

## PRESENT SCENARIO OF CLOSED MICRO SMALL ENTERPRISE IN DARJEELING DISTRICT, WEST BENGAL

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### ABSTRACT

*Although Micro and Small Enterprises (MSEs) have many challenges to overcome in order to become successful as a crucial element of Indian economy. The government has taken many initiatives time to time, to ensure the growth of the entrepreneurs. Therefore, to keep their growth going on the right track, it is best to focus on formulating policies that support MSEs, like a favourable operational environment, the improvement of the appropriate infrastructure, the guarantee of peace and security, adequate financing, better and effective management and the implementation of modern technologies. In view of the contribution of MSEs to all aspects of economic progress, considerable attention should therefore be paid to this sector. The pandemic had wreaked havoc on MSEs, who have already seen several global shocks in recent years. Business surveys have shown that almost 95% of businesses were negatively impacted by the March 2020 national lockdown. The re-opening of the MSEs closed units is at the heart of achieving development goals and inclusive economic growth. India has good economic potential for MSEs by encouraging and motivating young entrepreneurs. There needs to be more awareness, especially in the rural parts of the Darjeeling district. The government should highlight all kinds of facilities for the reopening of closed units and encourage young entrepreneurs to consider opportunities for MSEs in the near future. The purpose of this study is to identify the challenges of re-opening closed micro and small business units in the Darjeeling district of West Bengal. The study is carried out with primary as well as secondary data. SPSS helps to analyze the regression model to verify the level of significance among dependent and independent variables and to determine the factors impacted for closed units. The study finds that the majority of the micro and small units were closed during the covid 19 era due to financial and various other issues. More awareness is required for the entrepreneur, particularly from rural and backward areas and Govt. should take initiatives to protect the sick MSEs.*

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**Keywords:** Infrastructure, MSEs, Lockdown, Entrepreneurs, Challenges to Re-open.

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### Introduction

In order to make Micro and Small enterprises more dynamic and important in the development of the Indian economy, the Indian government has undertaken a number of initiatives. Although they face many challenges on their way to becoming a successful entrepreneur, the government has taken many initiatives for the growth of women entrepreneurs. Finally, there is a long way to go for women entrepreneurs and MSEs in India, and their success lies in the success of the Indian economy. So, to

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keep their growth engine on the right track, it is preferable to focus on the formulation of policies favourable to MSEs, an enabling operating environment, improving the appropriate infrastructure, ensuring peace and security, adequate funding, better and efficient management, and the implementation of modern and appropriate technologies. Taking into account the contribution of MSEs to all aspects of economic advancement, considerable attention should therefore be paid to this area. Government and financial institutions should encourage MSEs, and this is very helpful in their survival. The Reserve Bank of India should encourage banks to give loans immediately directly to the MSES sector, which is very useful for their growth and survival in our country. The number of sickness units rose from year to year and the disease, failure to do so could erode the roots of industrialization in the country, which is an essential component of the country's economy. But most business owners don't know these benefits/incentives. It is our duty and our responsibility to educate them and to inform these entrepreneurs so that they can get incentives for their companies, as the government expects. It will certainly assist them in taking initiatives to implement MSES in achieving growth goals with equity and inclusion for the purpose of the country's social and economic development.

#### Literature Review

**Dey S (2014)** found that the micro, small and medium-sized enterprises (MSEs) sector is a significant contributor to the country's manufacturing output, employment and exports. In value terms, the sector is estimated to represent approximately 45% of the country's manufacturing output and 40% of its total exports.

**Dangi N and Ritika (2014)** concluded that micro, small and medium-sized enterprises contribute to economic growth and development in India. Women entrepreneurs who were traditionally kept behind the four walls of their homes, today in modern society, are able to manage both their families and their companies.

**Lone T and Mehraj M (2015)** suggested that Indian MSEs are no different. The performance of MSEs is critical to India's economic growth because of their large share of companies, jobs, production and value added in addition to being one of the main sources of foreign exchange. Despite their vital importance, they face the diversity of challenges that hinder their growth.

