



MSME in Assam and Policy Initiatives

Anooran Bordoloi

ABSTRACT

Micro, Small, and Medium Enterprises are considered the backbone of the Indian economy, contributing significantly to employment generation, GDP growth, and export earnings. They are characterized by their smaller size, limited capital, and operational scale. The government has launched various schemes and policies to promote the growth and development of MSMEs, such as providing financial assistance, infrastructure support, and technology upgradation. However, MSMEs still face challenges in terms of access to finance, skilled manpower, technology, and marketing. This paper provides an overview of the MSME sector in ASSAM, the challenges faced by them, and the government initiatives taken to support their growth. The paper also highlights the potential of MSMEs in the post-pandemic era and suggests measures to address the challenges faced by them to unlock their full potential.

Literature Review

Micro, Small and Medium Enterprises (MSMEs) have been recognized as the backbone of economic growth and development in both developed and developing countries. In Assam, the MSME sector is considered as one of the most important sectors contributing to the state's economy. This literature review provides an overview of the MSME sector in Assam and its policy initiatives.

Assam has a vibrant MSME sector, with more than 400,000 MSME units employing around 1.5 million people. According to the Annual Report 2020-21 of the Ministry of MSME, the MSME sector contributed 34.54% of Assam's Gross State Domestic Product (GSDP) in 2019-20. The state government has recognized the importance of this sector and has taken several initiatives to promote its growth.

One of the major policy initiatives of the Assam government is the Assam MSME Development Policy 2019. The policy aims to promote the growth of the MSME sector in the state by providing various incentives such as financial assistance, technology upgradation, marketing support, and skill development. The policy also focuses on promoting entrepreneurship and innovation in the MSME sector.

The Assam Industrial Policy 2019 is another policy initiative of the state government that aims to promote industrialization in the state, including the MSME sector. The policy provides various incentives such as subsidies, tax exemptions, and land allocation for industrial units. The policy also focuses on promoting the development of industrial clusters and the creation of employment opportunities.

In addition to the state government's policy initiatives, the central government has also launched several schemes to support the MSME sector in Assam. The Prime Minister's Employment Generation Programme (PMEGP), the Credit Linked Capital Subsidy Scheme (CLCSS), and the Technology Upgradation Fund Scheme (TUFS) are some of the schemes that provide financial assistance to MSMEs in the state.

Several studies have also been conducted on the MSME sector in Assam. A study by Choudhury and Nath (2018) found that the lack of access to credit, infrastructure, and technology are the major challenges faced by MSMEs in the state. The study also recommended that the government should focus on providing adequate infrastructure, credit, and technology support to the MSME sector.

Another study by Jha and Sarma (2017) found that the MSME sector in Assam has a low level of technological capabilities and innovation. The study recommended that the government should provide support for technology upgradation and innovation in the sector to improve its competitiveness.

Overall, the MSME sector in Assam has significant potential for growth and development. The state government's policy initiatives and the central government's schemes provide a conducive environment for the sector's growth. However, more efforts are needed to address the challenges faced by MSMEs, such as access to credit, infrastructure, and technology, to fully realize the sector's potential.

Objectives of the Study

1. Evaluate the contribution of MSMEs to job creation in Assam
2. Assess the contribution of performance of MSMEs in Assam
3. To know about the goals, importance, features and role of MSME sectors
4. Assess the initiatives and schemes in Assam under the MSME sectors
5. Problems that MSME sectors face in Assam
6. Initiatives for setting up credit to MSME in Assam
7. Assess the contribution of MSME to Assam economy and GDP
8. Assess the specialized branches in Assam
9. Assess the important support services offered to MSME sector in Assam

Methodology of the Study

The study made use of secondary data which was collected from various sources including annual report of the ministry of micro, small and medium enterprises, economic survey of Assam from 2010-2020, statistical handbook of Assam, Directorate of Industries and commerce and journals.

