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An economic analysis of socio-economic status of micro and cottage industries workers in the pandemic period of Puducherry Region

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Abstract---In a country in the world industrialization and technological changes is most important factor for economic development. Industry is the key to the rapid economic development because industrialization involves radical transformation of society in all its aspects economic, social, political and cultural. Under the circumstance, small industries are undoubtedly better suited, since they are labour intensive and capital saving. In the process of industrialization, emphasis is given to the three major groups of industry; large, medium and small-scale industries. The Puducherry Union Territory Industries Centre assists entrepreneurs of micro, medium and small scale industries constitute the key link in the process of socio-economic transformation of underdeveloped social structures. In the study area micro and cottage industries workers faced several problems, like low level of income, poor condition of living, unable to maintained family expenditure and they live in high debtness in the study area. In the study area the respondents faced some health issues respectively their working industries. Such as small accidents, body pain, ear illness due to sound, allergies due to chemical usage in leather industries and respiratory disease like asthma, chronic obstructive pulmonary disease. The reasons are lack of knowledge, lack of training, lack of raw materials availability and marketing problems. To overcome such problems industry owners NGOs, and government must come forward to fulfill the needs and demands of cottage and micro, handicraft industries in the study area. The handicraft products are very high in demand in the global market and at the local market.

Keywords---industrialization, transformation, poor condition, micro, medium and small scale industries, global market.

Introduction

In a country in the world industrialization and technological changes is most important factor for economic development. Industry is the key to the rapid economic development because industrialization involves radical transformation of society in all its aspects economic, social, political and cultural. It is true that rapid industrialization is the only effective way of helping the Indian economy to come out of the vicious circle of poverty. To lay sound foundation for rapid industrialization, there is a need for huge investments in key and basic and large scale industries. But concentrating merely on large scale industries is bound to create miseries to millions in the form of unemployment, shortage of consumer goods and concentration of wealth in few hands. As a result the basic problems like unemployment, shortage of foreign exchange and paucity of capital will be accentuated. Under the circumstance, small industries are undoubtedly better suited, since they are labour intensive and capital saving. In the process of industrialization, emphasis is given to the three major groups of industry; large, medium and small-scale industries.

Many Nations, both developed and developing exteriorized that the small industry sector is a useful vehicle for growth, in the later for the creation of new employment opportunities on a wide scale in the shortest possible time. Small and Medium enterprises account for approximately 80 percent of the private sector industrial workers and hence occupy an important position in the industrial structure of Japan. The employment creating capacity of the small and medium enterprises in Japan has been seen to be larger than that in Germany or United States (Berkeley, 1967).

Micro, Medium and Small scale industries constitute the key link in the process of socio- economic transformation of underdeveloped social structures. It is, no doubt, true that in the case of dominantly rural countries, process of transformation either germinating within the rural segment or bringing the later within its orbit of influence will play a crucial role and should, therefore, occupy an important position in their development strategy. It is, however, equally true that rural and urban processes are inseparably interwoven in the socioeconomic fabric. Rural development cannot be operationalised outside the total developmental process straddling the rural-urban continuum. It constitutes a large component of the system is interdependence of vertical shifts of the workforce from the primary to the secondary sector which articulate the total development process. Its contribution to the Industrial development is quite unique.

The Government of India, Union Territories and state governments through different agencies and institutions sponsored by them are pursuing a policy of protecting and promoting small industry. These programmers have become more numerous, varied and detailed which relates to information, consultancy, entrepreneurship, development, training, modernization, technology support,

industrial estate, raw materials, marketing, finance, reservation, ancillary development etc. In a developing country like India, small scale units have played a significant role in economic development. Besides economic role, small enterprise with their unique economic and organizational characteristics played social and political role in term of creation of local employment.

The Village and Small Scale industries sector consists of two segments viz. modern and traditional. The village and cottage industries such as handloom, khadi and other allied village industries, handicrafts, Seri-culture and coir form the traditional segment while the modern sector consists of a wide range of modern small scale industries. The role of village and cottage industries in a developing country like India cannot be over emphasized. Developing countries are characterized as labour abundant and capital scarce. Large industries with their stress on latest technical know-how requiring enormous capital investment cannot absorb the growing number of unemployed in the country. On the other hand, village and cottage crafts which employ labour intensive techniques of manufacture can provide immense employment opportunities to masses.

