A Study Of Consumer's Buying Pattern Of Cosmetic Products In South Haryana

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Cosmetics may be defined as the articles intended to be rubbed, poured, sprinkled or sprayed on, introduced into or otherwise applied to the human body or any part thereof for cleaning, beautifying, promoting attractiveness or altering the appearance. It also includes the articles intended for use as a component of such articles. The cosmetics and personal care industry in India has been growing at a moderate rate of 15-20 percent for the last few years and in terms of volume, low and medium-priced categories of products account for 90 percent of the cosmetics market. Even though mass-market products still constitute the major portion of the Indian cosmetics and toiletries market, increased disposable income has led to growth in demand for premium products. The urban youth population in particular, by virtue of its purchasing power, is the main force that drives the demand for various cosmetic products in India.

The reasons for the growing demand for cosmetic products in India are growing awareness among Indian consumers, increased advertising in general and increased organised retail outlets which provide opportunity for greater product choice and availability. Moreover, the success of Indian contestants in several international beauty pageants in the last few years has also contributed to making Indian women more conscious of their appearance and more aware of western cosmetic products and brands. The emerging Indian fashion industry has also contributed to the rise in demand for professional beauty care products.

Though this industry registered double-digit growth rate in recent past, but looking at the vast potential available in India, the existing market penetration of cosmetics and toiletries products still proves to be meager. The statistics regarding per capita expenditure on cosmetics is approximately $1.00 in India, as compared to $36.65 in other Asian countries. Hence, here lies the vast opportunity to be exploited by domestic players. Foreign brands currently constitute only 20 percent of the market and the reasons for the same include the higher pricing of these brands.

GROWTH TRENDS AND PROSPECTS

An ORG-Marg study reveals that while most FMCG products were affected by the general slowdown, this segment witnessed relatively good growth in volume and value in the first decade of the 21st century. Not only more people have started using cosmetics, they are also willing to pay more to look and feel good. The consumers are willing to spend the extra bit to look and feel good, but also want constant upgradation from mass to premium products. Though mass products still constitute a major portion of the market, a certain segment is obviously ready to upgrade to the next category as disposable incomes rise. Increased media exposure, the willingness to spend more on personal care, consciousness about looks, and advertisements and promotions targeting various consumer segments are some reasons for these trends in consumption and penetration. The growth trends definitely send positive signals about the industry prospects. Though most players see huge opportunity in this industry, what would actually work for the players is right balance among strong brand promotion, good distribution network, constant innovation and quality improvement, the ability to provide a variety of products and introduce affordable products without compromising on quality. Cosmetics are still seen as elitist products and may be the last thing on an average Indian consumer's mind. Though the low penetration levels for most cosmetic products suggest much potential, the market for cosmetic products may remain a niche market, accessed by a small proportion of the consumers. Despite the exorbitant claims, the actual growth prospects would be limited to this extent. From the investment perspective, though many big listed companies have a presence in the various sub-segments of the industry; HLL is the only listed company that has a visible presence across all segments. Being a diversified large company, the turnover from this segment may be too small for HLL to affect investment decisions. As to the recent entrants such as Dabur and Morepen, it may be a while before their financials reflect the dynamics of this industry. The other listed players are Emami and J. L. Morison (India). Despite their good financial track records, investing in these stocks may be highly risky for a retail investor as the stocks are characterized by low traded volumes and equity base.

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India, with a population of over a billion people, is a country of contrasts. India's urban population is the main engine that fuels the demand for various cosmetic products. However, the market liberalization process that began in 1991, along with the crowning of three Indians as Miss World and Miss Universe have made Indian women conscious of their appearance. Consequently, the cosmetic consumption patterns of Indian women have changed and this trend is fuelling growth in the cosmetic sector.
During the last two decades, the cosmetic industry has seen a magical metamorphosis, as far as some of the revolutionary concepts are concerned with regard to consumer consumption patterns and innovations in products. All the personal products for hair, tooth, nail and skin are cosmetics used to improve the appearance. When herbs are used for their aromatic and medicinal value in cosmetics, they are known as herbal personal care products. These days, people prefer to use gels, shampoos and non-greasy oils and facial packs, which should be available in the ready to use form. Due to cumbersome process of preparing such mixes and with the recent development in cosmetics technology, it has been possible to offer herbal preparations required by the modern generation. Value addition in terms of health and hygiene is a key characteristic of all personal care products.