**Tripathi M, Tripathi S and Dedhia R (2016)** concluded that MSEs continue to have difficulties on several accounts. While some face credit and financial problems, others find it difficult to cope with rigorous regulatory environments. The role and significance of the MSES sector is vital in India's economic growth. One of the main obstacles to the growth of the vital micro, small and medium enterprises (MSEs) sector in India is the lack of adequate access to finance.

**Upendar E and Ramulu K (2016)** concluded that many systems and sources exist for MSEs, but the issues remain. There are many order studies to solve the problems that meet to develop MSEs in India. Due to funding issues, every day 79 MSES are declining and becoming sick. Most studies have revealed that less than 10 percent of MSEs have access to financial assistance.

**Sadiqua Tabassum, Mohd Fasi (2017)** revealed the main reasons for sickness at work are lack of management, inadequate and timely availability of financial resources, outdated technology and marketing problems. The Government of India is making every effort to halt the collapse of MSEs by providing policies, programs and financial support and by building and promoting their commercial operations.

**Singh N and Daniel S (2017)** suggested that MSEs will continue to play a vital role in our economy, where the dual problem of unemployment and poverty is a major developmental challenge. The MSES sector faces several challenges. If the Government, the Bank and financial institutions take appropriate initiatives in the field of MSEs, they will be proud to serve MSEs, these challenges can be overcome and India's economic growth rate will be 8-10% in the coming decades.

**Rashmi Khanna and Dr. Satyendra.P. Singh (2018)** concluded that Business leaders are the driving force for MSEs and MSEs play a meaningful role in all economies. Although the Government of India is taking many measures to promote the development of entrepreneurship and the growth of MSEs, much remains to be done. MSEs play a significant role in job creation, providing goods and services at affordable costs and obtaining foreign currency for the country through exports.

**Mohan V and Ali S (2019)** suggested that the use of Internet marketing and e-commerce has the potential to play a key role in gaining a competitive advantage. in terms of differentiation through better delivery of goods and services, or reduced costs. It can play a vital role in helping to reshape the

business models of MSEs by enhancing their competitive dynamics. There is a demand-supply divide that limits MSEs to adopting Internet marketing and e-commerce channels.

**Anirban Ghosh (2020)** concluded that no doubt, to sustain the growth of MSEs and ensure their continued contribution to national industrial production, economic growth and employment, both the Central and State governments have taken a number of initiatives to facilitate the MSEs.

### Significance of the Study

Understanding the needs, challenges, and opportunities for the reopening of the closed MSE units, it is important to identify the need for investment in developing the MSEs. Government has to move forward with those units that are willing to reopen their enterprises. The MSEs sectors under the Darjeeling district are vital for its economy as being a major tourism region. To identify the feasibility of transformation of the closed MSEs from the perspective of reopening and acceptance to the entrepreneurs a constructive study is required to be conducted. The opportunities and challenges for reopening of closed MSEs are to be understood by the entrepreneurs as well as the Government and encourage youngsters in the region thereby contributing to the development of the economy.

### Research Objectives

The research work is constructed based on the following objectives:

- To give an overview of closed MSEs units in Darjeeling District West Bengal.
- To explore the problem facing in the reopening of the closed MSEs units in Darjeeling District of West Bengal.
- To conclude and suggest some of the measures to be taken by the appropriate authority.

### Research Hypothesis

**H<sub>0</sub>:** Majority number of entrepreneur are willing to reopen the closed units.

### Research Methodology

#### • Study Area

In North Bengal, Darjeeling District is well known as culturally enriched, socially empowered and economically developed. A large number of MSE units exists and are registered each year. Although the district is well known for its tea and tourism industries, many micro and small-scale enterprise have been initiated for the economic well-being of the local people, which play a crucial role in local economic development of Darjeeling district. This District has been considered for the study.

