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A STUDY ON THE ROLE OF MICRO ENTERPRISES IN PAURI GARHWAL DISTRICTS OF UTTARAKHAND & PROBLEMS FACED BY THEM

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ABSTRACT

This paper aims to explore the role of Micro Enterprises & problems faced by them in Pauri Garhwal in Uttarakhand. MSMEs continue to be the backbone of the economy for countries like India where the problem of unemployment is steadily escalating and the agriculture land holdings continue to shrink. And less scope for large scale industries due to many reasons like lack of marketing, technology, credit facility, raw material, limited access to market, shortage of capital and undeveloped infrastructure. Micro enterprises can generate sustainable livelihoods for the community in the hills as well as promote entrepreneurship and use local resources which otherwise would have been left idle to growth the economy. This study based on primary data collected from 72 Micro enterprises in Pauri Garhwal district for role of micro enterprises and to know the what problems faced by them. Findings of the study is that Micro enterprises playing a very important role for generating employment. And major problems faced by micro enterprises limited access to credit, long process of paperwork, excess cost of transportation, bad roads, lack of market demand.

KEYWORDS

MSMEs, micro enterprises, growth, employment.

JEL CODES

O14, L26, L42, L43.

INTRODUCTION

Micro enterprises have played a significant role in the economic and social development of the nation. The entire nation has realized that an inclusive and sustainable growth of any country is possible only by encouraging the stakeholders for undertaking new venture creation. 6-3 crore MSMEs in India contribute 33% of the GDP of the country but in comparison to other countries it is still low. Micro, small & medium enterprises have always played a vital role in the Indian economy. And also provide employment (45% of total employment) to a large segment of the population. The Government of India also Acknowledge the importance of MSMEs sector. It has purpose MSMEs sector would account for 50% of India GDP and add 50 million fresh jobs over the next five years. With focus on COVID PANDEMIC and emphasis on ATMANIRBHAR BHARAT, MSMEs have become even more significant to our economic and financial strategy. Micro enterprises have not only played an important role in the overall economic development of the nation but have also led to the economic advancement of remote and hilly area like Uttarakhand which have less scope infrastructure gap, lack of proper market information, less innovation actions, unavailability of high quality of inputs, problems of specialized training and skilled management etc. Moreover, due to limitations in the hills in generating employment, MSMEs can generate sustainable livelihoods for the community in the hills as well as promote entrepreneurship and use local resources to developed the economy. Almost all the regions have realized the importance of MSMEs in pushing the local economy and the regional development. The state with its different resources base, large forest cover and enormous power potential holds the potential of being one of the most flourishing states in the country. Thus, the MSMEs in Uttarakhand have a very significant role to write the growth strong of the state. In spite of witnessing spurt in growth of micro enterprises in Uttarakhand these small-scale industries face various kinds of challenges like lack of capital, lack of skilled labor, lack of infrastructural, lack of proper market information.

DEFINITION OF MICRO ENTERPRISES

A micro enterprise is an enterprise where investment in plant & machinery does not exceed Rs. 1 crore and Turnover limit does not exceed Rs. 5 crore.