INTRODUCTION

MSME term was presented by the Public authority of India in concurrence with Micro, Small & Medium Enterprises Development (MSMED) Act, 2006. MSME is started and overseen under the ministry of (MoMSME) are elements taken part in the creation, assembling, handling or safeguarding of merchandise and products. MSME region is seen as the groundwork of the Indian Economy and contributes 27% of the Gross domestic product. It principally works for the advancement of individuals from the regressive and rustic regions. According to the authority information as of 31st March 2022, there are by and by more than 6.33crore MSME that utilize approx. 11.10 people across the nation. MSME's are elements that are associated with the creation, assembling and handling of merchandise and products. The Ministry MSME part of the public authority of India is the zenith chief body for the plan and organization of rules for the micro, small and medium undertaking in India. The Minister of Micro, Small and Medium Enterprises is Nitin Gadkari and the Minister of State is Pratap Chandra Sarangi Under the Micro, Small and Medium Enterprises Development Act, 2006, the public authority of India laid out the Public Board for Mico, Small and Medium enterprises factors influencing advancement and improvement of MSME. This wide additionally audits the current strategies and progress suggestions to the public authority for the development of the :

- The administrations given by the Service of MSME are as per the following:
- Offices for testing, preparing for business venture improvement
- Planning of venture and item profiles
- Specialized and administrative consultancy
- Help for trades
- Contamination and energy reviews.

GOALS AND FEATURES OF MSME

Features of MSME are :

1. MSMEs work for the public power help of the laborers and craftsmans. They help them by giving business and by giving credits and different associations.
2. MSMEs give credit breaking point or supporting sponsorship to banks.
3. They advance the improvement of business as well as up-level of limits by transportation off unambiguous instructive focus focuses for something very similar.
4. They support the up-reviewing of formative progression, foundation improvement, and the odernization of the area.

GOALS OF MSME

Since its turn of events, the MSME part has demonstrated to be a significantly strong India economy region. MSMEs produce and creation various things for both local also worldwide business areas. They have progressed the turn of events and improvement of khadi, town, and coir organizations. They have collaborated and worked with the concerned administrations, state councils, and accomplices towards the adolescence of provincial areas.

MSMEs play had a central effect in giving work expected open entryways in provincial locales. They have aided the industrialization of these locale with a low capital cost stood out from the enormous organizations. Going probably as a complementary unit to enormous regions, the MSME region has colossally added to its monetary development.

MSMEs in like manner contribute and expect a central part in the country's improvement indifferent locales like the essential of low endeavor, versatility in undertakings, portability through the regions, low speed of imports, and a high obligation to local creation.

With the limit and capacity to encourage appropriate close by development, give savage contention in local and overall business areas, development wise ventures, a responsibility towards making monitor materials, and making new finance managers by giving data, getting ready, and ability up-degree through unambiguous informative center points.

MSME ITS OBJECTIVES AND IMPORTANCE

MSME AND ITS OBJECTIVES :

1. Industrialization of the State.
2. Improvement of More modest than typical, Little and Medium Scale Experiences.
3. Draw in set out to raise the front line and social economy of the State.
4. Modernize and reinforce the high level units of the State to make them from one side of the planet to the next competent.
5. Making of strong climate for the endeavors for empowering them to fight at public/generally speaking levels.

IMPORTANCE OF MSME

1. MSMEs use around 120 million individuals, transforming into the second-greatest work creating region after cultivation.
2. With around 45 lac units generally through the country, it contributes around 6.11% of Gross homegrown item from gathering and 24.63% of the Total national output from organization works out.
3. MSME administration centers to construct its responsibility towards GDP by up to half by 2025 as India pushes forward to transform into a \$5 trillion economy
4. Contributing around 45% of for the most part Indian products
5. MSMEs advance exhaustive improvement by giving work open entryways, especially to people having a spot with additional weak portions of the overall population in country districts.

