
ANALYZING EMPLOYMENT DYNAMICS: THE SIGNIFICANCE OF MSMEs IN FOSTERING JOB OPPORTUNITIES IN INDIA, WITH EMPHASIS ON KHADI AND VILLAGE INDUSTRIES

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Abstract:

KHADI AND VILLAGE INDUSTRIES IS A MAJOR WING IN MSMEs. THE PRESENT STUDY IS ANALYTICAL IN NATURE AND IS ENTIRELY BASED ON SECONDARY DATA. SECONDARY DATA RELATED TO THE PRODUCTION, SALES AND EMPLOYMENT OF KHADI & VILLAGE INDUSTRIES OF INDIA ARE COLLECTED FROM THE VARIOUS ANNUAL REPORTS OF MSMEs GENERATED BY THE MINISTRY OF MSME, GOVERNMENT OF INDIA AND ANNUAL REPORTS OF KHADI AND VILLAGE INDUSTRIES COMMISSION (KVIC). THE ANNUAL REPORTS OF THE MSME SECTOR FROM 2010-11 TO 2020-21 HAS BEEN ANALYZED AND EVALUATED TO DRAW THE CONCLUSION. THE PURPOSE OF THIS STUDY IS TO ANALYSE THE GROWTH AND DEVELOPMENT OF KHADI AND VILLAGE INDUSTRIAL SECTOR IN TERMS OF PRODUCTION, SALES AND EMPLOYMENT GENERATION. AS WELL AS IT STUDIES THE BUDGET SUPPORT TO THE KVIC SECTOR BY THE GOVERNMENT. DATA INDICATE THAT THE KVIC SECTOR MADE A MAJOR CONTRIBUTION TO EMPLOYMENT. HOWEVER, THIS

SECTOR IS PERFORMING WELL, WITH INCREASING PRODUCTION AND SALES. COMPARED TO OTHER INDUSTRIES, THE KVI GROWTH IS SLOWER THAN OTHER SECTOR INDUSTRIES. IN THE KHADI SECTOR, EMPLOYMENT IS LOWER THAN AVERAGE. IT IS REPORTED THAT ALMOST 95% OF THE YEARLY BUDGET'S MONEY HAVE BEEN DISBURSED. FOR CALCULATION OF RESULTS OF CORRELATION HAS BEEN USED AND CONCLUDED THAT PRODUCTION AND SALES KHADI SECTOR AND VILLAGE INDUSTRY IS POSITIVELY HIGHLY CORRELATED. TO IMPROVE THE RURAL ECONOMY AND CREATE JOBS IN RURAL REGIONS, THE GOVERNMENT HAS TAKEN A NUMBER OF STEPS IN THE DIRECTION OF THE KVI SECTOR. DESPITE THE FIERCE COMPETITION, THE ENTIRE PERFORMANCE OF KHADI AND VILLAGE INDUSTRIAL SECTOR HAS BEEN OUTSTANDING. SALES AND PRODUCTION ARE ENCOURAGED BY THE KHADI AND VILLAGE INDUSTRIAL COMMISSION THROUGH THE IMPLEMENTATION OF SEVERAL PLANS FOR THE KVI SECTOR.

Keywords: MSMES, FINANCIAL ASSISTANCE, MINISTRY OF MSME, KHADI AND VILLAGE INDUSTRIES, EMPLOYMENT, PRODUCTION, SALES, ECONOMIC DEVELOPMENT