REVIEW OF LITERATURE

Parmar and Gupta (2007) studied the impact of demographic variables on consumer's preference for the cosmetics and found that age, occupation and family income have significant influence on the selection of cosmetics. Further, it was also found that brand loyalty does not have a significant influence on the buying behavior of consumers when brand of their choice is not available.
Zaveri (2007) studied the consequent consumer behavior in cosmetics industry with regard to Lakme's competitive position and advertisement effectiveness of Lakme's beauty saloon. Results showed that there is significant relationship between the use of cosmetics products and age. Moreover, female respondents between the age group of 25-35 years are more beauty conscious. They also found a strong relationship between annual income and monthly expenditures towards cosmetic products. Brand image has more influence on purchase decision than availability of product in different size and the celebrity endorsing the product. Brand image and advertisements are key factors behind the purchasing of cosmetics products.
Makkar (2007) studied the factors by which consumer attitude and perception are changing from chemical cosmetics towards herbal cosmetics. Study tried to probe into some important factors, which contribute in creating a positive attitude towards herbal cosmetics or other herbal integrated products. They found that consumption patterns in cosmetics industry are directly related to age and disposable income of the consumers. Moreover, the increasing size of the middle-class population in India, representing a growth in disposable incomes, has led to more consumers for the cosmetics market. The Gen-X has a strong positive attitude towards herbal cosmetics and is more inclined to purchase higher-priced products. Although Indians are strongly attached and committed to their traditions and culture, the advent of television and the awareness of the western world are changing the tastes and customs of India.
Voss and Parasuraman (2003) opined that the purchase preference is primarily determined by price than quality during pre-purchase evaluation. If quality information is available, price had no effect on pre-purchase or post-consumption quality perceptions. However, post consumption quality evaluations had a favorable impact on price evaluations. Sinha (2003) reported that Indian Shoppers seek emotional value more than the functional value of shopping. Their orientation is based more on the entertainment value than on the functional value and is affected primarily by the type of store, the frequency of buying and to some extent, by the socio-economic classification. The retailers need to experiment with a format that attracts both types of shoppers. Research suggests that beauty consciousness among people in general is changing. Chernev (1997) analyzed the effect of common features on brand choice and the moderating role of attribute importance. He suggested that when brand attributes differ in importance, with the best value on the most important attribute, it polarized brands' choice shares. In contrast, when attributes are similar in their importance, common features are likely to have an opposite effect, equalizing brands share. Vigneron and Johnson (1999) reported that people's needs for appearances and materialism were increasing and this created a boom in the cosmetic and toiletries sector across the world. Now a variety of cosmetic and toiletries, ranging from natural to sophisticated items, are available in the market. The pattern and preference of use of these items vary according to different segments of gender, age and socio-economic class. Russo and France (1994) studied the nature of the choice process for commonly purchased non-durables by tracking eye fixations in a laboratory simulation of supermarket shelves. Their findings indicated that the choice process is constructed to adapt to the immediate purchase environment.
The review of literature discussed above provides the deep insight of the work done by the experts and researcher

on some aspects of the cosmetics industry. However, only a few studies have been taken up to analyse the individual customer buying pattern, particularly in North India. Therefore, the present study was undertaken.

OBJECTIVES

- To study the impact of demographic variables viz. Age, occupation, Income etc. on the consumer's preference for the cosmetics.
- To study the consumer buying behavior related to the cosmetics in South Haryana.
- To analyse the attitude of consumers for shift from non-herbal to herbal products.

