activities such as packaging, labelling, trade mark, bar coding, brand building, advertisement, domestic and international exhibitions, buyer-seller meet, e-marketing and customer service. Compared to large industries, MSMEs face several constraints in the marketing and procurement front due to their limited manoeuvrability in such wide ranging activities either on account of lack of finance or on account of lack of awareness. Lack of skilled manpower and information as well as lack of reach to modern technology are key issues affecting the growth of MSME sector. It is often said that India enjoys a "demographic dividend" compared to rest of the world due to its huge population in productive age group. Most of the other developed as well as developing countries face the threat of an aging population. If this comparative advantage can be augmented with adequate skill development, India can become the global supplier of quality manpower.

Introduction of filing of Entrepreneurs Memorandum under the MSMED Act was an important initiative towards liberalisation of the MSME sector. This provision liberated the entrepreneurs from the hurdles of registration of enterprises required under previous policy regime, for availing institutional finance and infrastructural support. However, implementation of the process of filing of Entrepreneurs Memorandum is still very tidy and full of road blocks.

### Objectives

The following are the objectives of the study

- 1. To analyze the district -wise working of SSI/MSME registered units in Kerala between the period 2001 and 2015.
- 2. To study the district -wise details of working SSI/MSMEs units by social categories in Kerala, during the reference period.
- 3. To examine the district-wise investment, value of goods and services produced and the level of employment of registered SSI/MSME units in Kerala during the period of the study.

# Methodology

The present study is exclusively based on secondary data which has been collected from the various issues of Economic Review published by State Planning Board, Government of Kerala, Annual Reports on MSMEs, Report of the working Group on Micro, Small and Medium Enterprises Growth for 12<sup>th</sup> Five Year Plan (201-2017), Economic Survey 2015-16, Ministry of Finance, Government of India and Handbook of Statistics on the Indian Economy published by Reserve Bank of India (RBI). The study considers the time period from 2001 to 2015. To examine the selected aspects of MSMEs in Kerala, the available data have been analyzed and presented in suitable tables and figures.

### **Review of Literature**

Surti and Sarupriya (1983)<sup>1</sup> investigated the psychological factor affecting women entrepreneurs. The authors examined the role of stress experienced by women entrepreneurs, the effect of demographic variables, such as marital status and type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried subjects experienced less stress and less self-role distance than married subjects. Subject from joint family tended to experience less role stress than subject from nuclear families, probably because they share their problems with other family members. External locus of control was significantly related to role stress and fear of success was related to result inadequacy and role inadequacy dimensions of stress. While many subjects used intra persistent. Javillonar and Peters (1983)<sup>2</sup> conducted a study to examine the sociocultural situation of small-scale entrepreneur. The authors found that high need for achievement is positively related to entrepreneurship emerging in open social structures and in situations where there is relative freedom of occupational choice. The study revealed that entrepreneurship among small-scale manufactures is a situational phenomenon rather than an individual phenomenon and extended family system stimulate the entry of an individual to the small-scale entrepreneurs sector. Mayoux (1989)<sup>3</sup> states that employment prospects for women in development programmes are mainly limited to handicraft, cottage industries and to self-employment in various small-scale organisations. The study examines the issues involved in Bolpur and Ilambazar Thanas of West Bengal and the reasons for the failure of attempts at income-generation. The author also suggests that greater commercial orientation and more flexible bank credits would be beneficial. Schemes should be made attractive only to those groups for whom they are intended. Rao (1991)<sup>4</sup> identified the factors that impede and slow down the entrepreneurial development of rural women based on the response of a random sample of 81 women from Anantapur district of Andhra Pradesh collected in 1988-89. The findings showed that economic backwardness, lack of family and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupations and for secure jobs were some of the factors that inhibit the promotion of grass roots entrepreneurship among rural women. Dixit and Pandey (2011)<sup>5</sup> applied co integration analysis to examine the causal relationship between SMEs output, exports, employment, number of SMEs and their fixed investment and India's GDP, total exports and employment (public and private) for the period 1973-74 to 2006-07. The study revealed the positive causality between SMEs output and India's GDP.

Singh et al. (2012)<sup>6</sup> analyzed the performance of small scale industry in India and focused on policy changes which have opened new opportunities for this sector. The study concluded that SSI sector has made good progress in terms of number of SSI units, production and employment levels. The authors recommended the emergence of technology development and strengthening of financial infrastructure to boost SSI and to achieve growth target. Venkatesh and Muthiah  $(2012)^7$  found that the role of small & medium enterprises (SMEs) in the industrial sector is growing rapidly and they have become a thrust area for future growth. The authors emphasized that nurturing SME sector is essential for the economic well-being of the nation. The literature highlights the various aspects viz. performance, growth and problems of MSMEs in Indian economy and induces for continuous research in this field.

