

### An Evaluation Of Investment, Employment Generation And Industrial Growth Of SSI's In UT Of Jammu And Kashmir

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### **ABSTRACT:**

Small-scale industries are recognized as a country's social and economic backbone. These are industries where production, manufacturing, and service provision are performed out on a small or micro scale. Small-scale enterprises have a significant role in producing employment, improving people's financial status, developing rural areas, and minimizing regional imbalances in countries like India. SSIs are vital since they contribute to India's economic development and employment. It boosts the country's growth through enhancing urban and rural development. Small sized businesses play a vital role in assisting the government with infrastructure development and other development initiatives. Investment in During 2009-11 period the contribution of Small-Scale Industries have contributed a major part in employment, with an increase in number of units there is also an increase in the employment. However, in 2018-19 the number of SSI's have sloped downwards due to the natural disaster of Covid-19 and political disturbances in the region, the total number of units remained only 19,546 (growth rate -39.23%), due to this number of employments also declines to 119978 lakhs (growth rate 1.1%). In 2019-20, there is slight increase in the number of units with a growth rate 0.69% as well as in employment generation. The total number of small-scale units at UT of J&k up to 2019-20 are 32,766 thousand the total employment generation is 204062 lakhs. It is also analysed that in terms of investment Jammu district leads the UT in terms of investment in SSI Sector as it accounts 67.31% followed by Kuthua 13.90%, Srinagar with 6.14%. Small scale industries help in reducing unemployment in India and increasing self-employment. The study is an attempt to analyse growth and performance of SSI's in Jammu division and Kashmir division separately. The study has analysed that with an increase of SSI units there is also an increase in employment. Jammu and Kashmir is relatively a backward region; the workers are easily available in a huge scale. So, SSIs which are labour intensive and minimum capital investment businesses in nature suits properly with the region.

**Keywords:** Investment, Employment Generation, Growth rate, Performance, SSI's, Evaluation, Industrial Growth, UT of J&k.

### **INTRODUCTION:**

**Conceptual Framework of Indian Small-Scale Industries:** Small-scale industries are those that use small machines and minimal labour to generate, manufacture, and deliver services. These enterprises must abide by the Indian government's regulations. SSIs are vital to the economy's existence, especially in developing countries like India. These enterprises are important for job generation because they are often labor-intensive. SSIs play a critical role in the economy, both financially and socially, by assisting with per capita income and resource utilisation. These businesses must follow the established rules and guidelines by the Indian government. These sectors bloom in a developing country like India due to high demand and opportunities. Some small-scale businesses export commodities helps in bringing foreign currency into the country. Small and medium industries account for over half of all products (45-55 percent) delivered in India, because of demand of vendors for multinational or global companies, some SSI's are formulated.

Because of its size, high labour-capital ratio, expansion of smaller markets, modest investments, and equal distribution of national wealth, the sector has distinct advantages. The sector also promotes the growth of industrial entrepreneurship by facilitating the effective mobilisation of assets and skill that would otherwise go unused. Due to the diversity of products and services offered, Indian MSMEs are heterogeneous in character. The sector contributes significantly to the country's socioeconomic development. MSMEs are a vital pillar of the Indian economy because they employ 69 percent of the Indian workforce and play a significant role in providing employment in rural and semi-urban areas. In terms of investment and revenue, the Government of India has specific guidelines for small scale industries. sectors are The three forms of small-scale enterprises are manufacturing/production, auxiliary, and service sectors.

**Manufacturing Industries:** Units that create completed commodities for consumption or use in processing industries . these SSI's are generally individually owned . Power looms, engineering industries, food processing, and other manufacturing small scale enterprises are examples of Manufacturing industrial units

**Ancillary Industries:** Large corporations or multinational corporations (MNCs) produce finished goods, but they do not typically manufacture all of the components themselves. Auxiliary industries are the companies that manufacture machines for multinational corporations or medium-sized businesses.

