

## MSMEs in Nagaland: A Comprehensive Overview

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**[Abstracts]** Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in the socio-economic landscape of Nagaland, contributing significantly to employment generation, income generation, and overall economic growth. This abstract provides a succinct overview of the MSME sector in Nagaland, highlighting its characteristics, challenges, and prospects. Nagaland, nestled in northeastern India, boasts a diverse MSME ecosystem comprising various sectors such as handicrafts, handlooms, tourism, agriculture, and horticulture. These enterprises, often characterized by their small scale of operation and localized nature, form the backbone of the state's economy, particularly in rural areas, where they contribute to livelihood sustenance and poverty alleviation. Despite their importance, Nagaland's MSMEs encounter numerous challenges, including inadequate access to finance, lack of modern technology and infrastructure, limited market linkages, regulatory hurdles, and skilled labor shortages. However, amidst these challenges lie significant opportunities.

The rich cultural heritage of Nagaland provides a unique selling proposition for its handicrafts and handloom products, attracting tourists and enthusiasts alike. The state government, various developmental agencies, and financial institutions have also initiated schemes and programs to promote MSME development, providing financial assistance, skill development training, and market linkages. The state and central governments have implemented supportive measures to bolster the MSME ecosystem. Financial aid initiatives like the Prime Minister's Employment Generation Program (PMEGP) aim to empower aspiring entrepreneurs, while skill development schemes seek to enhance the workforce's capabilities. Furthermore, infrastructure development projects and initiatives facilitating market linkages are underway to alleviate logistical constraints and broaden market access for MSME products. Thus, this paper provides a comprehensive overview of the MSME sector in Nagaland, examining its role, growth, challenges, and prospects.

**[Keywords]** Nagaland, MSMEs, challenges, opportunities, finance, infrastructure, regulatory hurdles

### Introduction

Nagaland, a picturesque state in Northeast India, is home to a vibrant and diverse Micro, Small, and Medium Enterprises (MSMEs) community. These enterprises form the backbone of the state's economy, contributing significantly to employment generation, income generation, and overall economic growth. Nestled amidst the lush greenery of Northeast India, Nagaland stands as a

testament to cultural richness and natural beauty. Yet, beyond its picturesque landscapes lies a dynamic economic landscape fuelled by the resilience and ingenuity of its people, particularly through the Micro, Small, and Medium Enterprises (MSMEs) sector.

The MSME sector in Nagaland pulsates with vitality, reflecting the state's unique socio-cultural fabric and geographical diversity. From the verdant hills of Kohima to the tranquil valleys of Dimapur, MSMEs thrive across various sectors, ranging from traditional handicrafts and handlooms to emerging industries such as tourism, agriculture, and horticulture. These enterprises, often modest in scale and rooted in local communities, serve as the lifeblood of Nagaland's economy, driving employment creation, income generation, and grassroots development.

However, beneath the surface of vibrancy lie the nuanced challenges confronting Nagaland's MSMEs. Hindered by limited access to finance, archaic technology, and inadequate infrastructure, these enterprises navigate complex regulatory frameworks and forge robust market linkages beyond regional boundaries. Moreover, the dearth of skilled labour compounds these challenges, impeding productivity and innovation within the sector.

Yet, amidst these challenges, Nagaland's MSMEs are poised at the precipice of opportunity, buoyed by the state's rich cultural heritage and burgeoning entrepreneurial spirit. The intricate craftsmanship of Naga artisans, intricately woven into the fabric of the state's handicrafts and handloom industry, presents a compelling narrative that resonates with domestic and international markets. Moreover, in tandem with developmental agencies and financial institutions, concerted efforts by the government of Nagaland have birthed several initiatives aimed at bolstering MSME development, ranging from financial assistance to skill enhancement programs and market facilitation measures. In this comprehensive overview, we delve into the intricate tapestry of Nagaland's MSME ecosystem, exploring its multifaceted characteristics, confronting challenges, and promising prospects. This paper provides a comprehensive overview of the MSME sector in Nagaland, highlighting its importance, challenges, and prospects.