#### • Sample Frame

Darjeeling district consists of four sub-division namely: Darjeeling Sadar, Mirik, Kurseong and Siliguri. During the period from 2017 to 2022, the registered units of the entire Mirik sub-division, and selected area of Darjeeling Sadar, Kurseong and Siliguri have been under the survey to identify the closed MSEs. During survey 87 closed units have been identified from Darjeeling district and considered for analysis to know the causes of closure. The data related to closed MSEs from four sub-divisions are shown in table no. 1.1.

**Table 1: Darjeeling District Report on Closed MSEs**

Closed Units of selected Blocks under Darjeeling District from the year 2017-2022			
Darjeeling	Mirik	Kurseong	Siliguri
43	11	07	26

Source: Primary data survey

#### • Data Collection Method

Both primary and secondary data have been used as vital inputs for the study. The factors causing for shut down of MSEs have been identified through designing a structure questionnaire. The details of the registered units have been collected from head office in MSME Kolkata. A part of the data has been collected from DIC Darjeeling. These secondary data have been used to identify the closed units from Darjeeling district which is finally used to analyse the causes of closure

#### • Statistical Tools Used

Linear regression analysis with one dependent variable has been used with SPSS to find the relationship between "Willingness to Reopen." and associate problems. Factor analysis have been done to find out the effected factors for closed units.

### Discussion, Analysis and Findings

#### • An Overview of MSEs in Darjeeling District

Darjeeling being a district is the northernmost district in the state of West Bengal, having four sub-divisions: Darjeeling Sadar, Mirik, Kurseong, Siliguri, situated on the foothills of the Himalayas, the district is the gateway to the state of Sikkim and the neighbouring countries of Bhutan and Nepal. Darjeeling hill station has attracted tourists from various regions of the country and is also often considered to be the "Queen of the Hills". The city of Darjeeling offers a magnificent view of the famous Kanchenjunga Mountains. The pandemic has caused serious disruptions in the MSEs, which have already experienced several global shocks in recent years. Business surveys revealed that nearly 95% of businesses were negatively affected by the national lockdown imposed in March 2020. Seventy percent of companies experienced disruptions until August 2020, and 40% remained impacted until February 2021. The Udayam registration which was started in 2020 in Darjeeling district showed a total of 8149 registered units from 3<sup>rd</sup> July 2020 till 10<sup>th</sup> Feb 2023. Block wise registered MSEs in Darjeeling district is shown in table 2.

**Table 2: Darjeeling District Report on Registered MSEs**

Sub-Divisions	Registered Units of selected Blocks under Darjeeling District				
	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
Darjeeling	27	59	63	127	356
Mirik	2	9	17	0	99
Kurseong	3	8	9	44	52
Siliguri	31	45	58	100	281
<b>Total</b>	<b>63</b>	<b>121</b>	<b>147</b>	<b>271</b>	<b>788</b>

Source: Developed by the Researcher based on DIC Darjeeling

During the year 2017- 18, 63 units were registered, simultaneously in the year 2018-19, 121 units, 2019-20, 147 units, 2020-21, 271 units, and 788 units were registered in the year 2021-22 (Table 1.2). Reopening the closed MSEs units was a key challenge through which MSEs could overcome their mobility limitations after the pandemic. In the middle of the turbulence, the digital use of digital technologies changed an economic model. The survival and growth of MSEs is dependent on new revenue and value-generation opportunities. As on 10.01.2021 a total number of 65,23,067 were classified, representing 21,13,233 enterprises registered under the Manufacturing category and 44,09,834 registered enterprises under the Service sector (Annual Report GoI 2021-2022).

#### • Reliability Test

Cronbach alpha have been used to check the reliability of the data collected from primary survey. The coefficient gave a value of 0.743 (Table 1.3), indicating a moderate level of internal coherence among the test components indicating superior reliability. In this case, the resulting coefficient indicates that the test components are reasonably consistent with each other and considered acceptable.