Puducherry Union Territory

The Union Territory Industries Centre assists entrepreneurs in selecting viable industries, provides project reports, registers provisional small-scale industrial units, permanent units and ancillary units and gets clearance for various licenses through a single window clearance committee. It provides information to entrepreneurs relating to machinery, buyer and seller details facilitates hire purchase of machinery with assistance from the National Small Industries Corporation and helps in the import of capital goods, machinery spares and raw materials. It makes arrangement for finance through banks and other financial institutions, and arranges seed money assistance from financial institutions. Through Entrepreneur Development Training Programme it guides the entrepreneurs in starting new industries and provides technical information and guidance. It provides margin money assistance to sick units under the Sick Industries Rehabilitation Programme. It conducts motivation campaign in commune and Panchayat union areas and identifies entrepreneurs.

Puducherry Union Territory has all the basic infrastructure and resources for the development of small and tiny industries. Further, the incentives given by the Puducherry Union Territory Government and various industrial development agencies of the Union Territory and the commune have also added to the advantage for accelerating the industrial progress. As there are about 67 large and 174 medium scale industries, there is a scope for the growth of ancillary industries, to meet the requirement of these industries, by manufacturing components and spare parts. The leather, coir, furniture, oil, jute, hand crafts products and food processing industries have more units in the Union Territory, the growth of which can be augmented by increasing agricultural production and utilizing barren and cultivable land and fallow land available in the Union Territory.

In view of the availability of natural and human resources, the chemical, textile and forest based industries have a good scope in the Union Territory. The

industrial policy of the Puducherry Union Territory which aims at starting new industries in the developing Union Territory has helped in placing Puducherry Union Territory in an enviable position in the industrial map of the country. Karaikal Union has joined in the mainstream of industrialization in a phased manner by utilizing the subsidies and concessions. The Union Territory Industries Centre and other agencies are playing a crucial role to achieve this goal.

Literature Review

Aishwarya Shukla, Manisha Meena, Neha Asthana, Vartika and Abhishek Pareek (2016) were conducted a detailed survey and analyzed both primary from banks & secondary data to identify the various schemes are being facilitated for MSME and its limitations, development, RBI Regulations, challenges for funding institution for MSME firms from the financing Bank Perspective. MSME Industries were severally affected due to corona virus disease. Since major impacts occurred during lockdown period because of pandemic situation driving MSME firms becomes highly critical. Engagement of complete employees for effective production was a greatest challenge or additional employees for cleaning & sanitizing the industrial premises brings additional expenses to accounts, stoppage of Public Transportation forces firm owners to increase the expense for company special transport facilities/rental charges and accommodation.

Khaja Nizamudeen (2017), explained in his research work the importance of the cottage industries. Cottage industries are desirable, not only from the moral and aesthetic points of view, but also from the point of view of society. In the cottages the worker is not cut off from his family; rather he works amongst his own people and with their help. This increases his attachment to the family and develops his better sentiments.

Saniya Akhtar and Iffat Hassan, (2017) discussed in their study, a cottage industry is usually a small-scale industry operated from home by family members using their own equipment. Kashmir has a unique cottage industry of its own which deals with production of many handicrafts. These include walnut wood carving, the world famous Kashmiri shawl weaving and embroidery, carpet weaving, peppier machine, and metal ware industry. The raw material used coupled by the type of equipment and chemicals employed, workmanship, dyeing, delicate design, and excellence of finish are all factors that can contribute toward a peculiar pattern of skin diseases in these artisans.