RESEARCH DESIGN TO MEET THE OBJECTIVES

Locale of Study	Bhiwani district in South Haryana
Sampling Unit	Individual person (females) from age groups of 15-25
Sample Size	125
Sampling Method	Quota sampling
Instrument for Information	Structured Questionnaire

DEMOGRAPHIC PROFILE

Age

	Frequency	Percent
15-20	67	65.0
20-25	36	35.0
Total	103	100.0

Monthly Family Income

	Frequency	Percent
Below 20,000	49	47.6
More than 20,000	54	52.4
Total	**103**	**100.0**

Background

	Frequency	Percent
Urban	63	61.2
Rural	40	38.8
Total	**103**	**100.0**

The researchers used structured questionnaire for the data collection. The data were collected from the three degree colleges in Bhiwani city. 22 filled questionnaires were rejected because of inadequacy of information; hence, overall analysis is made on 103 respondents. 65% of respondents were from the age group of 15-20 years while others were from the age group of 20-25 years. Similarly, maximum respondents (61.2%) were from the urban background. Income wise, 47.6% of the respondents were having monthly family income of Rs. 20,000 while rest were having monthly family income of more than Rs. 20, 000.

DATAANALYSIS

A. CONSUMER'S BUYING PATTERN AND THE EFFECT OF DEMOGRAPHIC VARIABLES

REASON FOR USING COSMETICS?

Table-1.1 :Why do you use cosmetics?

	Frequency	Percent
To look appealing	45	43.7
To go with the trend	33	32.0
To look young	25	24.3
Total	**103**	**100.0**

43.7% of the respondents were found to be using cosmetics to look appealing while 32% use it to go with the trend. For detailed analysis, cross-tabulation with age, income level and background was performed.

Table-1.2 :Why do you use cosmetics? * Age Cross-tabulation Total

Why do you use cosmetics?		**Age**		**Total**
		15-20	**20-25**	
To look appealing	Count	28	17	45
	Column %	41.8%	47.2%	43.7%
To go with the trend	Count	23	10	33
	Column %	34.3%	27.8%	32.0%
To look young	Count	16	9	25
	Column %	23.9%	25.0%	24.3%
Total	**Count**	**67**	**36**	**103**
	Column %	**100.0%**	**100.0%**	**100.0%**

Majority of respondents, in both age groups (15-20 and 20-25) used cosmetics to look appealing. The importance of reasons for buying cosmetics was found to be same in both the categories. Zaveri (2007) mentioned that female respondents between the age group of 25-35 years are more beauty conscious. However, here it was found true for respondents of 15-20 years and 20-25 years also.

Table-1.3: Why do you use cosmetics? * Background Cross-tabulation

Why do you use cosmetics?		Background		Total
		Urban	Rural	
To look appealing	Count	26	19	45
	Column %	41.3%	47.5%	43.7%
To go with the trend	Count	21	12	33
	Column %	33.3%	30.0%	32.0%
To look young	Count	16	9	25
	Column %	25.4%	22.5%	24.3%
Total	**Count**	**63**	**40**	**103**
	Column %	**100.0%**	**100.0%**	**100.0%**

Urban and rural, both types of respondents have given the same response (to look appealing) to this question. The relative importance given to all factors was also found to be same in both the categories.

CRITERION FOR CHOOSING COSMETICS

Table-2.1: What is/are the criteria you look for while buying cosmetic and beauty products?

	Frequency	Percent
Product ingredients	16	15.5
Availability of product at the store	13	12.6
Price	26	25.2
Quality	30	29.1
Brand	18	17.5
Total	**103**	**100.0**

When asked about the criterion for buying cosmetics and beauty products, majority (29.1%) of the respondents rated Quality as the most important followed by Price (25.2%) and Brand name (15.5%) as the third important factor. All three factors are identical with the works of Voss and Parasuraman (2003). Cross-tabulation with respect to various demographic variables presented the following results:

Table-2.2: Criteria while buying cosmetic and beauty products? * Age Cross-tabulation

