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GOVERNMENT OF KERALA

REPORT ON INDUSTRIAL UNITS
RUN BY SCHEDULED CASTE &
SCHEDULED TRIBE
ENTREPRENEURS

manpower study series 56

DEPARTMENT OF ECONOMICS & STATISTICS

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GOVERNMENT OF KERALA
MANPOWER STUDY SERIES 56

A study on the Industrial Units run by
Scheduled Caste/Scheduled Tribe Entrepreneurs

Manpower Division
Department of Economics
and Statistics, Kerala.

February, 1985.

P R E F A C E

The Department of Industries and Commerce has provided special facilities in the form of various types of incentives to the Entrepreneurs belonging to Scheduled Caste and Scheduled tribes, for the establishment of small scale units. It was felt that a study highlighting the problems faced by the Entrepreneurs will be useful for drawing out future programmes in the field. Shri.P.N.Krishnan, Man Power Officer under the guidance of the officers of the Industries Department attempt to study the problems faced by the Entrepreneurs belonging to Scheduled Caste and Scheduled Tribe. It is hoped that this study will be useful to planners and Administrators in the line.

Trivandrum,

DIRECTOR

Study on Industrial Units run by
Scheduled Caste and Scheduled Tribe Entrepreneurs

Chapter - I

1.1. Introduction:-

In the successive FIVE YEAR Plans emphasis has been laid for the social & economic development of the people belonging to Scheduled Caste and Scheduled Tribe categories through special programmes. The living conditions of these people have improved a lot, though not to the desired level. Yet they are backward in many respects, culturally, socially and in particular financially. It is generally known that the economic conditions of most of the families are "below the poverty line". Major portion of the workers among scheduled caste and scheduled Tribe are engaged as agricultural labourers where the wages are very low. Therefore for the economic uplift of these people, more and more employment opportunities have to be created for them in the non-agricultural sectors also which provide higher wages and better working conditions.

1.2. Population and literacy:-

The population of Scheduled Castes in Kerala is about 10 percent and that of scheduled Tribes is only just more than one percent of the total population as per 1981 census. Table 1 in Appendix that reveals the largest proportion of scheduled caste population is in Palghat district (18.41%) while the largest proportion of scheduled Tribe population (17.25%) is in Wynad District. Proportion of Scheduled Caste is lowest in Wynad District with 3.8%. Proportion scheduled Tribe population is lowest in Trichur District (0.13%).

Literacy is an important demographic characteristic which indicates the level of advancement of the people. In the case of scheduled castes and Scheduled Tribes, most of them are still consigned to the darkness of illiteracy and ignorance for centuries. Comparatively higher literacy rates among scheduled castes and Scheduled Tribes in Kerala present an encouraging picture. The percentage of literacy among the scheduled castes in Kerala is 55.96 and that of scheduled tribes is 31.80 as against 21.40 percent for Scheduled Castes and 16.30 for Scheduled Tribes in India. However, compared to the general literacy rate of 70.42

in Kerala the disparity between other communities is considerable.

1.3. The distributions of scheduled castes and scheduled tribes Population as main workers, marginal workers and non-workers and their percentage to total population are presented in table 2 in Appendix. The term main workers refer to those who have worked for a major part of the year preceding the date of enumeration. Persons who had worked for 183 days or six months or more were treated as having worked for major part of the year. Marginal workers are those who have worked any time at all in the year preceding the date of enumeration but not worked for major part of the year. Non-workers are those who have not worked any time at all in the year preceding the enumeration.

It could be seen from the table that out of the Scheduled Caste population of 25.49 lakhs in the State, 42.1% are workers which comprise 36.3% main workers and 5.8% marginal workers. The remaining 57.9% are non-workers. In the case of scheduled Tribe Population (2.6 lakhs) 45.2% are workers. This includes 40.5% main workers and 4.7% marginal workers. 54.8% of the scheduled tribe population are found non workers. The table also reveals that the highest percentage of non workers of scheduled Caste (62.8%) and Scheduled Tribe (68.4%) are in Kottayam District.

The work participation rate ie. the proportion of workers of total population - of scheduled caste is 42.10 and that of scheduled Tribe is 45.25 as against 30.53 for general Population.

According to Table No. 3 in appendix (Industrial Category-wise distribution of Scheduled Caste/Scheduled Tribe workers as per 1971 Census) only 10.2% of the total workers among Scheduled Caste and 4.5% of the Scheduled Tribe are engaged in manufacturing sector as against 15.73% of the general population.

1.4 The percentage distribution of workers by broad industrial categories as cultivators, Agricultural labourers, Household Industry workers and other workers as per 1981 Census is given in table 3 in Appendix. The table shows that 58.08% of Scheduled Caste and 57.47% of Scheduled Tribe workers are agricultural labourers. But this proportion is only about 28.2% in the general population. The Proportion of workers engaged in Household Industry is very low among Scheduled Castes (3.43) and

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Scheduled Tribes (0.75). The proportion of workers in non agricultural activities other than Household Industry is 36.20% for scheduled castes and 21.24% for Scheduled Tribes as against 58.6% for the general population.

The important reasons for the backwardness of Scheduled Caste and Scheduled Tribe population is that most of them work as agricultural labourers whose wages are very low and are seasonally unemployed. According to 1981 Census 58.08% of Scheduled Caste and 57.47% of Scheduled Tribe workers are engaged as agricultural labourers as against 28.2% for general population. Another striking feature is that 28.01% of the agricultural labourers of the State belong to Scheduled Caste. Similarly 12.66% household industry workers are from scheduled caste. Therefore, for a significant progress in the development of this category of people, more and more employment opportunities have to be provided for them, in the non-traditional sectors which offer higher wages and full employment.

Considering the above facts, Government have formulated a number of schemes for the uplift of the scheduled caste and scheduled Tribe people. During the Sixth Plan in addition to the special schemes, Government have introduced special component plan directing the implementing agencies to set apart not less than 10% of the plan outlay of the schemes for the benefit of the scheduled caste and scheduled Tribe Population.

In the industries sector also Government have announced a package of incentives and assistances to scheduled caste and scheduled Tribe entrepreneurs for the establishment of new industrial units and also for the expansion of existing units. The Industries Department has formulated various schemes for the development of the entrepreneurial talent of the people belonging to Scheduled Caste and Scheduled Tribe Category and to attract them to the industrial field.

1.5 Industrial Assistance to Scheduled Caste and Scheduled Tribe entrepreneurs.

Some of the special incentives and assistances offered by the Department of Industries and Commerce in addition to the special component plan are furnished below.

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(1) Industrial Estate for Harijans

An Industrial Estate was been established at Thonhakkal exclusively for scheduled castes and scheduled Tribes entrepreneurs. The Industrial Estate consists of 5 sheds with common amenities. Sheds were allotted to selected Harijan entrepreneurs on rent free basis for 10 years. Financial assistance was also given for the purchase of machinery.

(2) Stipendary Training

People belonging to scheduled castes and scheduled tribes are reluctant to enter the field of industry due to lack of entrepreneurial talent. Considering this aspect they are given stipendary training in industrial management and to a very limited extent in plant training and job oriented training.

(3) Interest free loan

The main objective of the scheme is to give loan assistance to Harijan entrepreneurs engaged in small scale or traditional industries who are unable to raise the required capital. Loans up to Rs.10,000/- is given free of interest and 1% interest only is charged for the loans above Rs.10,000/- upto Rs.5,000/-. Persons who have undergone any of the training programmes are eligible for interest free loan of 50% of the cost of project, subject to a maximum of Rs.15,000/- under a separate scheme.

(4) Share Participation by Government in co-operatives

Under the scheme for assistance to co-operative, Societies are eligible for share participation by Government in the ratio of 1:10.

(5) Share Capital Grant:-

This scheme is intended to provide assistance to scheduled caste and scheduled Tribe people to take shares in co-operatives. Share capital grant to the extent of 90% of the value of one share is granted to scheduled Caste and Scheduled Tribe members for taking shares in industrial co-operatives other than Coir and Handloom.

Special Assistance to Tribals

When a Scheduled Tribe entrepreneur starts an Industrial Unit, following special assistances are given.

- (1) 100% grant assistance to meet complete cost of unit.

- (2) Interest free working capital loan to the extent of 100% repayable in quarterly instalments within 10 years. The repayment is to start on first anniversary of Commissioning the unit.
- (3) 100% managerial grant to meet the pay and allowances of manager and technical expert for 5 years in the case of co-operative societies.
- (4) Stipendary training to Tribals for periods up to 12 months at a stipend of Rs.300/- P.M.
- (5) Cash subsidy of 5% on annual sales turn over.
- (6) Stipend for factory visit at Rs.300/- per person.

Maximum assistance available under the Scheme to individuals is Rs.15,000/- and to a society is Rs.50,000/-. Inaddition to the formulation of these special schemes, one officer is made responsible in each of the District Industries Centres to handle the schemes benefiting Scheduled Caste and Scheduled Tribe entrepreneurs and to assist them at all levels from project formulation to product disposal.

Many of the above schemes inteneded for attracting entrepreneurs belonging to Scheduled Caste/Scheduled Tribe were implemented towards the middle of the sixth plan period. An attempt has been made to furnish the physical and financial achievements of the above schemas during the year 1984-85. As a result of the implementation of the above programmes a number of persons have come forward to start Industrial Units. As on 31-3-1983 there were 792 registered SSI Units run by the entrepreneurs belonging to Scheduled Caste and Scheduled Tribe as against 24884 units in the state which work out to 3.2%. Information on the working conditions of these units are not available. Hence a study on the units run by Scheduled Caste and Scheduled Tribe entrepreneurs is found essential.