**Table 3: Reliability Test**

Case Processing Summary			Reliability Statistics		
		N	%	Cronbach's Alpha	N of Items
Cases	Valid	87	100.0	<b>.743</b>	<b>47</b>
	Excluded <sup>a</sup>	0	0.0		
	Total	87	100.0		

Source: Analysed Using Primary Data

#### • Major Problem Faced by the MSEs

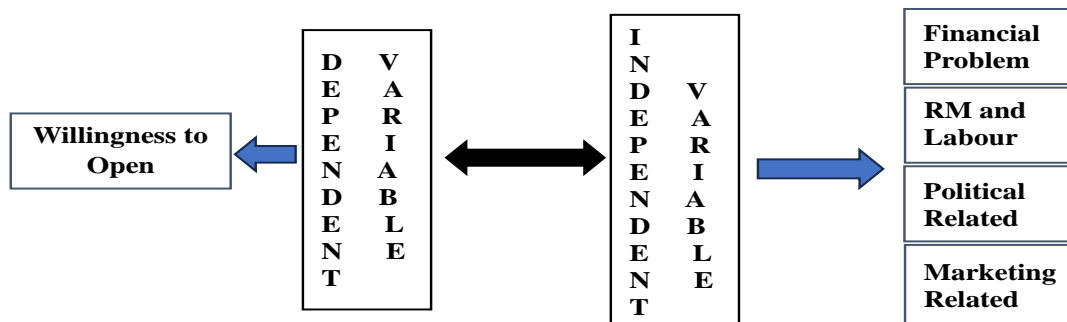
The MSE units face a myriad of challenges, including financial matters, commodities and labour, policy and marketing. Amongst these, financial issues have a profound impact on these units. Limited access to credit, high-interest rates and inadequate capital hampers their growth and expansion. Lack of financial resources limits investment in technology, research and development, which hinders competitiveness in the marketplace. Furthermore, MSMEs face challenges related to raw materials due to price volatility, unreliable supply chains, and challenges in obtaining quality materials at affordable costs. These barriers disrupt production schedules, affect product quality and negatively impact customer satisfaction, affecting the overall financial health of the company. Work-related concerns focus on skills shortages, high turnover rates, and compliance with labour laws. MSMEs have difficulty attracting and retaining skilled labour due to limited resources for competitive wages and benefits. Ensuring that labour

regulations are respected also adds to the financial burden. Political factors include political instability, bureaucratic obstacles, and inadequate governmental support. Changes to regulations, permit requirements or tax policies disrupt commercial activities and increase compliance costs, creating an uncertain environment for MSMEs. Marketing issues stem from limited resources for effective marketing strategies and brand strengthening. MSMEs often have difficulty reaching their target market, increasing brand awareness and competing with larger players with larger marketing budgets. Addressing these challenges will require a holistic approach, including better access to funding, stable policies, streamlined supply chains, investments in skill-building programs and effective marketing strategies. By addressing financial issues, MSMEs can lay a more solid foundation for addressing the other barriers they face, leading to sustainable growth and success.

- **Analysis of the Willing MSEs Units to Reopen**

A regression model has been developed to know the closed MSEs units, who are willing to reopen their units, suffer from various problems identified from the study.

**Figure 1: Regression Model Summary**



Source: Developed by the Researcher

**Table 4: Regression Analysis**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.318 <sup>a</sup>	.101	.057	.378

Source: Analysed Using Primary Data

**Table 5: Anova**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.320	4	.330	2.305	.000 <sup>p</sup>
	Residual	11.738	82	.143		
	Total	13.057	86			

Source: Analysed Using Primary Data

The linear regression model is used to examine the relationship among variables used for the study is shown in table no. 1.5. As stated, financial problems, raw materials and labour-related problems, political-related problems, and marketing-related problems are the independent variables and "Willingness to Reopen" has been considered as the dependent variable. The overall model exhibited a significant relationship ( $F = 2.305$ ,  $p < 0.001$ ) with an R value squared at 0.101. This means that predictors account for approximately 10.1% of the difference in willingness to reopen.