What is/are the criteria you look for while buying cosmetic and beauty products?		Age		Total
		15-20	20-25	
Product ingredients	Count	6	**10**	16
	Column %	9.0%	**27.8%**	15.5%
Availability of the product at the store	Count	9	4	13
	Column %	13.4%	11.1%	12.6%
Price	Count	**18**	8	26
	Column %	**26.9%**	22.2%	25.2%
Quality	Count	**20**	**10**	30
	Column %	**29.9%**	**27.8%**	29.1%
Brand	Count	14	4	18
	Column %	20.9%	11.1%	17.5%
Total	**Count**	**67**	**36**	**103**
	Column %	**100.0%**	**100.0%**	**100.0%**

Almost 30% of the respondents of the age group of 15-20 have rated Quality as the most important criterion for buying cosmetics and almost 27% rated Price as the second most important factor. While in the age group of 20-25, quality and product ingredients were rated equally important. Teenagers were found to be more price conscious than their elders.

Table-2.3: Criteria for buying cosmetic and beauty products? * Background Cross-tabulation

What is/are the criteria you look for while buying cosmetic and beauty products?		Background		Total
		Urban	Rural	
Product ingredients	Count	6	**10**	16
	Column %	9.5%	**25.0%**	15.5%
Availability of the product at the store	Count	9	4	13
	Column %	14.3%	10.0%	12.6%
Price	Count	**17**	**9**	26
	Column %	**27.0%**	**22.5%**	25.2%

Quality	Count	**20**	**10**	30
	Column %	**31.7%**	**25.0%**	29.1%
Brand	Count	11	7	18
	Column %	17.5%	17.5%	17.5%
Total	**Count**	**63**	**40**	**103**
	Column %	**100.0%**	**100.0%**	**100.0%**

Among the urban and rural respondents, the two most important criterions that were observed were Quality and Price. However, rural respondents also rated product ingredients as the most important criterion.

Table-2.4: Criteria for buying cosmetic and beauty products? * Income Cross-tabulation

What is/are the criteria you look for while buying cosmetic and beauty products?		**Income groups**		**Total**
		Less than Rs. 20,000	**More than Rs. 20,000**	
Product ingredients	Count	6	10	16
	Column %	12.2%	18.5%	15.5%
Availability of product at the store	Count	7	6	13
	Column %	14.3%	11.1%	12.6%
Price	Count	**18**	8	26
	Column %	**36.7%**	14.8%	25.2%
Quality	Count	**11**	**19**	30
	Column %	**22.4%**	**35.2%**	29.1%
Brand	Count	7	**11**	18
	Column %	14.3%	**20.4%**	17.5%
Total	**Count**	**49**	**54**	**103**
	Column %	**100.0%**	**100.0%**	**100.0%**

Among the respondents of income category of less than Rs. 20,000, two most important criterion were found to be Price and Quality, while for those having monthly family income more than Rs. 20,000, Quality and Brand Name were the important criterion for buying cosmetics. For lower income groups, price is a pretty sensitive issue but respondents with higher income group were found to be looking for quality and brand names.

B. BUYING PATTERNS OF COSMETICS

Table-3.1: Who purchases these products? * For whom these beauty products are purchased? Cross tabulation

		For whom these beauty products are purchased?		**Total**
		For individual use	**For use of whole family**	
Who purchases these products?	Myself	44	22	66
	Parents	13	24	37
	Total	**57**	**46**	**103**

Majority of respondents were themselves found to be purchasing cosmetics. In other cases, parents buy the cosmetic products for their daughters. Respondents who bought the product themselves were found to be using it for themselves whereas products bought by parents were found to be used by the whole family.

Table-3.2: Frequency of using Cosmetics? * Age Cross tabulation

		What is your frequency of using Cosmetics?			**Total**
Age Groups		**Daily**	**Often**	**Occasionally**	
15-20	Count	**27**	20	20	67
	Row %	**73.0%**	60.6%	60.6%	65.0%
20-25	Count	10	**13**	**13**	36
	Row %	27.0%	**39.4%**	**39.4%**	35.0%
Total	**Count**	**37**	**33**	**33**	**103**
	Row %	**35.9%**	**32.0%**	**32.0%**	**100.0%**

Respondents were found to be using cosmetics daily, frequently and occasionally. Cross-tabulation with age revealed that while respondents with age group 15-20 use it daily, others (age group 20-25) use it often or occasionally. Frequency of using cosmetics is found to be more in respondents with lesser age (teenagers).