**Service Industries:** The category of service industries includes repair shops and maintenance businesses, are considered as Service industries.

Previously, the Ministry of Small Scale Industries (MSSI) granted Small Scale Industries (SSI) registration to manufacturing items and supplied services on a small or micro-scale

basis. Small and micro-scale industries, on the other hand, fell under the MSME Act after the government passed it in 2006. The Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were amalgamated to establish the Ministry of Micro, Small and Medium Enterprises on May 9, 2007, after the Government of India (Allocation of Business) Rules, 1961 were amended. As a result, the SSIs are a part of the MSME Ministry.

Small enterprises have played an important role in India's overall economic development since they have the advantage of providing gainful employment with minimal investment and eliminating regional imbalances by diffusing industries across rural, semi-urban, and backward areas. This industry helps to reduce poverty and unemployment by providing large-scale, short-term employment for a low investment. The small scale industrial sector, which comprises micro and small firms, has been recognised as a growth engine all over the world. The Ministry of Small Scale Industries assists states in their efforts to promote the growth and development of small-scale industries in order to boost job opportunities and competitiveness. The Indian government has taken a number of steps to help small enterprises grow and prosper. The small-scale industry has played a crucial part in the country's economic development throughout the last five decades. In terms of GDP, employment creation, and exports, it has made a significant contribution to total growth. Small-scale businesses' strength comes from their widespread dispersion in rural, semiurban, and urban areas, which fosters entrepreneurship, a shorter gestation period, and an equitable distribution of income and wealth.

**Defination of Indian Small Scale Industries:** Small-scale industries, often referred as small and midsize enterprises (SMEs), are a vital part of a thriving economy. The concept and definition of small scale industries have evolved through time as the Indian economy has transformed. With the passage of the (MSMED) Act in 2006, the current definition of small scale industries took effect. Small scale industries are characterized as manufacturing and service businesses. Manufacturing companies are divided into two categories based on their investment in machinery and equipment (excluding land and buildings). Small-scale industry manufacturing and service enterprises are defined as:

**Manufacturing enterprises** are divided into three categories based on their investment in machinery and equipment (excluding land and buildings):

(a) Enterprises having investment upto Rs, 25lakhs- Micro enterprises

(b) Enterprises having investment above Rs. 25 laks and upto 5 crore- Small enterprises -

(c) Enterprises having investment above Rs. 5 crores and uptoRs. 10 crores are known as Medium Enterprises

according to this definition.

**Service enterprises** are divided into three categories based on their equipment investment (excluding land and buildings):

(a) Micro enterprises with an investment of up to Rs. 10 lakhs;

(b) Small enterprises with an investment of more than Rs. 10 lakhs but less than Rs. 2 crores;

(c) Medium enterprises with an investment of more than Rs. 2 crores but less than Rs. 5 crores.

### Overview of Small-Scale Industries in Jammu and Kashmir:

The industrial sector is an important contributor to a country's economic growth and job creation. After the services sector, it has contributed significantly to India's Gross National Product (GNP). In all of India's states, it has been designated as the primary vehicle for boosting economic activity. Unfortunately, J&K has been unable to attract industrial investments, and the state has remained an industrially underdeveloped state. The state's industrial base isn't very powerful. Despite the fact that the Indian government has taken a number of initiatives to encourage industrialization in the state, J&K continues to lag behind the rest of the country. Due to political instability and geographical constraints, the state of J&K is less desirable for investment. The state's geographical location makes it impossible to establish significant industries with a large capital base. Despite this, many small and medium-sized businesses have sprouted up in both old and new areas of the state. Their number increased as a result of government assistance in the form of loans and incentives for the establishment of industrial units, but their development and performance are not encouraging. Several reasons contribute to the slow expansion of SSIs.

