



Impact of MSMEs on employment generation in Uttarakhand

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Abstract

Economic development of any country is primarily depends on the factors which provide direct employment opportunities, social development and empowerment of women of that country in various concern. Concept of MSMEs in India has been such a great initiative towards growth and expansion of small scale industries sector. Small scale sector of India have provided vast employment opportunities to the needy and made a great contribution towards economic development of each region of the country. The present study focuses on the Impact of MSMEs on Employment Generation in Uttarakhand (India). The research work is descriptive in nature and examines the impact of units on employment generation in Uttarakhand. The study covers two regions (Kumaun and Garhwal) of Uttarakhand (India). Data has been gathered from secondary sources (District Industries Centers (DIC), published reports by Government Departments, various journals etc.). Time frame for the study is of 5 years i.e. from 2015-2020. ANOVA test has been applied for testing the framed hypotheses. Findings reveal that MSMEs have positive impact on employment generation through its different levels of industries (Micro, Small & Medium) in Kumaun Region and negative impact on employment generation in Garhwal Region. Further it is concluded that Governmental initiatives can help in recovery of such negative impact.

Keywords: MSMEs, employment generation, investment, growth

Introduction

Industrial development is a very crucial source of economic development of an underdeveloped country. In a developing country like India, small scale industries have been an integral part of economic growth as the majority of small scale consists of micro enterprises and it is due to necessity and not by choice (Paramanandam and packirisamy, 2015) [21]. The small scale sector of India has been contributing in large scale employment opportunities across the country and also helping to reduce regional disparities (Das, 2008) [11]. Small scale entrepreneurial activities are the simple way out to curb issues like unemployment, poverty and ineffective and inefficient utilization of various available resources. Enterprises can be categorized by size as micro, small, medium and large scale enterprises. SMEs take a significant part in job creation due to their high proportion in the number of enterprises and employment generation (ILO, 2015). The vast and untapped resources of India are either unutilized or underutilized and due to low and scarce capital and investment poverty have been the greatest issue that could not allow the Indian Economy to boom.

MSMEs sector has taken place as a platform that has proficiency to augment the economic perspective of confined communities, hence giving blow on social interests (Anggadwita, *et al.* 2017) [5]. MSMEs are regarded vital due to their ample dispersion across the nation for rural economic progress, for offering a great number of employment, a key task player for entrepreneurial activities and skill development

in rural regions across the country. Further, contribution of MSMEs is higher towards employment generation as compared to their contribution towards GDP (Tambunan, 2019) [25]. MSMEs have increased various folds in the last few years which resulted in large growth of employment creation with small capital and investment. Indian MSME sector shows heterogeneity in terms of enterprise size, product variety and services rendered and technology levels and large scale industries which ultimately contributes to the socio-economic development of the country (Dey, 2014) [13]. MSMEs are characterized according to their sizes, employment prospects provided, GDP contribution and exports recorded by these units (Hassan and Ahmad, 2016) [17]. For recent years, it has been observed that one of the reasons behind productive growth of SMEs is macro-economic situations which include all components of amassed demand (Rotar *et al.*, 2019) [23]. The macroeconomic model identifies highly influencing variable such as social, Economical, demographic and political and links them to know the performance of SMEs (Cicea *et al.*, 2019) [10]. For better results, small businesses can collaborate with each other. Working with collaboration can help to gain rivalry, competitive advantages bring synergy and encouragement to business for their better performance (Ayandibu and Houhton, 2017).

MSMEs are considered as the engine of economic growth and a medium to equitable development. The labour strength of the MSMEs sector is excessive as compared to larger

enterprises. Over 90% of total enterprises are constituted by the MSMEs for a major share of industrial production and exports. This sector gives employment to about 93.09 lakh people through 15.64 lakh units across the country. MSMEs are present in both rural and urban areas of India. Rural enterprises consist of 45.23% (7.07 lakh) and urban enterprises consist of 54.77% i.e.8.57 lakh enterprises. Per unit employment has risen up 5.95 persons from 4.48 persons as per third all India census of MSMEs (Registered). Though, it is observed that generation of employment is mostly done by Micro enterprises i.e. 70.19% of total employment generated by the sector as they are mostly singly owned by the owner himself. In case of small enterprises, 25.17% and medium enterprises provide 4.32% of total employment (Fourth All India Census of MSMEs, 2006-07, Registered Sector). During this cutthroat business environment, MSMEs need to be able to tackle the increasing rivalry from developed and developing economies to plug up new market opportunities provided. The direct link can be observed between the internationalization and MSME's increased performance.