Table-3.3 :Frequency of using Cosmetics? * Background Cross tabulation

		What is your frequency of using Cosmetics?			**Total**
Background		**Daily**	**Frequently**	**Occasionally**	
Urban	Count	**22**	21	20	63
	Row %	**34.9%**	33.3%	31.7%	100.0%

Rural	Count	**15**	12	13	40
	Row %	**37.5%**	30.0%	32.5%	100.0%
Total	**Count**	**37**	**33**	**33**	**103**
	Row %	**35.9%**	**32.0%**	**32.0%**	**100.0%**

Urban and rural respondents were found to be having similar usage patterns of cosmetics. Majority of the respondents in both categories were found to be using cosmetics daily.

Table-3.4 :Frequency of using Cosmetics? * Income Cross tabulation

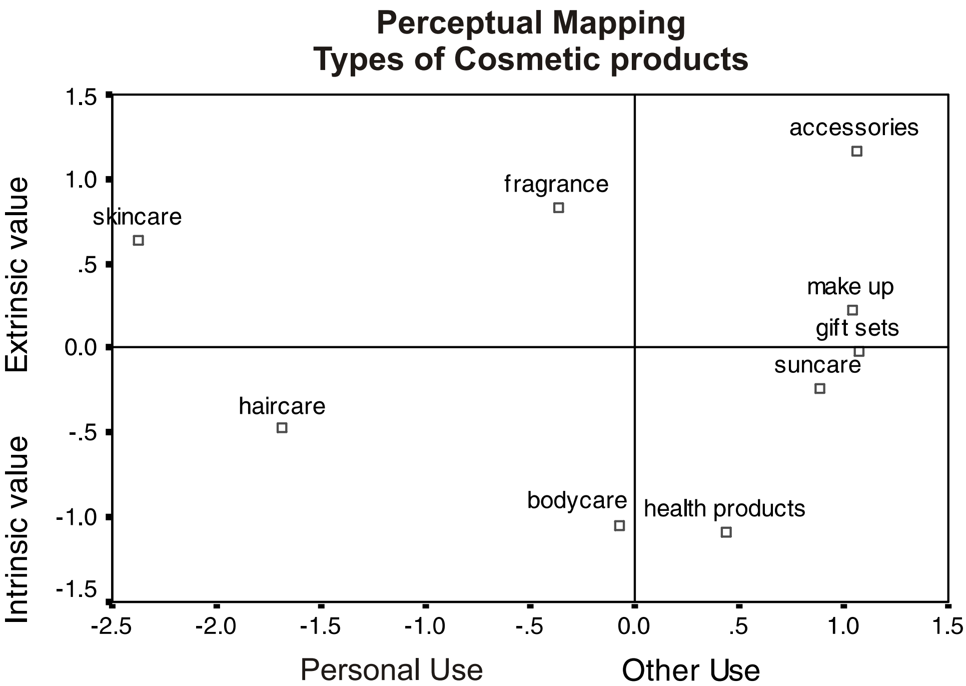
		What is your frequency of using Cosmetics?			Total
Income Groups		**Daily**	**Frequently**	**Occasionally**	
Less than Rs. 20,000	Count	14	16	**19**	49
	Row %	28.6%	32.7%	**38.8%**	100.0%
More than Rs. 20,000	Count	**23**	17	14	54
	Row %	**42.6%**	31.5%	25.9%	100.0%
Total	**Count**	**37**	**33**	**33**	**103**
	Row %	**35.9%**	**32.0%**	**32.0%**	**100.0%**

Usage pattern for cosmetics was observed to be correlated with income group of respondents as people with lower income group were using cosmetics occasionally while those of high income group were using cosmetics on a daily basis.