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Financial Assistance given to SC and ST entrepreneurs
during the year 1984-85

I. The details of financial assistance given to SC entrepreneurs during the year 1984-85 are furnished below.

Sl. No.	Name Of Scheme	Expenditure (Rs.)	Physical achievement (Nos.)
1.	Interest free loan to young entrepreneurs (Loan to trained entrepreneurs).	187350	22
2.	Loan to Harijan Entrepreneurs (Interest free upto 10000/- and @ 1% interest for the loan above 10000/- upto 15000)	4317520	445
3.	Industrial Estate for Harijan providing infrastructural facilities in the Industrial Estate Thonnackal.	140610	1
4.	Harijan Development programme grant assistance (The main Schemes included under this item are stipendary training for SC/ST entrepreneurs, assistance to industrial units managed by women, subsidy for advertisement, publicity etc.)	270047	138
5.	Share participation in Women Industrial Co-operatives	50000	1
6.	Share participation in industrial co-operative societies.	50000	1
7.	Development of Handicrafts exclusively for artisans belonging to SC/ST	10520	389
II.	<u>Special Schemes for Scheduled Tribes</u>		
1.	Seed capital loan to entrepreneurs to start industries.	18500	8
2.	Tribal sub plan and dispersed tribes - grant assistance.	464555	49
3.	Tribal sub-Plan Entrepreneur Development and Training.	72724	64
4.	Share participation in industrial co-operative societies.	100000	2
5.	Grant assistance to craftsmen belonging to ST for purchasing improved tools & equipments.	18596	57

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1.6. Objectives:- The following were the main objectives of the study.

- a) To assess the employment potential of these units
- b) To examine the investment and financial commitment of these units.
- c) To examine the working conditions in these units.
- d) To analyse the difficulties and problems faced by these units.

1.7. Methodology:- Since the number of units run by scheduled caste and scheduled Tribe was only 792, it was decided to collect the information from all the units through mailed questionnaire designed for this purpose, supplemented by personal visits by the Industries Extension Officers of District Industries Centres.

Specimen Questionnaire is given in appendix.

1.8. Period of Study:- The study took 35 months since its commencement in February 1983 and preparation of draft report.

1.9. Tabulation and Preparation of report.

Scrutiny of the filled in schedules, tabulation of data and writing of report were done by the Manpower Officer of the Department of Industries and Commerce under the guidance of the Manpower Division of the Department of Economics and Statistics and the concerned officers of the Department of Industries and Commerce.

1.10. Field response:- The questionnaire was sent to 792 units. But only 465 units (58%) responded. Out of the 465 units responded, only 409 units furnished all the required information as per the questionnaire. The remaining 56 units were not functioning. The results presented here as based on the reports of the 409 units. The District-wise number of units responded is given in table No. 1.4.

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Table No. 1.4. Field response

District	No. of units contacted	No. of units responded	Percentage of response for the District
1. Trivandrum	12	12	100.00
2. Kozhikode	28	14	50.00
3. Palakkad	56	51	91.00
4. Kottayam	94	74	78.70
5. Idukki	44	26	59.10
6. Ernakulam	206	47	22.80
7. Thrissur	149	93	62.40
8. Palghat	67	34	50.80
9. Malappuram	33	25	75.80
10. Calicut	62	57	91.90
11. Wynad	5	5	100.00
12. Cannanore	36	27	75.00
Total	792	465	58.70

Results of the Survey2.1 Classification of units:

The industrial units are grouped as manufacturing and servicing units. District-wise details of units in these two groups are given in table number 2.1.

Table No. 2.1

Classification of units according to manufacturing/servicing

Sl. No.	District	Manufacturing		Servicing		Total	
		S.C.	S.T.	S.C.	S.T.	S.C.	S.T.
1	2	3	4	5	6	7	8
1.	Trivandrum	10	-	-	-	10	-
2.	Quilon	10	-	4	-	14	-
3.	Alleppey	37	3	6	-	43	3
4.	Kottayam	70	2	1	1	71	3
5.	Idukki	24	-	2	-	26	-
6.	Ernakulam	39	-	2	-	41	-
7.	Trichur	63	-	18	-	81	-
8.	Palghat	31	-	1	-	32	-
9.	Malappuram	21	-	3	-	24	-
10.	Calicut	26	-	4	-	30	-
11.	Wynad	2	2	1	-	3	2
12.	Cannanore	23	-	3	-	26	-
Total		356	7	45	1	401	8
Percentage		88.78	87.50	11.22	12.50	100.00	100.00

It can be seen from the table that more than 88% of the units of scheduled caste entrepreneurs and 87% of the units of scheduled tribe entrepreneurs are engaged in manufacturing activities. The maximum number of units (70 Nos.) engaged in manufacturing activity is in Kottayam district followed by Trichur district (63 Nos.). The maximum number of units (18 Nos.) engaged in servicing activity is in Trichur district. Only 8 units belonging to S.T. entrepreneurs have returned the preform duly filled-up. Seven of them are engaged in the manufacturing activities. All these units are functioning in the districts of Alleppey, Kottayam and Wynad.

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The units run by S.C. and S.T. entrepreneurs classified according to industry groups are furnished in Table No. 2.2

Table No. 2.2

Classification of units according to industry groups

S.L. District		Agro		Forest		Husban-		tile		dry		based		Engi-		nical		ral		Gene-		Build-		Miscell-		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1. Trivandrum		-	-	6	-	1	-	-	1	-	1	-	-	-	-	-	-	-	1	-	10	-	-	-	-	-	
2. Quilon		-	-	2	-	-	-	2	-	-	1	-	1	-	-	8	-	14	-	-	-	-	-	-	-	-	
3. Alleppey		1	-	9	3	-	-	7	-	2	-	2	-	9	-	13	-	43	3	-	-	-	-	-	-	-	
4. Kottayam		7	1	10	-	-	-	2	-	3	1	2	-	1	-	46	1	71	3	-	-	-	-	-	-	-	
5. Idukky		3	-	17	-	-	-	3	-	1	-	-	-	-	-	-	2	-	26	-	-	-	-	-	-	-	
6. Ernakulam		9	-	23	-	1	-	1	-	4	-	1	-	-	-	-	-	2	-	41	-	-	-	-	-	-	
7. Trichur		4	-	30	-	-	-	3	-	5	-	8	-	1	-	-	30	-	81	-	-	-	-	-	-	-	
8. Palghat		4	-	10	-	3	-	-	-	6	-	5	-	2	-	-	3	-	33	-	-	-	-	-	-	-	
9. Malappuram		3	-	4	-	-	-	5	-	7	-	1	-	-	-	-	4	-	24	-	-	-	-	-	-	-	
10. Kozhikode		2	-	3	-	-	-	6	-	10	-	3	-	-	-	-	5	-	29	-	-	-	-	-	-	-	
11. Wynad		-	1	-	-	1	-	1	1	-	-	-	-	-	-	-	1	-	3	2	-	-	-	-	-	-	
12. Cannanore		3	-	3	-	3	-	4	-	4	-	5	-	-	-	-	4	-	26	-	-	-	-	-	-	-	
Total		36	2	117	3	9	-	34	1	43	1	29	-	14	-	119	1	401	8	-	-	-	-	-	-	-	

1. Agro based:

Altogether there are 38 units under this category, of which 36 units belong to S.C. and 2 units belong to S.T. entrepreneurs. Out of the 36 units of scheduled caste entrepreneurs, 24 units are manufacturing food products, 9 are engaged in Rubber and Plastic works and 3 are producing Coir and Coir products. One unit each run by scheduled Tribe entrepreneurs is engaged in the manufacturing of food products and rubber and plastic goods.

2. Forest based:

Out of the 120 units in this group 117 units are run by S.C. and 3 are run by S.T. entrepreneurs. Among the units of scheduled caste entrepreneurs, 40 units are manufacturing wood

products and 77 units are engaged in cane and bamboo works. Of the 3 units of scheduled tribes which are located in Alleppey alone, 2 are engaged in country boat building and one in the manufacturing of wood products.

3. Animal Husbandry based:

Under this group there are 9 units and all of them are owned by scheduled caste entrepreneurs and engaged in the manufacture of leather products.

4. Textile based:

34 units belonging to scheduled caste entrepreneurs and one unit of scheduled tribe entrepreneur are engaged in textile based industries mainly manufacturing ready made garments.

5. Chemical based:

43 units of scheduled caste entrepreneurs which include 25 lime units, 12 Ayurvedic medicine units, 3 units of soaps and perfumes and one unit each of candle and safety matches come under this group. One unit of S.T. which produces lime is located in Kottayam District.

6. General Engineering based:

29 units belonging to scheduled caste entrepreneurs engaged in the manufacture of metal products such as gate, grill, steel furniture, utensils etc. are grouped under this category.

7. Building materials and ceramics:

There are 14 units under this group. All of them are manufacturing country bricks and they belong to S.C. entrepreneurs.

8. Miscellaneous:

119 units of S.C. and one unit of S.T. come under this group. Among the units of S.C. 45 are mat weaving units, and the remaining are repairing and servicing units. All the mat weaving units are located in Kottayam district. The unit owned by S.T. entrepreneur is engaged in printing works.

2.3 Nature of enterprise:

The industrial units can be broadly classified as functioning throughout the year and seasonal. The table No. 2.3 gives the district-wise distribution of units in these categories.

Table No.2.3Classification of units according to the nature of working

Sl. No.	District	Seasonal		Perennial		Total	
		S.C.	S.T.	S.C.	S.T.	S.C.	S.T.
1	2	3	4	5	6	7	8
1.	Trivandrum	-	-	10	-	10	-
2.	Quilon	1	-	13	-	14	-
3.	Alleppey	13	-	30	3	43	3
4.	Kottayam	52	1	19	2	71	3
5.	Idukky	-	-	26	-	26	-
6.	Ernakulam	3	-	38	-	41	-
7.	Trichur	5	-	76	-	81	-
8.	Palghat	10	-	22	-	32	-
9.	Malappuram	3	-	21	-	24	-
10.	Calicut	-	-	30	-	30	-
11.	Wynad	3	-	-	2	3	2
12.	Cananore	-	-	26	-	26	-
Total		90	1	311	7	401	8
Percentage		22.44	12.50	77.56	87.50	100.00	100.00

It is seen that more than 77% and 87% of the units run by scheduled caste and scheduled tribe entrepreneurs respectively are functioning throughout the year. The seasonal units account for 22% in the case of S.C. and 12% in the case of S.T. units. In Trivandrum, Idukky, Calicut and Cananore districts all the units are perennial. In Kottayam district 52 units out of 74 are seasonal.