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Introduction

Micro, Small and Medium Enterprises (MSMEs) sector plays a major role in the growth and development related to financial aspect (Alaguraja et al., 2020). The MSMEs in India employ over 11.10 crore people and facilitate employment generation (Kumari et al., 2023). These enterprises are involved in the production of over 6000 different items, showcasing their diverse range of economic activities (Gupta & Meher, 2021; Gupta & Meher, 2020; Hawaldar et al., 2022; Meher et al., 2021). Their contribution for the development of the nation is valuable. They encourage low skilled workers and generating employment opportunities to start their own enterprise in rural areas. It reduces the regional imbalances and assures equitable distribution of national income. Khadi and Village Industries is a major wing in MSMEs (Shailaja, 2022). Khadi activity is considered as potential tool for creation of employment opportunities at the doorstep of rural Artisans at very low capital investment. Khadi is closely associated with India's freedom movement and it's a matter of pride for every Indian (Ambre & Lad, 2017). Khadi is a handspun and woven material made from cotton, silk and woolen yarn. It is a mixture of any two or all such yarns (Daizova & Sharma, 2014). Early forms of khadi had coarse textures, but recently, khadi has been made with cotton, silk, and wool, making it more comfortable, and hence, more popular (Srivastava, 2017). The main products exported under Khadi are silk and muslin, khadi garments, textile based handicraft and charkha to USA, Italy, Japan, Australia, Poland, Canada, UK and Middle East Nations. Agro and processed food segment (like pickle, papad, jelly,



jam, squash) is the major contributor to KVI's exports and it grows from Rs 38 Crore in 2013 to Rs 71 Crore in 2016. Moreover, Nayak et al. (2021) investigated relevant issues on the implications of virtual market and customer behavior for an emerging country such as India. Trivedi et al. (2021) also discussed about the long term volatility behavior of the emerging stock market in India.

The main products exported under this segment are papad, wheatgrass and food items (Goel, 2019). According to Khadi and Village Industry Commission (KVIC), any industry located in a rural area village or town with a population of 20,000 and below and per capita investment of Rs. 50,000 in plants and machinery is classified as a village industry. Village Industries have been divided into six categories which are Rural Engineering and New Technology Industry (RENTI), Agro Based and Food Processing Industry (ABFPI), Wellness & Cosmetics Industry (WCI) Service Industry, Hand Made Paper, Leather and Plastic Industry (HMPLPI) and Mineral Based Industry (MBI) (Kumar, 2021). Khadi and Village Industries Commission (KVIC) established under the Khadi and Village Industries Commission Act, 1956, is a statutory organization under the aegis of the Ministry of Micro, Small and Medium Enterprises (Goel, 2019) (Shailaja, 2022) (Nair & Dhanuraj, 2016). The main objective of Khadi and Village Industries Commission (KVIC) is providing employment in rural areas, producing saleable articles and creating self-reliance amongst people and building up a strong rural community spirit. Khadi and Village industries play a pivotal role in exports of products, generate employment economic growth development of the rural areas.

This sector not only fulfills the basic needs of processed goods of the huge rural part of the country, it also serves sustainable employment to rural artisans (Goel, 2019). Khadi and Village Industries Commission made many efforts with MSMEs to develop the Khadi and Village Industries. As a result, the Khadi and Village Industries (KVI) is a very successful sector of MSMEs (Shailaja, 2022). Khadi sector has generated the employment opportunities for 10.15 lakh people in 2010-11 which increased to 11.07 lakh in 2015-16 but decreased to 4.97 lakh in 2021-22, whereas the Village Industries have generated employment for 103.65 lakh persons in 2010-11 which increased to 154.09 lakh persons in 2021-22. The present study has highlighted the Textile industry specifically, Khadi industry and village industry of India. The paper highlight the performance of Khadi sector of India based on three parameters, namely, production, sales and employment. The purpose of the study is to analyse the growth and development of Khadi and Village Industrial Sector in terms of production, sales, employment generation and also funds requirement for ten years (2010 - 11 to 2021-22). To identify the employment generation by the Khadi and Village Industrial sector. It studies the budget support to the KVIC Sector by the Government. As well as this study provides Comparative performance of Khadi and Village Industries. This paper also describe about the Recent Strategic Initiatives by KVIC to Promote Khadi and Village Industries. Hence, this study has taken place.