Table-3.5 : Types of products purchased

Products	No. of people	Percentage
Skincare	88	85.44
Hair care	67	65.05
Fragrance	50	48.54
Body care	38	36.89
Accessories	35	33.98
Health products	27	26.21
Makeup	25	24.27
Gift sets	21	20.39
Sun care	20	19.42

When asked about the types of products purchased; skin care, hair care and products for fragrance were found to be the most important products. Perceptual mapping was used to understand the relativity of these products.



For Matrix
Stress = .11382 RSQ = .93363

Perceptual mapping (Fig 1) depicts that the use cosmetics can be categorized under four segments which can be analysed on two dimensions of Personal/Other use and Intrinsic/Extrinsic value. On the basis of this perceptual mapping, a marketer can position their product in the market of Bhiwani city.

C) COMPARATIVE ANALYSIS OF NON- HERBAL and HERBAL COSMETICS

Table 4.1: Which of the following type of beauty products you use?

	Frequency	Percent
Herbal Cosmetics Product	33	32.0
Non-herbal Products	47	45.6
Home-made	23	22.3
Total	**103**	**100.0**

Almost equal distribution was observed in the responses. Majority (45%) were using non-herbal products while 32% were using herbal products. At the same time, home-made products were found to be competing with herbal and non-herbal products.

Table 4.2: Do you prefer Herbal products as compared to Non- Herbal products?

	Frequency	Percent
Yes	58	56.3
No	45	43.7
Total	**103**	**100.0**

Though only 32% of the total respondents were using herbal products, but majority of the respondents (56.3%) claimed to prefer herbal products. The reasons for the same were the belief that it is good for skin (20.4%), it has no side effects (17.5%) and use of natural ingredients in herbal cosmetics (12.6%). 35.6% of the respondents who had not preferred herbal cosmetics asserted that they might use these products in future.

In case of Yes, specify the reasons for the same:

Reasons	Frequency	Percent
Good for skin	21	36.2
No side effects	18	31.0
Environmental friendly	6	10.3
Natural ingredients	13	22.4
Total	**58**	**100.0**

In case of No, would you like to switch to some herbal brand in future?

	Frequency	Percent
Yes	16	35.6
No	29	64.4
Total	**45**	**100.0**

DISCUSSION

The present research endevoured to study the consumer buying pattern related to the cosmetics in South Haryana (Bhiwani district). The present study was carried on young female population in Bhiwani city. It was revealed by the analysis that the buying pattern for cosmetics is highly influenced by the demographic characteristics of the customers. The results are in line with the findings of Parmar and Gupta (2007). The prime reason for using cosmetics was 'to look appealing' followed by 'to be with current trends'. Quality and Price were found to be the most important criterion for buying cosmetics. This validates the works of Voss and Parasuraman (2003) who mentioned price factors to be a more important determinant than quality. However, in the present study, respondents from both age groups agreed that quality was the most important factor. Respondents from the age group of 15-20 rated price to be a more important criterion for buying cosmetics, while those of the age group 20-25 rated product ingredient as a more important criterion. Lower income group people (with monthly family income less than Rs. 20,000) gave higher importance to price while those of higher income group (with monthly family income more than Rs. 20,000) gave more weightage to Quality and Brand name. The result correlates the work of Bijal Zaveri (2007) who observed a strong relationship between annual income and monthly expenditure on cosmetics products. A thorough study on brand awareness, brand preference and brand loyalty may present better picture of various brand issues. Among all types of products; skin care, hair care, products for fragrance and body care products were found to be most preferred by the customers. Reasons for the same may be the dry climatic conditions of Bhiwani city. Another observation was that the products purchased by the respondents were used mainly by themselves whereas those purchased by parents were used by the entire family.