MSMEs sector is contributing to the creation of a broad entrepreneurial base hence it is considered as the backbone of the modern Indian Economy.

Profile of Uttarakhand State

Uttarakhand formed as the 27th state of India after separation with the neighboring state Uttar Pradesh on 9th November 2000. The geographical spread of the state is 53483 Sq. kms. Uttarakhand is a northern hilly state located at Himalayan mountain ranges (Latitude: 28°43'N to 31°27'N) and shares national boundaries with three countries, Nepal, Tibet (North) and China. The aspiration of the state is that economic development will work towards generating employment and income opportunities for the people of the state and resource augmentation all together. The state has established 25,294 small scale industries which are providing employment to 63599 individuals, 1802 heavy and medium level industries providing employment to 5 lakh individuals and a total of 54047 handicraft units. Literacy level of the state is higher than the national average with the available abundant human resources. The state has emerged as an important platform for manufacturing industries, investments, infrastructure and tourism (Directorate of Industries, Uttarakhand, 2020).

Further the paper is divided into five parts; so the next part as the literature review which summarizes all the prior research related to the MSMEs, the third part covered the objectives and research methodology, the fourth part stating the findings of the study and the fifth and last part concludes the study.

Conceptual Framework of the Study

Conceptual framework of the study contains dependent variables and independent variable whereas dependent variables consist of Establishment units, Capital Investments

and Employment generations and independent variable consist of MSMEs. Independent variable has impact on dependent variables as depicted in Figure 1

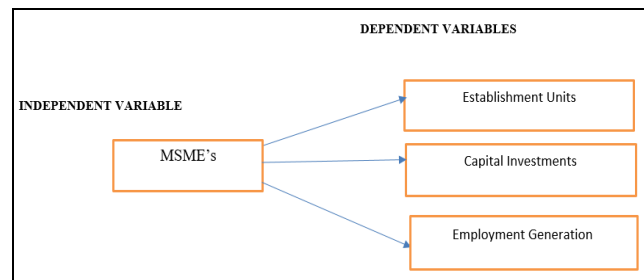


Fig 1: Conceptual Frame Work

Literature Review

Numerous researches have been carried out showing the roles of MSMEs in India and at international level. Some of them are reviewed here for the study:

Employment has relevance with employable opportunities and aptitude to obtainable employment to attract the existing workforce (Suhaili and Sugiharsona, 2019). The orientation of industries and services should be focused on employment to engage large workforce in productive activities (Thirungala and Rao, 2016) [26]. The promotion of industries in India has shown sound escalation after the economic liberalization policies, 1991 and the growth of MSMEs got triggered by enduring efforts of the government (Ahmad, 2019) [4]. MSMEs are considered as the growth engine for developing countries like India.

This sector has recorded growth in terms of job creation, investment, productivity and fixed assets (Gaikwad and Dhokare, 2020) [16]. Growth and performance of the MSMEs are found the main player towards the country's progress and economic development by providing the second largest source of employment after agriculture in India (Dangi and Ritika, 2014) [12]. MSMEs take part in considerable function in Indian economy by creating vast employment opportunities for skilled and unskilled individuals (Rathore and Mathur, 2019) [22]. This sector creates employment for many, such as canteen owners providing jobs to more than one person based on their skills to manage his work. This helps to get a better living standard as well as in the developing economy (Agyapong, 2010) [1]. Through the expansion and improvement of MSMEs, poverty reduction has been achieved and the national economy has grown-up. But poor growth and development of MSMEs sector causes slow tempo of economic progression of developing countries (Eneh and Okezie, 2009) [15]. Even after so many governmental efforts, the MSME sector is in need of diverse hold ups to crack some foremost problems like financial constraints, high cost of credit, collateral requirements and sick enterprises rehabilitation etc. (Biswas, 2015) [7].