Md. Taiebur Rahman and Dhanonjoy kumar (2018), explained in his study found that, the key determinants of National Industrial Policy 2016 are infrastructural transformation, diversification of the economic base, accelerated economic growth, employment generation, increasing income level and development of livelihood of the people. The important and underlying objective of the policy is to contribute to Bangladesh's transition to mid income country by 2021. Proper strategies have been set out in the industrial policy to implement this objective. Combined efforts are being taken to implement the policy. A time bound action plan has been framed in consultation with concerned ministries

and other stakeholders to achieve the desired industrial growth (Bangladesh Economic Review, 2017).

Nagarajan Muthukrishnan (2020), bring out the role of MSME in his study, Micro Small and Medium Enterprises plays an essential role in Indian economy for its growth in different perspectives. In recent days Corona virus and lockdown control measures hits the Indian economy with an immense impact. Micro Small and Medium Enterprises are always great to manage while comparing with the cluster management in the corporate world. Micro & Small Medium Enterprises have a deliberate control & mission management for each business transaction. Enterprise Risk Management is within the control of the directors directly and spontaneous decisions can be made without the restriction of board resolution or board of directors' interventions.

Cash flows, expenditures, sales & orders, Finance control are controlled easily as far as concern with public listed or multinational or corporate companies. MSME are the backbone of the bigger industries. The raw material, manufacturing, Service operation in very competitive price can be achieved by the corporate through the selection of MSME partners in their business. The facts show in various countries across the globe has encourages the Small-Scale industries as they believe cottage industries and its importance for Nation's growth.

Krishnarajapet and Ramasamy (2020), discussed in his study impact of COVID-19 Micro, Small and Medium Enterprises, about Production. The International Monetary Fund (IMF) has projected a sharp contraction of 4.5 per cent for the Indian economy in 2020, a "historic low" (IMF World Economic Update June 2020). The governor of India's central bank, the Reserve Bank of India (RBI), has indicated negative growth rate of GDP in the financial year 2020-21. The consumption of petroleum products, proxy for transport activity and oil demand, during the period April to July 2020 recorded a decline of 22.5% as compared to consumption in the same period in 2019. The impact of the lockdown on industrial production in the first quarter of 2020-21 has been severe.

The Index of Industrial Production (IIP) was 35.9 per cent lower compared to its level a year ago. India's overall exports (Merchandise and services combined) in April-July 2020-21 are estimated to be USD 141.82 billion, showing a negative growth of (-) 21.99 per cent over the same period last year. Lockdown affects the economy first through labor supply shocks as it restricts people's mobility and forces them to work from home. In a large number of occupations, particularly manufacturing and traditional services, workers would not be able to work from home. Second through demand shocks as workers incur loss of wages, salaries and income either due to job loss or inability of enterprises to pay their employees.

There are many studies on micro, cottage and small scale industries related that had been carried out at the national and international level, but there are very few studies were found relating to Micro and Cottage industries in southern region of India. Till now no study has come across that has researched issues at micro level of Micro and Cottage industries in Puducherry Union Territory and very particularly in Puducherry region. It is also evident from the review of

literature presented here. Therefore, the researcher made an attempted to identify and fixed that the topic of present investigation “An Economic Analysis of Socio – Economic Status of Micro and Cottage Industries Workers in the Pandemic Period of Puducherry Region” has not been researched in a comprehensive manner. Therefore the present study will fill up this research gap.

Research Design

The present study has under taken in Puducherry region, a union territory of India (UT). Puducherry, is a fourth smallest state union territory (UT) of India, is bounded on the East by the Bay of Bengal and on the remaining three sides by Tamil Nadu, with an area of 483 sq km, having four excalaved districts namely Puducherry., Karaikal (surrounded by the state of Tamil Nadu), Mahe (surrounded by the state of Kerala), and Yanam (surrounded by the state of Andhra Pradesh). The economy of Puducherry, a union territory (UT) is mainly based on agricultural, non- farm sector, cottage industries and tourism. However, cottage and small scale industries is the major non-farm activities in Puducherry. Researcher has focused on a study on the socio- economic condition of rural cottage and micro industries workers, organizational background of rural micro units and cottage units, employment opportunities, income generation and beingfaced by the workers in study area.

Objectives of the study

1. To analysis of the problems faced by the rural cottage and micro industries workers inthe study area.
2. To find out the socio-economic status of cottage industries workers in study area.