Literature Review

This section highlights some vital research works about the role of Khadi and Village Industries in the strengthening of rural Indian economy. For assessing the performance of Khadi and Village Industries, numerous studies have been conducted periodically. Some research papers recommended that to KVI Sector needs to be largely privatized because it is heavily controlled by the government. Apart from this some studies have been done with the focus of state such as, analyse the performance of Khadi and Village Industries in the state of Mizoram (Daizova & Sharma, 2014). Study the growth of Kerala Khadi and Village Industries, also suggested that the Government should take necessary steps for the improvement of Khadi and Village Industries in Kerala as to promote the growth of this industry. (Pradeepa & Jose Paul, 2020). Carried out a study on An analysis of Khadi and Village Industry sector in J&K. the main objective of the study was to review the performance of Khadi and Village Industries in J&K (Darkhsahn, 2011).



A research has been done in the state of Rajasthan focusing only on khadi cloth product, concluded that khadi has a bright future in the coming years if it focuses to the fashion trends (Srivastava, 2017). Researcher felt that, a dominant problem in India is the legitimate implementation of the schemes which must be addressed first. More budgetary support should be provided to it for it would help in economic development of the whole nation (Kaur & Nehra, 2017). Analyzed about the Production and Sales of khadi Sector and Village Industries and Export of Coir and Coir Product analysis of the MSME in India (Rajamani & Kumar, 2023). The paper discusses the role of KVIC in the strengthening of rural economy by promoting and developing Khadi and Village Industries. The present paper discusses the role of institutional agencies like Khadi and Village Industries in the promotion of microenterprises (Katoch, 2018). The research paper focuses to evaluate the contribution of KVI in employment, Performance of KVI over the years and identify the role of KVIC in developing the particular industries (Tanwani & Maisuria, 2020). The growth rate of KVI sector in the district in terms of employment, production and profitability is significant during the study period. (Buragohain, 2017). The aim of this article is to compute and compare performance variables of Khadi and Village Industries Commission through MSME between the Khadi industry Performance and Village industry Performance as well as to examine the interrelationship among variables plus the functional relationship between variables (Alaguraja, Nedumaran, & Manida, 2020).

This paper made an attempt to examine the performance of KVI sector in terms of production, sales, and employment. (Kumar, 2021). The aim of this article is to compute and compare performance variables of Khadi and Village Industries Commission through MSME between the Khadi industry Performance and Village industry Performance as well as to examine the interrelationship among variables plus the functional relationship between variables (Shailaja, 2022). The research is contrary to all other researches and challenges all other researches. The research is focused on khadi industry among other industries of KVI and explains that khadi sector is over regulated by the government in India and all functions of the khadi from production to sales are in control of government. The author has explained that there is wastage of public funds in the khadi sector through the data as government spent crores of rupees to develop the khadi sector (Nair & Dhanuraj, 2016). The authors have illustrated the revival of khadi from 1985 and efforts taken for such revival, to know the awareness of khadi in youngsters. This can be arrested by producing the khadi products focusing on the needs of young generation (Ambre & Lad, 2017). The authors has highlighted a concept for KVI.

The research paper has also highlighted many challenges the industry has to overcome to increase the demand and sales of its products. (Goel, 2019). It can be said that despite a lot of papers being written on analyzing the performance of khadi and village industry in India but there need to analyze the growth and development of Khadi and Village Industrial Sector in terms of production, sales, employment generation. The aim of this study is to identify the employment generation by the Khadi and Village Industrial sector. It studies the budget support to the KVIC Sector by the Government. As well as this study provide the Comparative performance of Khadi and Village Industries. This paper also describe about the Recent Strategic Initiatives by KVIC to Promote Khadi and Village Industries. Hence, this study has taken place.

Hypotheses of the Study

H01: There is no significant association between Khadi Sector Production and Village Industries Production.

H02: There is no significant association between Village Industries Sales and Khadi Sector Sales.