**Directorate of Industries & Commerce, Kashmir:** The Directorate of Industries and Commerce, Kashmir is the principal institution in the Division that oversees all areas of small-scale and micro-industry planning and development. It is organised into 12 District Centres (DICs), one for each district. Apart from providing infrastructural facilities for industrial development in the form of establishing industrial estates, export promotion parks, and growth centres where fully-developed land, power, water roads, and other amenities are available and prospective entrepreneurs are encouraged to start their businesses, the Directorate also provides services such as issuing various registrations, providing training to entrepreneurs, coordinating with various agencies, and a number of industrial units are granting several incentives by State as well as Central Government.

**Directorate of Industries & Commerce Jammu:** In 2007, the Directorate of Industries and Commerce was split into two divisions, one for Jammu Division and the other for Kashmir Division. A dedicated government and a more responsive bureaucracy are continuing their efforts to be consistent and relentless in pushing investments with an attractive bundle of incentives. The state is establishing itself as a place of investment prospects; those who have already arrived are pleased, and many are planning to grow. The number of units in the state's current industrial estates is managed by the Directorate of Industries and Commerce. Approximately 10,000 kanals of land are being purchased

across the state under 18 Land Acquisition proceedings in order to create new Industrial Estates or expand existing Industrial Estates.

**Industrial Infrastructure:** Infrastructure supports to development and a catalyst for industrial expansion, and it plays a critical part in any area's industrial development. It is the most important component of rapid industrialization. Without sufficient infrastructure, such as power, roads, and water, it is extremely difficult to attract entrepreneurs. Although J&K is an industrially expanding economy, it nevertheless has the necessary infrastructure to launch small-scale businesses. As of December 31, 2015, the state had 29,449 small scale units registered, with a total investment of Rs 3,609.82 crore and direct employment for 1, 35,892 people. In addition, 83 large and medium enterprises with a total investment of Rs. 4,083.52 crore were developed in the state, employing 18,923 people directly. In the state, there are 53 industrial estates.

S.NO	Name of the Estate	Area (In Kanals)	Total no. of units
1	Srinagar-	144 kanals	110 units
2	Ganderbal-	106 kanals	33 units
3	Barzulla-	102 kanals	67 units
4	Pulwama-	24 kanals	04 units
5	Chattapora-	96 kanals	19 units
6	Shopian-	62 kanals	10 units
7	Anantnag-	57 kanals	49 units
8	Anchidora-	86 kanals	48 units
9	Bijbehara-	27 kanals	25 units
10	Kulgam-	19 kanals	10 units
11	Baramulla-	58 kanals	26 units
12	Sopore-	82 kanals	23 units
13	Sumbal-	45 kanals	06 units
14	Bandipora-	01 kanal	02 units
15	Branwari-	15 kanals	07 units
	TOTAL	924 kanals	429 Units

**1.1 Industrial Estates Managed by the Directorate of Industries Kashmir:** 

Source: Directorate of Industries Kashmir.

**1.2 Industrial Estates Managed by the Directorate of Industries Jammu:** 

S.NO	Name of the Estate	Area (In Kanals)	Total no. of units
1	Digiana.	137.09 kanals	106 units
2	Jammu Cantt.	96.00 kanals	34 units
3	Hiranagar.	52.06 kanals	24 units
4	Billawar.	53 kanals	17 units
5	Kheora, Rajouri.	52 kanals	51 units
6	Poonch.	29.07 kanals	44 units
7	Sangrambata, Kishtwar.	42.15 kanals	08 units
8	Dandi Bhaderwah, Doda.	54.06 kanals	0 units
9	Akhnoor.	29.05 kanals	21 units
10	Samba.	20.00 kanals	13 units
11	Udhampur.	49.04 kanals	22 units
12	Reasi (Gran).	25.00 kanals	0 units
13	Kuthua.	176.08 kanals	85 units
	Total	814.6 Kanals	425 Units

Source: Directorate of Industries Jammu.

