JETIR.ORG ISSN: 2349-5162 | ESTD Year : 2014 | Monthly Issue
JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)
An International Scholarly Open Access, Peer-reviewed, Refereed Journal

PRODUCTION PROBLEMS OF MICRO, SMALL, MEDIUM ENTERPRISES (MSME) UNITS IN INDIA

Dr. S.MARIA ANTONYRAJ[1], RAJEEV KUMAR[2]

[1]*Associate Professor, Department of Commerce and Finance, Nims Institute of Management and Commerce, NIMS University, Rajasthan, Jaipur.*

[2]*Research Scholar, Department of Commerce, Nims Institute of Management and Commerce NIMS University, Rajasthan, Jaipur*

Abstract

MSME in India is recognized as a major contributor to the economic growth of the country. The essence of MSMEs in this country can be deduced by the fact that they provide employment opportunities to close to 40% of India's labor force. In India, MSMEs contribute nearly 8% of the country's GDP, around 45% of the manufacturing output, and approximately 40% of the country's exports. The Government of India has introduced MSME or Micro, Small, and Medium Enterprises in agreement with the Micro, Small and Medium Enterprises Development (MSMED) Act of 2006. These enterprises primarily engaged in the production, manufacturing, processing, or preservation of goods and commodities. MSMEs are an important sector of the Indian economy and have contributed immensely to the country's socio-economic development. MSMEs also contribute and play an essential role in the country's development in different areas, like the requirement of low investment, flexibility in operations, mobility through the locations, low rate of imports, and a high contribution to domestic production. The main objective of this research paper is to identify the production problems of MSMEs in Bihar. Procurement of raw materials, Lack of credit, inadequate infrastructure facilities, and shortage of Power are the major problems of MSMEs. The sources of data is collected from primary and secondary data. A simple random method was adopted from the probability sampling method. There are huge openings for the MSMEs to grow as ancillary industries unleash superior industrial growth development of the MSME sector.

Keywords: MSME, Raw material, Employment, Production, Lack of credit, Investment,

1. Introduction

In the present scenario, these MSME units have been accepted as the engines of economic growth across the globe. These enterprises are essential for the economic development of developed, developing and underdeveloped countries. They are key instruments for promoting equitable development. MSMEs constitute more than 90 percent of total enterprises in most economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports (Report of MSMEs in India, 2013). In India, the MSME sector is highly heterogeneous and is involved in a wide range of business activities. It is the second largest generator of employment after agriculture (report of prime minister task force, 2010). MSMEs not only play a crucial role in providing employment opportunities at the comparatively lower capital cost compared to large industries but also helps in the industrialization of rural, Semi–urban and urban masses providing ultimate support to reducing regional imbalances and assuring more equitable distribution of national income and wealth, by eliminating poverty and unemployment problems [1]. MSME's rapid investment in infrastructure, abundant job opportunities, the emergence of a robust private sector with small and big companies/ corporate houses and a high rise in consumerism. The MSME sector has the potential to emerge as the backbone of the state economy and to continue as an engine of growth provided an environment-friendly policy framework and enabling infrastructural support is made available for its functional operations.

1.1 Micro, Small and Medium-sized enterprises (MSMEs) in India

Indian economy is expected to register steady growth during the coming years. The manufacturing industry holds an important key position in the Indian economy. It contributes in a meaningful manner to the Indian GDP and offers employment opportunities for the countrymen [2]. The number of India's MSMEs is the largest in the world after China. MSMEs provide a wide range of services and are engaged in manufacturing over 6,000 products of different types. The definition of who qualifies as an MSME in India has changed based on investment and income. The new definition announced on May 13, 2020, will apply to both manufacturing and services MSMEs in India. According to Archana (2018), manufacturing enterprises are called in India all companies engaged in the manufacturing "or production of goods relating to any industry specified in the first schedule to the Industries(Development and Regulation Act of 1951) or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use. The manufacturing enterprise is defined in terms of investment in plant and machinery." On the other hand, services companies in India are defined as firms engaged in "providing or rendering services defined in equipment investment" [3]. India's dominant sector is the service sector, which employs approximately 50 million workers.