2.4 Investment in units:

Capital is one of the important factors for efficient functioning of the industrial units. The units have been grouped according to the different ranges of investment and the district-wise details are given in table No.2.4.

Table No. 2.4

Classification of units according to investment

Sl. No.	District	Below 10000		100000 to 500000		500000 to 1000000		1000000 to 2 Lakh		2 Lakh & specified		Above 2 Lakh		Not specified		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	Total
1.	Trivandrum	4	4	5	5	6	6	7	7	8	8	9	9	10	10	11	18
2.	Quilon	4	4	4	4	3	3	2	2	2	2	1	1	1	1	1	14
3.	Alleppey	11	2	23	1	1	7	-	-	-	-	-	-	-	-	-	3
4.	Kottayam	57	2	11	-	2	-	-	-	1	1	-	-	-	-	-	3
5.	Idukky	10	-	11	-	1	-	1	-	-	-	3	-	-	-	-	26
6.	Erikkulam	31	-	7	-	1	-	1	-	1	-	-	-	-	-	-	41
7.	Trichur	47	-	18	-	10	-	3	-	3	-	1	-	3	-	-	81
8.	Palghat	15	-	10	-	1	-	2	-	2	-	1	-	2	-	-	32
9.	Malappuram	11	-	9	-	7	-	2	-	1	-	1	-	1	-	-	24
10.	Caliicut	12	-	11	-	2	-	3	-	3	-	2	-	2	-	-	30
11.	Wynad	-	-	1	3	-	-	-	-	-	-	-	-	-	-	-	3
12.	Cannanore	2	-	13	-	1	-	6	-	2	-	2	-	2	-	-	26
Total		204	5	125	2	22	-	27	1	7	-	2	-	14	-	401	8
Percentage		50.9	62.5	31.2	25.	5.5	-	6.7	12.5	1.7	-	0.5	-	3.5	-	100	100

Analysis of the investment pattern shows that nearly 51% of units belonging to scheduled caste and 63% of scheduled tribes are having investment less than Rs.10,000/- . In the above category (below Rs.10,000/-) 107 units out of 204 units of scheduled caste and 2 out of 5 units of scheduled tribe have investment less than Rs.5000/- only. Among scheduled caste 125 units (31.2%) and among scheduled tribe 2 units (25%) are having investment in the range of Rs.10,000 to 30,000/- . 22 units of scheduled caste(5.5%) have investment between Rs.30,000 to 50,000/- and another 27 units (6.7%) in the range of Rs.50,000 to 1 lakh. 7 units run by scheduled caste are seen in the capital size of Rs.1 to 2 lakhs. Only two units of scheduled caste have investment over two lakhs. 14 units have not specified their investment. There is no unit by scheduled tribe with investment above Rs.1 lakh..

An important point to be noted here is that all the units of scheduled tribe and 96% of the units of scheduled caste have a capital size of less than Rs.1 lakh. Only two units belonging to scheduled caste are seen in the capital size of over two lakhs. According to definition, all units having a capital size of 2 lakhs or less are considered as tiny units and 35 lakhs or less are classified as S.S.I. units. So it can be seen that almost all the industrial units of scheduled caste and scheduled tribe are tiny units which are incapable of competing even with the S.S.I. units of higher capital size.

2.5 Indebtedness of the units

Almost all the units have started functioning on loans received from various agencies. The table number 2.8 shows the district-wise number of units which are indebted.

Table No.2.5
Indebtedness of the units

Sl. No.	District	Indebted		Not indebted		Total SC.
		SC	ST	SC	ST	
1	2	3	4	5	6	7
1.	Trivandrum	6	-	4	-	10
2.	Quilon	8	-	6	-	14
3.	Alleppey	37	3	6	-	43
4.	Kottayam	60	2	11	1	71
5.	Edukky	22	-	4	-	26
6.	Ernakulam	31	-	4	-	31
7.	Pathanamthitta	70	-	11	-	81
8.	Dalghat	26	-	6	-	32
9.	Malappuram	14	-	10	-	24
10.	Celicut	27	-	3	-	30
11.	Wynad	3	2	-	-	3
12.	Cananore	21	-	5	-	26
Total		325	7	76	1	401
Percentage		81.05	87.50	18.95	12.50	100.00
						100.00

An analysis of the financial condition of the units reveals that 81% of the units run by SC and 87.5% of the units of ST are indebted.

2.6. The table No. 2.6 provides the details of units classified according to the extent of indebtedness.

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Table No. 2.6

Classification of units according to the amount of indebtedness

Sl. No.	District	Below 5000			5000 to 10000			10000 to 15000			15000 and above			Total
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	
1.	Trivandrum	2	-	2	-	1	-	1	-	6	-	-	-	12
2.	Quilon	2	-	3	-	-	-	3	-	8	-	-	-	12
3.	Alleppey	5	2	24	-	1	1	7	-	-	-	37	3	42
4.	Kottayam	51	1	4	-	2	-	3	-	1	60	2	-	63
5.	Idukki	4	-	10	-	6	-	2	-	22	-	-	-	22
6.	Ernakulam	8	-	18	-	2	-	3	-	31	-	-	-	31
7.	Trichur	32	-	21	-	5	-	12	-	70	-	-	-	70
8.	Palghat	7	-	12	-	5	-	2	-	26	-	-	-	26
9.	Malappuram	2	-	7	-	3	-	2	-	14	-	-	-	14
10.	Cochin	8	-	10	-	6	-	3	-	27	-	-	-	27
11.	Wayanad	-	-	2	-	1	-	-	-	3	-	-	-	3
12.	Cannanore	-	-	3	-	7	-	11	-	21	-	-	-	21
Total		121	3	116	1	39	2	49	1	325	7	-	-	325
Percentage		37.23	42.85	35.69	14.29	12.00	28.57	15.08	14.29	100.00	100.00	-	-	100.00

Out of the 325 indebted units owned by scheduled caste, 121 Nos. (37%) are indebted for less than Rs.5000/-, 116 Nos.(35%) fall in the group 5000 to 10,000/-, 39 Nos.(12%) in the group 10,000 to 15,000/- and the remaining 49 numbers (15%) indebted for Rs.15,000 or more. In the case of the 7 units run by scheduled tribe, which are indebted, 3 are debited for less than Rs.5000/- one unit falls in the group 5000 to 10,000/- and the remaining two numbers fall in the group 10000 to 15000/-.

2.7 Ownership pattern of units:

An attempt has been made to classify the units under the different types of ownership and the district-wise details are given in table No. 2.7.

Table No.2.7
Distribution of units according to ownership

Sl. No.	District	Proprietorship		Partnership		Co-op- erative		Chari- table Society		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10	11	12
1.	Trivandrum	9	-	1	-	-	-	-	-	10	-
2.	Quilon	13	-	-	-	-	-	1	-	14	-
3.	Alleppey	40	3	1	-	2	-	-	-	43	3
4.	Kettayam	71	3	-	-	-	-	-	-	71	3
5.	Idukky	26	-	-	-	-	-	-	-	26	-
6.	Ernakulam	41	-	-	-	-	-	-	-	41	-
7.	Trichur	81	-	-	-	-	-	-	-	81	-
8.	Palghat	32	-	-	-	-	-	-	-	32	-
9.	Malappuram	24	-	-	-	-	-	-	-	24	-
10.	Calicut	30	-	-	-	-	-	-	-	30	-
11.	Wynad	2	2	2	1	-	-	-	-	3	2
12.	Cannanore	26	-	-	-	-	-	-	-	26	-
Total		395	8	3	2	1	1	401	8		

Percentage 98.56 100.00 0.75 - 0.50 - 0.25 - 100.00 100.00

It is found that more than 98% of the units of scheduled caste and all the units of scheduled tribe are proprietary concerns. In Trivandrum, Alleppey and Wynad districts, one unit each is

functioning as partnership concerns. Two units are working on co-operative basis in Alleppey district and one unit in Quilon district as charitable society. In Idukky, Ernakulam, Trichur, Palghat, Malappuram, Calicut and Cannanore all the units are proprietary concerns.

2.8 Use of energy:

Nature of energy used is one of the important factors in the study of the functioning of industrial units. The table No.2.8 shows the district-wise distribution of units according to the use of different types of energy.

Table No. 2.8

Classification of units according to the use of energy

Sl. No.	District	Electricity		Manual		Others		Total	
		SC	ST	SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10
1.	Trivandrum	1	-	9	-	-	-	10	-
2.	Quilon	5	-	9	-	-	-	14	-
3.	Alleppey	11	-	31	3	1	-	43	3
4.	Kottayam	6	1	59	-	6	2	71	3
5.	Idukky	3	-	22	-	1	-	26	-
6.	Ernakulam	3	-	36	-	2	-	41	-
7.	Trichur	16	-	60	-	5	-	81	-
8.	Palghat	7	-	21	-	4	-	32	-
9.	Malappuram	5	-	16	-	3	-	24	-
10.	Calicut	7	-	16	-	7	-	30	-
11.	Wynad	2	-	3	2	-	-	3	2
12.	Cannanore	10	-	13	-	3	-	26	-
Total		74	1	295	5	32	2	401	8
Percentage		18.45	12.50	73.57	62.50	7.98	25.00	100.00	100.00

In the case of units owned by S.C. entrepreneurs more than 73% are run by manual labours, about 18% are using electric power and 8% fuels. Of the 8 units of S.T., 5 units are using manual labour, 2 units fuels and one unit electric power.

2.9 Business conditions of the units:

Since profit is the most important factor for the existence and continued functioning of the industrial units, an effort has

been made to classify the units according to business conditions. The classification of units according to profit/loss is given in table No. 2.9.