Therefore, MSMEs are the cornerstone of Nagaland's economy, driving sustainable economic development through job creation, safeguarding culture, promoting innovation, boosting GDP growth, and poverty reduction. Nevertheless, realizing their full potential requires collective efforts from government and civilian communities to address challenges such as financial accessibility, infrastructure growth, skill development, and market networking. Using MSME's entrepreneurial drive and resourcefulness, Nagaland can chart a route towards inclusive and sustainable development. The study has the following objectives:

1. To study the comprehensive overview of MSMEs in Nagaland.
2. To study the role of MSMEs in the development of Nagaland economy
3. To identify the growth and challenges of MSMEs in Nagaland.

### **Literature Review**

The conceptual framework for this study focused on financial barriers faced by MSMEs. The role of Small and Medium Enterprises (SMEs) was examined globally, using firm-level data from 76 countries. They also assess the contribution of SMEs to total employment and GDP and analyse how financial and institutional factors impact their growth and operation (Ayyagari et al., 2017). Discussing broader financial inclusion challenges that make it difficult for MSMEs to access necessary financial services. They highlighted the need for robust legal and financial frameworks to support these enterprises (Demirguc et al., 2020). Small Finance Banks (SFBs) hold significant potential to address financial exclusion in India by reaching underserved populations, particularly in rural areas. To succeed, they must focus on developing tailored products, leveraging mobile-

based technology, and establishing strong distribution networks. The transition from Microfinance Institutions to SFBs presents challenges, but also opportunities for growth and innovation. The future of SFBs will be crucial in shaping the path of financial inclusion and the broader microfinance sector in the country (Mohanty, 2018).

Beyond financial constraints, the essential role of MSMEs in driving employment, industrialization, and overall socio-economic development in India. Despite facing significant challenges, the sector remains a key driver of economic activity, particularly in rural areas where it contributes to employment generation and poverty alleviation (Das, 2017; Singh & Paliwal 2017). MSMEs growth in units, GDP, employment, exports, and its role in achieving Sustainable Development Goals (SDGs) and creating green jobs (Sharma & Afroz, 2014; Shelly et al., 2020). An integrated framework is proposed to explain how different sustainability behaviors influence innovation practices regarding radical SOIs and the role of SMEs in industry transformation and sustainable supply chains. (Klewitz & Hansen, 2014).

Focusing on the Micro, Small, and Medium Enterprises in Nagaland, the potential for growth in the region, stresses the need for public-private collaboration to promote innovation and entrepreneurship. The importance of technology adoption, entrepreneurial mindsets, and strategic capabilities for enhancing MSME performance. It highlights how environmental, and task-technology fit models can guide MSMEs in effectively leveraging digital technologies to improve their operations and value creation (Khongsai et al., 2023). The various government initiatives aimed at encouraging MSME development in Nagaland, pointing to both state and central government efforts to foster local business growth through financial assistance and infrastructure development (Thingo & Sarkar, 2015). This brings a political dimension to the conversation, analysing how leadership at the highest levels can influence MSME policies and drive regional development. Collectively, these studies emphasize that while MSMEs are vital to both regional and national development, overcoming financial and institutional challenges is key to fully realizing their potential (Kumarasamy et al., 2024).

### **Methodology**

The research methodology for this study employed a mixed-methods approach, combining primary and secondary data to ensure a comprehensive analysis. Primary data was collected from 30 respondents across various districts using a well-structured schedule that included closed and open-ended questions. This approach ensured a diverse and representative sample, capturing quantitative and qualitative insights directly from the field. Secondary data sources included academic journals, newspapers, websites, official reports from MSMEs offices, relevant books, annual reports, the Directorate of Industry & Commerce, statistical handbooks, and other published documents from the Ministry of MSMEs. These sources provided valuable context and supported the primary data findings, ensuring a robust and well-rounded understanding of the subject matter. The study employed various statistical tools and methods to effectively analyze and interpret the acquired data. Graphs such as bar charts, line graphs, and pie charts were used to visualize the data, helping to identify patterns, trends, and anomalies.