In contrast, the manufacturing sector could only pull off half that number. "Most of the employment comes from unregistered enterprises, with hesitations and avoidance of the difficult registration process quite evident. The saying "small things make the largest impact" holds for MSMEs in India, where small enterprises had a fixed asset value of over two trillion Indian rupees. With more infrastructural input and a simplified registration process, and receiving benefits from the Government, MSMEs in the country are destined to go a long way" (Statista Research

Department, 2020). According to India Briefing (2020), the new definition expands the types of firms that can now avail themselves of MSME status and enjoy linked benefits. The types of firms are the following:

- Micro-sized firms: Companies with investments up to US$ 132,521 and an income up to US$662,715.
- Small–Sized firms: Companies with investments up to US$ 1.3 million and an income of up to US$6.62 million.
- Middle-sized firms: Companies with investments up to US$ 2.6 million and income up to US $13.24 million.

1.2 Production of MSME Units In India

In India, MSMEs contribute nearly 8% of the country's GDP, around 45% of the manufacturing output, and approximately 40% of the country's exports. It won't be wrong to refer to them as the 'Backbone of the country [4].'

The Government of India has introduced **MSME or Micro, Small, and Medium Enterprises** in agreement with the Micro, Small and Medium Enterprises Development (MSMED) Act of 2006. These enterprises are primarily engaged in the production, manufacturing, processing, or preservation of goods and commodities. MSMEs are an important sector of the Indian economy and have contributed immensely to the country's socio-economic development. It not only generates employment opportunities but also works hand-in-hand toward the development of the nation's backward and rural areas. According to the annual report by the Government (2018-19), there are around 6,08,41,245 MSMEs in India.

Table 1.1 - Classification Of Enterprises Into Micro, Small And Medium Enterprises (In Rs)

Kind of enterprise	Act of 2006		Bill of 2018
	Manufacturing	Services	All enterprises
	Investment in plant & machinery	Investment towards equipment	Annual Turnover
Micro	25 lacs	10 lacs	5 Cr
Small	25 lacs to 5 Cr	10 lacs to 2 Cr	5 Cr to 75 Cr
Medium	5 Cr to 10 Cr	2 Cr to 5 Cr	75 Cr to 250 Cr

Source: *msme.gov.in*

1.3 Role of MSMEs in the Indian Economy

Since its formation, the MSME segment has proven to be a highly dynamic Indian economy sector. MSMEs produce and manufacture a variety of products for both domestic as well as international markets. They have helped promote the growth and development of khadi, village, and coir industries [5]. They have collaborated and worked with the concerned ministries, state governments, and stakeholders towards the upbringing of rural areas.

MSMEs have played an essential role in providing employment opportunities in rural areas. They have helped in the industrialization of these areas with a low capital cost compared to the large industries. Acting as a complementary unit to large sectors, the MSME sector has enormously contributed to its socio-economic development. MSMEs also contribute and play an essential role in the country's development in different areas, like the requirement of low investment, flexibility in operations, mobility through the locations, low rate of imports, and a high contribution to domestic production [6].

With the capability and capacity to develop appropriate local technology, provide fierce competition in domestic and international markets, technology-savvy industries, contribution towards creating defense materials, and generate new entrepreneurs by providing knowledge, training, and skill up-gradation through specialized training centers. The below-mentioned data, represented in a tabular format, is by the Central Statistics Office (CSO) and Ministry of Statistics & Program Implementation.