Methodology

The present study is based on descriptive in nature. Availability of data from the Department of Village and Khadi Industries, MSME, other local administrative office of Puducherry union Territory were collected. According to Rural Management Development Department and Directorate of MSME, there are 272 micro and cottage units are registered in thePuducherry region only. On basis of above information, the researcher has selected the Puducherry region for the present study.

Sampling Design

The present study is pertained the simple random sampling method of sampling and only agro based micro and cottage industries. The cottage and micro industrial products majorly produced products in Puducherry region. Only the Puducherry municipality region is covered for this study and it is not covered other part of Puducherry Union Territory.

Coverage of Study

The study is related to an economic analysis of micro and cottage industry workers in Puducherry region, a part of Puducherry union territory (UT), and it covers the only the Puducherry municipality region (District).

Sampling Size

The present study covers one municipality - 10 wards of the Puducherry municipality region. For the selection micro and cottage industries the availability and running conditions selected products units the simple random sampling method is followed. In theresearch, researcher has chosen 33 units in entire 10 wards and 20 percent of the workers forms the total population of 660 were selected from the 33 units in Puducherry region. That is 132 in total respondents both male and female workers in the study region.

To analyse the socio-economic condition, income and employment, averagely four respondents were selected from each unit. In total 132 respondents (i.e.54 respondents from male and 78 respondents from female workers respectively form 33 rural cottage and micro units ofthe study region. The rationales behind the selection of rural based micro and cottage industries is, the cottage and micro units are spread all over in Puducherry Union Territory in large number. Therefore the rural based industries like leather, coir, oil, jute and furniture industries areselected.

The rationales behind the selection of respondents are 1. In the cottage and micro units the female workers are employed in higher number of the study area, 2. Naturally, the job work is destined for women based in micro and cottage units and therefore the women are employed in high level in all type of rural based industries.

Detail about the sampling size of the surveyed respondents

Study Area	Municipality	No. of Wards	No. of sample respondents		
			Male	Female	Total
Puducherry	Puducherry	10	54 (40.9)	78 (59.1)	132 (100.0)

Source: Computed

Source of data collection and Statistical tools

The data for present study has been from primary as well as secondary sources. The information collected from primary and secondary sources were edited and coded. The date were processed in two stages, firstly manually with master table and secondly with help of computer. For further analysis and interpretation Statistical Package for Social Science (SPSS) has been used.

Period of the Study and Delimitation

The duration of the study is pertaining to six years from Jan, 2020 – Dec, 2021. The researcher has delimited to focuses the research only on micro and cottage industries in Puducherry region only and specifically selected five products. The products are, Coir, Jute, Leather, Oil and Furniture units in Puducherry region.

Analysis and Discussion

The Puducherry municipality has 42 wards. The researcher selected 10 wards from Puducherry for the research.

Table: 1- Details of wards selection of the study region.

S. No	Municipality	Villages
1	Puducherry(M)	1. Anna Nagar
		2. Chinnakadai
		3. Mudaliarpeta
		4. Murungapakkam
		5. Muthialpet
		6. Nainarmandapam
		7. Sakthi Nagar
		8. Thengaithittu
		9. Thiruvallur Nagar
		10. Vanarapeta

Source: Computed

The above table brings out the ward from the municipality. Based on the selection of view and cottage industries the wards from municipality are selected. In 42 ward of Puducherry municipality 10 wards are selected and they are as follows. 1. Muthialpet 2. Muthalaiarpeta, 3. Murungapakkam, 4. Chinnakadai, 5. Thengaithittu, 6. Thirunavallur 7. Anna Nagar, 8. Nainarmandapam 9. Sakthi Nagar 10. Vanarapeta. The above wards are selected from urban areas. The urban area has some special features and facilities to run the industries. The industries owners have some special benefits in urban areas, like, transportation, easy access of neighbouring urban cities, easy access of raw materials transportation, easy access of marketing, easy access of flowing population and etc. therefore, the urban industries have lot of merits.