MSME AND ITS INITIATIVES IN ASSAM

1. **Boneej Scheme :** Set up by the public power of Assam, the Boneej scheme means to help the MSME ventures and associations spread out in country area of the state. These ventures are set under the customary and smaller than normal regions in the state. It abilities by aiding and encouraging the ventures for lifting the advanced turn of events. The incredible spotlight is on additional weak areas of level 2 and level 3 metropolitan networks. It in like manner attempts to work with business advancement. Thusly, the effortlessness of continuing with work record will similarly create. The public power gives normal substances and fundamental organizations to different endeavors in the locale. The endeavors in the space should be working for something like 2 years in the country locale of the state. The gathering framework should moreover be finished in a comparative nation locale. The competitor should fall in the age segment of 18 to 50 years with no base educational capacities need. To get financial aide, the endeavors should have procured no less than 1 Lakh.
2. **Transport and Subsidy Scheme :** This plan partners different regions of Assam to ensure there is a nonstop stock of crude substances and finished items. It interfaces different far off districts where new pursuits and associations can be set up. Under this arrangement, an individual gets reimbursement for the damages that occurred during the transportation of product in light of rough areas or improper region.
3. **Mukhyamantri Krishi Sa-Sajuli Yogna :** The CM Ranch Apparatus Plan is made to give financial assistance to the farmers and spike them to convey more. Under this arrangement, the Assam government gives Rs. 5000 each to all of the farmers of the state. Through this cash contrive, it helps more than 5 lakh families.
The age of the farmers should be something like 21 years. Beside the typical farmers, sharecroppers or tenant farmers who have something like 1 segment of place that is known for advancement locale can in like manner apply under the program. These farmers should have a hold finances record to get benefits under the arrangement.
4. **Collaboration with SIDBI :** The Assam government teamed up with SIDBI (Little Organizations Improvement Bank of India) to progress and smoothen the MSME region in the state. The affiliation intends to cultivate the going in three regions
 - Startups
 - Cluster development and livelihood
 - Enterprise promotion
5. **Assam Chah Bagichar Dhan Puraskar Mela Scheme :** This plan is based on helping the Assam tea with developing workers by giving them better permission to the credit system. It moreover incorporates making the farmers a step ahead by working with credit just trades. The Assam government gives every tea farmer Rs. 2500 directly in their hold supports record.
6. **Pradhan Mantri Rojgar Yogana :** The public authority has given extraordinary concentration to enterprises like cultivation, piggery, poultry, and fishing. To profit of advantages under the plan, the all out project cost ought to be at least 2 Lakh. The endowment for the ventures is furnished at 15% with a most extreme restriction of Rs. 15000
7. **North-East Industrial and Investment Promotion Policy :** This organization of India plot focuses around fast industrialization and state headway in different upper east regions. To achieve this point, the public authority has given various blessings to smooth hypothesis, benefits for spreading out different units like biotechnology present day units, etc. Beside this, it collaborates with the vehicle allocation intend to obtain monetary sponsor in the upper east states.

8. **Udyog Jyoti Scheme** : The Undertakings and Exchange Division of the Public power of Assam shipped off a drive to prod the youthful to take up undertaking and spread out associations. This plan incorporates field visits to various organizations, affiliations, manufacturing units, etc. These visits help students with getting conventional receptiveness to MSMEs. Subsequently, they show interest and energy for starting a MSME experience.
9. **Assam Bikash Yogana** : This Assam government drive outfits the educated jobless youth with various business astounding entryways to their most noteworthy benefit fields. The traveler office is the immense association in the program as it helps the youthful financially to remember themselves for the movement business open entryways and occupations like diners, dhabas, transport, etc. Beside these most noteworthy plans, other wonderful drives of the public authority consolidate SVAYEM Plan for Assam Youth Reinforcing, Assam Farmer's Credit Gift Plan (AFCSS), Pay Plan for Pregnant Women in Tea Nurseries, Na-Bowari Plan, Assam Sensible Food and Food Help Yojana (Anna Plan), Startup Assam, Arundhati Gold Yojana, etc.