Table 1.2 - Contribution of MSMEs in the Country's Economy at Current Price

Year	MSME- Addition of Gross Value	Growth (%)	Total Addition of Gross Value	Share of MSME in GVA (%)	Total GDP	Share of MSME in GDP (in %)
2011-12	2622574	–	8106946	32.35	8736329	30
2012-13	3020528	15.17	9202692	32.82	9944013	30.40
2013-14	3389922	12.23	10363153	32.71	11233522	30.20
2014-15	3704956	9.29	11504279	32.21	12467959	29.70
2015-16	4025595	8.65	12566646	32.03	13764037	29.20
2016-17	4405753	9.44	13841591	31.83	15253714	28.90

Source: *Central Statistics Office (CSO), Ministry of Statistics & Program Implementation*

1.4 Importance of MSMEs for the Indian Economy

Across the globe, MSMEs are accepted as a means of economic growth and for promoting equitable development. They are known to generate the highest rate of growth in the economy [7]. MSMEs have driven India to new heights through requirements of low investment, flexible operations, and the capacity to develop appropriate native technology.

i. MSMEs employ around 120 million persons, becoming the second-largest employment-generating sector after agriculture.

ii. With approximately 45 lac units throughout the country, it contributes about 6.11% of GDP from manufacturing and 24.63% of the GDP from service activities.

iii. MSME ministry targets to increase its contribution towards GDP by up to 50% by 2025 as India moves ahead to become a $5 trillion economy

iv. Contributing around 45% of overall Indian exports

v. MSMEs promote all-inclusive growth by providing employment opportunities, especially to people belonging to weaker sections of society in rural areas.

vi. MSMEs in tier-2 and tier-3 cities help create opportunities for people to use banking services and products, which can amount to the final inclusion of the contribution of MSMEs to the economy.

vii. MSMEs promote innovation by providing an opportunity for budding entrepreneurs to help them build creative products hey and thereby boost competition in business and fuel growth.

The Indian MSME sector provides silent support to the national economy and acts as a defense against global economic shock and adversities. Hence, we can say that India is propelling towards a robust global economy through a silent revolution powered by MSMEs.

1.5 Problems of Micro, Small and Medium Enterprises

Recognizing the important role of the MSMEs in the national economy, the Central and State Governments have taken active steps to promote and foster their growth. These measures have been particularly effective, but many of the problems of production, distribution and finance continue to affect the MSME sector [8]. While some of them are more or less common to a wide range of small industries, others have particular relevance to a group of small industries and industries situated in rural and backward areas. The major problems of MSMEs are given below:

1.6 Production problems faced by MSME Units

In spite of the high growth rate and good prospects, the MSMEs have faced certain constraints that have obstructed their way of achieving their true potential. In this segment, we will discuss some of the challenges faced by them.

Technological backwardness

This is one of the biggest constraints faced by MSMEs to date. The MSME in India lacks up-to-date information and is often unaware of the latest technological developments in the global market. Sometimes, they lack the managerial skills, knowledge, and technology-intensive education to run a competent MSME. This challenge is most prevalent in rural parts of India. It is believed that technology can play a pivotal role for MSMEs because of the competition it faces from neighboring countries [9]. Therefore, MSMEs must look into this matter very seriously. Technological up-gradation is a must if Indian MSMEs are to become competitive lest it makes them obsolete, and their existence is put under threat. Lack of advanced technology Owners of MSMEs are not aware of advanced technologies of

production. Their methodology of production is outdated. The owners are using older methods in the field of fabricated metal and textiles.

High cost of credit

Another challenge that haunts this sector is its inability to access adequate and timely credit at a reasonable cost. Quite a few researchers have indicated that MSMEs in India are hindered by poor credit availability. Now, if we look to understand the reason behind this, we know that there is a high-risk perception among the banks regarding this sector, and the transaction costs are also high for loan appraisal [10]. The players of MSME are not in a great position to provide collateral to get loans from banks.

Procurement of raw materials

The availability of economic resources is critical for any business development. It has been one of the growing concerns of this sector as procurement of raw materials is done within local territory due to their financial limitations [11]. Unavailability of raw materials and other inputs- MSMEs require raw materials, a skilled workforce, and other inputs that are not available in the market. Due to the unavailability of these essentials, it isn't easy to produce the products at affordable prices.