Table: 2 - Details of selection of industries in the study area

S. No	Name of industries	Total No. of Industries	No. of respondents
1	Wood furniture units	9	36
2	Leather units	4	16
3	Oil units	13	52
4	Coir units	4	16
5	Jute handcrafts units	3	12
Total		33	132

Source: Computed

Table brings out the product and number of units and sample respondent's selection in the study region. The units namely, Wood furniture, Leather, Oil, Coir and Jute handcrafts units in the study area. In each unit four respondents were selected and total sample size is 132 including both male 54 and female 78.

Table: 3 - Classification of the respondents according to their age in the study region

Sl. No.	Age Category	No. of respondents (%)		Percentage
		Male	Female	
1.	Below 30 yrs	12 (9.1)	20 (15.1)	32 (24.2)
2.	31- 40 yrs	26 (19.7)	40 (30.3)	66 (50.0)
3.	41 - 50 yrs	10 (7.6)	10 (7.6)	20 (15.2)
4.	Above 50 yrs	6 (4.5)	8 (6.1)	14 (10.6)
Total		54 (40.9)	78 (59.1)	132 (100.0)

Source: Computed

The above table discusses the respondents' age wise classification in the study region. The researcher classified the age as four groups. Among this 9.1 per cent of the male and 15.1 per cent of female respondents belongs to the age group of below 30 years. The 19.7 per cent of the male and 30.3 per cent of the female respondents, both in total 50 per cent belong to the age group of 31 to 40 years. In the 41 to 50 years of age 7.6 per cent male workers and 7.6 per cent of the female workers are engaged in these industries. The 4.5 per cent of male workers and 6.1 per cent of female workers are employed in the age group of above 50 years in these industries of the study area. From the table it is revealed that, the majority of the respondents (50 %) fall under the age group between 31 to 40 years.

Table: 4 - Classification of the respondents according to religion in the study area

Sl. No.	Religion	No. of respondents (%)		Total (%)
		Male	Female	
1.	Hindu	26 (19.7)	40 (30.3)	66 (50.0)
2.	Christian	12 (9.1)	20 (15.1)	32 (24.2)
3.	Muslims	10 (7.6)	10 (7.6)	20 (15.2)
Total		54 (40.9)	78 (59.1)	132 (100.0)

Source: Computed

Table 4 deals with the respondent's religious wise distribution in the study region. The researcher classified the respondents according to the region to which they belong. The classifications of the religions are (1) Hindu (2) Christian and (3) Muslim. Of the total surveyed samples 50 per cent of the respondents belong to Hindu religion, 24.2 per cent of the respondents are Christian and remaining 15.2 per cent belong to the Muslim religion.

Regarding gender wise classification the 19.7 per cent of male respondents and 30.3 per cent of female respondents belong to Hindu religion. 9.1 per cent of males and 15.1 per cent of the female respondents belong to Christianity religion. The remaining 7.6 per cent of males and 7.6 per cent of female respondents are followers of Muslim religion in the study area of Puducherry union territory.

From the analysis of the table it is highlighted that, Majority (50 per cent) of the respondents belong to Hindu religion. The reason for this majority is the micro and cottage industries / units are run by Hindu religion peoples in this area. Therefore the workers are employed in major numbers in these industries.

Table: 5 Family income details of the respondents in the study region

Sl. No.	Income level	No. of respondents	Percentage
1.	Below Rs.2,50,000/-	32	24.2
2.	Rs.2,50,001/- to Rs. 2,75,000/-	66	50.0
3.	Rs.2, 75,001 to Rs. 3,00,000/-	20	15.2
4.	Above Rs.3,00,000/-	14	10.6
Total		132	100.0

Source: Computed

ANOVA Model

	Sum of Squares	DF	Mean Square	F. value	Sign. at 1% level
Between Groups	134.444	1	134.444	381.436	0.000
Within Groups	83.889	130	0.352		
Total	218.333	131			

Table 5 highlights the respondents' annual income in the study region. The researcher classified the annual income after receiving the data from the respondents in the study region into four groups and as follows, (i) below Rs. 2,50,000/- (ii) Rs. 2,50,001 /- to Rs. 2,75,000/- (iii) Rs. 2,75,001/- to Rs. 3,00,000/- and (iv) above Rs. 3,00,000/-.

