

Rural Economy: Achieving Inclusive Growth through Khadi and Village Industries

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Abstract

Indian Economy transformed from closed to an open economy, welcoming liberalization. However, the Indian Economy is still striving for stabilization in order to become a developed economy. The trinity of interest rate, inflation and monetary policy is beyond control and has become a vicious cycle. The policy reformers are now thinking to revisit and redefine the Indian Economy through economic prosperity of Rural India. Rural Economy is now at the priority and considered to be the remedy for bringing a sea change in the overall growth of Indian Economy.

Rural Sector has become the backbone of Indian Economy in the present situation of service led growth which is temporary in nature. A new Economic Philosophy of Inclusive Growth has been initiated as route to success towards sustainability and rigidity of Indian Economy. The paper attempts to focus on growth of rural economy through development of Khadi and Village industries considered to be major engine for growth in a labour intensive country like India.

Keywords: Rural Economy, Inclusive growth, Khadi and Village Industries

1. Introduction

The Economy of India is the 11th Largest in the world by nominal GDP and the 4th largest in terms of Purchasing Power Parity(PPP). The country's per capita GDP(PPP) is \$3290 placed at 127th rank.(IMF, 2010). Subsequent to strong economic reform from the post independence

socialist economy the country's economic growth progressed at a rapid pace after free market principles were initiated in 1991. The objective of the pro market reforms was to open the economy in order to welcome the international competition and foreign investments referred as Globalisation.

Social democratic policies governed India's economy from 1947 to 1991. The economy was characterized by extensive regulation, protectionism, public ownership, pervasive corruption, and slow growth. Since 1991 post market reform has moved the country toward market based economy suitable for FDI. A revival of economic reform and better economic policy in first decade of 21st century accelerated India's economic growth rate. By 2008 India has established itself as the world's second fastest growing major economy in the world.

However as a result of financial crisis of 2007-2010 coupled with poor monsoon, India's Gross Domestic Product(GDP) growth rate significantly slowed to 6.7% in 2008-09 but subsequently recovered to 7.2% in 2009-10 while the fiscal deficit rose from 5.9% to a high 6.5% during the same period. India's current deficit surged to 4.1% of GDP during Q2 FY 11 against 3.2% the previous quarter. The unemployment rate for 2009-2010 according to the state labour bureau was 9.4% nationwide rising to 10.1% in rural areas where two third of the 1.2 billion population live.

India's large service industry accounts for 55.35% of the country's GDP, while the Industrial and Agricultural Sector contribute 28.6% and 14.2% respectively. Agriculture is the predominant occupation in India accounts for about

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52% of employment. The service sector make up of further 34% and Industrial Sector around 14%. However statistics from 2009-2010 government survey suggested that the share of agriculture in employment had dropped to 45.5%.

2. Rural Sector and Its Contribution to Rural Economy

The approach to development of rural sector has been the India's development strategy since very beginning of plan area. It is an exceedingly as well as serious challenge before the Indian policy makers that has perhaps no parallel antecedence to naked disparities among the poorest of the poor in the rural sector of our economy. Thus the majority of rural poor do not find the atmosphere conducive to human being. Even the minimum basic needs such as food, clothing, shelter, health education and clean water is not available.

It has become abundantly clear that unless the task of relegating massive rural poverty is given top most priority to the national agenda by activating the required resources and gathering the compulsory will for social engineering, it would be hard to counter act the market forces, discharged under the ongoing package of economic reform from further degrading the vast majority of the poorest among the poor.

It is now been increasingly realized on the basis of the pre and post reform achievement with regards to the initial condition of several East and South- East Asian countries that the state has to play a promotional and not diminishing role in fostering the social institutional basis of rural economy within a framework of liberalized economic policy.

Thus, the challenge that is posed before the state in transforming the rural India is one of meeting the basic requirement in general and more specifically an optimum production structure that may generate adequate employment opportunities either in agriculture or in rural industries.

The rural economy in India is agriculture based and it is of tremendous importance because it has vital supply and demand link with the other Indian industries. Agriculture is the main stay of Indian Economy as it constitute the backbone of rural India which inhabitants more than 70% of total Indian population. The fertility of the soil has

augmented the success of agriculture in India. Further, the rural economy in India has been playing an important role towards the overall economic growth of India. India has been a predominantly an agriculture based country and it was the only source of livelihood in ancient time. During prehistoric time when there was no currency system the Indian economy system followed barter system for trading i.e., the excess of agricultural procedure were exchanged against other items. Today, the rural economy in India and its subsequent productivity growth is predicted to a large extent upon the development of its 700 million strong rural population. The agricultural economy of India is drafted according to the needs of overall India since majority of the population lives in 600,000 small villages. In India, agriculture account for almost 19% India's gross domestic product.