Table No. 2.9

Classification of units according to profit/loss

Sl. No.	District	Profit		Loss		No loss		Not speci- fied		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10	11	12
1.	Trivandrum	7	-	3	-	-	-	-	-	10	-
2.	Quilon	11	-	3	-	-	-	-	-	14	-
3.	Alleppey	27	3	15	-	-	-	-	-	43	3
4.	Kottayam	16	2	52	1	1	-	2	-	71	3
5.	Idukky	10	-	13	-	-	-	3	-	26	-
6.	Ernakulam	21	-	14	-	2	-	4	-	41	-
7.	Trichur	61	-	13	-	5	-	2	-	81	-
8.	Palghat	13	-	13	-	4	-	2	-	32	-
9.	Malappuram	19	-	2	-	-	-	3	-	24	-
10.	Calicut	23	-	6	-	-	-	1	-	30	-
11.	Wynad	2	2	11	-	-	-	-	-	3	2
12.	Cannanore	25	-	3	-	-	-	-	-	26	-
Total		233	7	139	1	12	-	17	-	401	8
Percentage		58.11	87.50	34.66	12.50	2.99	-	4.24	-	100.00	100.00

Analysing the business conditions of these units, it is seen that about 58% of S.C. units and 87% of S.T. units are running on profit. About 34% of scheduled caste entrepreneurs and 12% of scheduled tribe entrepreneurs have reported that they are losers in their business. Nearly 3% of the S.C. units are working on no loss no profit state of condition. In the case of units running on profit, Cannanore district occupies the first place with 88% and Kottayam district the lowest having only 23%. In Kottayam district 53 units out of 74(71%) are functioning on loss.

2.10 Experience and training of entrepreneurs:

For the successful functioning of the industrial unit, experience and training are quite essential for the entrepreneurs. The scheduled caste and scheduled tribe people have no industrial-

background and therefore needs intensive training. An attempt is made to group the entrepreneurs into different strata namely number of persons possessing both experience and training, experience alone, training alone, and without experience and training. The district wise details are furnished in table No. 2.10.

Table No. 2.10

Classification of entrepreneurs according to experience/training

Sl. No.	District	Having both ex- perience & training only		Having experi- ence only		Having train- ing only		Having no experience and train- ing		Total	
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10	11	12
1.	Trivandrum	1	-	9	-	-	-	-	-	10	-
2.	Quilon	7	-	6	-	-	-	1	-	14	-
3.	Alleppey	6	-	28	2	-	1	9	-	43	3
4.	Kottayam	9	-	60	3	-	-	2	-	71	3
5.	Idukky	7	-	12	-	5	-	2	-	26	-
6.	Ernakulam	6	-	33	-	1	-	1	-	41	-
7.	Trichur	22	-	50	-	2	-	7	-	81	-
8.	Palghat	8	-	22	-	2	-	-	-	32	-
9.	Malappuram	5	-	17	-	2	-	-	-	24	-
10.	Calicut	6	-	20	-	3	-	1	-	30	-
11.	Wynad	1	1	2	1	-	-	-	-	3	2
12.	Cannanore	7	-	17	-	2	-	-	-	26	-
Total		85	1	276	6	17	1	23	-	401	8
Percentage		21.20	12.50	68.82	75.00	4.24	12.50	5.74	-	100.00	100.00

The table reveals that among scheduled caste only 21% of the entrepreneurs are having both experience and training while 69% of the entrepreneurs possess experience alone. 4% of the entrepreneurs are running their units on the basis of the training received either from Government agencies or from private firms. 23 entrepreneurs (5.7%) reported that they possess neither experience nor training.

Out of the 8 entrepreneurs of scheduled tribe, only one possessed both experience and training, 6 are experienced and the remaining one possessed training.

2.11. Age composition of entrepreneurs:

The entrepreneurs are classified according to age groups as furnished in the table No. 2.11.

Table No. 2.11
Distribution of entrepreneurs according to age

Sl. No.	District No.		Age groups						Total					
			21-30	31-40	41-50	51-60	61 & above	c. Age not specified	SC	ST	SC	ST	SC	ST
1.	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Trivandrum	-	-	4	-	2	-	3	-	1	-	-	-	10	-
2. Quilon	5	2	6	-	2	-	1	-	-	-	-	-	14	-
3. Alleppey	12	-	16	1	6	-	8	2	1	4	-	-	43	3
4. Kottayam	20	1	28	1	15	1	4	-	-	-	-	-	71	3
5. Idukky	7	-	14	-	3	-	2	-	-	-	-	-	26	-
6. Ernakulam	10	-	15	-	6	-	6	-	2	-	-	-	41	-
7. Trichur	24	-	32	-	10	-	12	-	3	-	-	-	81	-
8. Palghat	8	-	11	4	-	9	-	3	-	-	-	-	32	-
9. Malappuram	7	-	11	-	5	-	1	-	-	-	-	-	24	-
10. Calicut	8	-	14	-	5	-	3	-	-	-	-	-	30	-
11. Wynad	2	-	1	-	4	-	1	-	-	-	-	-	3	2
12. Cannanore	3	-	11	-	4	-	4	-	2	-	-	-	26	-
Total	106	2	162	2	67	2	48	2	14	-	4	-	401	.8
Percentage	26.43	25.00	40.40	25.00	16.71	25.00	11.97	25.00	3.49	-	1.00	-	100.00	100.00

From the above table, it can be seen that more than 57% of the entrepreneurs belonging to scheduled caste are in the age group 31-50 years and 26% are below 30 years. In the case of scheduled tribes their percentage in the above groups are 50% and 25% respectively. Only 3% of the entrepreneurs belonging to scheduled caste are in the age group 61 and above.

2.12 Educational qualification of entrepreneurs:

Educational qualification of entrepreneurs is another factor that contributes to the smooth functioning of the business. The following table gives a detailed account of the General education of the entrepreneurs.

Table No. 2.12

Classification of entrepreneurs according to all qualification

Sl. No.	District	Degree	Educational qualification												Total			
			SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST				
1. Trivandrum		Pre-Degree	1	-	1	-	6	-	2	-	-	-	10	-				
2. Quilon		S.S.L.C.	1	-	1	4	5	-	3	-	-	-	14	-				
3. Alleppey		Below S.S.L.C.	-	-	-	7	-	32	1	4	2	-	-	43	3			
4. Kottayam		Not specified	-	-	-	1	4	-	39	2	17	-	11	-	71			
5. Idukky		Literate	-	-	2	-	9	-	14	-	-	-	26	-				
6. Ernakulam			-	-	-	5	-	24	-	11	-	1	-	41	-			
7. Thrissur			-	-	1	-	15	-	60	-	3	-	1	-	81	-		
8. Palghat			-	-	-	5	-	16	-	9	-	2	-	32	-			
9. Malappuram			-	-	2	-	2	-	19	-	1	-	1	-	24	-		
10. Calicut			-	-	-	1	-	5	-	22	-	1	-	1	-	30	-	
11. Wayanad			-	-	-	-	-	1	-	2	-	-	-	-	3	-	2	
12. Cannanore			-	-	-	-	-	8	-	16	-	2	-	2	-	26	-	
Total			4	-	7	1	66	-	255	5	53	2	16	-	401	8		
Percentage			0.99	-	1.75	12.50	16.46	-	63.59	62.50	13.22	25.00	3.99	-	100.00	100.00		

Only 19% of the entrepreneurs belonging to scheduled caste have passed S.S.I.C. examination. Nearly 64% are below S.S.I.C. level and 13% are literate with no formal education.

In the case of scheduled tribe, one entrepreneur has passed Pre-Degree Examination. 5 persons are below S.S.I.C. and two persons are having no formal education but literate.

2.13 Technical qualification:

Technical qualification of entrepreneurs is an important factor for the efficient and successful functioning of any industrial unit. Hence an attempt has been made to assess the technical qualification of the entrepreneurs. The district-wise details are furnished in table No. 2.13.

Table No. 2.13

Classification of entrepreneurs according to Technical Qualification

Sl. No.	District	Technical qualification										Total
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	
1	2	3	4	5	6	7	8	9	10	11	12	
1. Trivandrum		-	-	-	-	-	-	10	-	10	-	
2. Quilon		-	-	-	-	-	-	14	-	14	-	
3. Alleppey		-	-	-	-	2	-	41	3	41	3	
4. Kottayam		-	-	-	-	-	-	71	3	71	3	
5. Idukky		-	-	-	-	1	-	25	-	25	-	
6. Ernakulam		-	-	-	-	2	-	39	-	39	-	
7. Trichur		-	-	-	-	6	-	75	-	75	-	
8. Palghat		-	-	1	-	1	-	30	-	30	-	
9. Malappuram		-	-	1	-	2	-	21	-	21	-	
10. Calicut		-	-	-	-	-	-	30	-	30	-	
11. Wynad		-	-	-	-	-	-	3	2	3	2	
12. Cannanore		1	-	-	-	3	-	22	-	22	-	
Total		1	2	17	-	381	8	401	8			
Percentage		0.25	0.50	4.25	-	95.00	100.00	100.00	100.00			

It can be seen that only 20 out of 401(5%) entrepreneurs of scheduled caste possess technical qualification. One person possesses Technical Degree, 2 persons possess Diploma and 17 hold

Industrial Training Certificate. Nobody among scheduled tribe possess any Technical qualification. From this analysis it is clear that scheduled caste and scheduled tribe entrepreneurs are lacking in technical qualification.

2.14 Other occupations of entrepreneurs:

Generally persons with more than one occupation are able to earn more income and are able to solve financial problems of their unit more easily. The table No.2.14 gives a picture of the entrepreneurs having some other occupations also.