From the table, 24.2 per cent of the respondents fall under the income level of below Rs. 2,50,000/-, 50 per cent of them between Rs. 2,50,001 /- to Rs. 2,75,000/- 15.2 per cent of the respondents fall under the category of Rs. 2,75,001/- to Rs. 3,00,000/-, the remaining 10.6 per cent of the respondents fall under the income group of above Rs. 3,00,000/- in the study area.

From the analysis it is understood that, the respondents with technical knowledge and marketing oriented male respondents receive high annual income. The female respondents possessing technical knowledge receive the higher level of annual income in the study areas of Puducherry union territory.

To identify the income level variation between the genders wise of respondents the researcher employed the statistical tool ANOVA model. The incomes of the male and female respondents in the micro and cottage units were analysed. It is clear that when see the F-value and sum of square levels from the analysis table, the F-value is 381.436 and sum of square value is 134.444 at the significant rate of 1% level. Therefore the incomes of the respondents varied from male to female in the micro and cottage units of the study area.

Table: 6 - Classification of the respondents based on the expenditure details of their family in the study area

Sl. No.	expenditure details	No. of respondents	Percentage
1.	Below R. 1,50,000/-	32	24.2
2.	Rs. 1, 50,001 to Rs. 2,00,000/-	66	50.0
3.	Rs. 2,00,001 to Rs. 2,50,000/-	20	15.2
4.	Above 2,50,000/-	14	10.6
Total		132	100.0

Source: Computed

Table - 6 discussed the respondent's expenditure on various items of day to day affairs. Such as, food items, clothing, children's education, expenditure on medication, expenditure towards social functions, festivals and other functions, loan and interest repayments, expenditure on shelter and transport as such per year in the study area. The researcher identified and classified into four groups based on the expenditure. The 24.2 of the respondents have spent below Rs.1,50,000/-, the 50 per cent of the respondents have spent Rs. 1,50,001/- to 2,00,000/- per year. The 15.2 per cent of the respondents have spent Rs. 2,00,001/- to 2,50,000/- and remaining 10.6 per cent have spent above Rs. 2,50,000/- per year in the study region of Puducherry union territory. From the table it is cleared that the low income group respondents expenditure is high and high income group respondents accordingly their income in the study region of Puducherry union territory.

Table: 7 - Classification of the respondents according to family saving details in the study region

Sl. No.	Family saving	No. of respondents	Percentage
1.	Below Rs. 50,000/-	44	33.3
2.	Rs. 50,001 to Rs. 1,00,000/-	40	30.3
3.	Rs. 1, 00,001 to Rs. 1,50,000/-	30	22.6
4.	Above Rs. 1,50,000/-	18	13.8
Total		132	100.0

Source: Computed

Table 7 highlights the respondent's family savings from their income and assets in the investigation area. The researcher classified the respondents' family savings into four categories namely, below Rs.50,000, Rs.50,001 to Rs.1,00,000, Rs.1,00,001 to Rs.1,50,000 and above Rs.1,50,000 in the study area. Of the total surveyed sample, 13.8 per cent of the respondents saved Rs.50,000, the 33.3 per cent of the respondents saved Rs. 50001 to Rs.1,00,000; 30.3 per cent of the respondents saved Rs.1,00,001 to Rs.1,50,000; and the remaining 22.6 per cent of the respondents saved above Rs.1,50,000/-. From the analysis table, it is revealed that the minimum percentage (13.8) of respondents saving is high. The reason is the minimum numbers (18) of respondents are employed in permanent wage type and the salary also is high. Therefore, in the study region the minimum numbers of respondents get permanent work than the other all categories of work in the study region.