Research Methodology

The present study is analytical in nature and is entirely based on secondary data. Secondary data related to the production, sales and employment of Khadi & Village Industries of India are collected from the various annual reports of MSMEs generated by the Ministry of MSME, Government of India and annual reports of Khadi and Village Industries Commission (KVIC). The annual reports of the MSME Sector from 2010-11 to 2020-21 has been analyzed and evaluated to draw the conclusion. Khadi and Village Industries activities are the key source of livelihood for rural and urban people who largely include Spinners, Weavers and other Artisans spread across the Country. The literature was collected from authorized national and international published journals and related websites. The secondary data was qualitatively analyzed and accessible in tables and charts using Microsoft excel 2016. The analysis was based on graphs, analysis descriptive statistics and Correlation has been implemented for testing the hypotheses of data. For calculation of results of correlation Microsoft Excel 2016 has been used.

Objectives of the Study

- To analyze the growth and development of Khadi and Village Industries for ten years (2010 - 11 to 2021-22) MSME in India.
- To analyse the performance of Khadi and Village Industries Sector in terms of production, sales and employment.
- To identify the employment generation by the Khadi and Village Industrial sector.
- To study the budget support to the KVIC Sector by the Government.
- Comparative performance of Khadi and Village Industries
- Recent Strategic Initiatives by KVIC to Promote Khadi and Village Industries
- To study the impact of production in creating employment in Khadi and village industrial sector.
- To identify the challenges of KVI.

Analysis and Discussion

(i) Khadi Sector

KVIC is a Statutory Organization tasked with the role of promoting the production and sale of Khadi. Over 2935 Khadi Institutions form the vast network are implementing the programmes of KVIC in India. Over 4.97 Lakh people are engaged in this activity. Out of which, over 80 percent are women Artisans. Khadi is the unique programme of KVIC and a potent tool for creation of employment at the Artisans' doorstep being implemented by Khadi Institutions. The assistance provided through Modified Market Development Assistance (MMDA) and Interest Subsidy Eligibility Certificate (ISEC) Scheme are enabling Khadi Institutions to provide employment opportunities. Production and sale of Khadi sector during last ten years and current year 2022-23 up to December, 2022 & anticipated up to 31st March 2023 are given below:

Table 1. Khadi Sector: Production & Sales

Year	Production (Rs. In crore)	Sales (Rs. In crore)
2010-11	673.01	917.26
2011-12	716.98	967.87
2012-13	761.93	1021.56
2013-14	811.08	1081.08
2014-15	879.98	1170.38
2015-16	1065.60	1510.00
2016-17	1520.83	2146.60



2017-18	1626.66	2510.21
2018-19	1963.30	3215.13
2019-20	2324.24	4211.26
2020-21	1904.49	3527.71
2021-22	2558.31	5051.72
2022-23 (up to 31.12.2022)	1893.29	3822.85
2022 - 23 (Projected up to 31.03.2023)	2750.00	5500.00

Including Polyvastra & Solarvastra

Source: Annual Repots of MSMEs, GOI

The table 1 provides the details related to production and sales of khadi sector from the financial year 2010-11. The production during the year 2010-11 was 673.01 Crore and sales were 917.26 Crore. It is clear from the above table that there is an increase in production as well as sales from the financial year 2010-11 except 2020-21. The total production for khadi sector during the financial year 2021-22 is 2558.31 Crore and sales for khadi sector during the financial year 2021-22 is 5051.72 Crore. The estimated production and sales of khadi in 2022-23 (up to 31.03.2023) is 2750 Crore and 5500 Crore respectively.