Inadequate infrastructure facilities

Having good infrastructure facilities is essential to the growth of a business, and Lack of infrastructure facilities such as electricity infrastructures negatively affects the productivity and the profitability of manufacturing SMEs. The availability of infrastructure and skilled manpower will ensure the competitiveness of MSMEs. MSMEs are either located in industrial estates, are operational in urban areas, or have come up in an unorganized manner in rural areas of the country. The infrastructure facilities in such areas are poor and not reliable. Poor infrastructure: MSMEs are developing so rapidly, but their infrastructure is very poor. With poor infrastructure, their production capacity is very low, while production cost is very high [12].

Lack of skilled manpower

Although India has a big pool of human resources, the industry still faces a deficit in manpower with the skills set required for manufacturing, marketing, etc. A set of skilled personnel will save time and effort as they use their expertise, talent, and knowledge in their respective fields [13].

Inadequate access to the market

In India, MSMEs have struggled to have access to the market due to a number of reasons like inadequate capital, inadequate use of marketing tools, etc. Thus, it makes it difficult for MSMEs to sell products to government agencies.

2. Review of Literature

Sunil K. Saikia (1992) studied the different problems faced by small-scale industries in north northeast region of the country. He pointed out that Lack of infrastructural facilities, absence of training facilities, marketing problems, Lack of techno-economic information and Lack of coordination among different industrial units are the important emerging problems in these industrial units [14].

Das .et.al (2007) identified major challenges faced by MSMEs in the path of internationalization: Lack of entrepreneurial, managerial and marketing skills; bureaucracy and red tape; lack of accessibility to information and knowledge; difficulties accessing financial resources/Lack of capital; Lack of accessibility to investment, technology equipment and know-how; non-conformity of standardization; lack of quality awareness and Lack of mutual recognition schemes; product and service range and usage differences; language barriers and cultural differences; risks in selling abroad; competition of indigenous SMEs in foreign markets; inadequate behaviors of multinational companies against domestic SMEs; Lack of government supply-supporting programs; the complexity of trade documentation including packaging and labeling; Lack of government incentives for internationalization of SMEs, and inadequate intellectual property protection [15].

Brind Kalyani (2008), in her study, Problems of these entrepreneurs due to production, marketing, finance labor and infrastructure. While the challenges are effectively tackled by the entrepreneurs, the results, in terms of profits, need to be more rewarding. Absenteeism of the lower-level employees is a unique feature in the industrial estates of Madurai, and other problems are industry-specific [16].

Haridas (2010), The MSMEs face several difficulties; there have been high costs of traditional credit, restricted access to equity capital, raw materials at a competitive cost, unsuitable infrastructure, low technology levels, shortage of skilled manpower and Lack of resources for marketing and competency, Lack of access to global markets [17].

Mulimani et al. (2012) argued that most MSMEs are facing problems of shortage of raw materials, low levels of technical knowledge and counseling, poor infrastructure, inadequate capital and credit facilities, improper distribution systems and lack of facilities for market analysis, and research and development in India [18].

Kumar & Kumar (2018) studied the problems and prospects of MSMEs in the Coimbatore district. They identified that problems of MSMEs were both internal and external and were related to safety, production and Lack of capital, inadequate working capital, unavailability of raw material, competition etc. They surveyed 25 MSMEs and found that there was no relationship between educational qualification/age and problems faced by MSMEs. They concluded that labor laws needed to be amended. They also found that most of the MSME entrepreneurs were not aware of the government schemes that were being run by the Government [19].

Based on the above review of literature, the following objectives have been framed to fulfill the study aims:

i. To study the importance and role of MSME units in the study area.
ii. To identify the production problems of MSME units in the study area.