Table: 8 Classification of the respondents according to family debt details in the study region

Sl. No.	Family debt	No. of respondents	Percentage
1.	Below Rs. 1,00,000/-	18	13.8
2.	Rs. 1, 00,001 to Rs. 1,50,000/-	30	22.6
3.	Rs. 1, 50,001 to Rs. 2,00,000/-	40	30.3
4.	Above 2,00,000/-	44	33.3
Total		132	100.0

Source: Computed

Table 8 brings out the respondent's family debt from their life in the investigation area. The researcher classified the respondents' family debt into four categories namely, below Rs.1,00,000, Rs.1,00,001 to Rs.1,50,000, Rs.1,50,001 to Rs.2,00,000 and above Rs.2,00,000 in the study area. Of the total surveyed sample, 33.3 per cent of the respondents have debt above Rs.2,00,000, the 30.3 per cent of the respondents debts are Rs.1,50,001 to Rs. 2,00,000; 22.6 per cent of the respondents have the debt level of Rs.1,00,001 to Rs. 1,50,000; and the remaining 13.8 per cent of the respondents saved below Rs.1,00,000/-. From the table, it is revealed that the maximum (63.6) percentages of respondent's debts are high. The reason is the maximum numbers of respondents are employed in contract work and daily wage type and the salary also is low. Therefore, in the study region the maximum numbers (84) of respondents get daily wage work and low level of salary then the other categories of workers in the study region.

Major findings of the study

- ❖ The Puducherry municipality has 42 wards. The researcher selected 10 wards from Puducherry for the research.
- ❖ The researcher selected only rural based micro and cottage industries in Puducherry Union Territory. The micro and cottage units are spread all over in Puducherry Union Territory.
- ❖ The researcher selected only micro and cottage industries in Puducherry region and specifically selected five products. The products are Coir, Jute,

Leather, Oil and Furniture units.

- ❖ The majority of the respondents (50 %) are belongs to the age group between 31 to 40 years.
- ❖ The majority (50 %) of the respondents belong to Hindu religion. The reason for this majority is the micro and cottage industries are run by Hindu religion peoples in this area. Therefore the workers are employed in higher numbers in these industries.
- ❖ The respondents with technical knowledge and marketing oriented male/female respondents receive high annual income. The respondents possessing technical knowledge receive the higher level of annual income in the study areas of Puducherry union territory.
- ❖ In Puducherry union territory the low income group respondents expenditure is very high and high income group respondents expenditure is low than the other income group in the study region.
- ❖ In the study region the minimum percentage (13.8) of respondents saving is high. The reason is the minimum numbers (18) of respondents are employed in permanent wage type and the salary also is high. Therefore, in the study region the minimum numbers of respondents get permanent work than the other all categories of work in the study region.
- ❖ In the study area the maximum (63.6) percentages of respondent's debts are very high. The reason is the maximum numbers of respondents are employed in contract work and daily wage type and their salary is low. Therefore, in the study region the maximum numbers (84) of respondents got low wage and living condition is poor then the other categories of workers in the study region.
- ❖ In the study area micro and cottage industries workers faced several problems, like low level of income, poor condition of living, unable to maintained family expenditure and they live in high debt in the study area.
- ❖ In the study area the respondents faced some health issues respectively their working industries. Such as small accidents, body pain, ear illness due to sound, allergies due to chemical usage in leather industries and respiratory disease like asthma, chronic obstructive pulmonary disease.

Conclusion

The study brings out the major issues and drawback of the working conditions in the study region. Even though some problem exists in the industry and among workers it must be overcome by owner of the industry and also employees in the study region. The major problems identified by the researcher are given below. The reasons are lack of knowledge, lack of training, lack of raw materials availability and marketing problems. To overcome such problems industry owners NGOs, and government must come forward to fulfill the needs and demands of cottage and micro, handicraft industries in the study area. The handicraft products are very high in demand in the global market and at the local market. In the present day maximum no of people wanted and use the hand made products in their homes. The micro & cottage and handicraft industries are play vital role in the developing countries and the good from these industries are very demand in the other countries worldwide. The rural micro

and cottage and handicraft industries received foreign export earnings is very large in value of money and it is nearly 4 per cent of total domestic value of revenue in India.

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