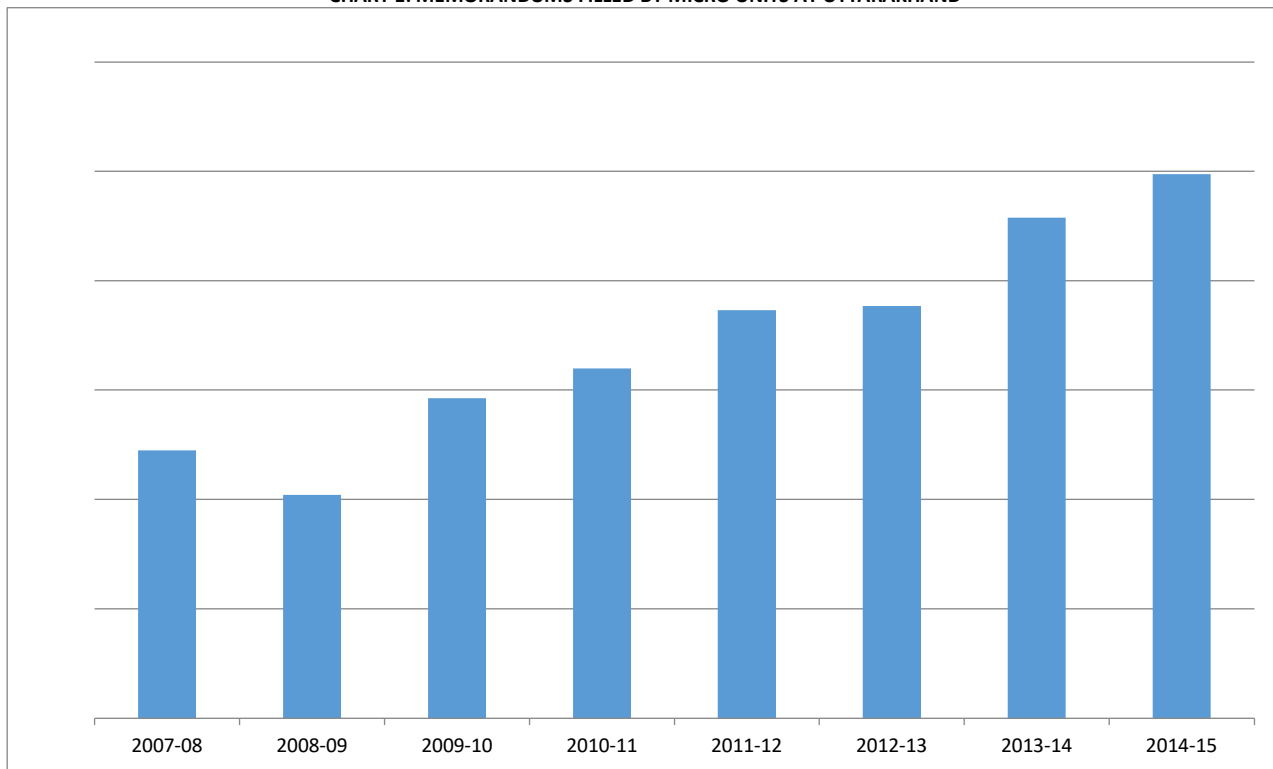
TABLE A

ENTERPRISES	INVESTMENT LIMIT	TURNOVER LIMIT
Micro Enterprises	1 crore	5 crore
Small	10 crore	50 crore
Medium	50 crore	250 crore

STATUS OF MICRO ENTERPRISES IN UTTARAKHAND STATE

The state of Uttarakhand is divided into 13 districts i.e., Nainital, Udham Singh Nagar, Almora, Pithoragarh, Champawat, Bageshwar, Dehradun, Pauri Garhwal, Chamoli, Uttarakhand, Rudraprayag, Tehri & Haridwar. According to Industry Association of Uttarakhand (IAU), more than 19000, registered micro, small & medium enterprises causing an estimated Rs. 612.05 crores loss to the sector, were hit in the natural disaster which ruined the Uttarakhand state in 2013. More than 90% of units registered are under micro sector emphasizing the need for focused micro enterprise growth.

CHART 1: MEMORANDUMS FILLED BY MICRO UNITS AT UTTARAKHAND



Data source: State Directorate of Industries, Uttarakhand

The state government of Uttarakhand announced a special hill policy in 2008 for promoting and enhancing growth in the backward region of the state specially in the hilly terrains. Marketing and distribution are one the key challenges for micro enterprises. This policy also focusses on skill development among the youth of the state.

ABOUT STUDY AREA

Pauri Garhwal hill district of Uttarakhand. It bound an area of 5230 square kilometers. And population almost 6,86,527 and sex ratio of 1103 females for every 1000 males and literacy rate of 82.59%. Due to lack of required infrastructure and the geography of the area there are no major industries. The districts have divided into 9 tehsil and 15 blocks. Some micro & small industries units have been established around the districts.

OBJECTIVES

The main objectives of this study are as per following:

1. To examine the improvement & achievement of micro enterprises in Pauri districts of Uttarakhand.
2. To understand the problems faced by them.
3. To examine micro enterprises participation in employment Generation.

RESEARCH METHODOLOGY

1. Online survey technique was used to gather primary data. For this purpose, a questionnaire was prepared through google. And it is mixed of both MCQs & descriptive in nature.
2. For this research purpose the 72 micro enterprises units have been studied from 5 blocks of Pauri districts of Uttarakhand. For this purpose, the blocks have been selected 5% of the total no. of micro enterprises have been selected proportionately as samples for the purposive study.
3. Descriptive statistical tool of frequency analysis has been used to analyses and conclude the data using MS-excel. Data were analyzed with the help of graphs, pie charts and percentage method.