Another key challenges faced by the MSMEs are related to raw material procurement, marketing of products and services at the right platform, lack of skilled manpower, lack of technological advancement, storage related, inadequate infrastructure, and lack of global access etc. (Chandraiah and

Vani, 2014) ^[9]. Due to such constraining factors, many MSMEs entrepreneurs cannot develop their business and there is need of support from business organizations such as business support agencies, chamber of commerce and other related associations to strengthen this sector (Ahmad, 2012) ^[2].

In International context, (Inmyxai and Takahashi, 2010) ^[19] concluded that MSMEs can be enhanced through availing business finance, modern technology and HRD subsidies. Further, funds can be channelised through commercial banks and unification and simplification of the accounting system can be adopted to encourage MSMEs in Lao. In Nigeria, performance of MSMEs run by women is an important concern for many and their performance can provide a prosperous background for GDP growth but only when the government provide support in terms of financial access at ease to attain various resources such as innovative technology, high sales volume and profit, employment of skillful staff etc. (Aliyu *et al.*, 2019) ^[4]. Further in conclusion by (Todorovic *et al.*, 2016) ^[27], economic revival of Serbia can be achieved with the advancement of MSME sector and entrepreneurship and that is possible through government hold up in utilizing obtainable resources. So to resolve problems associated with unemployment and poverty, augmentation of human capital at early juncture is needed. Again, a positive and important relationship can be found between survival of MSMEs (specifically run by women) and social cohesion in post-war communities like in Northern Uganda, as social capital can be employed to conquer issues associated with asymmetric information of financial market to achieve way-in of financial services (Bongomin *et al.*, 2020) ^[8].

The apprentice system also found support from underdeveloped economies like Nigeria, if organized successfully and with decent attention. The IGBO apprenticeship system in Nigeria is capable enough to reduce unemployment, economic diversification, growth in GDP through the MSMEs (Mpi, 2009) ^[20]. Lastly, performance and sustainability should be focused significantly to enable MSMEs progress as these two criteria are not satisfactorily developed hence can hinder the development of MSMEs (Eilenberg, 2019).

Research Gap

On the basis of widespread literature presented, it has been found that the most of the national and international studies focused on the growth, performance and employment generation of MSME. The present study differs from previous studies on the basis of time frame as recent data has been used (2015-2020), capital investment in both the region and lastly

all the 13 districts has been covered in the present study.

Objectives of the study

1. To determine the present proportion of MSMEs in numbers, investment and employment generation.
2. To examine the impact of units on employment generation.

Hypotheses of the study

H0: There is no significant difference between the MSMEs in numbers, investment and employment generation.

H1: There is a positive impact of units on employment generation.

Research Methodology

Research Design: The present research is descriptive in nature. The study aims to identify the current proportion of MSMEs in the two main regions of the state Uttarakhand which are Kumaun and Garhwal. There are total 13 districts in the state Uttarakhand where Kumaun region consists of six districts (Almora, Bageshwar, Champawat, Nainital, Pithoragarh and Udham Singh Nagar) and Garhwal region consists of seven districts (Dehradun, Haridwar, Tehri, Chamoli, Pauri, Rudraprayag and Uttarkashi).

Sampling Frame: With the help of Random sampling method, MSMEs of Kumaun and Garhwal regions of Uttarakhand state have been covered for the study. From the Kumaun Region, Nainital, Udham Singh Nagar, Almora, Champawat and Pithoragarh and from the Garhwal region, Dehradun, Haridwar, Tehri, Pauri, and Rudraprayag districts have been selected.

Source of Data: The study is completely based on secondary data which is gathered from various sources such as annual reports published by MSME, District Industries Centre (DIC) and journals. The study covers the duration of five years i.e. from 2015-2020.

Data Analysis: ANOVA test has been used to test the framed hypotheses.

Parameters of the study: Units, Investments, Employment and Growth of selected regions.

Growth of MSMEs with regard to Enterprises established, Capital Investment and Employment generation in Uttarakhand.