**Table 6; Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.933	.385		7.613	.000
	Financial Problems	.157	.069	.359	2.289	.002
	RM & Labour Problems	-.019	.055	-.057	-.354	.724
	Political Related Problems	.045	.088	.056	.507	.614
	Marketing Related Problems	-.065	.095	-.078	-.684	.496

Source: Analysed Using Primary Data

Table 6 among individual predictors, financial problems had an important positive effect ( $\beta = 0.359$ ,  $p = 0.002$ ), suggesting that the financial problem is the most vital issue of the closed units. However, raw materials and labour-related problems ( $\beta = -.057$ ,  $p = .724$ ), political-related problems ( $\beta = .056$ ,  $p = .614$ ), and marketing-related problems ( $\beta = -.078$ ,  $p = .496$ ) have not shown significant relationships with the willingness to reopen the closed units. Overall, the model suggests that financial problems have a significant impact on MSEs' willingness to re-open, whereas other problems considered for the study have not shown significant effects on willingness.

- **Identification of Critical Factor of Closing MSEs**

For measuring the sample adequacy and for undertaking the factor analysis, Kaiser-Meyer-Olkin (KMO) test (table no 1.7) has been conducted.

**Table 7: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.663
Bartlett's Test of Sphericity	Approx. Chi-Square	552.883
	Df	120
	Sig.	.000

Source: Analysed Using Primary Data

The value of KMO test is 0.663 (higher than 0.5) and p-value of Bartlett's test of Sphericity is .000 (less than 0.005), factor analysis can be undertaken using this dataset.

**Table 8; Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.947	18.422	18.422	2.947	18.422	18.422	2.659	16.616	16.616
2	2.381	14.882	33.303	2.381	14.882	33.303	2.080	12.998	29.615
3	2.242	14.011	47.314	2.242	14.011	47.314	2.027	12.669	42.284
4	1.355	8.470	55.784	1.355	8.470	55.784	1.886	11.785	54.069
5	1.207	7.545	63.329	1.207	7.545	63.329	1.365	8.531	62.600
6	1.168	7.299	70.628	1.168	7.299	70.628	1.284	8.028	70.628
7	.996	6.228	76.855						
8	.897	5.607	82.462						
9	.713	4.454	86.916						
10	.640	4.000	90.916						
11	.504	3.150	94.065						
12	.330	2.062	96.127						
13	.210	1.314	97.441						
14	.171	1.071	98.512						
15	.147	.919	99.431						
16	.091	.569	100.00						

Source: Analysed Using Primary Data

Table no. 1.8 is divided into three parts. The first part "Initial Eigenvalue" table states the Eigen value of each variable now named a component and the amount of variance of the total variance explained by that component. Eigen Values are helpful in determining the number of factors. Components whose Eigen Value is greater than 1 is considered as Factor. The second part "Extraction Sums of Squared Loadings" list the components whose Eigen Value is greater than one and their respective variances. It also explains the percentage of total variance explained by all the factors. All the factors should contribute at least 50% of the total variance explained. In the "Total Variance Explained Table" Six factors were found with an Eigen value greater than one. About 70.628% of the total variability of the dependent variable can be attributed to these factors.

**Table 9: Rotated Component Matrix<sup>a</sup>**

	Component					
	1	2	3	4	5	6
Businesses Not Affected by Lockdown	-.094	.074	-.062	-.317	.604	-.263
Not Faced Financial Problem	.014	.081	-.206	.025	-.062	.677
Get Support from Local Area	.412	-.180	.816	-.027	-.132	-.111
Consider Internal and External Information	.204	-.260	-.135	-.724	.078	.250
Prefer Business Support	.890	-.024	-.079	.017	.006	-.048
Spent on Material Information	.367	-.093	.099	.816	-.060	-.088
Inefficient Training Programme	-.333	-.521	.169	.891	.128	.167
Insufficient Government Fund	-.190	-.028	.815	.205	.075	-.062
Very Tight Rules for MSEs	.842	.103	.147	.127	.100	.010
Registration is Very Critical	.378	-.270	-.033	.327	.638	.194
Local Government Not Supportive	-.180	-.203	-.225	-.003	.911	.018
Constant Political Pressure	-.015	.094	-.115	.188	.016	.964
Marketing of Product is Barrier	.689	-.026	.021	-.091	.138	.091
Operational Maintenance is Difficult	.057	.353	.779	.091	.189	.029
Suffer Labour Problem	-.015	.885	.201	.132	-.090	-.057
Scarcity Of Raw Material	-.025	.803	-.085	-.099	.306	.082