#### **Results and Discussions**

Table 1 shows that Ernakulam district with 13.08 per cent of the total, Thrissur district with 11.40 per cent of the total and Thiruvananthapuram district with 11.39 per cent of the total which accounted for more than one third of the total number of SSI/MSMEs units registered in Kerala as on 31.03.2001. Wayanad and Kasargod districts accounted for the lowest units which share was 1.59 per cent and 2.56 per cent respectively. Of the total units, one third of the units were promoted by women in Kottayam district with 13.83 per cent, Thiruvananthapuram district with 13.27 per cent and Ernakulam district with 10.49 per cent. The lowest number of units was registered by women in Kasargod and Wayanad districts which accounted for 2.59 per cent and 2.76 per cent respectively. During the reference period 31.03.2015, about 40 per cent of the total units accounted by Thiruvananthapuram, Ernakulam and Thrissur districts. About 5 per cent of the total units were shared by Wayanad and Kasargod districts. These two districts were placed at lowest position in terms of the number of units registered. The role of women promoters was more in Thiruvananthapuram district (13.28 per cent), Kottayam district (10.71per cent) and Thrissur district (10.71 per cent). Women promoters were very low in Wayanad district (2.36 per cent) and Kasargod district (2.63 per cent). An analysis of working of SSI /MSMEs units by social category wise is shown in Table 2. As an 31.3.2001, of the total units registered, 45 per cent of SSI/MSMEs units accounted by SC category in Palakkad, Kollam and Thrissur Districts. Wayanad District with 0.71 per cent and Kasargod district with 1.88 per cent accounted for lowest units among various districts in the State of Kerala. In the case of ST category, one third of units were promoted by Ernakulum, Kottayam and Thiruvananthapuram districts. Pathanamthitta district with 2.72 per cent and Kollam district 4.04 per cent accounted for lowest position in terms of the number of units registered .Thirty seven percentage of entrepreneurs belonging to general category has promoted the SSI/MSMEs units by Eranakulam, Thrissur and Thiruvananthapuram districts. The lowest number of units accounted by Wayanad district (1.25 per cent) and Idukki district (1.94 per cent). More than 42 per cent of SSSI/MSMEs units accounted by SC category in Palakad, Thrissur and Thiruvananthapuram districts during the reference period as on 31.3.2015. Wayanad district (1.08 per cent) and Kasargod district (1.93 per cent) accounted for the lowest units. About 34 per cent of ST category promoters concentrated in Thiruvananthapuram, Eranakulam and Kottayam districts. Whereas the lowest shares were in two districts viz., Pathanamthitta (2.61 per cent) and Kozhikkode (4.68 per cent). In the case of general category, about 40 per cent of units registered in Eranakulam, Thiruvananthapuram and Thrissur districts. Less than 4 per cent of units run by Wayanad and Idukki districts. Table 3 brings out that as on 31.03.2001, thirty nine percentage of investment was made by the entrepreneurs belonging to Eranakulam, Thrissur and Kottayam districts. About 44 per cent of value of goods and services produced by the entrepreneurs of SSI/MSMEs units working in Eranakulam, Thrissur and Alappuzha districts. Thirty seven percentage of employment was provided by SSI/MSMEs units working in Eranakulam, Thrissur and Thiruvananthapuram districts. Forty two percentage of investment on SSI/MSMEs units was hold by the entrepreneurs in Eranakulam, Thiruvananthapuram and Thrissur districts as on 31.03.2015. More than 50 per cent of value of goods and services produced by the units in Idukki, Eranakulam and Kollam districts. Eranakulam, Thiruvananthapuram, and Thrissur districts SSI/MSMEs units provided 51 per cent of employment in the State.