Table 1: Established Units of MSMEs in Kumaun Region (as on 31st March)

Year	Almora	Champawat	Nainital	Pithoragarh	Bageshwar	U.S. Nagar	Total	%Growth
2015-16	127	93	171	145	105	299	940	-
2016-17	160	135	291	160	121	499	1366	45.32%
2017-18	184	156	257	177	128	531	1433	4.91%
2018-19	78	39	1	123	141	53	435	(69.6%)
2019-20	55	0	0	0	126	59	240	(44.8%)

Source: DIC, 2020

It is evidently observed from Table 1 that the growth of MSMEs in Kumaun region of the state Uttarakhand, with highest establishment in the year 2016-17 and the lowest in the year 2018-19. The highest registered establishments were found in Almora district and 184 units during the year 2017-18 and the lowest during the year 2019-20. In Champawat district the highest units established were found 156 during the year 2017-18 and the lowest was 0 in the year 2019-20. Then in the Nainital district, the number of highest units established

were 291 during the year 2016-17 and the lowest were 0 during the year 2019-20. In the same way the highest number of units established in Pithoragarh district was 177 but lowest number was 0 during the year 2019-20. In Bageshwar district the highest number of units established was 141 during the year 2018-19. And at last in the U.S. The highest number of units established was 531 during the year 2017-18 and the lowest was 53 during the year 2018-19.

Table 2: Established Units of MSMEs in Garhwal Region (as on 31st March)

Year	Dehradun	Haridwar	Pauri	Tehri	Rudraprayag	Chamoli	Uttarkashi	Total	%Growth
2015-16	225	260	147	181	71	120	130	1134	-
2016-17	370	535	285	180	116	130	146	1762	55.4%
2017-18	434	567	294	225	128	146	146	1940	10.1%
2018-19	0	810	60	30	140	129	207	1376	(29.1%)
2019-20	0	514	409	0	197	0	167	1287	(6.5%)

Source: DIC, 2020

Garhwal region covers seven districts in the state Uttarakhand. Dehradun district has the highest number of units registered during the year 2017-18 which were 434 and lowest, 0 during the both subsequent years i.e. 2018-19 and 2019-20. The highest number of units in the district Haridwar was 810 during the year 2018-19 and lowest was 260 during the year 2015-16. Pauri district recorded the highest units registered during the year 2019-20 which was 409 and lowest was 60 during the year 2018-19. Tehri district recorded the highest registered units during the year 225 and the number of units

was 225 and lowest number of registered units was 0 during the year 2019-20. Then, in Rudraprayag district highest units established were 197 during the year 2019-20 and the lowest were 71 during the year 2015-16. Chamoli district found 146 units registered at highest during the year 2017-18 and 0 at lowest during the year 2019-20. Then in the Uttarkashi district, 207 units registered at highest during the year 2018-19 and 130 units at the lowest, during the year 2015-16 as represented in Table 2.

Table 3: Capital Investments in Kumaun Region (as on 31st March) (Rs. in Lakhs)

Year	Almora	Champawat	Nainital	Pithoragarh	Bageshwar	U.S. Nagar	Total	%Growth
2015-16	242722500	180842	6177.48	593.16	12482115.52	14970.49	255407198.65	-
2016-17	17663472	101238	11856	1197	412	14918	17793093	(0.9%)
2017-18	61811327	853	6931.30	848.41	382.75	13875.50	61834217.96	247.5%
2018-19	205	148	15	979.43	1000856.15	2503	1004706.58	(98.4%)
2019-20	2494	0	0	0	592	1646	4732	(99.5%)

Source: DIC, 2020

Table 3 shows the capital investments in the MSMEs in the Kumaun region. In Almora district capital investment was highest in the year 2015-16 i.e. 242722500 and lowest in 2018-19 i.e. 205. Then in Champawat district highest capital investment was 180842 during the year 2015-16 and lowest was 0 during the year 2019-20. For district Nainital highest capital investment recorded 11856 during the year 2016-17 and lowest recorded 0 during the year 2019-20. The highest

capital investment of Pithoragarh district was 1197 during the year 2016-17 and lowest was 0 during the year 2019-20. In Bageshwar district capital investment was highest during the year 2015-16 i.e. 12482115.52 and lowest was 382.75 during the year 2017-18. Lastly, in Udham Singh Nagar capital investment was highest during the year 2015-16 with investment of 14970.49 and lowest with investment of 1646 during the year 2019-20.