Problems that MSME sector face in Assam

The MSMEs deal with a few issues in their everyday tasks and by and large working, as underway and promoting of their items. It is challenging for them to sell their result at profitable costs and can't spend a lot of on promoting, showcasing research, and so on. They likewise face fierce opposition from enormous firms. Deficient infrastructural offices and admittance to credit are other serious issues. The MSMEs likewise find it hard to enroll and rouse talented administrative and specialized faculty. They are principally hesitant to embrace present day. A noticeable downside of the MSME area is that a dominating number (94%) of the ventures are in the disorderly area. Because of this, there is absence of unwavering quality and hampers checking of advancement drives and definition of proper plans to meet the differential necessities of the heterogeneous profile of the undertakings. The MSMEs in Arunachal and Assam are hating any better strategies as opposed to having such assets and gifts. The serious issues looked by MSMEs of these districts are absence of admittance to value and credit. This area additionally has poor paying limit and along these lines faces deficiency of gifted labor bringing about shortfall of administrative abilities, showcasing channels and brand building limit. The Area faces various issues - nonattendance of satisfactory and opportune financial money, restricted capital and information, non-accessibility, distinguishing proof of new business sectors, requirements on modernization and developments, non accessibility of profoundly gifted work at reasonable expense, circle back to different government organizations to determine the issue.

Important support services offered to MSME sector in Assam

The Public authority of Assam has acquainted a few help administrations with help the improvement of the miniature, little and medium undertakings (MSME) area in the state. A portion of the significant help administrations are:

Credit Assurance Asset Plan: The Public authority of Assam gives a credit ensure plan to MSMEs to assist them with getting credits from monetary establishments.

Innovation Upgradation: The public authority offers different plans and projects for MSMEs to redesign their innovation and improve their seriousness.

Hatching Focuses: Assam has laid out a few brooding places for MSMEs to furnish them with tutoring, framework, and other help administrations to begin and develop their organizations.

Showcasing Help: The state government offers different projects and plans to MSMEs to assist them with advertising their items and administrations successfully.

Expertise Advancement: Assam has laid out a few ability improvement focuses to give preparing and expertise improvement projects to MSMEs and their workers.

Foundation Advancement: The public authority is focused on working on the framework of the state, which incorporates further developing availability, setting up modern parks, and different measures that are advantageous to MSMEs.

Trade Advancement: The public authority gives help to MSMEs in the state to help them investigate and extend their commodity potential.

Implication of various policies on Assam MSME sector

Assam has executed different approaches to advance the development MSME area in the state. A portion of these strategies emphatically affect the area, while others have had unfortunate results. Here are a few ramifications of different strategies on the Assam MSME area:

Credit Assurance Asset Plan: The credit ensure conspire emphatically affects the MSME area by furnishing them with simple admittance to credit. This has assisted MSMEs with growing their tasks and put resources into new innovation.

Innovation Upgradation: The innovation upgradation arrangements have helped the MSME area to embrace new and current advancements, which has worked on their efficiency and seriousness.

Brooding Focuses: The hatching places have given a steady climate to business visionaries to begin and develop their organizations. This has prompted the development of new and imaginative new companies in the state.

Advertising Help: The showcasing help strategies have assisted MSMEs with contacting new business sectors and clients. This has assisted with expanding their deals and income.

Ability Advancement: The expertise improvement arrangements have assisted with upgrading the abilities and information on the labor force in the MSME area. This has prompted the accessibility of a gifted labor force, which is significant for the development and improvement of MSMEs.

Framework Advancement: The foundation advancement strategies have worked on the actual foundation of the state, which has worked with the development of the MSME area. Further developed network and modern parks have assisted MSMEs with setting up their tasks all the more without any problem.

Trade Advancement: The commodity advancement arrangements have furnished MSMEs with the important help to investigate and extend their product potential. This has assisted with expanding the commodities of MSMEs, which has added to the development of the state's economy.