3. Research Methodology

Both primary and secondary data were collected for the study. Secondary data was collected from specific reports, journals and other internet sources. A simple random method was adopted from the probability sampling method to select the sample. Key data was collected by personally interviewing people or sending them questionnaires. The sample size taken up for the study is 125 MSME units in Bihar state. The researcher adopted the Percentage, Cumulative Percentage, and also the ranking method.

4. Result

Having studied the production problem generally adopted by the MSME unit owner, an analysis has been made to ascertain the production problems involved in the MSME units in the study area in this chapter.

Area-wise MSME units: The MSME Units area wise located in the study area have been collected and presented in table 1.2.

Table 1.2 - Ares Wise Located MSM Units

S. No	Particulars	Number of MSME units	Percentage	Cumulative percentage
1.	Rural Area	53	42.4%	42.4
2	Urban Area	72	57.6 %	100
	Total	**125**	**100**	

Source: Primary Data

Table 1.2 reveals that 53 (42.4%) MSME Units are located in rural areas and 72 (57.6%) MSME Units in urban areas. It is found that the majority of the MSME units are located in urban areas.

Organization-wise MSME Units: The MSME Units organization wise the study area has been collected and presented in Table 1.3.

Table 1.3 - Organization Wise MSME Units

S.NO	Particulars	Number of MSME units	Percentage	Cumulative percentage
1.	Sole Proprietorship Business	32	25.6 %	25.6
2	Partnership Firm	68	54.44 %	80.0
3	Family business and others	25	20 %	100
	Total	**125**	**100**	

Source: *Primary data*

Table 1.3 shows that 32 (25.6%) MSME Units are doing business sole proprietorship, 68 (54.44%) MSME Units in partnership, and only 20 % are doing family business and others. It is found that the family business doing small business is very less. It suggested that the Government should give more encouragement to family business.

Raw Material Purchase: The availability of raw materials and purchases are very important economic resources. And also, it is critical for any business development. It has been one of the growing concerns of this sector as procurement of raw materials. The MSME Units' raw materials purchased in the study area have been collected and presented in Table 1.4.

Table 1.4 - Raw Material Purchase

S.NO	Particulars	Number Of MSME units	Percentage	Cumulative percentage
1.	Within City	30	24.0%	24.0
2	Within Region	34	27.2%	51.2
3	National Across country	46	36.8 %	88.0
4	Foreign Market	15	12.0%	100.00
	Total	125	100	

Source: *Primary Data*

Table 1.4 depicts that 46 (36.8%) MSME Units are purchasing materials nationally across the country, followed by within region 34 (27.2%) and 30 (24.0%) purchasing raw materials within the city; only 12% are purchasing raw materials within foreign markets.

Purchasing policy of MSME Units: Purchasing policy is vital in the MSME units. The MSME Units purchasing policy in the study area has been collected and presented in Table 4.4.

Table 1.5 - Purchasing Policy of MSME Units

S.NO	Particulars	Number Of MSME	Percentage	Cumulative percentage
1.	As and when necessary	42	33.6%	33.6
2	Periodical Purchase	59	47.2%	80.8
3	During the seasons, only	24	19.2%	100.0
	Total	125	100	

Source: *Primary Data*

Table 1.5 reveals that the purchasing policy of MSME units 33.6% (42 out of 125) MSME Units are purchasing policy is as and when necessary, 47.2% percent of MSME units are periodical purchases, and 19.2% are purchasing

material during the seasons only. It is found that most of the MSME units have a purchasing policy that is during the season only and followed by the as and when necessary.

Production Problems of MSME Units: MSME units have to face numerous problems, like the availability of inadequate quantity, poor quality, and even the supply of raw materials is not on a regular basis. All these factors adversely affect the functioning of MSME units. Large-scale units, because of more resources, normally corner whatever raw material is available in the open market. MSME units are thus forced to purchase the same raw material from the open market at very high prices. It will lead to an increase in the cost of production, thereby making their functioning unviable.