Hence, the task of rural development implies both economic betterment of the weaker section and effective social transformation necessary for socio economic infrastructure that is conducive to the multifaceted rural development programmes. It is also inevitable to take stock of the recent development performance in deciding the future development strategies and priorities to help poor to overcome the transitional social cost and resulted distributive justice of the rural development programme. Keeping in view the further use of local resources and skills, availability of credit, application of science and technology for modernizing rural industries, reorganization of agricultural allied activities and institution building etc. particularly in the midst of an economic transaction due to the major structural changes in Indian Economy. Thus rural development means desired change in economic, social, technological, cultural and spontaneous atmosphere of the rural society. Nevertheless, rural development must take into consideration the forward and backward linkage between the rural and urban areas because rural development and urbanization are the two facets of the same coin and seek to develop a harmonious hierarchy of settlement arising from the village and rural growth centers upward.

3. Global Perspective of Rural Economy

It would be fruitful to discuss more specifically the individual country in this region, to focus more on the rural economy, the researcher discuss the rural economic scenario of Indonesia, Malaysia and China.

3.1 Indonesia

In Indonesia, the development strategy in the late sixties and the seventies was almost entirely focused on agriculture and rural development which include a rice intensification campaign and expansion of rural infrastructure. After 1980, there was a decisive move away from the import substitution strategy of industrial development to export oriented, labour intensive manufacturing. The economy grew at the rate of 7% per annum during this period. Agriculture sector also grew rapidly during 1978-1983 with rice growing by about 6.5% per annum. Rural area experienced a faster rate of growth than urban areas. As a result rural poverty declined with faster rate from 21% in 1984 to around 14% in 1993 as against a decline from 9.3% to 8.7% in urban areas.

Indonesia's success in poverty reduction is explained in a significant measure, by the achievement in the pre adjustment period in the area of agriculture, particularly rice, and development of physical and social infrastructure in rural areas which provided a strong impetus to economic growth in the adjustment period.

3.2 Malaysia

The income in-equality declined significantly between 1970 and 1984, mainly because of the decline in rural poverty among the *Malay* or *Bumiputra* population (comprising half of the country's population) from two third in 1970 to only a quarter in 1984. It is thus, interesting to note that despite the macroeconomics adjustment during 1984-87, poverty continued to decline, though at a slower pace. Over these three years, the overall incidence of poverty in peninsular Malaysia fell from 18.4% to 17.3%. This was due to the decline in rural poverty on account of the rise in the incomes of paddy farmers. These are predominantly poorly educated Malay, working in small holder agriculture or as estate workers.

These farmers were beginning to realize the productivity potentials that previous public investments in rural infrastructure had facilitated.

3.3 China

The development of China's Town Village Enterprise sector during the past fifty years can be divided into sev-

eral phases. The grate leap forward of the late 1950's led to the creation, by local governments, of numerous rural small-local industrial firms but these for the most part turned out be unsustainable for a variety of reason including low level of technology and inadequate scale. As a result the Town Village Enterprise sector shrank drastically in the early 1960's. A new wave of TVE development began in 1970's, based on the government's desire to promote production of key inputs for the mechanization of agriculture (Agricultural tools and Implements, tractors, other agricultural machinery, chemical fertilizer and like). But this development spread beyond the limits set by government, and few parts of the country like southern Jiangsu province, achieved rural industrialization on a self sustaining basis. The third phase of TVE development has been an integral part of rural and agricultural reform since 1978.

The above statistics explains the relevance of rural economy for the economic prosperity of developing as well as developed countries. It is important to mention the global perspective of village industries for economic prosperity of rural enhancement. However the role of village industries would vary in importance and structure among different nations. In Indian perspective, Khadi and Village Industries originated in the year 1948 after the political independence in the foot steps of Ghandhian model. Nonetheless, the industries are loosing its shine due to much hype of the third generation reform. Country like India needs to realize that Khadi and Village industries are strong link connecting the rural and urban India an important constituent of National Income as a consumption economy.