Additionally, the simple percentage method was applied to quantify the data, allowing for the calculation of percentage distributions of responses and a clearer understanding of key metrics. This methodological approach ensured the data was analyzed meaningfully, leading to well-supported conclusions and practical recommendations. The combination of diverse data sources and rigorous analytical techniques enhanced the study's validity, reliability, and applicability to the real-world context of MSMEs.

**Data Collection**

The data and other information required for the study were collected from primary and secondary sources. Primary data required for the study was collected from 30 respondents through a well-structured schedule from various districts and secondary sources, including journals, newspapers, and websites. Data for the study was collected from the MSMEs office in Dimapur, relevant books, journals, annual reports of MSMEs, the Directorate of Industry & Commerce, the statistical handbook, and other published documents of the Ministry of MSMEs.

**Table 1**

*Number of MSMEs Registered in Nagaland under the Udyam Registered Portal*

<i>Sl. No</i>	<i>Name of the District</i>	<i>Total</i>	<i>Micro</i>	<i>Small</i>	<i>Medium</i>
1	Chumoukedima	1080	1075	5	0
2	Dimapur	7264	7121	130	13
3	Kiphire	655	654	1	0
4	Kohima	3423	3386	36	1
5	Longleng	539	539	0	0
6	Mokokchung	1480	1468	12	0
7	Mon	1275	1271	4	0
8	Niuland	287	285	1	1
9	Noklak	259	259	0	0
10	Peren	855	855	0	0
11	Phek	1362	1362	0	0
12	Shamator	60	60	0	0
13	Tseminyu	274	274	0	0
14	Tuensang	1037	1037	0	0
15	Wokha	1188	1181	7	0
16	Zunheboto	1340	1337	3	0
	Total	22,378	22,164	199	15

*Source:* District Industries & Commerce. Dimapur, 2024

From Table 1, it is observed that micro-enterprises dominate in all the districts. This implies that most businesses are very small in scale, likely individual proprietorships or businesses employing a few people. Small Enterprises are significantly fewer, with only 199 across the state, showing a smaller portion of businesses that have grown beyond the micro-scale but are not large by national standards. Medium Enterprises are the rarest, with only 15 across the state, indicating that few businesses in Nagaland grow to a scale where they employ a larger workforce or have significant economic output.

Dimapur district has the highest number of MSMEs in each category, which reflects Dimapur's status as a commercial hub in Nagaland, attracting more business activities. Kohima is

another significant hub with fewer medium enterprises, suggesting a lesser degree of industrialization or larger-scale commercial activities than Dimapur. Districts like Tseminyu, Shamator, Noklak, Peren, and Phek show no small or medium enterprises, indicating they might be more rural or less economically developed than others. Niuland, one of the newest districts carved out of the Dimapur district, is notable for having a balance across the categories despite its low numbers, including one of the few medium enterprises. Most enterprises across all districts are micro-enterprises, with a small proportion of small and medium enterprises. Dimapur stands out as having the highest number of total enterprises and the highest number of medium enterprises.

**Table 2**  
*District-Wise Net Turnover of MSMEs in Nagaland*

Sl. No	District	Year				
		2017-18	2018-19	2019-20	2020-21	2021-22
1.	Chumoukedima	8,41,18,579	78,23,590	4,393,967	18,45,000	73,25,283
2.	Dimapur	16,97,91,843	6,83,98,623	6,97,20,552	7,19,49,351	9,67,68,347
3.	Kiphire	6,10,60,768	57,00,000	22,30,000	34,50,000	10,10,000
4.	Kohima	8,82,57,078	2,77,66,113	48,09,550	96,80,000	4,50,84,682
5.	Longleng	6,00,000	42,00,000	29,50,000	30,50,000	1,15,64,770
6.	Mokokchung	2,94,67,564	17,90,000	43,85,000	48,50,000	1,09,53,940
7.	Mon	12,65,810	14,00,000	5,00,000	14,80,000	49,10,000
8.	Niuland	-	-	16,50,000	10,50,000	-
9.	Noklak	-	-	-	4,00,000	5,00,000
10.	Peren	-	7,00,000	27,50,000	60,50,836	32,00,000
11.	Phek	-	70,000	1,50,000	14,00,000	28,50,000
12.	Shamator	-	-	2,00,000	1,50,000	5,50,000
13.	Tseminyu	-	-	-	-	5,00,000
14.	Tuensang	12,50,000	8,50,000	10,90,000	12,20,000	71,70,000
15.	Wokha	23,00,000	6,11,40,000	70,00,000	47,70,000	33,60,000
16.	Zunheboto	1,60,000	1,00,000	-	-	15,00,000
	Total	43,82,71,642	17,99,38,326	9,90,79,069	11,13,45,187	19,72,47,022