The production process is a lengthy process. From procurement of raw materials to conversion of raw materials into finished goods, it is a cumbersome and technical process. Infrastructure aspects adversely affect the functioning of small-scale units. There is inadequate availability of transportation, communication, Power and other facilities in the backward areas. Entrepreneurs are faced with the problem of getting power connections, and even when they are lucky enough to get these they are exposed to unscheduled long power cuts.

Inadequate and inappropriate transportation and communication networks will make the working of various units all the more difficult. All these factors are going to adversely affect the quantity, quality and production schedule of the enterprises operating in these areas. Thus, their operations will become uneconomical and unviable. The researcher, the production problem has been analyzed found the mean score and also mentioned the rank in table 1.6.

Table 1.6 Production Problems of MSME Units

Problems	Highly Agree	Agree	Moderate	Disagree	Highly disagree	Mean Score	Rank
Poor Quality	33	29	27	21	15	3.352	I
Irregular Power and water supply	28	30	24	26	17	3.208	III
High wastage	34	38	20	11	22	3.408	II
Inadequate quantity	21	19	37	29	19	2.872	VI
Lack of testing equipment	27	18	31	33	16	3.056	IV
Lack of Infrastructure facilities	9	25	28	39	24	2.648	VII
Absence of training facilities	16	27	14	47	21	2.92	V

Source: *Primary Data*

Mean Score: It's obtained by simply dividing the sum of all values in a data set by the number of values.

Table 1.6 shows that the production problems of MSME units are poor quality, irregular Power and water supply, high wastage, inadequate quantity, Lack of testing equipment and so on. The production of problems of MSME units. High wastage is the major problem of MSME units. Because 34 and 38 MSME Units are 'highly agree' and agree with those problems. Poor quality is another major problem of production MSME units due to 33 MSME Units highly agree. Irregular Power and water supply is another problem for MSME units. Only 9 respondents are infrastructure facilities problem is highly agree. Inadequate quantity is the problem of MSME units. Because 37 respondents are 'moderate' to that problem. 28 MSME units are another major problem of production MSME units due to Moderate. Only 14 MSME units are 'Moderate ', stating the absence of training. 24 MSME Units highly disagree with the problem is 'Lack of infrastructure facilities' and, followed by21 MSME Units, are absence of 'training facilities'.

The Poor quality is the got it the 3.352 mean score and is also it got it first rank. The high wastage is the second major problem. It got its mean score is 3.408 and second rank also. Irregular power supply and water supply are third rank. Its mean score is 3.208. The Last rank is the Lack of infrastructure facilities. Its mean score is 2.648, and its rank is 7th.

It is found that MSMEs are not able to maintain the quality of their products owing to the following reasons: poor quality is the major problem, followed by a Lack of techno-economic information; they do not follow quality measurement standards. They lack the capital to invest in research and development activities. They lack the resources and expertise required to upgrade technology.

5. Findings and Conclusions

Findings of the study

i. 42.4% of MSME Units are located in rural areas, and 57.6% of MSME Units are in urban areas. It is found that the majority of the MSME units are located in urban areas.

ii. 25.6% of MSME Units are doing business under sole proprietorship, and 54.44% of MSME Units are in partnership. It is found that the family business doing small business is very less. It suggested that The Government should give more encouragement to the family business.

iii. (36.8% of MSME Units are purchasing the material nationally across the country, followed by within region 27.2%. And only 12% are purchasing raw materials in foreign markets.

iv. Of the purchasing policy of MSME units, 33.6% of MSME Units have purchasing policy as and when necessary, and 47.2% percent of MSME units are periodical purchases. It is found that most of the MSME units are purchasing policies during the season only.

v. The Poor quality is the got it the 3.352 mean score and is also it got it first rank. The high wastage is the second major problem. It got its mean score is 3.408 and second rank also. Irregular power supply and water supply are third rank. Its mean score is 3.208. The Last rank is the Lack of infrastructure facilities. Its mean score is

2.648, and its rank is 7th. It is found that MSMEs are not able to maintain the quality of their products owing to the following reasons poor quality is the major problem, followed by a Lack of techno-economic information. They do not follow quality measurement standards. They lack the capital to invest in research and development activities. They lack the resources and expertise required to upgrade technology.