4. Role of Rural Economy in Development of India's Economy

The success story of Indian economy is spreading its wings towards India's districts and rural areas which account for over 65% of nations total populace. Currently, the rural sector of India is not only observing a massive increase in its per capita income but also in its expenditure and production. To enhance the rural economy of India, the Indian government has increased the monetary incentives allotted for the NREGA to USD 8.04 million in its 2009 union budget. Moreover, the government has also allotted USD 34.7 billion in its Bharat Nirman Program for enhancing rural road and rail network .

Surprisingly, the rural economy was unaffected by the recent global financial meltdown as per the research conducted by Rural Marketing Association of India (RMAI). The research also revealed that the rural economy in India soon to witness an increase in its earning which will be largely triggered by the incessant expansion in agriculture for the last four successive years.

As per the report of CII-Technopak, the rural consumer market is expected to attain its target of USD 425 billion by 2010-2011 which can be translated as double of 2004-2005 economy size. Furthermore, as per Associated Chambers of Commerce and Industry of India (ASSOCHAM), the Indian rural retail economy worth USD 113 bn which can be translated as 40% of the total Indian retail market worth USD 280 bn. Some of the firms which have already established their base in rural area are Reliance, AV Birla, and Godrej.

The Indian rural healthcare market is expected to expand at a pace of 44% by 2015, totaling its worth to USD 8.8 bn according to a survey carried out by McKinsey, conglomerates like SANOFI-AVENTIS has currently introduced a promotional activity to advertise generics in rural province called "PRAYAS". The initiatives is considered as an attempt to share medicinal information with practicing medicos in rural district through seminars.

The recent development that the Indian rural automobile industry saw was the declaration of the establishment of new sales and services channels in rural India by the president of M&M group Rajeev Dubey. These service outlets have a predetermined target of manufacturing 1,00,000 automobiles by FY 2015. Another research carried out by Confederation of Indian Industries (CII) the Indian rural telecommunication industry is expected to account for more than 65% of the entire telecom subscriber in India. In an attempt to envelope rural subscriber many telecom giants in India have willingly invested in rural telecom industry to benefit from its massive potential. Mobile equipment manufacturing firms Intex, Karbonn etc have allocated USD 21.03 mn for its promotional activities for 2010.

5. Rural Economy and Inclusive Growth

"In order to bring that to an average of 9% in the next five years, to my mind essentially requires continuation of macroeconomic and policy environment that we have had.

In addition, it requires a major effort on infrastructure. That is the big constraint we are also focusing a lot on agriculture, not because it is a very large part of GDP, but because it is very crucial for India's growth to be inclusive. There is the whole issue of whether we are leaving our rural areas behind as the economy grows. Broadly, if we can take care of agriculture and infrastructure both of which are critical focus areas- then an average growth rate of 9% won't be a problem"¹

Rapid and sustained poverty requires inclusive growth that allows people to contribute to and benefit from economic growth. Rapid pace of growth is unquestionably necessary for substantial poverty reduction but for this growth to be sustainable in the long run, it should be broad based across sectors, and inclusive of the large part of the country's labor force. In other words we can say that inclusive growth implies a direct link between the macro and micro determinants of growth. The micro dimension captures the importance of structural transformation for economic diversification and competition, including creative destruction of jobs and firms.

Inclusive Growth refers both to the pace and pattern of growth, which are considered interlinked, and therefore needs to be addressed together. The idea that both pace and pattern of growth are critical for achieving a high, sustainable growth record, as well as poverty reduction, is consistent with the findings in the *Growth Report: Strategies for Sustained Growth and Inclusive Development* (Commission on Growth and Development, 2008). The commission notes that inclusiveness—a concept that encompasses equity, equality of opportunity, and protection in market and employment transition is an essential ingredient of any successful growth strategy. The inclusive growth definition is in line with the absolute definition of pro-poor as long as poor benefits in absolute terms, as reflected in some agreed measures of poverty.² In contrast, in the relative definition, growth is pro-poor if and only if the incomes of poor people grow faster than those of the population as a whole, i.e., inequality declines. However, while absolute pro-poor growth can be the result of direct income redistribution schemes, for growth to be inclusive, productivity must

1. Ahluwalia Singh Montek, 1/11/2007, "Inclusive Growth- Does Not Mean Everybody Has To Be Protected" ; India Knowledge @ Wharton.
2. Ravallion, M. and S.Chen; 2003; "Measuring pro-poor growth." Economic Letter 78, pp93-99

be improved and new employment opportunities created. In epitome, inclusive growth is about raising the pace of growth and enlarging the size of the economy, while leveling the playing field for investment and increasing productive employment opportunities.