### **1.3 Industrial Infrastructure Managed, By J&K SIDCO across the UT are under:**

S. No.	Name of the	Total Land (In Kanals)	No. of units
	Industrial		
	Complexes		
1	I. C. Bari-Brahmana:	6152 Kanals	464 units
	Samba		
2	EPIP Kartholi:	1000 Kanals	75 units
	Jammu		
3	IGC Samba:	3494 Kanals	274 units
4	Industrial Estate,	209 Kanals	05
	Kathua: I.E, Ghatti,	2173 Kanals	Under Development
	Kathua: Jammu		units
5	I.G.C. Lassipora:	6193 Kanals	117 units
	Pulwama		
6	I.E. Rangreth:	1147 Kanals	193 units
	Budgam		

7	I. E. Khunmoh:	Phase I 535,	564 units
	Srinagar	Phase II 436,	
		Phase III 907 Kanals	
8	Food Park	160 Kanals	43 units
	Khunmoh: Srinagar		
9	I. E. Shalteng:	94 Kanals	42 units
	Srinagar		
10	Food Park Doabgah,	201 Kanals	24 units
	Sopore:		
11	I. E, Ompora,	100 Kanals	Under Development
	Budgam:		units
	Total	22641 Kanals	1777 Units

Source: J&K SIDCO.

### LITERATURE REVIEW:

**Mukherjee, S., (2018)**. Reveals that the issues faced by MSMEs in India were evaluated, and it was concluded that more work from both the government and entrepreneurs was required to increase the efficiency and competitiveness of MSMEs in India. These initiatives take the shape of sophisticated technology investments and research and development. Nonetheless, increased use of technology and digital platforms facilitates human resource transfer while also boosting access to finance, closing infrastructure gaps, and lowering unequal growth and harsh company laws.

**Singh, A., & Gupta, A, (2017).** Analysed the expansion and development of the industrial sector inside the Municipal Limits of Jammu City. According to the author, there are 92 industrial units within the municipal limits of Jammu city, with 43 mineral-based facilities accounting for 46.74 percent of the total. Nonetheless, after mineral-based industrial units, miscellaneous industries (22 units) dominate the Jammu city, accounting for 23.91 percent of the total. The remaining industrial units are agro and forest-based, with 15 and 12 units, respectively, accounting for 16.31% and 13.04 percent. The entire cost of 64 industrial units, or 69.56 percent, is less than 100 lakhs.

**Khurud, S. B. (2015).** Researched on the removal of protective measures that are impacting MSMEs' exports. The findings of the study revealed that, following the elimination of protective measures, MSMEs' exports expanded at a faster rate than India's total exports. Furthermore, the report points out that globalisation has imposed some restraints on MSMEs in India. Unfair competition by large and multinational corporations is a prominent source of competitiveness in the business. Aside from that, MSMEs face greater overhead costs due to a lack of contemporary technologies and administrative expertise.

**Malyadri, I. (2014).** Stated that the Indian economy's economic prosperity is primarily dependent on the industrial and agriculture sectors. However, due to various limits in the agricultural sector's ability to contribute sufficiently to the economy, the industrial sector

has acquired a higher role in terms of employment and natural resource exploitation. Furthermore, the author pointed out that economies that are mostly agrarian in nature continue to lag behind because agriculture cannot offer economic growth on its own. As a result, the Indian government is constantly working to promote the rapid expansion of small-scale companies. In 2006-2007, employment in small-scale industries increased significantly, according to the report.

**Bashir (2013).** investigated the impact of SMEs in the development of pakistan. The entire material is theoretical in nature. The author has provided a detailed assessment of the contribution of SMEs to Pakistan's development. He discovered that SMEs have a significant influence in the country's GDP growth and provide a huge source of employment. The author claims that small businesses are not only a source of employment creation in rural areas, but also a means of preventing population movement from rural to urban areas. He also claims that SMEs contributed more than large-scale companies in Pakistan during the recession. SMEs have made a greater contribution than huge corporations.