Table 2.14

Distribution of entrepreneurs according to their other occupation

Sl. No.	District	Having other occupations		Not having any other occupation		Total	
		SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8
1.	Trivandrum	1	-	9	-	10	-
2.	Quilon	1	-	13	-	14	-
3.	Alleppey	1	-	42	3	43	3
4.	Kottayam	-	-	71	3	71	3
5.	Idukky	2	-	24	-	26	-
6.	Ernakulam	-	-	41	-	41	-
7.	Trichur	3	-	78	-	81	-
8.	Palghat	2	-	30	-	32	-
9.	Malappuram	1	-	23	-	24	-
10.	Calicut	2	-	28	-	30	-
11.	Wynad	-	-	3	2	3	2
12.	Cannanore	-	-	26	-	26	-
Total		13	-	388	8	401	8
Percentage		3.24	-	96.76	100.00	100.00	100.00

The above table reveals that only 13 (3.24%) out of 401 entrepreneurs belonging to scheduled caste are having some occupations other than their present business. All the eight entrepreneurs of scheduled tribe have stated that they have no other occupations. It is also observed that none of the units has branches or sister concerns.

2.15. Size of Employment:

The most important reason for advocating the development of small scale industries is that it provides employment to a large number of people at a lesser cost. Units according to size of employment have been classified and the details are furnished in table No. 2.15.

Table No. 2.15

Classification of units according to the size of employment

Sl. No.	Size of employment	S.C.	No. of Units		S.T. Percentage	Percentage
			3	4		
1.	1	85	21.20	2	25	
2.	2	113	28.18	4	50	
3.	3	86	21.45	2	25	
4.	4	42	10.47	-	-	
5.	5 - 7	56	13.96	-	-	
6.	8 - 10	14	3.49	-	-	
7.	Above 10	5	1.25	-	-	
Total		401	100.00	8		100.00

A look into the employment position as shown in the table reveals that 85 units (21%) of scheduled caste employ only one worker each. 60% of the units have provided employment to 2-4 persons and 14% to 5-7 persons. Only 5 units (1.25%) provide employment to more than 10 persons. The study also reveals that 401 units of scheduled caste have provided employment to 1244 persons which works out to 3.1 person per unit.

Regarding entrepreneurs belonging to scheduled tribe, 4 units employ two persons each and two units provide employment to 3 persons each. Only one worker each is employed in two units. Thus these 8 units have created employment to 16 persons.

Altogether 1260 persons are seen employed in 409 units and the average employment comes to 3. An important finding about the employment in units is that three or less workers are employed in all the units of scheduled tribe and in more than 70% of the units of scheduled caste.

2.16. Workers according to caste:

The workers are classified according to caste viz. scheduled caste, scheduled tribe and others are furnished in table No. 2.16.

Table No. 2.16
Classification of workers according to caste

Sl. No.	District	No. of units		No. of workers			Total 8
		SC	ST	SC	ST	Others	
1	2	3	4	5	6	7	
1.	Trivandrum	10	-	23	-	15	38
2.	Quilon	14	-	47	-	19	66
3.	Alleppey	43	3	116	3	42	161
4.	Kottayam	71	3	128	4	24	156
5.	Idukky	26	-	46	1	22	69
6.	Ernakulam	41	-	121	1	17	139
7.	Trichur	81	-	176	-	66	242
8.	Palghat	32	-	80	-	50	130
9.	Malappuram	24	-	47	-	14	61
10.	Calicut	30	-	49	-	38	87
11.	Wynad	3	2	7	3	3	13
12.	Cannanore	26	-	40	-	58	98
Total		401	8	880	12	368	1260
Percentage				69.84	0.95	29.21	100.00

The above table reveals that about 70% of the employees belong to scheduled caste and nearly 1% belong to scheduled tribe. The remaining 29% comprise of all other categories.

2.17 Nature of employment:

The employees are classified into two groups viz. permanent and temporary and the district-wise number of employees under each group are given in table No. 2.17.

:28:

Table No. 2.17

Distribution of workers according to nature of employment

Sl. No.	District	Permanent	Temporary	Not specified	Total
1	2	3	4	5	6
1.	Trivandrum	24	14	-	38
2.	Quilon	66	-	-	66
3.	Alleppey	69	78	14	161
4.	Kottayam	65	91	-	156
5.	Idukky	53	46	-	59
6.	Ernakulam	57	82	-	139
7.	Trichur	153	82	7	242
8.	Palghat	84	41	5	130
9.	Malappuram	34	27	-	61
10.	Calicut	65	22	-	87
11.	Wynad	10	3	-	13
12.	Cannanore	64	34	-	98
Total		744	490	26	1260
Percentage		59.00	38.90	2.10	100.00

It is seen that 59% of the employees are permanent and about 39% are temporary. Information on the nature of employment of 2% employees is not available. Quilon district tops first with 100% permanent employees followed by Idukky and Wynad Districts with 77%. In Ernakulam and Kottayam districts about 59% of the workers are temporary.

2.18. Nature of duty of workers:

The employees as a whole are classified into two groups viz. full-time workers and part-time workers. The district-wise distribution of workers according to the nature of employment is given in the following table.

Table 2.18

Classification of workers according to nature of employment

Sl. No.	District	Full-time	Part-time	Not specified	Total
1	2	3	4	5	6
1.	Trivandrum	29	9	-	38
2.	Quilon	61	5	-	66
3.	Alleppey	95	52	14	161
4.	Kottayam	58	96	2	156
5.	Idukky	29	40	-	69
6.	Ernakulam	106	33	-	139
7.	Trichur	209	18	15	242
8.	Palghat	97	28	5	130
9.	Malappuram	48	10	3	87
10.	Calicut	74	13	-	13
11.	Wynad	11	2	-	98
12.	Cannanore	92	6	-	-
Total		909	312	39	1260
Percentage		72.1	24.8	3.1	100.00

The above table reveals that 72% of the workers are full-time and 25% are part-time. In respect of full-time workers Cannanore district tops first with 94% and in the case of part-time workers Kottayam district ranks first with 62%. From this analysis it is clear that under-employment is very high in the units run by scheduled caste and scheduled tribe entrepreneurs.

2.19 Workers according to the No. of days worked:

The employees are classified according to the number of days worked in a month. The following table shows the distribution of workers under different groups.

:30:

Table No.2.19

Classification of workers according to the No.of days worked

Sl. No.	District	Upto 10 days	No. of days worked					Total
			11-15 days	16-20 days	21-25 days	26-30 days	Not speci- fied	
1	2	3	4	5	6	7	8	9
1.	Trivandrum	5	10	8	10	-	5	38
2.	Quilon	7	-	16	43	-	4	66
3.	Alleppey	34	23	43	59	-	2	161
4.	Kottayam	12	33	52	21	4	34	156
5.	Idukky	3	9	39	8	1	9	69
6.	Ernakulam	9	53	43	15	5	14	139
7.	Trichur	19	38	92	54	9	30	242
8.	Palghat	3	37	28	21	19	22	130
9.	Malappuram	5	4	12	13	-	27	61
10.	Câlicut	2	13	18	37	5	12	87
11.	Wynad	1	-	11	1	-	-	13
12.	Cannanore	3	6	54	23	4	8	98
Total		103	226	416	305	47	163	1260
Percentage		8.17	17.94	33.01	24.21	3.73	12.94	100.00

As seen from the table, only about 4% of the employees are getting work for 26-30 days and 24% for 21-25 days in a month on an average. An important finding of this study is that about 60% of the employees are getting work for 20 or less days in a month. This shows that the incidence of under-employment is very high in this sector.

2.20 Monthly Income of Workers:

The monthly income of workers, is an important factor to be considered as it reveals their living conditions. The number of workers under different groups of income are given in table No.2.20

Table No. 2.20

Classification of workers according to wage/income

Sl. No.	District	Upto Rs. 100	101 to 200	to 300	201 to 400	301 to 500	401 to 600	501 to 1000	601 to speci- fied	Not Total	
		1	2	3	4	5	6	7	8	9	10
1. Trivandrum	-	-	3	3	8	7	-	-	4	13	38
2. Quilon	-	5	8	6	6	1	1	-	-	39	66
3. Alleppey	11	28	32	40	18	1	18	18	13	161	
4. Kottayam	59	6	14	4	6	1	5	61	156		
5. Idukky	4	15	15	10	3	-	4	18	69	69	
6. Ernakulam	1	30	11	14	12	-	2	69	139		
7. Trichur	27	59	27	13	9	18	9	80	242		
8. Palghat	8	25	19	7	11	-	-	-	60	130	
9. Malappuram	4	5	12	7	6	-	4	23	61		
10. Calicut	5	14	22	13	5	1	1	26	87		
11. Wynad	-	2	3	4	2	2	-	-	-	13	
12. Cannanore	3	22	12	14	7	5	1	34	98		
Total		127	217	176	140	87	29	48	436	1260	
Percentage		10.1	17.2	14.0	11.1	6.9	2.3	3.8	34.6	100.00	

A study of the income pattern of the workers discloses that only very few workers (3.8%) get their payment above Rs.600/- per mensem. The highest No. of workers 217 (17.2%) come under the income group of between Rs.101 to 200. About 10% of the employees are getting only below Rs.100/- per mensem.

2.21 Educational status of workers:

In the table below a picture of the distribution of workers according to educational status is given.

Table No. 2.21

Classification of workers according to educational qualifications

Sl. No.	District	Pre- Degree	S.S.L.C.	Below S.S.L.C.	Literate S.S.L.C.	Not speci- fied	Total
1	2	3	4	5	6	7	8
1.	Trivandrum	-	3	15	6	14	38
2.	Quilon	-	19	26	21	-	66
3.	Alleppey	-	31	81	47	2	161
4.	Kottayam	-	6	68	27	55	156
5.	Idukky	1	10	45	1	12	69
6.	Ernakulam	-	10	46	76	7	139
7.	Trichur	-	22	124	21	75	242
8.	Palghat	2	7	30	66	25	130
9.	Malappuram	3	8	32	6	12	61
10.	Calicut	2	12	54	1	18	87
11.	Wynad	-	4	7	2	-	13
12.	Cananore	-	13	72	1	12	98
Total		8	145	600	275	232	1260
Percentage		0.63	11.51	47.62	21.83	18.41	100.00

Analysis of the educational status of the workers shows that only 8 persons out of 1260 workers studied upto Pre-Degree and 145 persons constituting 11.5% are holders of S.S.L.C. 600 persons (48%) are below S.S.L.C. and 275 workers have no formal education.