RESULTS AND DISCUSSIONS

ROLE OF MICRO ENTERPRISES IN PAURI DISTRICTS IN EMPLOYMENT GENERATION:

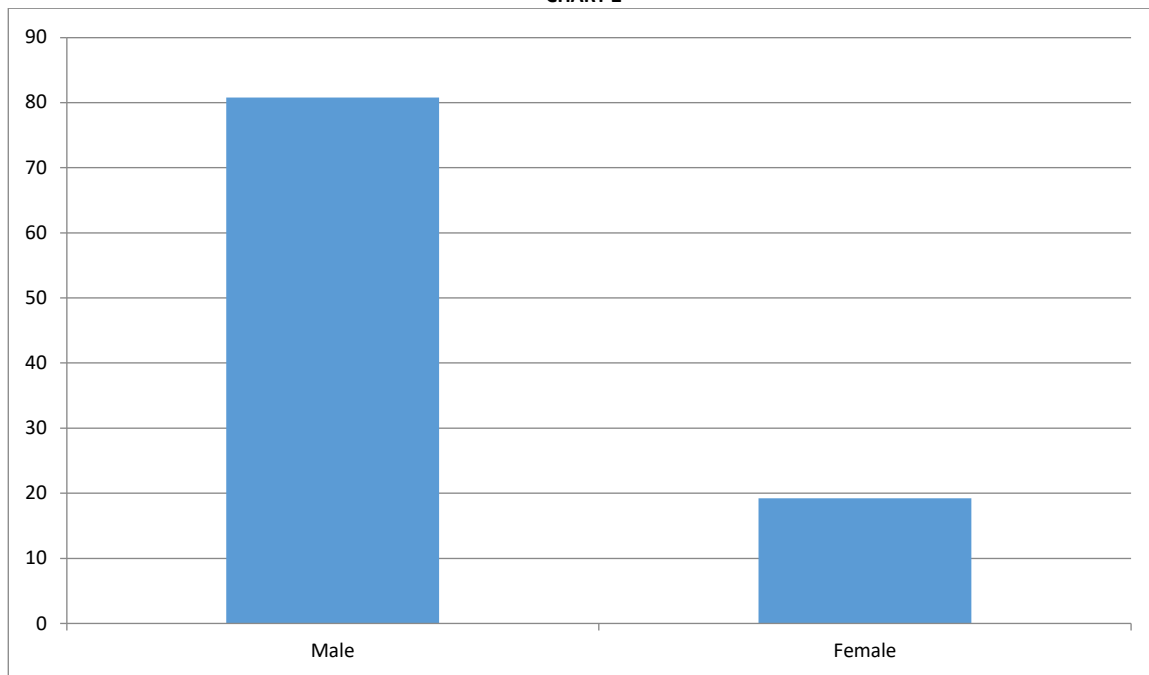
72 micro enterprises studied in Pauri district of Uttarakhand, the contribution of these 72 micro enterprises in employment generation based on the type of enterprises in Pauri through the table below:

TABLE 1: CONTRIBUTION OF MICRO ENTERPRISE IN EMPLOYMENT GENERATION

Category	Micro Enterprises
Male employment	101
% of male employment	80.8
Female employment	24
% of Female employment	19.2

From the above table it can show that micro enterprise account for 80.8% of the male employment and 19.2% of the female employment in Pauri districts.