#### Conclusions

The role of SSI /MSMEs in strengthening Kerala economy is highly predominant. The number of new MSME has been increasing. Of late, about 40 per cent of the total units accounted by Thiruvananthapuram, Ernakulam and Thrissur districts. Wayanad and Kasargod districts were placed at lowest position in terms of the number of units

registered. The role of women promoters was more in Thiruvananthapuram district, Kottayam district and Thrissur district. Women promoters were very low in Wayanad district and Kasargod district. The percentage of SSSI/MSMEs units accounted by SC category was more in Palakad, Thrissur and Thiruvananthapuram districts during the study period. Wayanad district and Kasargod district stood al lowest position with regard to the establishment of MSME units. Higher level of investment on SSI/MSMEs units was hold by the entrepreneurs in Eranakulam, Thiruvananthapuram and Thrissur districts. The value of goods and services produced recorded at higher level by the units in Idukki, Eranakulam and Kollam districts. The level of employment generated was more in SSI/ MSMEs located at Eranakulam, Thiruvananthapuram, and Thrissur districts in the State.

S.	District		romoted as on	No. of units promoted as on 31.03.2015		
No		31.03.2001				
		Women	Total	Women	Total	
1	Thiruvananthapuram	3844	16736	8300	33472	
1	Thirdvananchapuran	(13.27)	(11.39)	(13.28)	(13.41)	
2	Kollam	2563	9868	6345	17537	
2	Rottam	(8.85)	(6.71)	(10.15)	(7.02)	
3	Pathanamthitta	1981	6599	4070	10684	
5	Facilaliantintta	(6.84)	(4.49)	(6.51)	(4.28)	
4	Alappuzha	2522	13463	5667	18256	
4	Alappuzha	(8.71)	(9.16)	(9.07)	(7.31)	
5	Kottavam	4005	15504	6697	24466	
5	Kottayam	(13.83)	(10.55)	(10.71)	(9.80)	
6	ldukki	1253	3818	2241	5426	
0		(4.33)	(2.60)	(3.59)	(2.17)	
7	Eranakulam	3037	19220	7277	33099	
/		(10.49)	(13.08)	(11.64)	(13.26)	
8	Thrissur	2515	16752	6693	32084	
0		(8.68)	(11.40)	(10.71)	(12.85)	
9	Palakkad	1963	11374	3811	17026	
7		(6.78)	(7.74)	(6.10)	(6.82)	
10	Malannuram	982	7937	2191	13969	
10	Malappuram	(3.39)	(5.40)	(3.50)	(5.59)	
11	Kozhikkode	1825	12624	3331	19307	
		(6.30)	(8.59)	(5.33)	(7.73)	
12	Wayanad	800	2334	1477	3931	
12		(2.76)	(1.59)	(2.36)	(1.57)	
42	Kannur	920	6997	2764	13094	
13		(3.18)	(4.76)	(4.42)	(5.24)	
14	Kacargod	750	3762	1642	7345	
14	Kasargod	(2.59)	(2.56)	(2.63)	(2.94)	
	Total	28,960	1,46,988	62,506	2,49,696	
	Total	(100.00)	(100.00)	(100.00)	(100.00)	

Table 1 District -wise Details of Working SSI/MSME units Registered in Kerala: 2001-2015

Source: Government of Kerala, State Planning Board Economic Review (Various Issues) Note: Figures in parentheses indicate percentages to the total

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# Figure.1 District-wis Details of Working SSI/MSME units Registered in Kerala: 2001-2015



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Table 2 District -wise Details of Working SSI/MSMEs units by Social
Categories in Kerala, 2001-2015

S.	District	As on 31.03.2001			As on 31.03.2015		
No		SC	ST	General	SC	ST	General
1	Thiruvananthapuram	718	151	12023	1276	235	31961
1		(11.52)	(11.09)	(10.89)	(13.28)	(12.79)	(13.38)
2	Kollam	848	55	6402	1145	109	16283
2		(13.61)	(4.04)	(5.80)	(11.92)	(5.93)	(6.82)
3	Pathanamthitta	420	37	4161	768	48	9868
5		(6.74)	(2.72)	(3.77)	(7.99)	(2.61)	(4.13)
4	Alappuzha	336	77	10528	558	89	17809
4	Alappuzha	(5.39)	(5.66)	(9.53)	(5.81)	(4.84)	(7.45)
5	Kottayam	315	156	11028	491	187	23788
J	Rottayani	(5.05)	(11.46)	(9.99)	(5.11)	(10.18)	(9.96)
6	ldukki	279	145	2141	416	171	4839
0		((4.48)	(10.65)	(1.94)	(4.33)	(9.31)	(2.03)
7	Eranakulam	375	157	15651	560	195	32344
/		(6.02)	(11.54)	(14.17)	(5.83)	(10.62)	(13.54)
8	Thrissur	835	87	13315	1376	123	30585
0		(13.40)	(6.39)	(12.06)	(14.32)	(6.70)	(12.80)
9	Palakkad	1122	104	8185	1386	146	15964
,		(18.00)	(7.64)	(7.41)	(14.43)	(7.95)	(6.68)
10	Malappuram	318	61	6576	516	95	13358
10		(5.10)	(4.48)	(5.95)	(5.37)	(5.17)	(5.59)
11	Kozhikkode	372	74	10353	612	86	18579
		(5.97)	(5.44)	(9.37)	(6.37)	(4.68)	(7.78)
	Wayanad	44	114	1376	104	164	3663
12		(0.71)	(8.38)	(1.25)	(1.08)	(8.93)	(1.53)
			. ,				
13	Kannur	133	57	5887	214	87	12793
15		(2.13)	(4.19)	(5.33)	(2.23)	(4.74)	(5.36)
14	Kasargod	117	86	2809	185	102	7058
		(1.88)	(6.32)	(2.54)	(1.93)	(5.55)	(2.95)
		6232	1361	110435	9607	1837	238892
	Total	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)
		(100100)		()	()		()