*Source:* District Industries & Commerce. Dimapur, 2024

Table 2 reflects the net turnover for various districts over five fiscal years from 2017-2018 to 2021-2022. Chumoukedima: Highest turnover in 2017-2018, then declining with fluctuations. Dimapur: Consistently high turnover, indicating significant economic activity. Kiphire: General decline in turnover over the years. Kohima: Initial high turnover followed by a significant reduction. Longleng: Started with a low turnover but showed a steady increase. Mokokchung: Initial high turnover, followed by a decline and then stability. Mon: Modest turnover compared to other

districts. Niuland, Noklak, Tseminyu: Limited or recent data availability. Peren, Phek, Shamator, Tuensang, Wokha, Zunheboto: Varying trends with fluctuating turnover.

Highest turnover in 2017-2018, with a general decline until a rise in 2021-2022, indicating varied economic developments and fiscal strategies across districts over the years. Therefore, it indicates budget allocations, revenue generation, or investment in infrastructure or services within each district, reflecting economic priorities, growth, or decline in certain areas. The significant variances suggest different economic developments or fiscal management strategies across the districts over the years.

### **Challenges and Problems Faced by the Entrepreneurs and Beneficiaries of MSMEs**

To identify the challenges faced by the entrepreneurs, first-hand information was collected from thirty (30) entrepreneurs from different districts of Nagaland who are running micro, small and medium enterprises. Of the thirty respondents, eighteen are running micro-enterprises, eight are running small enterprises, and four are running medium enterprises. They are engaged in enterprises such as a piggery farm, engineering and innovation centers, automobile service centers, beauty parlors, music institutes, traditional dress and costume stores, lights and décor, clothing and fashion stores, sports goods centers, and printing press and stationery.

**Table 3**

*Impact of Infrastructure Deficiencies on Business Operations*

<i>Infrastructure</i>	<i>No. of Respondents</i>	<i>%</i>
Power supply	21	70
Transportation	3	10
Communication and technology	1	3.33
Road connectivity	3	10
No response	2	6.4
<i>Total</i>	<i>30</i>	<i>100</i>

Table 3 shows the impact of infrastructure deficiencies on the operation of the business. The highest infrastructure deficiencies faced by the entrepreneurs are power supply, 70 per cent, followed by transportation and road connectivity, 10 per cent each. The respondents identified how infrastructure inadequacies affect their productivity and competitiveness, which are (i) inconsistent power supply and high energy costs disrupting operations for the business, (ii) limited transportation services hampering the transport of raw materials, and (iii) Bad Road conditions affect the price of the commodity, delay in the movement of goods and products, and barriers to entry.

**Table 4***Challenges Faced by Entrepreneurs in Accessing Finance for Business Operations*

Challenges	No. of Respondents	%
Yes	17	56.7
No	13	43.3
Total	30	100

Table 4 shows the challenges entrepreneurs face in accessing finance for business operations. Out of the total respondents, 56.7 per cent agreed that they faced challenges in accessing finance for business operations, while 43.3 per cent didn't face any challenges in accessing finance. Some of the main challenges faced by entrepreneurs in accessing finance for business operations are collateral factors for high amounts, limited access to capital, poor credit history, complicated financial procedures and requirements, limited schemes for micro businesses, less assistance or aid from the state government, the reluctance of banks in providing any financial support even if the center government is involved, and longtime duration to process the loans or funds.