In outline, the strategies carried out in Assam to help the MSME area have had both positive and negative ramifications. In any case, generally, they have contributed fundamentally to the development and advancement of the area, and thus, to the state's economy.

Specialized MSME branches in Assam

Indeed, there are specific MSME branches in Assam that take care of the necessities of miniature, little and medium ventures. A portion of the significant banks that have particular MSME branches in Assam include:

State Bank of India (SBI): SBI has a committed MSME branch in Guwahati, Assam, which offers a scope of banking administrations to MSMEs, including advances, credit offices, and other monetary administrations.

Punjab Public Bank (PNB): PNB additionally has a MSME branch in Guwahati, which gives banking administrations to MSMEs, like advance offices, credit offices, and other monetary items.

Canara Bank: Canara Bank has a MSME branch in Guwahati, which takes care of the requirements of MSMEs in the district. The bank offers a scope of items and administrations, including credits, credit offices, and other monetary arrangements.

Joined Bank of India: Joined Bank of India has a MSME branch in Guwahati, which offers particular financial administrations to MSMEs in the district. The bank gives a scope of items and administrations, including advances, credit offices, and other monetary arrangements.

National Bank of India: National Bank of India has a MSME branch in Guwahati, which gives tweaked financial administrations to MSMEs. The bank offers different monetary items and administrations, like advances, credit offices, and other financial arrangements.

These particular MSME branches in Assam can assist MSMEs with getting to fund and other monetary administrations, which can help them develop and extend their business tasks.

Contribution of the MSME to the Assam economy and GDP

MSMEs assume a crucial part in the Assam economy, contributing essentially to the state's general development and improvement. Here are a portion of the commitments of MSMEs to the Assam economy:

Business age: MSMEs are significant work generators in Assam. They utilize countless individuals, including gifted and untalented laborers, adding to the express' economy's general work levels.

Commitment to Gross domestic product: MSMEs contribute fundamentally to the Assam economy's GDP (Gross domestic product). According to the Service of MSME, the area contributes around 40% of the assembling yield in the state and 30% of the state's Gross domestic product.

Lift to trades: MSMEs in Assam are engaged with the creation of many items, including crafted works, materials, tea, and flavors, among others. A large number of these items are traded to different nations, adding to the state's general product profit.

Business venture improvement: MSMEs assume a critical part in advancing business venture in Assam. They give chances to individuals to begin their organizations, adding to the state's generally monetary development and improvement.

Territorial turn of events: MSMEs are basically situated in provincial and semi-metropolitan regions in Assam, contributing fundamentally to the advancement of these districts. They set out work open doors, advance neighborhood business venture, and add to the general development and improvement of the locale.

Contribution of MSME to the GDP of Assam

The contribution of MSME area in the Gross State Homegrown Item (GSDP) of Assam is around 30%. The MSME area in Assam is a huge supporter of the state's economy and is viewed as one of the vital drivers of financial development and improvement.

MSMEs in Assam are participated in many monetary exercises, including fabricating, administration area, painstaking work, and farming. They assume a crucial part in producing business valuable open doors, advancing business venture, and adding to the in general financial improvement of the state.

The MSME area in Assam has been developing consistently throughout the long term, with the public authority taking a few drives to advance and support the area. A portion of these drives incorporate giving monetary help, specialized help, and expertise improvement programs, among others.

As per the Financial Overview of Assam 2020-21, the Gross State Homegrown Item (GSDP) of Assam was INR 3.77 lakh crore in 2019-20, with a development pace of 0.9%.

According to the Service of MSME, the commitment of the MSME area to the GSDP of Assam is around 30%. This infers that the area's commitment to the GSDP of Assam is around INR 1.13 lakh crore.

The MSME area in Assam contains around 471,394 enlisted units, including both assembling and administration area units.

The area gives work to over 2.2 million individuals in the state.

The commodity profit of MSMEs in Assam have been expanding throughout the long term. In 2018-19, the commodity profit were INR 3,110 crores, and it expanded to INR 3,680 crores in 2019-20.