**Sattar, et al. (2013).** established the relationship between innovation in SMEs and economic development. The authors have developed an econometric model to see the impact of process of innivation on the performance of SMEs and the effect of strong SME on the economic development. The period of analysis consists of 1980-2012. The main economic variables selected in the study for analysis purpose are share of SME in GDP, inflation, Value of exports as percentage of GDP, Value of imports as percentage of GDP and openness index. The analysis of the study showed positive correlation between process inovation and SME growth. The study further revealed positive correlation between education and GDP per capta. Furthermore, the study indicated the PAN (Patient application for nonresident) and TMT (Trademark Total) are two main variables which showpositive and significant impact on SME growth as well as for economic development.

**Osotimehim et al. (2012).** States that the small and medium enterprises have a favourable impact on Nigeria's development. The data was acquired via a questionnaire, which was sent to micro and small business operators in their business centres. After reviewing the questionnaire, the author discovered that SMEs play an important role in job creation and entrepreneurial development. The survey also indicated that structural and environmental concerns in Nigeria are impeding the expansion of SMEs.

**Kansal, R. (2009).** Has tried to explain that the comparison of major parameter growth patterns between pre- and post-globalization periods demonstrates that globalisation has a detrimental impact on small-scale sector growth. Globalization and liberalisation, according to the author, have had no positive impact on the expansion of the Indian small-scale sector.

**Bodla & Verma (2008).** Find out that the share of small-scale industry exports was higher in the pre-liberalization period than in the post-liberalization period. Pre-

liberalization India had a high level of overall employment, production, and machinery in small scale industry. Furthermore, the author stated that in the post-liberalization period, credit flow and overall outlay in small size industries had decreased.

**Commissioner SSI., (2007).** Attempts to explain India's 13 million small scale companies employ about 29 million people and contribute 40 percent of the country's total industrial production and 34 percent of total exports. Small scale industries, according to the report, are not traditional in character; they produce 8000 thousand goods ranging from traditional products to high-tech components, and they represent India's main source of rural and urban development economy.

**Sharma and Dash (2006).** Brought out that the small-scale industrial sector has always taken satisfaction in contributing to the country's socioeconomic progress. Small-scale industries are critical to the country's economic development and job creation. Furthermore, the author points out that, as a result of financial limitations, labour productivity in these businesses is dropping, and there is an inverse link between capital and labour productivity in small-scale enterprises. As a result, if credit flows freely, employment and production in this industry will rise. Development.

**Sudan, F. K., (2005).** Investigated at the problems and policy issues surrounding the development of Micro, Small, and Medium Enterprises. The study clarified the MSMEs sector's significance, benefits, challenges, and policy choices. According to the report, the Indian government has made many attempts to create a dynamic MSME sector and a diverse economy by extending employment possibilities to absorb labour force and providing interesting career options.

**Balu.V. (2004).** Shown that industrial development necessitates a favourable environment in which entrepreneurial habits and spirit can be triggered right from the start. Both the central and state governments have taken a number of steps and made numerous policy decisions to accelerate India's industrialisation. Many financial and promotional entities were established as part of the Five-Year Plan to implement critical policy choices. Governments and policymakers should focus on technological advancements and develop the financial infrastructure of small-scale enterprises so that they can compete in the worldwide market and contribute to the country's national GDP.

**Ramasamy.T, (2003).** Did an "empirical study on the growth and diversification of small-scale industries in Virudhunagar district," in which he looked at the factors that influence SSI growth and diversification in Virudhunagar. The author found that the expansion of small-scale industries is associated with the creation of a significant number of jobs, resulting in more equal economic growth and development.

**M.L. Narasaiah, (2001).** Stated that the growth of the small-scale industry sector is critical in India since small-scale industry units demand less capital investment and create more employment than large-scale industrial units. Furthermore, the author points out that soon after India's independence, Mahatma Gandhi and our national leaders recognised the importance of the small-scale sector in the Indian economy's

development and laid the groundwork for its rapid growth through active policy measures and an institutional framework.