Table 2. Khadi Sector: Employment

Year	Employment (Artisan In Lakh)
2010-11	10.15
2011-12	10.45
2012-13	10.71
2013-14	10.98
2014-15	11.06
2015-16	11.07
2016-17	4.56
2017-18	4.65
2018-19	4.96
2019-20	4.97
2020-21	4.97
2021-22	4.97
2022-23 (up to 31.12.2022)	4.97
2022 - 23 (Projected up to 31.03.2023)	4.98

Including Polyvastra & Solarvastra

Source: Annual Repots of MSMEs, GOI

Table 2. shows the employment (in lakh) under khadi sector from the financial year 2010-11 to 2021-22. It is observed that there is an increase in the employment rate from 2010-11 to 2015-16. But suddenly it falls in 2016-17. After that there is an increase in the employment rate and stood constant from the financial year 2019-20 to 2021-22 with the same percentage of 4.97. The estimated employment of khadi in 2022-23 (up to 31.03.2023) is 4.98 lakhs.

(ii) Village Industries



Production and sales of Village Industries Products during last ten years and current year 2022-23 (up to December, 2022) & anticipated up to 31st March 2023 are given below:

Table 3. Village Industries: Production & Sales

Year	Production (Rs. In crore)	Sales (Rs. In crore)
2010-11	19198.85	24875.73
2011-12	21135.06	25829.26
2012-13	23262.31	26818.13
2013-14	25298.00	30037.16
2014-15	26689.39	31965.52
2015-16	33424.62	40384.56
2016-17	41110.26	49991.61
2017-18	46454.75	56672.22
2018-19	56167.04	71076.96
2019-20	65343.07	84664.28
2020-21	70330.66	92213.65
2021-22	81731.62	110363.51
2022-23(up to 31.12.2022)	67746.19	92987.67
2022 - 23 (Projected up to 31.03.2023)	94162.13	125901.65

Source: Annual Repots of MSMEs, GOI

The table 3. provides the details related to production and sales of village industries from the financial year 2010-11 to 2022-23. The production during the year 2010-11 was 19198.85 Crore and sales were 24875.73 Crore. The table clearly shows that there is an increase in production as well as sales from the financial year 2010-11 to 2021-22. The total production for village industries sector during the financial year 2021-22 is 81731.62 Crore and sales for village industries sector during the financial year 2021-22 is 110363.51. The estimated production and sales of village industries in 2022-23 (up to 31.03.2023) is 94162.13 Crore and 125901.65 Crore respectively.

Table 4. Village Industries : Employment

Year	Employment (Artisan In Lakh)
2010-11	103.65
2011-12	108.65
2012-13	114.05
2013-14	119.40
2014-15	123.19
2015-16	126.76
2016-17	131.84
2017-18	135.71
2018-19	142.03
2019-20	147.76
2020-21	154.09
2021-22	154.09
2022-23 (up to 31.12.2022)	166.37
2022 - 23 (Projected up to 31.03.2023)	170.71



Source: Annual Reports of MSMEs, GOI

The table 4. shows the percentage of employment of Village Industries Sector from the financial year 2010-11. it can be observed that there is an increase in the employment rate. In the financial year 2010-11 the employment rate of village industries was 103.65 , and it is observed that there is an increase in the employment rate from 2010-11 to 2021-22. In the financial year 2021-22 the village industries were 154.09.The estimated employment of Village Industries in 2022-23 (up to 31.03.2023) is 170.71lakh.

Total Production, Total Sales and Total Employment of Khadi and Village Industries Sector

Table 5. Khadi and Village Industries Sector: Total Production, Total Sales and Total Employment

	2021-22	2022-23 (up to 31.12.2022)	2022 - 23 (Projected up to 31.03.2023)
KVI Production	84289.93	69639.48	96912.13
KVI Sales	115415.23	96810.52	131401.65
KVI Employment	159.06	175.69	175.69

Table 5. provides the details about the total production, total sales and total employment for the financial year 2021-22 to2022-23. During the financial year 2021-22 the total production was 84289.93 Crores and increased to 96912.13in the financial year 2022-23. The total sales for the financial year was 115415.23 in the financial year 2021-22 and total sales increased to 131401.65 for the financial year 2022-23.It is found that there is an increase in the employment of Khadi and Village Industries (KVI) Sector. In the financial year 2021-21 the total employment of Khadi and Village Industries (KVI) Sector was 159.06 and increased to 175.69 during the financial year 2022-23.