Conclusion

Across the globe, MSMEs are accepted as a means of economic growth and for promoting equitable development. They are known to generate the highest rate of growth in the economy. MSMEs have driven India to new heights through requirements of low investment, flexible operations, and the capacity to develop appropriate native technology. MSMEs provide a wide range of services and are engaged in manufacturing over 6,000 products of different types. The definition of who qualifies as an MSME in India has changed based on investment and income. Contributing around 45% of overall Indian exports. MSMEs promote all-inclusive growth by providing employment opportunities, especially to people belonging to weaker sections of society in rural areas.

Reference

[1] *Ministry of small scale industries, Government of India (2006), 'Guidelines of the small industries cluster development program, New Delhi.*

[2] *Report of the study group on development of small scale enterprises, Planning commission (2001), Government of India New Delhi.*

[3] *Gupta C.B. Khanka S.S. 2003 Entrepreneurship and Small Business Management, 4th Edition New Delhi, Sultan Chand &Sons*

[4] *Narayana, M.R(2004) Determinants of competitiveness of small scale Industries in India, Volume, 8, Bangalore Institute of Social and Economic Change.*

[5] *Rajendran, S. (1989)Institutional support to SSIs, In the Hindu Survey of Indian Industry: Madras Kasturi &sons.*

[6] *Report of the study group on development of small scale enterprises, Planning commission (2001), Government of India, New Delhi.*

[7] *SIDBI report on small scale Industries sector (1999), Lucknow India: Small Industries Development Bank of India.*

[8] *Bharathi Dr. G. Vijaya, Subbalkshamma, Dr. P. and Reddy P Harinatha (2011) Promotion of small scale industries: A panoramic views International Journal of enterprise computing and business system.*

[9] *http:// ijecbs.com/ July 2011/ 15 pdf. Accessed on 13.1.2011*

[10] *Charantimath Poornima (2006) Entrepreneur Development small Business enterprises, Darling Kinder sley (India) Pvt Ltd. New Delhi.*

[11] *Sharma (2012) Problems and prospects of small scale industrial units, Asia Pacific Journal of Marketing & Management Review.*

[12] *K. Nath Hiranya, " Relative efficiency of modern small scale industries in India.*

[13] *Uppal Vinayak, " Small scale Industries In India. An Analysis in the Context of Liberalisation" Social Science Research Network, University of Oxford, Faculty of Social Science, 2006.*

[14] *Sunil.K.S. (1992)."Problems of Small Units in North Eastern Region", Yojana, 36(13-23),27-31.*

[15] *Das, B., Shil, N. C., & Pramanik, A. K. (2007). Strengthening times to make export competitive. retrieved 2013, fromhttp://mpra.ub.uni-muenchen.de/7800.*

[16] *Brinda Kalyani, P.R. "Problems faced by Small scale entrepreneur of the Industrial Estates of Madurai Region", The ICFAI Journal of Management Research, Vol.Vii , No.2,2008,P.35.*

[17] *Haridas, S. (2010) Creating Competitive SMEs [online] available from [18 October 2014]*

[18] *Mulimani A.A. Belgaum, M. S., & Morakar, P. R. (2012). Problems and Prospects Of Small-Scale Industries Of Goa: AGeographical Study. Indian Streams Research Journal, 1 (12), 1-6.*

[19] *Kumar, M. D., & Kumar, N. R. (2018). Problems and Prospects Faced by Micro, Small International Journal of Research in Engineering, Science and Management, 01(10). Retrieved from https://www.ijresm.com/Vol_1_2018/Vol1_Iss10_October18/IJRESM_V1_I10_97.pdf .*