The results of Bijal Zaveri (2007) mentioned that females between the age group of 25-35 were found to be more beauty conscious. However, in the present study, the age group of 15-20 years was found to be more frequent users of cosmetics as they use it daily while others (age group of 20-25 years) use it often or occasionally. Similarly, the higher income group was found to be using cosmetics daily while lower income group people use cosmetics

occasionally. This presents an insight to the marketer to design and focus their advertisement for the youth.
Customer's attitude towards the herbal cosmetics products was found to be encouraging. They have shown their inclination towards herbal products because of their perception that herbal products are good for skin, don't have any side effect and contain natural ingredients. A sizeable proportion of people using Non-herbal cosmetics expressed their intentions to switch over to Herbal products.
The locale of the present study, Bhiwani, popularly known as city of temples, is a small city with a population of two lakh. This city is also known for its alternative medicine therapies like naturopathy, homoeopathy, herbal medicines and home-made beauty products still prevail in the market. Cosmetic companies are looking forward to this niche market. The present study elucidates the following suggestions for the marketers:

- As the respondents are very conscious about the Quality and Price of the cosmetics they are using, there is a very good opportunity for new players in cosmetics industry, especially Herbal ones to grab their market share by delivering best quality at competitive prices.
- A sizeable number of respondents also look for ingredients in cosmetic products they use. Companies should also focus on use of natural ingredients. More over, if they are using natural ingredients, it can be used as an attraction point for potential customers.
- As the data shows that respondents of both the age groups- 15-20 years as well as 20-25 years were the one showing maximum usage of cosmetics; companies can directly target these potential customers by presenting their message in colleges in the form of campaigns or event management.
- Customer's attitude towards the herbal cosmetic products is encouraging. Majority of the customers have shown their inclination towards shift to herbal products but the success of this requires companies to undertake appropriate marketing mix, balancing price and quality.

LIMITATIONS OF THE STUDY

- Time was among the most critical limitation of this study. This whole study was done within a time frame of 4 weeks.
- Figures don't speak for themselves and the conclusions obtained from these figures are affected, to a great extent, by the personal ability and knowledge of the researcher.
- The study is limited to the city of Bhiwani only and the sample size comprised of female respondents only.

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facilities, technology upgradation etc., which becomes a part of Research and Development and the diffusion of innovation takes place at a faster rate in cluster form. The small manufacturers can invest in R&D to find ways to reduce the cost of production by bringing in new and more advanced technologies. The Government can help by providing subsidies on raw material.

➢ For protecting, supporting and promoting small enterprises as also to help them become self-supporting; protective and promotional measures have to be undertaken by the Government. The measures may include institutional support in respect of credit facilities, provision of developed sites for construction of sheds, provision of training facilities, supply of machinery on hire purchase terms, assistance for domestic marketing as well as exports, special incentive for setting up enterprises in backward areas.

With the changing Economic Scenario, there has been a considerable increase in the number of Small Scale units and the total value of their production. RBI Annual Report 2007- 08 shows the flow of Credit to Micro & Small Enterprises as follows:

The total outstanding credit provided by public sector banks to micro and small enterprises sector as on the last reporting Friday of March 2008 was Rs.1,48,651 crore, constituting 10.9 per cent of adjusted net bank credit (ANBC)and 24.4 per cent of their total priority sector advances. The total credit provided by private sector banks to small enterprises sector as on the last reporting Friday of March 2008 was Rs.46,069 crore; constituting 13.4 per cent of ANBC and 28.2 per cent of their total priority sector advances. Public sector banks were advised to operationalise at least one specialized SME branch in every district and centre having cluster of SME units. At the end of March 2007, 636 specialized SME bank branches were operationalised by the banks. The share of loans to SME to the total bank credit for the public sector bank has declined since 2002. However, the latest trend up to March 2008 has indicated a turnaround.

The business of these units can compete on cost, quality and products at domestic and international level only if ideal investment in technology production process, R&D and adequate marketing arrangements are made. Even the Eleventh Plan (2007-2012) has recognized the importance of the small-scale sector, and has an effective package for its survival and support in the coming phases of the reforms process. The Government has always tried to promote and support the SSI sector by providing necessary incentives to meet the emerging competition from large industries including multinationals.

These industries suffer from lack of reliable and stable economic infrastructure, reduced credit inflow and technology obsolescence thereby leading to inferior quality and low productivity. In the light of global competition, technology development innovations should be made, financial infrastructure should be broadened and adequate inflow of credit to the sector be ensured taking into consideration the growing investment demand for the Small Scale Industries' survival and growth.

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