Table 6. Budgetary Support to KVIC during the years (Rs.in Crores)

YEAR	ALLOCATION (RE)	FUNDS RELEASED
2010-2011	1543.96	1452.46
2011-2012	1494.22	1258.46
2012-2013	1543.79	1466.20
2013-2014	1395.67	1204.88
2014-2015	1452.00	1384.40
2015-2016	1579.65	1520.49
2016-2017	1647.40	1591.08
2017-2018	2395.08	2130.57
2018-2019	3085.78	3200.65
2019-2020	3461.70	3453.78
2020-2021	3,173.98	2,451.19
2021-2022	3736.56	3664.29



2022-23(B.E.) up to 31.12.2022	3219.88	2518.09
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Source: Annual Repots of MSMEs, GOI

Table 6. reveals the information about the funds provided from Budgetary Sources (including both KGVY & Other Grant and Khadi Grant) to the KVI Sector during the last ten years. The government has provided remarkable financial support to the KVI Sector. Out of Rs.1543.96 crores allocated, Rs.1452.46 crores funds have been released in the financial year 2010-11. In the financial year 2021-22 out of Rs. 3736.56crores allocated, Rs. 3664.29crores funds have been released.

Table 7. Correlation of Khadi Production, Sales and Employment

	Khadi Production (Rs. In crore)	Khadi Sales (Rs. In crore)	Khadi Employment (Artisan In Lakh)
Khadi Production (Rs. In crore)	1		
Khadi Sales (Rs. In crore)	0.989205087**	1	
Khadi Employment (Artisan In Lakh)	-0.810675549	-0.756002082	1

Source: Computed from MS Excel 2016

Table 7 depicts the Correlation Coefficient Analysis for the Khadi Sector Production and and Khadi Sector Sales. Khadi Sector Production and Khadi Sector Sales in India is positively highly correlated. The degree of association is 98% which shows that there is strong association between Production and Sales Khadi Sector.

Table 8. Correlation Coefficient of Village Industry Production, Sales and Employment

	Village Production (Rs. In crore)	Village Sales (Rs. In crore)	Village Employment (Artisan In Lakh)
Village Production (Rs. In crore)	1		
Village Sales (Rs. In crore)	0.997708958**	1	
Village Employment (Artisan In Lakh)	0.966912263**	0.964284706**	1

Source: Computed from MS Excel 2016

Table 8 depicts the Correlation Coefficient Analysis for the Production of Village industry and Sales of Village industry. Production of Village industry and Sales of Village industry is positively highly correlated. The degree of association is 99% which shows that there is strong association between Production and Sales of Village industry. It also shows that there is strong association between Production and Employment of Village industry as well as strong association between Sales and Employment of Village industry.

Table 9. Correlation Coefficient of Production of Khadi and Village Industry

	<i>Khadi Production (Rs. In crore)</i>	<i>Village Production (Rs. In crore)</i>
Khadi Production (Rs. In crore)	1	
Village Production (Rs. In crore)	0.935492145**	1

Source: Computed from MS Excel 2016

Table 9 depicts the Correlation Coefficient Analysis for the Khadi sector Production and Village industry Production. Khadi sector Production and Village industry Production is positively highly correlated. The degree of association is 93% which shows that there is strong association between Production of Khadi sector and Village industry.

Table 10. Correlation Coefficient of Sales of Khadi and Village Industry

	<i>Khadi Sales (Rs. In crore)</i>	<i>Village Sales (Rs. In crore)</i>
Khadi Sales (Rs. In crore)	1	
Village Sales (Rs. In crore)	0.929851292**	1

Source: Computed from MS Excel 2016

Table 10 depicts the Correlation Coefficient Analysis for the Khadi sector sales and Village industry sales. Khadi sector sales and Village industry sales is positively highly correlated. The degree of association is 92% which shows that there is strong association between the sales of Khadi sector Village industry.