### **OBJECTIVES OF THE STUDY:**

1. To access the growth and employment of Small-Scale Industries in UT of Jammu and Kashmir.

2. To access the district wise growth and employment of SSIs in UT of Jammu and Kashmir for the year 2019-20.

3. To access the investment of Small-Scale Industries in Jammu and Kashmir.

### **METHODOLOGY OF THE STUDY:**

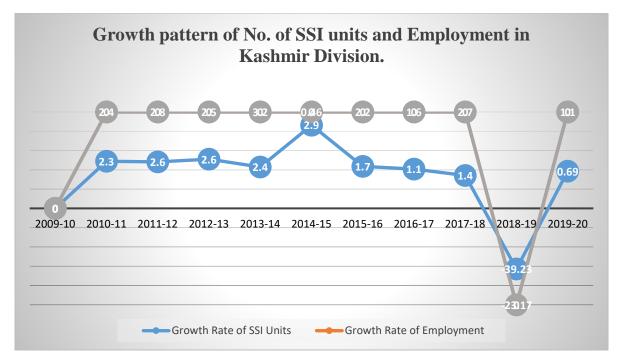
The study is fully based on secondary source of data. The data has been compiled from a number of official records, related to growth and performance of SSI's in Jammu and Kashmir. Directorate of Industries and Commerce J&K, District industries centres and Directorate of industries and Commerce J&K Government, Ministry of MSME, Govt of India, Digest of statistics, Planning and Development, Govt. of J&K 2019-2020, Directorate of Economics & Statistics, Govt. of Jammu and Kashmir.

### DATA ANALYSIS AND INTERPRETATION:

Year	No. of SSI	Growth Rate	Employment	Growth Rate
	Units		in No's	
2009-10	27138	3.3	130858	3.1
2010-11	27784	2.3	133987	2.4
2011-12	28514	2.6	137802	2.8
2012-13	29249	2.6	141799	2.5
2013-14	29962	2.4	145838	3.2
2014-15	30847	2.9	146503	0.46
2015-16	31372	1.7	149678	2.2
2016-17	31723	1.1	152120	1.6
2017-18	32168	1.4	156158	2.7
2018-19	19546	-39.23	119978	-23.17
2019-20	19680	0.69	121337	1.1

1.4 Growth pattern of No. of SSI units and Employment in Kashmir Division.

**Source:** Digest of Statistics 2019-20, Planning and Development Department, Govt of J&K. **Note:** Compiled and calculation of growth percentage by the Research Scholar.



Graphical representation of No. of SSI units and Employment

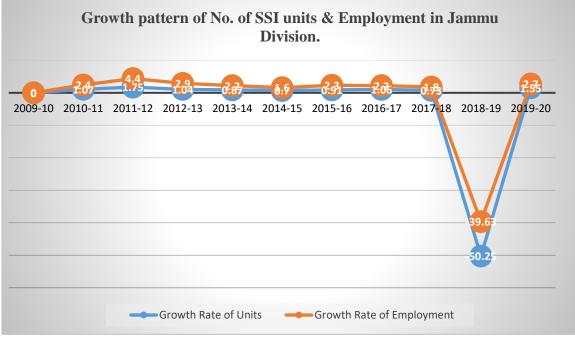
From the above table and graph shows that SSI's in Kashmir division shows a steady growth in number of working units right from 2009-10 from 27,138k units (growth rate 3.3%) and to 32,168 units (growth rate 1.4%) in 2017-18. During this period, we analyse that the contribution of Small-Scale Industries has contributed a major part in employment, with an increase in number of units there is also an increase in the employment. In 2009-10 the total employment generated was 130858 lakhs (growth rate 3.1%) to 145838 lakhs (growth rate 2.7%) in 2017-18. However, in 2018-19 the number of SSI's have sloped downwards due to the natural disaster of Covid-19 and political disturbances in the region, the total number of units remained only 19,546k (growth rate -39.23%), due to this number of employments also declines to 119978 lakhs (growth rate 1.1%). In 2019-20, there is slight increase in the number of units (from 19546k to 19680k) (growth rate 0.69%) as well as in employment generation (From 119978 to121337 lakhs) (growth rate 1.1%) respectively.