6. Proposed Model for Development of Rural Economy for Inclusive Growth through Khadi and Village Industries

The cause of village industries was championed by Mahatma Gandhi and therefore development of Khadi and Village Industries become integral part of our economic plans. Rural Industrialization provides clinical remedies to many socio economic ills prevalent in India. Village industries have a capacity to create more employment opportunities with low investment and shorter gestation period. The phenomenal development is due to careful planning, the integration of industry with agriculture is necessary for overall lateral development from small to medium and then to large industries. The multidimensional structure compliment operational output of each scale as an important input for higher scale for progressive development³ It is clear that the problem of economic development in underdeveloped countries is not capable of evaluation solely in case of rate of capital formation, investment, productivity, and output. The economy of any time is the produce of the broader social environment and economic planning which has to be viewed as an integral part of a wider process arising not merely at the development of resources in a narrow technical sense.⁴ India is a welfare country and a socialist society. This pattern will work only after the removal of inequalities of income level and exploitation of man power which was the history of feudal India not relevant in present scenario. This is only possible through KVI.

In order to bridge the gap between the traditional and modern industries it is necessary to establish a reciprocal and mutually beneficial relationship between the above two sector, i.e, large and small scale industries. The need for such integration was recognized as a basic policy of industrial development in the third five year plan. Thus,

3. International Labour Review, December 1950. Handicraft and Small Scale Industries in Asian Countries. Possibilities of cooperative Organization.

4. The First Five Year Plan,1952 – Report of the Planning Commission , India.

Khadi and Village Industries have potential to generate power to enrich the nation to become self reliant. Moreover Khadi and Village industries can cater of meeting problems of unemployment and inadequate economic growth in the country. Presently, the country is following the trajectory of developing economies and still depends on the Global aids, the situation warrants for the permanent solution for giving up aids and dole which could be only possible through innovations and formulation of growth oriented policies. The author strongly feels that Khadi and Village Industries can play an influential role in such innovations. A recent case which is the live example of the authors opinion is cited for the purpose of the study. Box 1

Pickle Make Women Financially Independent In Gumla

It was the failure of the crops and her husband's migration to the town for livelihood that made Shakuntala Devi(48) realize that knowledge of pickle making could sustain/support her. Her mud hut in Bishunpur in Gumla district has become a pickle manufacturing unit and gave financial freedom to nine women.

A cupboard inside her hut-cum-manufacturing unit displays her wide range of pickles, from yam to mangoes, while a single wall shelf makes place for seven awards from handicraft fairs won across India. The latest being from the Gram Udyog Mela in New Delhi. Last year, her life changed after Vikas Bharati, an NGO in Bishunpur, gave her some training in manufacturing and packaging as well as allowing her to use their machines for mincing ingredients and also do cellophane packaging. "We have formed a group and work on a co-operative model. We share our income equally and grow all ingredients in our farm itself," said Devi,whose shop was recently visited by a team from Delhi invited by the Bishunpur based NGO.

Though, the NGO sells its own product, but it never fails to encourage customers to visit and buy products from independent shops like that of Devi's in the area. "Yes my product are priced a bit higher than the priced quoted by the NGO. But along the years, Vikas Bharati has always asked buyers to purchase from our stores," said Devi.

Vikas Bharati director, Ashok Bhagat, when asked about the sustainability of the training to women said, "The training is more about empowering the villagers. We have opened economic avenues for the villagers in over two decades".

Khadi is the only true economic proposition in terms of the million of villagers. Khadi leads us to consideration of the economies of *Khaddar*. From the economic point of view the researcher feels that hand spinning is one of the India's oldest cottage industries which languished as a result of the competition of machine goods and lack of state aid. Khadi served as subsidiary occupation to the agriculturist in their own houses. These industries persisted till Mahatma Gandhi gave a fillip to hand spinning as cottage industries through All India Spinners Association. Khadi and Village Industries check the mass shifting/movement/migration from the rural economy to urban economy by providing employment opportunity to the rural population. Rural industrialization provides clinical remedies to many socio-economic ills prevalent in India. Village industries have a capacity to create more employment opportunities with low investment and shorter gestation period. Village Industries are usually those industries, in village and small towns involving utilization of locally available natural resources and for human skills and amount of capital.⁵ The salient feature of the village industries implies in the fact that these industries are more suitable to rural demography. These industries are generally labour intensive. The capital required per persons employed is much smaller than in the case of large scale industries. Therefore they ideally suit India where capital is scarce while manpower is abundant. Such Industries also help in bridging the gap of rural migration by absorbing the farmers who are quitting farming due to huge debt burden and low production because of dependency on the Monsoon. (*Rain God*).