Recent Strategic Initiatives by KVIC to Promote Khadi and Village Industries

Recently, various strategic initiatives have been taken by KVIC to promote Khadi & Village Industries in the Country. They are: -

1. **online portal for disbursement of funds:** An online portal has been made operational for disbursement of funds under the Modified Market Development Assistance (MMDA) and Interest Subsidy Eligibility Certificate (ISEC) scheme to Khadi Institutions and Artisans. Institutions are uploading data and filing their MMDA and ISEC claims from the financial year 2016-17 onwards in DBT Portal.
2. **started registration of new Institutions online :** KVIC has started registration of new Institutions online through Khadi Institutions Registration and Certification Seva (KIRICS), for under taking Khadi activities by the new entities.
3. **Digital Marketing, e-Marketing, Bhim App, Franchisee, e-Commerce:** KVIC as well as Khadi Institutions are working with the reputed retailers to offer suitable platform for retailing Khadi and Khadi products through Digital Marketing, e-Marketing, Bhim App, Franchisee, e-Commerce, etc.
4. **PMEGP Second Loan :** Separate module for “PMEGP Second Loan” has been designed, developed and implemented.
5. **Honey Mission Portal:** Honey Mission Portal was developed for all the stakeholders implementing the Honey Mission programme to capture the data pertaining to bee-keepers, bee-boxes, bee colonies, production and sales of honey, etc.



6. **new software developed for Central Sliver Plants (CSPs):** A new software application has been designed and developed for the benefit of Central Sliver Plants (CSPs) to record their supply of raw material (sliver/roving) to the Khadi Institutions (KIs).
7. **Online Government Supply System designed:** Online Government Supply System has been designed, developed and made live with a view to handle entire Government Supply chain through online. This facilitates to disburse the orders dynamically and monitor order status received from various Government Departments by the registered Khadi Institutions.
8. **launched an online Budgeting System:** In order to ease out the problem of manual budget, KVIC has designed, developed and launched an online Budgeting System for Khadi Institutions (KIs) enabling the KIs to submit their Budget with all detailed information like performance achievement of the previous year and action plan for the budget year.
9. **Link created in the MMDA portal:** A link has been created in the MMDA portal for uploading the data for the purpose of re-categorization of Khadi Institutions which will make easier for KIs thereby avoiding cumbersome manual process.
10. **developed the largest monumental National Flag:** On the occasion of Azadika Amrit Mahotsav/ India's 75th Independence celebration, KVIC has developed the largest monumental National Flag produced out of Khadi Bunting Cloth having the size of 225 ft. X 150 ft. and dedicated to the nation through Indian Army. The largest monumental national flag had been unveiled in the unveiling ceremony organized at Leh.

Conclusions

Khadi and Village Industries is a major wing in MSMEs. The purpose of this study is to analyse the growth and development of Khadi and Village Industrial Sector in terms of production, sales and employment generation. As well as It studies the budget support to the KVIC Sector by the Government. Data indicate that the KVI Sector made a major contribution to employment. However, this sector is performing well, with increasing production and sales. Compared to other industries, the KVI growth is slower than other sector industries. In literature review it was found that some Researcher felt that, a dominant problem in India is the legitimate implementation of the schemes which must be addressed first. More budgetary support should be provided to it for it would help in economic development of the whole nation (Kaur & Nehra, 2017). KVI Sector needs to be largely privatized because it is heavily controlled by the government. The KVI sector as a component of MSMES has maintained steady growth in terms of production and sales. In terms of employment, the rural industries sector is performing better than the Khadi industry. In the khadi sector, employment is lower than average. It is reported that almost 95% of the yearly budget's money have been disbursed. To improve the rural economy and create jobs in rural regions, the government has taken a number of steps in the direction of the KVI sector. Despite the fierce competition, the entire performance of Khadi and Village Industrial Sector has been outstanding. Sales and production are encouraged by the Khadi and Village Industrial Commission through the implementation of several plans for the KVI Sector



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