CHART 2



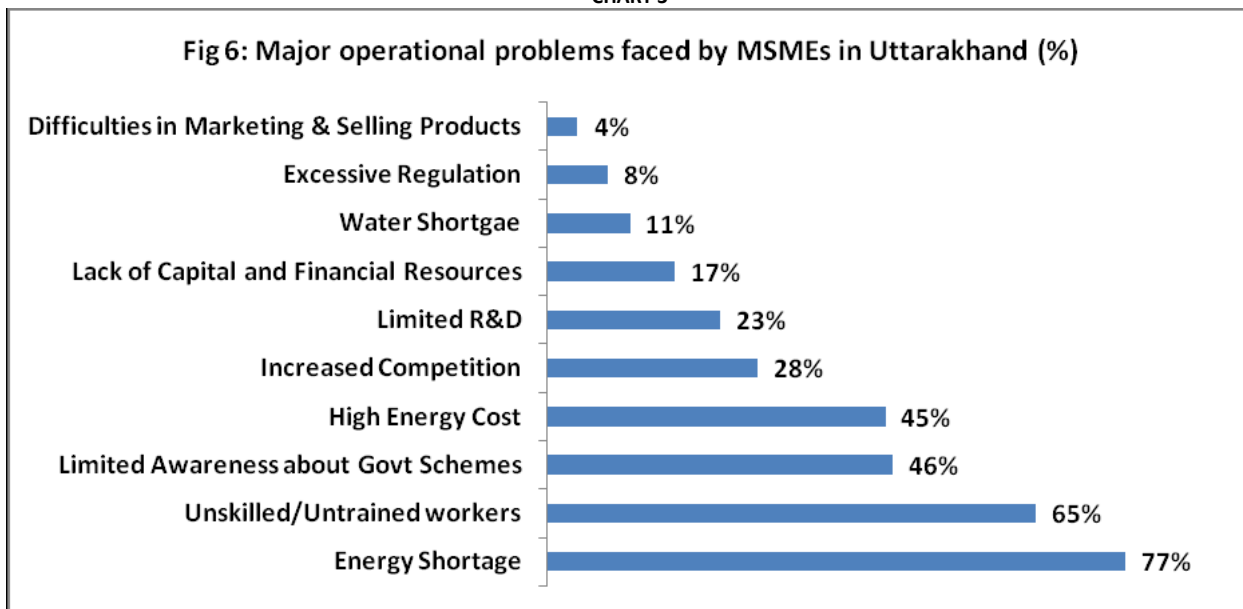
Source: Primary Data

From the analysis above we can say that micro enterprises account for highest employment contribution in case of males as compared to females. Thus, we can say that micro enterprises play an important role in employment generation.

MAJOR ISSUES RELATED TO MICRO ENTERPRISES IN PAURI DISTRICTS OF UTTARAKHAND

Uttarakhand has been able to attract industry investment, but manufacturing industries have maintained distance from the backward areas due to poor connectivity and lack of infrastructure in hills.

CHART 3



Source: PHD Research Bureau PHDCCI (July-September 2013)

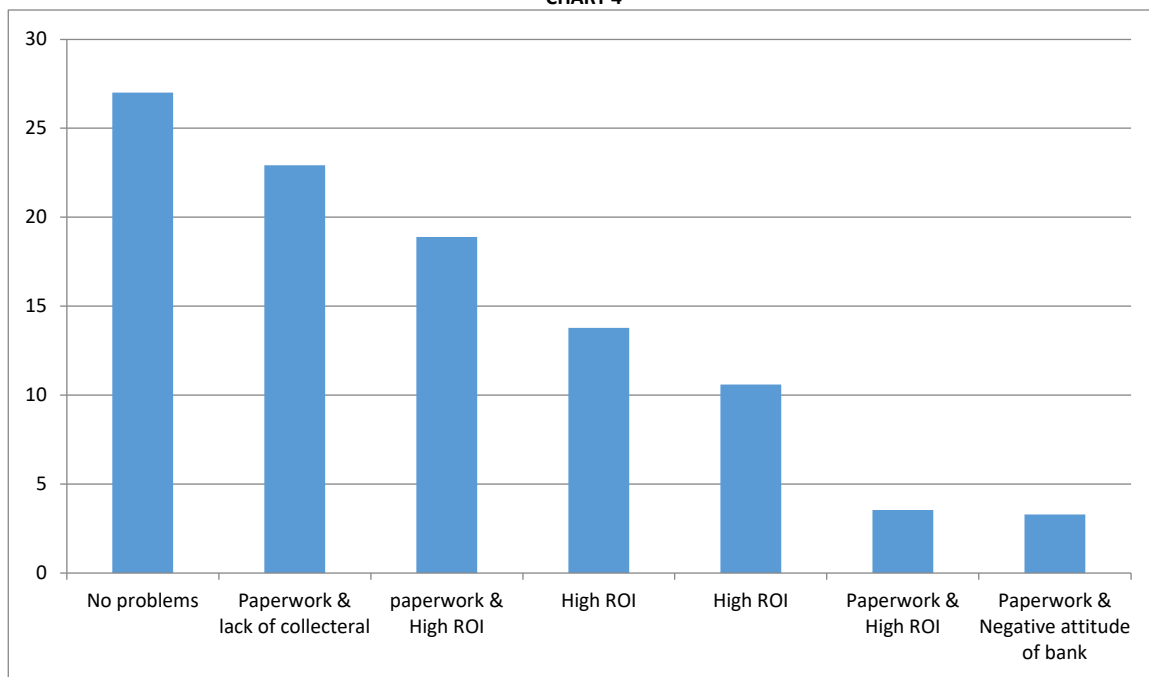
The power distribution arm of Uttarakhand is reeling under financial losses but now the state has signed a statement of reforms in the power sector with the Central Government which is expected to ramp up power generation and procurement as well as harness local energy sources and renewable energy. With good institutional setup and high literacy rates, the states have the ability to address the issue of skill development so that youth population can find opportunities away from traditional sectors.