Source: Analysed Using Primary Data

Rotating Component Matrix in table no. 1.9 serves as a basis for identifying which variables are loaded with which factors. Variables with high loading will have a significant impact on the dependent variable. It also helps us to assign a name to each factor depending on the characteristics of variables whose loading is very strong. It has been found that the variables with the highest burden in each column have a significant weight on the factor and therefore also influence the dependent variable.

All the sixteen factors considered for identifying the most influential factors have been considered for "factor analysis". Of the variables high loading which have a significant impact on dependent variable. Six factors have been identified which influence the dependent variable shown in yellow color (Table 1.9), which are: prefer business support, getting support from the local area, suffering labour problems, inefficient training program, local government not being supportive, and constant political pressure.

Thus, the study brings to concentrate on the point that the financial problem is the major issue of the entrepreneur. Other related issues like awareness, Government support, or absence of efficient labour are some of the critical factors identified from the study are to be given more attention.

### **Suggestions and Conclusion**

Reopening of the closed MSEs is the essence of achieving development goals and inclusive economic growth. India has a good future potential for MSEs economy through promoting and motivating young entrepreneurs. More awareness is required for the entrepreneur, particularly from rural areas of Darjeeling District. The Government should emphasise all sorts of facilities for reopening the closed units and encourage young entrepreneurs to look forward to the opportunities of MSEs in the near future.

It is observed from the study that during the lockdown period, the majority of the entrepreneur had to close their units because of financial reasons and somehow, they were very reluctant to run their units by applying some of the digital networks. On the other hand, some part of the entrepreneurs who are comparatively less educated and fear future losses do not want to reopen their units. However, it is evident that reopening the closed units all over the region is essentially important for the betterment of the sector which has a positive impact on the economy. Some of the suggestions in this respect are enumerated below:

- **Funding Policy**

A transparent attractive suitable funding policy have to be taken by the Government to survive the closed units. The government should provide funding for MSEs sector and other promotional activities in potential markets.

- **Promotional Activities**

Government should make sure that micro and small businesses participate in e-tendering opportunities. Govt. should create a strong online presence that can capture target MSEs on multiple digital platforms.

- **Awareness Programs**

Local awareness programmes on the benefits of opening MSEs on a regular basis should be conducted. Local authority from gram panchayat may take initiatives of awakening the public at large to make the people aware of benefits of the MSEs.

- **Credit Facilities**

Banks should facilitate faster clearance of bank credit associated with the MSEs sector. The government should reduce interest on term loans and working capital loans for the MSEs sector. Banks must organise events like loan mela or fairs dealing with MSEs and the government schemes.

- **Monitoring Policy**

Proper monitoring systems must be started from the Government level to support the MSEs units for future resistance. Government should start a mechanism to identify the units that are not operating their units. Directives may be given to the State Government to take care of the registered MSEs so that some sort of support may be given to them before going to close.

- **Facilitation Center**

The Government should emphasize setting up an MSEs Facilitation Centre (MFC) in the region. More Facilitation Centre and bank branches are to be opened especially in rural areas for providing proper services (benefits of registering in MSEs) for the rural peoples.

- **Feedback Center**

Feedback system (from MSEs units to the appropriate authority) immediately be started to know the actual problem of the MSEs, so that the problem may be solved at an earliest.

- **Training Program**

Training programme should be initiated by the Government frequently to give support to the entrepreneurs. Young peoples are to be provided with proper motivation and training programs from rural and backward areas.

- **Central-State Relationship**

The policy frame out by the national Government on Atma Nirbhar Bharat must be conveyed to the state for proper implementation in the light of survival of the MSEs. An improved relationship between Central and State Government can only fulfill the purpose.

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