2.22 Technical education of workers:

Technical qualification and experience of employees are important factors which contribute to the quality of work. Hence an attempt is made to classify the workers under these two categories and the details are given in table No. 2.22.

:33:

Table No. 2.22

Classification of workers according to Technical qualification/experience.

Sl. No.	District	Certifi- cate	Experi- ence only	No experi- ence or skill	Not speci- fied	Total
1.	2	3	4	5	6	7
1.	Trivandrum	2	22	-	14	38
2.	Quilon	7	21	-	38	66
3.	Alleppey	2	107	2	50	161
4.	Kottayam	-	151	3	2	156
5.	Idukky	6	63	-	-	69
6.	Ernakulam	1	127	8	3	139
7.	Trichur	5	196	41	-	242
8.	Palghat	2	75	49	4	130
9.	Malappuram	5	42	9	5	61
10.	Calicut	-	63	18	6	87
11.	Wynad	-	13	-	-	13
12.	Cananore	4	72	22	-	98
	Total	34	952	152	122	1260
	Percentage	2.70	75.56	12.06	9.68	100.00

The above table shows that only 34 workers (2.7%) hold Certificate and 952 workers (75.56%) possess experience only in their job. 152 persons (12.06%) are general workers having no experience or skill.

2.23 Employment potential due to expansion of Units:

The employment potential in each district due to the expansion of existing units is assessed and given in table No. 2.23.

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Table No. 2.23

Employment potential due to expansion of units

Sl. No.	District	No. of units proposing expansion	Additional employment			Total
			Full-time	Part-time		
1	2	3	4	5	6	7
1.	Trivandrum	4	24	7		31
2.	Quilon	11	62	11		73
3.	Alleppey	20	129	34		163
4.	Kottayam	15	45	-		45
5.	Idukky	8	33	9		42
6.	Ernakulam	25	84	31		115
7.	Trichur	30	133	4		137
8.	Palghat	10	44	6		50
9.	Malappuram	16	36	9		45
10.	Calicut	9	29	2		31
11.	Wynad	2	4	2		6
12.	Cannanore	12	66	-		66
Total		162	689	115		804

162 entrepreneurs are proposing expansion of their units with additional employment opportunities for 804 persons (689 full-time and 115 part-time).

2.24 Regarding welfare measures for employees, bonus is given in 6 units in Alleppey district and 2 units in Quilon district. E.S.I. facility is provided to the employees of one unit located in Trivandrum district. One unit each from Wynad, Calicut and Trichur districts have reported that some incentive is given to their employees.

2.25 Workers' unions are functioning in 10 units viz. 5 units in Alleppey, 2 units each in Quilon and Cannanore and one unit in Trivandrum. Occurrence of workers strike has been reported from two units each in Alleppey and Quilon districts and one unit in Cannanore district.

Problems faced by scheduled caste and scheduled tribe entrepreneurs

The problems of Small Scale Industries are numerous. Some of the important problems raised by the entrepreneurs are mentioned below:

a) Capital: As it is common to all Industrial units, scarcity of capital is the first and the foremost problem that confronts the scheduled caste and scheduled tribe entrepreneurs. The materials for this study have been collected from 409 units and it is found that 332 units which works out to 81% are indebted and experiencing financial difficulty. Among them 241 entrepreneurs reported that they are facing acute shortage of working capital and requested for additional financial assistance.

b) Raw materials: Availability of raw materials in time, at a reasonable rate, is an important factor for the smooth running of the Industrial units, 46 units have expressed difficulties in getting sufficient quantity of raw materials. Units which produce cane and bamboo products are the main sufferers. These entrepreneurs have expressed that they are not getting sufficient quantity of raw materials to work throughout the year from the Bamboo Corporation and whatever is distributed do not reach the unit in time. So they are constrained to stop production and to wait for the next quota. This causes not only loss to the unit but also under-employment to the workers thereby reducing their income and means of livelihood.

c) Marketing: The industrial units run by scheduled caste and scheduled tribe entrepreneurs are tiny units and they form the weakest constituents in the industrial field. These units have to compete with both large scale and small scale units which command larger resources and technical skill. The poor competitive strength and weakness are most felt in the field of marketing. The units of scheduled caste and scheduled tribe have only meagre financial resources to take up effective marketing policies. With their limited resources, they are not in a position to meet the expenses towards marketing and advertising. Leading distributors cannot take up the products of these units due to the irregular supply and mainly due to the scarcity of capital and raw materials.

In Kottayam district about 45 units of scheduled caste are engaged in the manufacture of "Thazhappa". All these units are seasonal and managed by "own account workers". They are forced to sell the products to intermediaries at low price due to financial difficulty. Hence they suggest the organisation of a Co-operative Society.

d) Electricity: Out of the 409 units subjected for detailed study, only 75 are using electric power. Some of the entrepreneurs have expressed their difficulties and hardships to get power connections.

Summary and Conclusions

1. The questionnaire was sent to all the 792 units established by entrepreneurs belong to scheduled caste/scheduled tribe till 31-3-1983. But only 409 units (51.6%) responded with the required information. Hence analysis is based on the reports of 409 units.
2. About 35% and 13% of the units of scheduled caste and scheduled tribe respectively are losers in their business. The industrial units of scheduled caste and scheduled tribe are in their infancy. So the problems faced by them are many.
3. The investment of 50% of the units is below Rs.10,000/-.
4. The investment is above 2 lakhs, only in two units out of 409. That is 99.5% of the units come under tiny sector.
5. More than 81% and 87% of the units of scheduled caste and scheduled tribe respectively are indebted.
6. 241 units out of 409 units are facing acute shortage of working capital.
7. Only 5% of the entrepreneurs have technical qualification. More than 88% of the entrepreneurs possess only experience in their business.
8. 63% of the entrepreneurs of scheduled caste and scheduled tribe are below S.S.L.C. level and 13% have no formal education.
9. Only 25% of the entrepreneurs of scheduled caste and scheduled tribe possess training.
10. More than 87% of the units of scheduled caste and scheduled tribe are manufacturing units.
11. More than 77% and 87% of the units of scheduled caste and scheduled tribe respectively are perennial in their nature of work.
12. Proprietary concerns are most popular since the percentage of such ownership of units of scheduled caste and scheduled tribe are 98% and 100% respectively.
13. More than 73% and 62% of the units of scheduled caste and scheduled tribe entrepreneurs respectively are run by manual labour.
14. In all the units of scheduled tribe and in 72% of the units of scheduled caste, three or less workers are employed.
15. About 70% of the workers are scheduled castes and the scheduled tribe workers come to 1% only.
16. 72% of the workers are full-time employees and about 25% are part-time.

17. About 60% of the employees are getting work only for 20 or less days in a month. Hence the incidence of under-employment is very high.
18. Only a very little portion of the employees (3.8%) get a reasonable income that is above Rs.600/- per mensem.
19. About 48% of the workers are below S.S.L.C. and nearly 22% have no formal education.
20. Only 2.7% of the workers have technical qualification and 75.5% possess only experience in their work.
21. 162 entrepreneurs propose expansion of their units envisaging additional employment opportunities for 689 full-time workers and 115 part-time workers.

Some of the important problems raised by the entrepreneurs

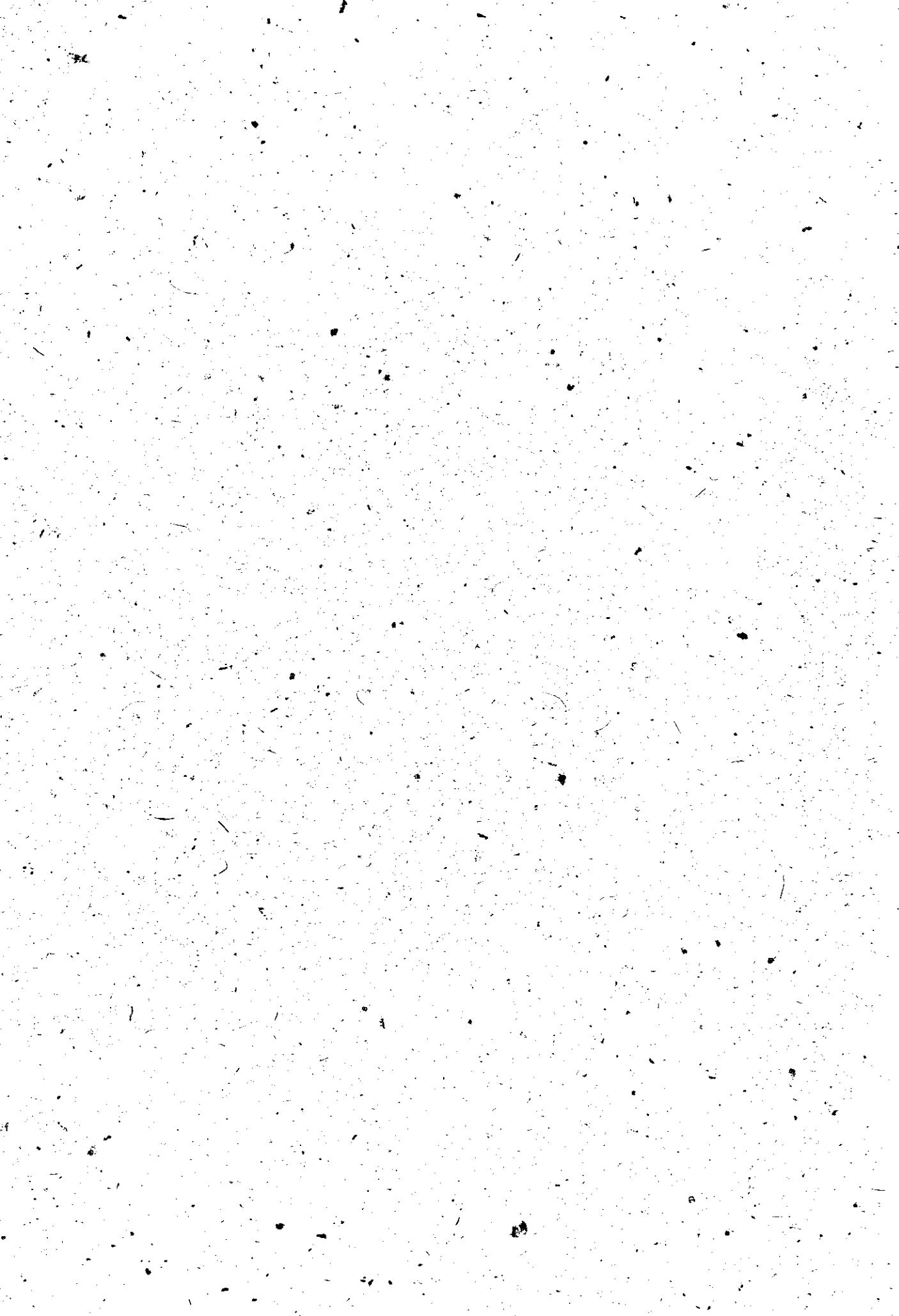
1. The units engaged in the manufacture of cane and bamboo products express the difficulty that they are not getting sufficient quantity of raw materials to work throughout the year without interruption.
2. The units of scheduled caste and scheduled tribe entrepreneurs which form the weakest constituents in the industrial field, have to compete with both large scale and small scale units which command larger resources and technical skill. The poor competitive strength and weakness are most affected in the field of marketing.
3. In Kottayam District about 45 seasonal units engaged in the manufacture of "Thazhappa" and run by "own account workers" are forced to sell the products to intermediaries at low price due to financial difficulty. Hence they suggest the organisation of a Co-operative Society.