Years	No. of SSI	Growth Rate	Employment	Growth Rate
	Units		in No's	
2009-10	23889	1.16	110518	3.06
2010-11	24146	1.07	113122	2,4
2011-12	24569	1.75	118064	4.4
2012-13	24824	1.04	120649	2.9
2013-14	25040	0.87	123312	2.2
2014-15	25216	0.70	125277	1.6

1.5 Growth pattern of No. of SSI units & Employment in Jammu Division.

2015-16	25446	0.91	128192	2.3
2016-17	25715	1.06	131072	2.2
2017-18	25904	0,73	133472	1.8
2018-19	12886	-50.25	80571	-39.63
2019-20	13086	1.55	82725	2.7

**Source:** Digest of Statistics 2019-20, Planning and Development Department, Govt of J&K. Compiled and calculation of growth percentage by the Research Scholar.



Graphical representation of No. of SSI units and Employment.

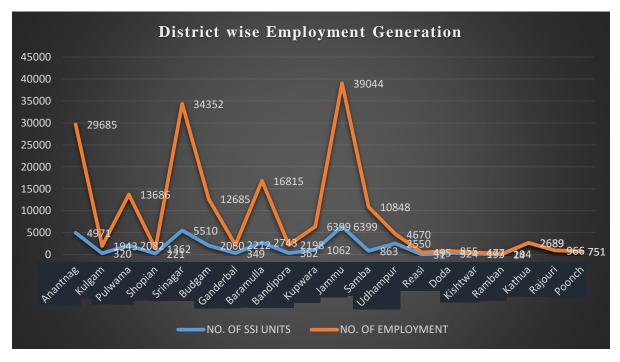
The above table and graph indicate that the trend of number of SSI's units and employment generation of one decade. In 2009-10 the total number of SSI units in Jammu division were 23889k units (growth rate 1.16) with an employment of 110518 persons (growth rate 3.06%). However, there is a continuous growth in working units and employment generation during the period of 2017-18. However, in 2018-19, due to political disturbance in the state, we find that a portion of functional units have been falling down from 25904 to12886 units. In 2019-20 there is a modest increase in both the number of units as well as in the employment.

1.6 District wise growth pattern of No. of SSI units and employment of UT Jammu
and Kashmir for the year 2019-20.

S. No	DISTRICTS	NO. OF SSI UNITS	NO. OF EMPLOYMENT	PERCENTAGE
1.	Anantnag.	4971 units.	29685	14.54
2.	Kulgam.	320 units.	1943	0.95

3.	Pulwama.	2082 units.	13686	6.70
4.	Shopian.	221 units.	1362	0.67
5.	Srinagar.	5510 units.	34352	16.83
6.	Budgam.	2060 units.	12685	6.21
7.	Ganderbal.	349 units.	2212	1.08
8.	Baramulla.	2743 units.	16815	8.24
9.	Bandipora.	362 units.	2198	1.08
10.	Kupwara.	1062 units.	6399	3.14
11.	Jammu	6399 units.	39044	19.13
12.	Samba	863 units.	10848	5.31
13.	Udhampur	2550 units.	4670	2.28
14	Reasi	31 units.	495	0.24
15.	Doda	324 units.	855	0.42
16.	Kishtwar	193 units.	477	0.23
17.	Ramban	24 units.	194	0.09
18.	Kathua	2689 units.	2689	1.32
19.	Rajouri	966 units.	966	0.47
20.	Poonch	751 units.	751	0.37
	Total units in	32766 units.	204062	100.00
	UT of J&k.			