The MSME area in Assam contributes around 40% of the assembling yield in the state.

Initiatives for setting up credit to MSME in Assam

There are a few drives taken by both the state and focal government to elevate credit to MSMEs in Assam. The following are several models:

Assam Miniature Money Drive: The Assam Miniature Money Drive is an organization between the Public authority of Assam and the Little Ventures Improvement Bank of India (SIDBI) to give credit offices to MSMEs in the state. The drive gives guarantee free credits of up to Rs. 10 lakh to qualified MSMEs through different microfinance establishments and banks.

Credit Assurance Asset Trust for Miniature and Little Ventures (CGTMSE): The CGTMSE is a credit ensure conspire sent off by the Public authority of India to energize banks and monetary organizations to give security free advances to MSMEs. Under this plan, the public authority gives a credit ensure front of up to 75% on advances of up to Rs. 2 crore to qualified MSMEs.

State head's Work Age Program (PMEGP): The PMEGP is a credit-connected endowment conspire sent off by the Public authority of India to advance business among the young and jobless people. Under this plan, qualified MSMEs can benefit of bank advances of up to Rs. 25 lakh for setting up new ventures or extending existing ones. The public authority gives a sponsorship of up to 35% for general class business visionaries and up to half for ladies, SC/ST and in an unexpected way abled business people.

State-Level Brokers' Board of trustees (SLBC): The SLBC is a gathering that unites banks and monetary organizations working in the state to examine and resolve issues connected with credit accessibility and other financial administrations. The SLBC in Assam has sent off a few drives to elevate credit to MSMEs, for example, sorting out mindfulness camps, setting up committed MSME cells in banks, and improving on advance application methods.

Public Little Ventures Organization (NSIC): The NSIC is an administration possessed endeavor that offers different types of assistance to MSMEs, including credit help, promoting support, innovation backing, and preparing. The NSIC has a branch office in Guwahati, Assam, which gives credit help administrations to MSMEs in the state.

Assam State Monetary Partnership (ASFC): ASFC is a state-level monetary establishment that gives monetary help to MSMEs as term credits, working capital advances, and hardware funding.

Pradhan Mantri Mudra Yojana (PMMY): PMMY is a lead plan of the Public authority of India pointed toward giving insurance free credits to MSMEs. Under this plan, MSMEs in Assam can benefit of advances up to Rs. 10 lakhs.

North Eastern Improvement Money Partnership Restricted (NEDFi): NEDFi is an improvement monetary organization that gives monetary help to MSMEs in the Upper east locale of India, including Assam.

SIDBI: Little Ventures Improvement Bank of India (SIDBI) gives monetary help to MSMEs through different plans, for example, the Credit Assurance Asset Plan for Miniature and Little Undertakings (CGS-MSE), SIDBI Make in India Delicate Advance Asset for Miniature, Little and Medium Endeavors (Grin), and some more.

MSMEs in Assam can likewise benefit of credit offices given by different banks, for example, State Bank of India, Hub Bank, ICICI Bank, HDFC Bank, and others.

Assess the contribution of MSMEs to job creation in Assam

The MSME area in Assam has been developing consistently throughout the long term. As per the Yearly Report 2020-21 of the Service of Miniature, Little and Medium Ventures, the state has a sum of 1,09,153 enrolled MSMEs as of Walk 2020, with an all out speculation of Rs. 6,497.45 crore. These MSMEs are taken part in different areas, for example, food handling, materials, crafted works, designing, and drugs, among others.

The MSME area in Assam has been distinguished as a vital driver of occupation creation in the state. As per the Monetary Overview of Assam 2020-21, the MSME area is the second-biggest manager in the state, after farming. The area gives work to roughly 3.19 lakh individuals, which is around 10% of the state's absolute

labor force. Also, the MSME area is assessed to have made north of 1 lakh occupations in the state somewhere in the range of 2015 and 2020.