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Appendix

Table No. 1
Caste and Scheduled Tribe population and
District-wise distribution of Scheduled Literacy rate

Sl. No.	District	Scheduled Caste		Scheduled Tribe		Literacy rate of general population		
		Total population	Percentage to general population	Total population	Percentage to general population	Literacy rate	Total population	Percentage to general population
1.	Trivandrum	284279	10.95	59.01	57.67	14145	0.54	58.06
2.	Quilon	347567	12.35	10.02	3273	0.14	74.11	50.30
3.	Alleppey	235423	10.02	7.03	15227	0.90	78.51	73.71
4.	Kottayam	119377	7.03	13.71	38712	3.98	81.66	73.63
5.	Idukky	133177	13.71	8.54	35551	0.14	52.60	43.35
6.	Ernakulam	216443	12.38	63.10	3227	0.13	76.82	67.44
7.	Ernakulam	302085	12.38	58.16	28794	1.41	29.90	29.90
8.	Trichur	376424	18.41	41.93	7955	0.33	12.04	12.04
9.	Palghat	28018	8.66	47.71	3227	1.41	58.33	58.33
10.	Malappuram	161715	7.20	62.26	3888	0.17	70.12	70.12
11.	Calicut	21130	3.81	48.09	95557	17.25	65.74	65.74
12.	Wynad	143744	5.13	47.06	39704	1.42	33.18	33.18
	Cannanore							
	Kerala	2549382	10.02	55.96	261475	1.03	31.79	31.79
	Source: 1981 Census							



Distribution of population as main workers, marginal workers and Non-workers

Sl. No.	District	Population			Main workers			Marginal workers			Non-workers		
		SC	ST	SC	ST	SC	ST	SC	ST	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Trivandrum	284279	14145	98612	4606	14215	760	171452	8779					
2. Quilon	347567	7442	(34.7)	(32.6)	(5.0)	(5.4)	(60.3)	(62.0)					
3. Alleppey	235423	3273	(32.6)	(34.0)	(31.705	(1.98	202706	4710					
4. Kottayam	119377	15227	(53.9)	(59.857	(9.1)	(2.7)	(58.3)	(63.3)					
5. Idukky	133177	38712	(42.9)	(42.9)	(38.6)	(3.6)	(2.9)	(53.5)					
6. Ernakulam	216443	3551	(76345	(1176	(13054	(1.68	127044	(58.5)					
7. Trichur	302085	3227	(35.3)	(35.1)	(6.0)	(4.7)	(4.7)	(2207)					
8. Palghat	376424	28794	(12334	(1381	(14285	(1.28	175466	(62.2)					
9. Malappuram	208018	7955	(37.2)	(37.2)	(42.8)	(4.8)	(4.0)	(58.0)					
10. Calicut	161715	3888	(167036	(14044	(13279	(1.637	196109	(53.2)					
11. Wayanad	21130	95557	(44.4)	(44.4)	(48.8)	(3.57)	(5.7)	(62.1)					
12. Cannanore	143744	39704	(46198	(35.6)	(44.4)	(6.1)	(5.1)	(58.3)					
Kerala	2549382	261475	(73997	(35.28	(12782	(4.08	121239	(45.5)					
			(46198	(1362	(14394	(2.73	101123	(4019					
			(28.6)	(35.0)	(8.9)	(7.0)	(62.5)	(50.5)					
			(8294	(41435	(1125	(5.214	(1171	(2255)					
			(39.3)	(43.4)	(5.3)	(5.5)	(55.4)	(58.0)					
			(52620	(15577	(6667	(1.677	(84457	(51.1)					
			(36.6)	(39.2)	(4.6)	(4.2)	(58.8)	(56.6)					

(Figures in bracket indicate percentage to total population.)

Source : 1981 Census



Table No.3

Industrial category-wise distribution of scheduled caste and scheduled tribe workers
(1971 Census)

Sl. No.	Industrial category	Scheduled Caste	Scheduled Tribe	Corres-		
				Total workers to total	Percentage to total	Corresponding percentage of general population in India
1.	Cultivators	15242	2.0	27.9	19813	17.7
2.	Agricultural Labourers	500810	65.9	51.8	69817	62.6
3.	Livestock, Forestry, Fishing, hunting and allied activities.	72510	9.5	2.2	8837	7.9
4.	Mining & Quarrying	6618	0.9	0.6	370	0.3
5 a	Household Industry	27231	3.6	3.3	2578	2.3
5 b	Other than household industry	49848	6.6	3.6	2466	2.2
6.	Construction	8038	1.1	1.2	510	0.5
7.	Trade & Commerce	5657	0.7	1.3	575	0.5
8.	Transport, Storage and Communication	13106	1.7	1.7	1316	1.2
9.	Other Services	60478	8.0	6.4	5316	4.8
						9.

Source: Census 1971



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Table No.4

Percentage distribution of main workers by broad industrial classification

Cultivators Agricultural
labourers Household Industrial Other workers

Sl. No.	District	SC			ST			SC			ST			ST		
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1.	Trivandrum	1.92	44.46	60.14	37.04	2.57	1.30	35.37	17.20							
2.	Quilon	4.05	27.50	62.92	47.16	2.05	1.74	30.98	23.60							
3.	Alleppey	1.72	0.40	66.19	15.59	3.63	13.77	28.46	70.24							
4.	Kottayam	2.16	36.17	59.92	26.57	2.58	1.20	35.34	36.06							
5.	Idukki	2.80	46.73	20.08	40.80	0.61	0.16	76.51	12.31							
6.	Erikulam	0.92	0.08	51.88	19.13	3.54	1.79	43.66	79.00							
7.	Trichur	1.30	4.06	51.43	44.82	4.43	0.29	42.84	50.83							
8.	Palghat	3.59	28.99	72.73	57.63	3.87	0.19	19.81	13.19							
9.	Malappuram	1.18	4.14	68.92	74.83	4.57	0.65	25.33	20.38							
10.	Calicut	0.57	2.20	38.39	47.36	6.84	0.73	54.20	49.71							
11.	Wynad	5.90	12.09	34.63	72.57	5.41	0.11	54.06	15.23							
12.	Cannanore	1.93	7.30	53.88	53.03	2.78	2.27	41.41	37.40							
	Kerala	2.29	20.54	58.08	57.47	3.43	0.75	36.20	21.24							

Source: 1981 Census.



സംരംഭക്കേന്നവിധുളി വിവരങ്ങൾ :-

- 1) സംരംഭക്കർ പേര്
പുസ്തകനാലാജി
(താല്പര്യ, ഡാൻടീഷൻ ഉമ്മൈട)
-
- ii) പൊതുവിദ്യാഭ്യാസം
- iii) സാങ്കേതികം
- പുസ്തകിഖാല വശൻ
വിദ്യാഭ്യാസ ഔദ്യോഗിക
- 2) സംരംഭക്കൾ ജാതി/വർഗ്ഗം
- 3) ഈ വ്യവസാവത്തിൽ സംരംഭകൾ
മുൻപരിച്ചം ഉണ്ടോ?
ഉണ്ടെങ്കിൽ എത്ര നംബ്?
- 4) സംരംഭകൾ പരിശീലനം(ഭ്രംബി
നിഃഭി) വല്ലപത്രം കീടിഖി
ടുന്നോ? ഉണ്ടെങ്കിൽ ഏവിടെ?
എത്രനാലു? പരിശീലനക്കാർക്ക്
പ്രവേശനം ഉണ്ടോവോ ഇല്ലപ്പേണ്ടോ
- 5) സംരംഭകൾ മനു വ്യവസായങ്ങളിലും
കിച്ചെടുത്തോ ജോലിചേരോ
വല്ലപത്രം ഉണ്ടോ?
- 6) താങ്കളുടെ നിർമ്മാപനം മനു
ബോരുത്തുകീലും വ്യവസായത്തെ
അശ്വാചീചീച അനേകം നടത്തുന്നു.

രുട്ടു.....