In the industrial policy resolution of 1948 and 1956 the small scale sector was given the special role of creating additional opportunity with low capital investment in order to solve the basic problem of unemployment. The small industries and village industries have been defined in terms of capital and manpower. During 1950, the small scale industrial units were classified into two categories those using power but employing less than 50 persons and those not using power but employing less than 100 persons. All small scale enterprises during this period however had capital investment of less than Rs 5 Lakhs. During 1997, on the recommendation of Abid Hussain

Committee, the government had raised the investment limit on plant and machinery for small units from Rs 60/75 Lakhs to Rs 3 crore and that for tiny units from Rs 5Lakhs to Rs 25 Lakhs. After MSME Act 2006 the investment in small scale units in plant and machinery have been raised upto 5 crore.

The small scale industries are classified into traditional small scale industries and modern small scale industries. Traditional small industries include Khadi and Village Industries, handicrafts, sericulture, and coir industries. Modern small scale industries include electronics industries and plastic industries. Most of the small scale industries are ancillaries to the large scale industries.

“Village Industries” means- any industry located in a rural area which produces any goods or renders any services with or without the use of power and in which the fixed capital investment per head of an artisan or a worker does not exceed one lakh rupees or such other sum as may be notified in the official gazette, by specified from time to time by government (central government).⁶

Provided that any industry specified in the scheduled and located in area other than a rural area and recognized as a village industry at any time before the commencement of the Khadi and Village Industries commission act, 1987 shall notwithstanding anything contained in the sub clause, continue to be a village industry under this act.

Provided further that in the case of any industry located in a hilly area, the provision of this sub-clause shall have effect as if for the words “one lakh rupees”, the words “one lakhs and fifty thousand rupees” had been substituted.

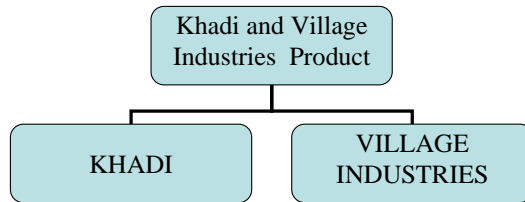
Village industry means any industry after manufacturing unit established for the sole purpose of promoting, maintaining, assisting, servicing (including mother units) or managing any village industry.

Khadi industry is not an industry for mass production and sale of textile fabrics, but represents a symbol for self sufficiency and swaraj. The main objective of Khadi industry then is to provide local employment to technically unqualified rural masses through conventional skill based industry.

5. Mishra, S.N. and Sharma. Kushal, 1986. “Organizational Requirement of Village and Small Industries-A case study of Alwar District of Rajasthan”, Mittal, oclc no.-17108311. pp.2-3.

6. http://www.kvic.org.in/index.php?option=com_content&view=article&id=256&Itemid=28

7. Product Range for Khadi and Village Industries⁷



Khadi

1. Cotton
2. Woolen
3. Silk
4. Muslin

Village industries

1. Mineral based industries
 - Cottage pottery
 - Lime manufacturing
2. Forest based industry
 - Cottage match
 - Incense stick
 - Handmade paper
 - Bamboo and cane
3. Agro based and food industry
 - Bee keeping
 - Ghani oil
 - Canegur and khandsari
 - Palmgur
 - Processing of cereals and pulses industry
 - Forest plant and fruit
 - Fibre
 - Fruit processing
4. Polymer and chemical based industry
 - Cottage soap
 - Cottage leather
 - Polymer
5. Engineering and conventional energy
 - Gobar gas

- Carpentry and blacksmith
- Aluminium
- Electronics
- Brass, copper and bell metal