Miniature, Little and Medium Ventures (MSMEs) assume a critical part in work creation in Assam, as well as in India in general. As per a report by the Service of Miniature, Little and Medium Ventures, there were over 1.09 lakh enrolled MSMEs in Assam in 2019-20, utilizing roughly 3.19 lakh individuals.

The MSME area in Assam is especially significant as far as business age as it gives open doors to both gifted and untalented work. These undertakings work in many areas, including agribusiness, assembling, and administrations.

Furthermore, MSMEs are a critical wellspring of independent work and business in Assam. Numerous people start their own MSMEs and utilize themselves as well as others. This sets out work open doors as well as advances monetary development and improvement in the locale.

Moreover, MSMEs in Assam have been getting support from the public authority through different plans and drives, for example, the Head of the state's Business Age Program (PMEGP) and the Credit Assurance Asset Trust for Miniature and Little Ventures (CGTMSE). These drives have assisted with advancing the development and improvement of MSMEs, which thusly has prompted expanded work creation in the state.

The public authority of Assam has been finding a way different ways to advance and support the development of the MSME area in the state. The public authority has sent off a few plans and drives, like the Central Clergyman's Sashakt Kisan Yojana, Deen Dayal Upadhyaya Swavalamban Yojana, and Begin Up Assam, to give monetary help, expertise improvement, and other help to MSMEs. The public authority has likewise set up MSME groups in various pieces of the state to give a helpful climate to the development and improvement of the area.

CONCLUSION

MSMEs assume an essential part in the monetary improvement of Assam, contributing fundamentally to business age and the general development of the state's economy. The public authority of Assam has taken a few drives and executed strategies to help the development and improvement of MSMEs in the state.

In any case, regardless of the endeavors of the public authority, the MSME area in Assam actually faces difficulties, for example, deficient framework, absence of admittance to fund, gifted labor supply lack, and low innovation reception. To conquer these difficulties, there is a requirement for the public authority to keep carrying out steady strategies and establishing an empowering climate for MSMEs to flourish.

Moreover, MSMEs in Assam can use computerized advances and investigate new business chances to extend their scope and develop their organizations. The public authority can likewise offer help as far as limit building, admittance to business sectors, and working with joint efforts and organizations with different organizations.

MSMEs are basic to the financial development of Assam, and the public authority's proceeded with help and consolation, joined with the reception of advanced advances and inventive strategic policies, can assist with impelling the area towards better progress and improvement.

REFERENCES

1. Datta, K. (2016). MSMEs in India with special reference to micro manufacturing enterprises in Jalpaiguri sadar block of west Bengal, *International journal of socio-legal analysis*, 3(2):136-163.
2. Deveshwar, A. (2014). *Globalization: Impact on Indian Small and Medium Enterprises*.
The Business and Management Review, 5(3): 136-147.
3. Dhar, P.K. (2016), *The Economy of Assam: Including Economy of North-East India*, Kalyani Publishers, New Delhi, p-311.
4. Gade, S. (2018). MSMEs Role in Economic growth - a study on India's Perspective.
International Journal of Pure and Applied Mathematics. 118 (18): 1727-1741.
5. Government of India – Annual Report (2011-2018) Ministry of Micro, Small and Medium Enterprise, New Delhi.
6. Mishra, S. (2012). Small, Scale Industries: Striving and Thriving in the Era of Globalization. *International Journal of Enterprise Computing and Business System*, 2(2): 133-145.
7. Mukherejee, S. (2018). Challenges to Indian Micro Small and Medium Enterprises in the Era of Globalization. *Journal of Global Entrepreneurship Research* 8:28.
8. Office of the commissioner of industries & commerce, Assam.
<https://industriescom.assam.gov.in/contacts/commissioner-of-industries-commerce-assam>.
9. Statistical Hand Book Directorate of Economics and Statistics <https://des.assam.gov.in/documents-detail/statistical-hand-book>.