Table 4: Capital Investments in Garhwal Region (as on 31st March) (Rs. in Lakhs)

Year	Dehradun	Haridwar	Pauri	Tehri	Rudraprayag	Chamoli	Uttarkashi	Total	%Growth
2015-16	5208.36	10189.81	436.75	2549.34	822.30	1127.09	142703000	142723333.65	-
2016-17	6154	25341	5400.33	2664	421	792	687	41459.33	(100%)
2017-18	5203	17950	5119.29	2352	647	799	93800358	9412105.29	22602%
2018-19	0	48575.10	1381	159.85	1171	1325	1336	53947.95	(99.4%)
2019-20	0	10863.05	7132	0	1575	0	1567	21137.05	(60.8%)

Source: DIC, 2020

Table 4 depicts the capital invested by MSMEs of Garhwal region. Dehradun region has the highest capital investment of

6154 during the year 2016-17 and lowest of 0 during both years 2018-19 & 2019-20. Capital investment in Haridwar

district recorded highest in the year 2018-19 which was 48474.10 and lowest was 10189.81 during the year 2015-16. In Pauri district highest capital investment was 7132 during the year 2019-20 and lowest was 436.75 during the year 2015-16. Capital investment recorded highest in Tehri district was 2664 during the year 2016-17 while lowest was 0 during the year 2019-20. In Rudrapur district highest capital investment

was recorded during the year 2019-20 i.e. 1575 and lowest during the year 2016-17 i.e. 421. Further in Chamoli district capital investment was highest during the year 2018-19 which was 1325 and lowest of 0 during the year 2019-20. Lastly capital investment in Uttarkashi district was highest of 142703000 during the year 2015-16 and lowest of 687 during the year 2016-17.

Table 5: Employment Generation in Kumaun Region (as on 31st March)

Year	Almora	Champawat	Nainital	Pithoragarh	Bageshwar	U.S.Nagar	Total	%Growth
2015-16	474	237	1128	349	304	1292	3784	-
2016-17	541	895	2267	343	279	3179	7504	98.3%
2017-18	603	455	1537	436	289	3114	6434	(14.3%)
2018-19	299	142	5	414	450	331	1641	(74.5%)
2019-20	186	0	0	0	353	260	799	(51.3%)

Source: DIC, 2020

In Table 5 It is observed that in Almora district highest employment generation was recorded in the year 2017-18 i.e. 603 and lowest was 186 during the year 2019-20. Then in Champawat district highest employment was recorded during 2016-17 of 895 and lowest during 2019-20 of 0. Employment generation was highest of 2267 in the Nainital district during the year 2016-17 and lowest 0 during 2019-20.

In Pithoragarh district the highest employment recorded was 436 during the year 2017-18 and lowest 0 during the year 2019-20. Employment generation in Bageshwar district was highest during 2018-19 i.e. 450 and lowest 279 during 2016-17. In the U.S.Nagar district the highest employment generation was recorded 3179 during the year 2016-17 and lowest 260 during 2019-20.

Table 6: Employment Generation in Garhwal Region (as on 31st March)

Year	Dehradun	Haridwar	Pauri	Tehri	Rudraprayag	Chamoli	Uttarkashi	Total	%Growth
2015-16	1122	2205	361	760	248	398	836	5930	-
2016-17	2490	8489	1509	988	368	571	362	14777	149.2%
2017-18	2054	5884	2556	806	401	452	402	12555	(15%)
2018-19	0	6991	472	80	399	508	625	9075	(27.7%)
2019-20	0	6175	1536	0	633	0	618	8962	(1.2%)

Source: DIC, 2020

As per Table 6, highest employment generation in Dehradun district was recorded 2490 during 2016-17 and lowest 0 during 2018-19 as well as during 2019-20. The employment generation in Haridwar district was highest of 8489 during 2016-17 and lowest 2205 during 2015-16. While in Pauri district the highest employment generation was 2556 during 2017-18 and lowest 361 during 2015-16. Highest employment generation in Tehri district was recorded 988 during the year 2016-17 and lowest 0 during 2019-20. Further in Rudraprayag district, highest employment was generated during 2019-20 of

633 while lowest 248 during 2015-16. And the same way in Chamoli district the highest employment of 571 was generated during 2016-17. Lastly highest employment of 836 during 2015-16 and lowest 362 during 2016-17 was recorded in Uttarkashi district.

Testing of Hypotheses

H₀: There is no significant difference between the MSMEs in numbers, investment and employment generation.