**Source:** Digest of Statistics 2019-20, Govt of Jammu and Kashmir.



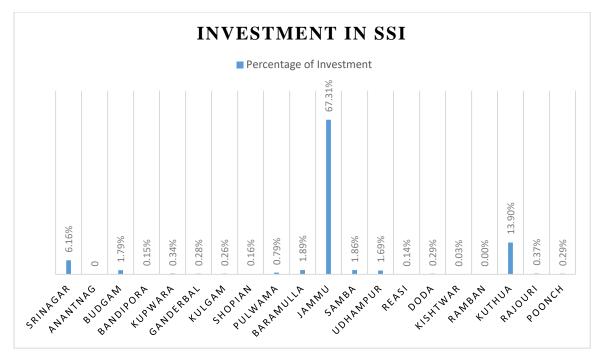
Graphical representation of No. of SSIs and employment generation in all districts of UT Jammu and Kashmir.

The above table and graph show the distribution of district wise small scale industrial growth and employment generation of both the divisions of UT. On the basis of maximum number of units Jammu is the major area which has 6399 thousand units and contributes 39044 thousand employments to the people, followed by Srinagar which has 5510 units and contributes 34352 thousand employments then Anantnag, Baramulla, Kuthua, Udhampur, Pulwama and Budgam are main SSI growing sectors. During the study it has been analysed that from period to period the number of units. The total number of small-scale units at UT of J&k up to 2019-20 are 32,766 thousand the total employment generation is 204062 lakhs.

S. NO	DISTRICT	INVESTMENT	PERCENTAGE
1	Srinagar	22022	6.16%
2	Anantnag	6998	1,95%
3	Budgam	6404	1.79%
4	Bandipora	546	0.15%
5	Kupwara	1227	0.34%
6	Ganderbal	1006	0.28%
7	Kulgam	939	0.26%
8	Shopian	573	0.16%
9	Pulwama	2872	0.79%
10	Baramulla	6778	1.89%
11	Jammu	241273	67.31%
12	Samba	6655	1.86%
13	Udhampur	6045	1.69%
14	Reasi	510	0.14%
15	Doda	1029	0.29%
16	Kishtwar	116	0.03%
17	Ramban	7	0.001%
18	Kuthua	49824	13.90%
19	Rajouri	1315	0.37%
20	Poonch	1043	0.29%
	TOTAL	357182	100.00

 Table 1.7
 District Wise Details of Investment of SSIs in UT of Jammu and Kashmir

Source: Compiled by Research Scholar from Ministry of MSME, Govt. of India.



Graphical representation of above table.

The above table and graph show the information that Jammu district leads the UT in terms of investment in SSI Sector as it accounts 67.31%. After Jammu district Kuthua which is also in the Jammu region stands second most leading division in investment upto 13.90%. Srinagar with 6.14% leads on third position in SSI investment. With percentage of 0.001, Ramban is in bottom line in investment in SSI in the UT of Jammu and Kashmir.

#### **CONCLUSION:**

Small scale industries have immensely contributed to abolish the backwardness in Jammu and Kashmir. For the purpose of resolving economic imbalances, the UT has adopted the route of industrialization. During 2009-11 period the contribution of Small-Scale Industries have contributed a major part in employment, with an increase in number of units there is also an increase in the employment. However, in 2018-19 the number of SSI's have sloped downwards due to the natural disaster of Covid-19 and political disturbances in the region, the total number of units remained only 19,546 (growth rate -39.23%), due to this number of employments also declines to 119978 lakhs (growth rate 1.1%). In 2019-20, there is slight increase in the number of units with a growth rate 0.69% as well as in employment generation. The total number of small-scale units at UT of J&k up to 2019-20 are 32,766 thousand the total employment generation is 204062 lakhs. It is also analysed that in terms of investment Jammu district leads the UT in terms of investment in SSI Sector as it accounts 67.31% followed by Kuthua 13.90%, Srinagar with 6.14%. In the region, SSIs adopt labour-intensive procedures to offer jobs for a significant number of people. As a result, it significantly minimizes the unemployment problem. Jammu and Kashmir as a rural sector has a large number of skilled and technically qualified individuals. As a result, small-scale industries are particularly beneficial to the region.

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