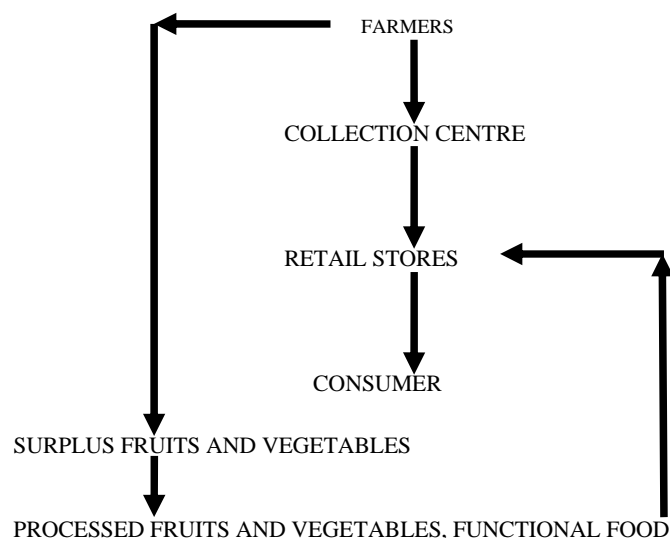
6. Textile industry(excluding khadi)
 - Polyvastra
 - Other textile product
7. Service industry

Khadi and Village Industries make use of locally available materials and skills in bringing out a series of articles for use of the society. The village level artisans, builders, and makers of different products get their share in the process and contribute to the development of rural economy. They produce and consume product of KVI giving name and fame to simplicity of rural India. The entire rural sector does not have much of the saving to be channelized into surplus funds. The disparities between income and saving are too huge to be overcome through organized sector of the Indian economy. This problem will be overcome by KVI. The village artisans suffer a lot for want of credit to the required extent. KVI transform the farm and natural agriculture produce into raw material for large scale industries thereby acting as an intermediary for important industrial sector. A large number of Indian population lives in the village therefore it is essential that KVI should cluster to produce products needed for the consumption of rural population and after value addition the same products could be transported for the consumption of urban masses because of different quality of lifestyle of urban population compared to rural masses.

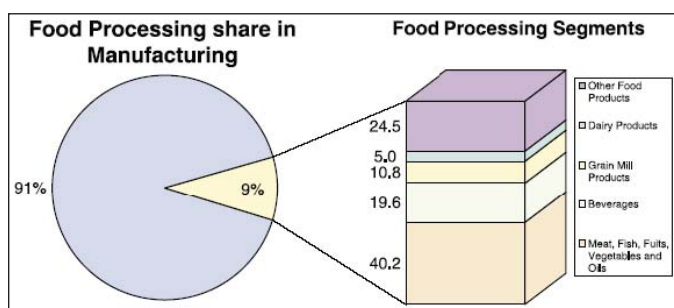
8. Proposed Model for Development of Rural Economy for Inclusive Growth through KVI

From the product line of KVI it was cleared that Village Industries involves itself in seven different sectors, Agro Based and Food Industry is one of them. Which include Beekeeping, Ghani oil, Canegur and Khandsari, polymer, processing of cereals and pulses, forest plant and fruit, fibre and fruit processing. From the above discussion we came to know that there is a tectonic shift in consumer behavior and their culture, people are now shifting towards Nuclear Urban Family, they have the inclination towards functional food and processed food.

7. http://www.kvic.org.in/index.php?option=com_content&view=article&id=325&Itemid=28



From the figure it is clear that only 9 percent of the Indian manufacturing sector have the share of processing industry⁸, Khadi and Village Industry initiates to link the primary sector (agricultural economy) with the tertiary Sector (manufacturing sector) so that it can minimize the problem of mass migration of rural population from rural area to urban area, it reduces the level of unemployment by involving the rural population in food processing industry initiated by Khadi and Village Industry and the most important is that increases country's foreign exchange by exporting the processed food and minimizes the wastages and jet propelled the inclusive growth initiatives taken by state as well as central government.



9. Conclusion

The author feels that concrete steps must be taken for structural transformation of the rural economy by significantly raising agricultural growth and strengthening rural industries for greater labour absorption have to be given high priority in the development strategy.

8. <http://mofpi.nic.in/default.aspx>

This would require improving access to infrastructure, technology and credit, especially for the resource-poor section. In other words, development policy has to be more inclusive, concerned not merely with structural adjustment; but also with structural change with a view to simultaneously making markets friendly to the poor by strengthening their socio-economic position.

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