Table 7: Results of ANOVA (Kumaun Region)

Source of Variation	SS	df	MS	F	P-value	F-crit
Between Groups	1.50556E+16	2	7.53E+15	1.930672	0.18752	3.885293835
Within Groups	4.67888E+16	12	3.9E+15			
Total	6.18444E+16	14				

Source: SPSS Output

As per Table 7 calculated f value was 1.93 and p-value was .18 that is more than .05 significant levels. The result of the analysis depicted p value was more than significant level

hence null hypothesis was rejected. There is a significant difference between the MSMEs in numbers, investment and employment generation in the Kumaon region.

Table 8: Results of ANOVA (Garhwal Region)

Source of Variation	SS	df	MS	F	P-value	F-crit
Between Groups	3.09E+15	2	1.54E+15	1.1715898	0.34293741	3.88529383
Within Groups	1.58E+16	12	1.32E+15			
Total	1.89E+16	14				

Source: SPSS Output

Table 8 shows the calculated f value was 1.17 and p-value was .34 that is more than .05 significant levels. The result of the analysis depicted p value was more than significant level hence null hypothesis was rejected. There is a significant difference between the MSMEs in numbers, investment and employment generation in Garhwal region.

H1: There is a positive impact of units on Employment Generation.

Table 9: Results of ANOVA (Kumaun Region)

Model	Sum of Square	Df	Mean Square	F	Sig.
Regression	32626921.190	1	32626921.190	68.537	.004 ^b
Residual	1428140.010	3	476046.670		
Total	34055061.200	4			

Source: SPSS Output

The p- value .004 is < 0.05 at significant level. It shows that there is a positive impact of units established on employment generation during a selected time period in the Kumaun region. The results are depicted in Table 9.

Table 10: Results of ANOVA (Garhwal Region)

Model	Sum of Square	Df	Mean Square	F	Sig.
Regression	38630844.724	1	38630844.724	13.055	.036 ^b
Residual	8877398.076	3	2959132.692		
Total	47508242.800	4			

Source: SPSS Output

Table 10 shows that p- value is 0.36 < 0.005 at significant level. It indicated

that there is a negative impact of established units on employment generation during a selected time period in Garhwal Region.

Findings of the Study

As per Establishment Units

In Bageshwar district of Kumaun region, established units of MSMEs increased year by year in comparison with other districts and in U.S Nagar the amount of units was larger than other districts in the first three years. Champawat, Nainital and Pithoragarh were noted 0 establishment units in the year 2019-20.

Similarly, in Garhwal region the established units of MSMEs in comparison with Kumaun region is far better, as the number of units are in large quantity in Garhwal region but in the year 2018-19 and 2019-20 Dehradun district have noticed 0 in the terms of establishment of units along with Tehri and Chamoli in the year 2019-20.

As per Capital Investments

In Kumaun region Almora district has huge investment in comparison with other districts followed by Bageshwar and Champawat. In the year 2019-20 Champawat, Nainital and Pithoragarh have found 0 investment.

In Garhwal region Uttarkashi district has found large numbers of capital investment followed by Haridwar and Dehradun. In the year 2019-20 Dehradun, Tehri and Chamoli have found 0 capital investment.

As per Employment Generation

It is noticed that the first three years of selected time frame U.S. Nagar and Nainital has generated huge employment in comparison with other districts of Kumaun region. In the year 2019-20 it is also observed that there is no generation of employment in Champawat, Nainital and Pithoragarh.

Likewise, in Garhwal region every district has generated employment and districts like Haridwar, Dehradun, Pauri and Tehri performs better than Chamoli and Uttarkashi. In the year 2018-19 and 2019-20 Dehradun has found 0 employment generation. Similarly, In Tehri and Chamoli in the year 2019-20 has found 0 employment generation.

Conclusion

The conclusion of this research was that there is significant difference between the MSMEs in numbers, investment and employment generation in Kumaon region and there is significant difference between the MSMEs in numbers, investment and employment generation in Garhwal region. Also it is found that there is positive impact of units established on employment generation during selected time period in Kumaun region and there is negative impact of established units on employment generation during selected time period in Garhwal Region.

It is suggested that the state government needs to focus on the hilly areas for developing the current situation of MSMEs. As the data itself speaks, there is a need for development in terms of employment, investment and establishment. Also, the Government should implement such new policies in all the districts of the state so that the slower registration of the units could probably get controlled.

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