വൃഥാനിനിന്നെപ്പനിവധുള്ള പൊതുവിവരങ്ങൾ : -

1. സ്ഥലപന്തർത്തിന്റെ പേര് :
2. രജിസ്റ്റ് നമ്പർ :
3. രജിസ്റ്റ് ചെയ്ത റിംഗി :
4. സ്ഥലപന്ത് സ്ഥിതിചോദ്യം പണ്ടുവര്ത്തി ചേരുക, താഴുക, കീബേല ഇവ ക്രമത്തിൽ :
5. സ്ഥലപന്ത് നടത്തുന്ന വ്യവസായ രംഗത്തിന്റെ സ്പാഷ്ടം (കാലാനുപരിഹരണ അപ്ലാറ്റത്തോ എന്ന്) :
6. മേതുതരം മാനേജ്മെന്റ്? (വക്ക് പണ്ടുകൊണ്ടിരിക്കുന്നു, കുപനി, ധരിക്കുന്നു, സഹകരണസംഘം)
7. ഈ സ്ഥലപന്ത് ഒരു ദീവസം ആത്ര മണിക്കൂർ പ്രവർത്തിക്കുന്നു :
8. മേതുതരം ട്രക്കി ഉപഭോഗിച്ചു പ്രവർത്തിക്കുന്നു? (മനുസ്സുക്ക്, ഇന്ത്യൻ, വിദ്യുച്ചക്ക്)
9. പ്രവർത്തനം അരംഭിച്ച രീതി :
10. ഈ സ്ഥലപന്ത് പ്രവർത്തിക്കുന്നത് നഷ്ടരിലേ ലാഭത്തിലേ :
11. ഇതിന് മുഖ്യചുക്കു ഉണ്ടോ? ഉണ്ടെങ്കിൽ ആത്ര ഏതെന്നു?
12. ഈ വ്യഥാനിക്രിയ ഉപപാദിപ്പിക്കുന്ന സാധനങ്ങൾ മേഖല ?
13. ഇവഖുട ഉപപാദനത്തിന് വേദ്ധം അണ്ടക്കുരു സാധനങ്ങൾ മേഖല ?



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കുല്യന സപ്രകാശം

സ്ഥിരനിക്ഷേപത്തിൽ

പ്രവർത്തനമുല്യനിർത്തി

1. സപ്രതം മുടക്കമുള്ളത്
2. അഗ്നിജ്ഞത്വ ഏഴു ഇന്ത്യൻ
3. ഗ്രാന്റുമന്ത്രി ചൈവൻ ഇന്ത്യൻ
4. ഗ്രാന്റ് ഇന്ത്യൻ
5. ഓഫീസിൽനിന്നോ മന്ത്രിയന്നക്കരുപ്പുമാറ്റം അഭ്യർത്ഥിയ്ക്കിയോ ഉള്ളിട്ടു സഹായം
6. മന്ത്രിന്ത്യൻ
7. അക്കെ

ഉല്പാദനത്തിനെ സംബന്ധിച്ചുള്ള വിവരങ്ങൾ

31.3.1982 ദി നീകിവീരീപ്പ്

തുക:

രകു വർഷത്തിൽ ഉല്പാദനവില

സർവീസ് മുഖ്യന്തിരം നീകിവ

തുക:

അക്കെ

അംഗീകൃത സാധനങ്ങളേഖ്യം ഉൾപ്പാടനത് തേവും സംബന്ധിച്ച വിവരങ്ങൾ:

അംഗീകൃത സാധനങ്ങൾ:

ക്രമംപര	അംഗീകൃതസാധനത്തിന്റെ പേര്	കഴിഞ്ഞ 3 വർഷ ത്തിലെ ഘട്ടത്
		1979-80 1980-81 1981-82
	അമ്പ് വില അമ്പ് വില അമ്പ് വില	

ബി. ഉൾപ്പാടനം:

ക്രമംപര	ഉൾപ്പാടനത്തിന്റെ പേര്	കഴിഞ്ഞ 3 വർഷ ത്തിലെ ഉൾപ്പാടനം
		1979-80 1980-81 1981-82
	അമ്പ് വില അമ്പ് വില അമ്പ് വില	

1. അംഗീകൃത സാധനങ്ങൾ എവിടെനിന്ന് ലഭിക്കുന്നു എന്ന് എഴുതുക.
ബാഹ്യാന്തരിക്കിയിൽക്കൊണ്ടു ഭടകക്കുന്നവ പ്രതേകം എഴുതുക.

2. ഉൾപ്പാടനങ്ങൾ എവിടെ വിന്ദ അഴിക്കുന്നു എന്ന് എഴുതുക.
വിശദീച്ചതുറ്റ സ്റ്റേറ്റ് ഉജ്ജവലു പ്രതേകം എഴുതുക.

വകുനിനിന്റെ പ്രവർത്തനം സാർധ്യമാണെങ്കിൽ വകുനി വിവരങ്ങൾ
കുറിച്ചുള്ള വിവരങ്ങൾ

.....

താഴെ നട്കാവുന്നവരുടെ ഫോൺ അടക്കാളികൾ

മുഴുവൻ സമവ ജോലിക്കാർ ഫർക്കേടെ ജോലിക്കാൾ

സ്റ്റ്രീകൾ പുരുഷന്മാർ സ്റ്റ്രീകൾ പുരുഷന്മാർ

സാമാന്യ പിറ്റുഡ്യൂസം

സാമ്പത്തിക പിറ്റുഡ്യൂസം

പരിചവം ഉള്ളിലവർ

പ്രാവിന്ധ്യ ഉള്ളിലവർ

പരിശീലനം ഉള്ളിലവർ

അടക്ക

வழுளினின்ற பரூபீந்தகலேவும் நிவாரண மஸ்ரியன்ஜெவுக்குபிச்சி உச்ச விவரங்கள்

1. வழுளினின் ஸாபத்திக பரூபீந்த உள்ளோ?

2. வழுளினின் உபேசு உச்ச கடமையுட

3. அவள்க்குத ஸாயங்கை கிடைவாற் சூத்யி முக் உள்ளோ?

4. அவள்க்குத ஸாயங்கை வட்டுமாக்கும் நேரத்தெகிலும் நேஜினை உபேசு உள்ளோ?

5. நேருத்து, அவள்க்குத ஸாயங்கை குடும்பத்து நூல்யாக்கும் நீபு முக் ஏழைகை.

1)

2)

3)

4)

6. அவள்க்குத ஸாயங்கை கைக்கிலு சுவ்வுக்கோய் நேரத்தெகிலு தர திற உச்ச சூரியங்கு வராருள்ளோ?

7. உபீபாடிபிச்சி ஸாயங்கை விடா கான் பிழால் உள்ளோ?

8. உபீபாடிபிச்சி ஸாயங்கை பாங்காவாற் பிழைக் கேஜினை நேரத்தெகிலு உபேசு உள்ளோ?

9. ஸாயங்கைக் காலுங்கு வில் வடி காருள்ளோ?

12. வழுளினின் கூடுதலேக்கமானால் அப்புறத்தோ தூதே பிருத்தின்திற ஏற்பவை டீரிகுடை ஸ்மூபந்தெலுமாவி முன்னிடைக்காடி வருமான்டோ?
13. ஸயந்தெலும்க் லிடேச் விபாக ஸாக்யத் தூதோ?
14. உல்லூடுபீவிச்சு ஸயந்தெலும் நல்லதரங் அனாளி உரப்பு வருத்தாள் வழுளின் முன்தாள் செவிஶங்க.
15. பிருத்திக் குவஷாமாவ வோஶாதவுஜ்ஜ தொഴிய்க்கார கிடார்த ஷுத்யமிஸ்க் தூதோ?
16. குடின்ன ஏரி வருஷத்தினுஜ்ஜலி தொழில் குசப்பமுமிழ் பணிமுடக்கூக்கவோ வழுளினிட் நவ்வா வருகவோ செவ்விடும்டோ?
17. ஸ்மூபந்திற தொழிலாலிக்கும்க் கேடுதெல்கிலும் தரத்திற உஜ்ஜ வழுளிவாற் தூதோ?
18. தொழிலாலுகிலுகட க்கேபும் உரப்பு வருத்துவாள் வழுளின் பியானமாவி செவ்விரிக்குடை ஸவியாங் என்ன?
19. ஸுக்கர் ஸுவாவம் நக்குட ரீதிவிள் கேடுதெல்கிலும் ஆபாக்க தூதோ?
20. உல்லூடுகால் பகிக்ஜாதி - பக்கிவற்றியத்தின்பெட்ட அவதாராக்காள்க் புதேகி வெவஷமான்கூம் வல்லத்து தூதோ?
21. வழுளிவாற் ஸுமாமாவ நடந்திவீள் உளிலும் ஸுக்கர் ஸுவாவம் குவஷமான்டோ? உள்ளடெக்கிற் கேடுதே தரத்திற ? எடு ரூப?
22. ஸ்மூபந்று, ரிக்ஸ்பீகாள் உட்டேஷா தூதோ?
- (i) உள்ளடெக்கிற் குடு பேஞ்சுக்காடி தொழில் நக்காள் ஸயிக்கு
 ஸ்ரீக்கு புருஷர்மா
 (ii) முன்தாள் குரள் ?
23. வழுளிவாற் ஸுமாமாவ நடந்திவீள் நீங்கூம்க் நக்கானுஜ்ஜ நிற்கேஷன்க்கு கேவ?

வட்டாரினீண்ட பிவரத்தனம் ஸ்ரீயுமாவால் இந்தாகாவுடை தொழில் ஸ்ரீயுதவைக்கு
வெட்டுத்தீர்விவரண்ணல்

தொழில் நிறுத்துவமுறை விளைவு

முதலாளி நிறுத்துவமுறை	பால்க்கெட்	ஷைக்
ஜோலிகூர்	ஜோலிகூர்	
ந்துரீகம் புரூசுமாற் ந்துரீகம் புரூசு ந்துரீ	ந்துரீ	பூர்ணி
	குமரி	ந்துரீ

ஸாமாங்க விதியூஷம்

ஸாங்கேதிக விதியூஷம்

பரிசுவங் உத்திவர்

முவிஞா உத்திவர்

பரிசீலனை

உத்திவர்

ஷைக்

ஷைப்
ந்மாபந்தினீண்ட
யேகாரி

வி. என்.

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