Source: Government of Kerala, State Planning Board, Economic Review (Various Issues) Note: Figures in parentheses indicate percentages to the total

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	Emplo	yment- Regist							
	District	As on 31.03.2001			A	As on 31.03.2015			
S. No		Investment (Rs.lakhs)	Value of goods and services produced (Rs.lakhs)	Employ ment (no's)	Invest ment (Rs. lakhs)	Value of goods and services produced (Rs.lakhs)	Employ ment (no's)		
	Thiruvanthapuram	40162	37687	62127	183554.78	356550	164791		
1		(8.12)	(5.84)	(11.50)	(10.97)	(5.53)	(12.93)		
2	Kallam	26380	45903	53621	120087.95	1004221.85	118391		
2	Kollam	(5.34)	(7.12)	(9.93)	(7.17)	(15.58)	(9.29)		
3	Dathanamthitta	13217	10408	16369	68209.5	158026.37	59246		
2	Pathanamthitta	(2.67)	(1.61)	(3.03)	(4.08)	(2.45)	(4.65)		
4	Alappuzha	43466	75624	51027	111624.48	238685.31	103070		
4		(8.79)	(11.72)	(9.45)	(6.67)	(3.70)	(8.09)		
5	Kottayam	52123	65722	44946	125730.06	287165.61	85448		
J	Rottayam	(10.54)	(10.19)	(8.32)	(7.51)	(4.46)	(6.71)		
6	ldukki	19436	16399	11174	49540.349	1290516.54	30691		
0		(3.93)	(2.54)	(2.07)	(2.96)	(20.03)	(2.41)		
7	Ernakulam	79888	124020	76745	350194.96	1194341.49	226815		
'		(16.16)	(19.23)	(14.21)	(20.92)	(18.53)	(17.80)		
8	Thrissur	61027	81035	62439	172365.85	504315.84	131988		
U		(12.35)	(12.56)	(11.56)	(10.30)	(7.83)	(10.36)		
9	Palakkad	42439	45377	37426	135861.17	425271.19	77856		
,		(8.59)	(7.03)	(6.93)	(8.12)	(6.60)	(6.11)		
10	Malappuram	28333	33575	25025	92715.26	210835.19	62762		
10		(5.73)	(5.20)	(4.63)	(5.54)	(3.27)	(4.92)		
11	Kozhikkode	49307	62051	47802	125267.06	409353.65	93397		
		(9.97)	(9.62)	(8.85)	(7.48)	(6.35)	(7.33)		
12	Wayanad	5736	7495	7115	24965.92	74711.66	19870		
		(1.16)	(1.16)	(1.32)	(1.49)	(1.16)	(1.56)		
13	Kannur	22853	28984	25313	77481.42	220297.65	61502		
	Namo	(4.62)	(4.49)	(4.69)	(4.63)	(3.42)	(4.83)		
14	Kasargod	9961	10796	19077	36252.95	69996.21	38558		
••		(2.02)	(1.67)	(3.53)	(2.17)	(1.09)	(3.03)		
	Total	Total 494328(100.00	645676	540260	1673851.70	6444288.56	1274385		
			(100.00)	(100.00)	(100.00)	(100.00)	(100.00)		

# Table 3 District-wise Details of Investment, Value of Goods and Services Produced and Employment- Registered SSI/MSME units in Kerala, 2001-2015.

Source: Government of Kerala, State Planning Board, Economic Review (Various Issues). Note: Figures in parentheses indicate percentages to the total

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