FINANCIAL CHALLENGES FACED BY MICRO ENTERPRISES IN PAURI DISTRICT

According the survey, a large share of the respondents (26.99%) said that they faced no problems in procuring finance but on the other hand (22.92%) of the respondents held long process of paperwork, shortage of collateral and negative attitude of banks faced by them followed by (18.89%) of the respondents facing lengthy paper work and high interest rate as a major problem. Another (13.78%) of the respondents said that only lengthy paperwork as the problems faced while (10.59%) of the respondents said that only high rate of interest as the problem faced by (3.54%) of the respondents facing problems of paperwork, lack of collateral

as well as high rate of interest and another (3.29%) opted for problems of paperwork, high rate of interest as well as negative attitude of banks as the problems faced by them in procuring finance.

CHART 4

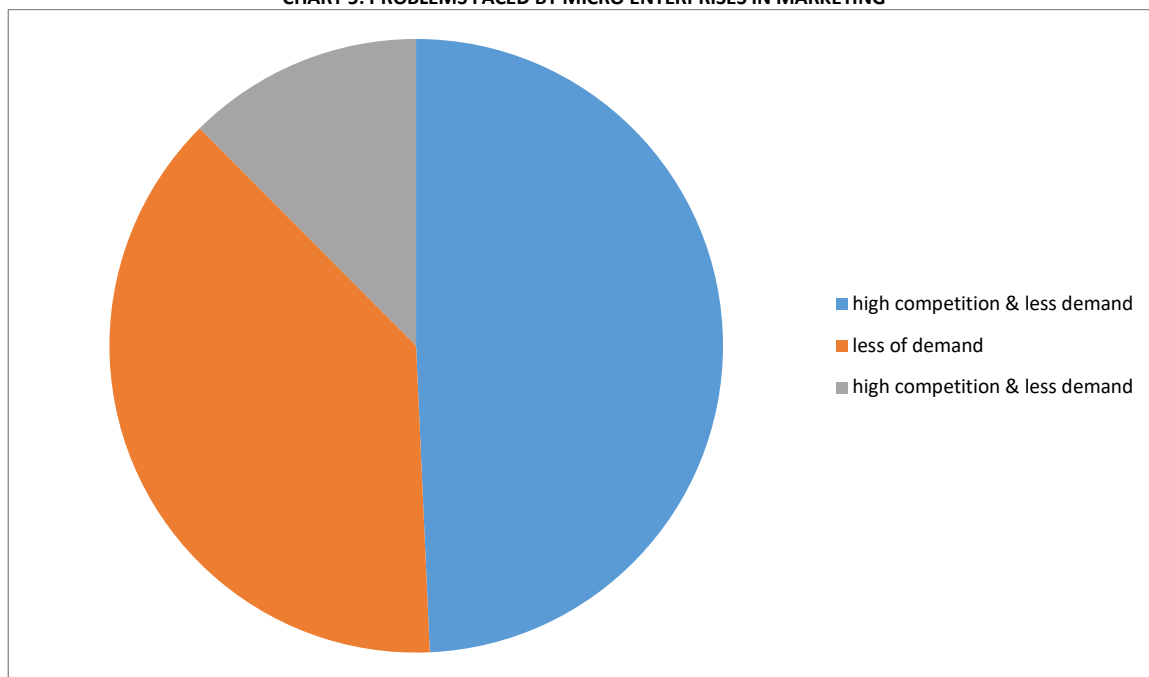


Source: Primary data

MARKETING PROBLEMS FACED BY MICRO ENTERPRISES IN PAURI DISTRICTS

Encouraging enhancement of budget under MDA (Market Development Assistance) schemes. Micro Enterprises should be given international platforms to promote themselves and their products. For example: trade fairs. There should be reduction of income tax for marketing expenditure and E-Commerce. According to this study, a more share of respondents (49.29%) suggests that both lack of demand as well as high competition were the biggest marketing threats faced by them, followed by (38.24) of the respondents who said that only insufficient demand as the main threats faced by them whereas (12.47%) of the respondents opted that only for high competition as the main issue faced by them.

CHART 5: PROBLEMS FACED BY MICRO ENTERPRISES IN MARKETING



Source: Primary data

CONCLUSION

Migration of residents from hilly areas to plains has led to societal crisis in the hills and increased stress on resources & infrastructure in plains. The most crucial factor for the development of any business is the development of entrepreneurial skills. According to this study the findings it can be concluded that micro enterprises in Pauri districts play an important role in employment generation for both male and female and development of the domestic economy. And to accelerate the growth of micro enterprises in Pauri districts of Uttarakhand for the stakeholders in the economy to come forward and take initiatives like providing infrastructure, developing SEZs (Special Economic Zone), developing technology and other relevant assistance, provide easily finance and raw material.

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