**Table 5***Challenges Faced in Adopting Modern Technology*

Responses	No. of respondents	%
Yes	11	36.7
No	19	63.3
Total	30	100

Table 5 shows the challenges faced in adopting modern technology. Of the total respondents, 63.3 per cent do not face any challenges in adopting modern technology, while 36.7 per cent face challenges in adopting modern technology. The modern technology tools and equipment used in business operations include digital offset and screen printing, CCTV Microsoft, MS-excel, online transactions app, social media viz., Facebook, Instagram, Online business site viz., Shopify, amazon and communication tools such as Email, instant messaging platforms, video conferencing app (Zoom, Google Meet).

**Table 6***The Burden of Regulatory Processes or Compliance Requirements on Business Operations*

Regulatory Process	No. of Respondents	%
Tax collection/GST	11	36.7
GDPR	5	16.6
Health and Safety Compliance	8	26.7
Laws and Regulations	6	20
Total	30	100

Table 6 presents the challenges or burdens of regulatory processes or compliance requirements in business operations. 36.7 per cent of the respondents stated “tax collection/GST” as the main burden in their business operation, 26.7 per cent stated “health and safety compliance” as the burden in their business, 20 per cent stated “laws and regulations” as a burden in their business, and 16.6 per cent of the respondents stated “GDPR” as the main burden in operating their business.

**Table 7***Main Sources of Competition for Business*

Sources of Competition	No. of Respondents	%
Existing companies	4	13.3
New Entrants	8	26.7
E-Commerce	9	30
Substitute products or services	6	20
Bargaining power of suppliers and buyers	3	10
Total	30	100

Table 7 shows the main sources of business competition. E-commerce is one of the main sources of competition with 30 per cent, followed by new entrants at 26.7 per cent, substitute products or services at 20 per cent, existing companies at 13.3 per cent, and bargaining power of suppliers and buyers at 10 per cent.

**Table 8***Specific Support or Interventions in Addressing the Challenges Faced by MSMEs in Nagaland*

Support/Assistance	No. of Respondents	%
Financial assistance	5	16.7
Skill development programs	3	10
Infrastructure Development	4	13.3
Technology adoption	1	3.3
Networking opportunities	2	6.7
All of the above	15	50
Total	30	100

Table 8 presents the need for specific support or interventions in addressing the challenges MSMEs face in Nagaland. The majority of the respondents, i.e., 50 per cent, stated “all of the above”, which indicates that they need support or assistance in financial assistance, skill development, infrastructure development, technology adoption and networking opportunities. 16.7% of the



respondents specifically stated financial assistance as the major intervention in addressing the challenges faced by MSMEs in Nagaland, followed by 10% with skill development programs, 6.7% with networking opportunities, and 3.3% with technology adoption.

### **Hypothesis Testing**

To test the impact of power supply deficiencies on the business operations of MSMEs in Nagaland, we formulated the following hypotheses: the null hypothesis ( $H_0$ ) states that there is no significant impact of power supply deficiencies on MSMEs. In contrast, the alternative hypothesis ( $H_1$ ) posits that there is a significant impact. Using a sample of 30 respondents, 21 (70%) reported power supply issues. Assuming no significant impact, the expected proportion would be 50%. A Z-test for proportions yielded a test statistic of approximately 2.19. With a significance level ( $\alpha$ ) of 0.05, the critical Z-value for a two-tailed test is  $\pm 1.96$ . We reject the null hypothesis since the calculated Z-value exceeds the critical value. This indicates that power supply deficiencies significantly impact the business operations of MSMEs in Nagaland.

### **Analyses of the Hypotheses**

This study sought to investigate the impact of power supply deficiencies on the business operations of MSMEs in Nagaland by formulating and testing two hypotheses. The null hypothesis ( $H_0$ ) posited that there is no significant impact of power supply deficiencies on MSMEs (shown in Table 9), while the alternative hypothesis ( $H_1$ ) suggested a significant impact. From a sample of 30 entrepreneurs, 21 (70%) reported that power supply issues affected their business operations. Using a Z-test for proportions, with a hypothesized proportion of 50% (indicating no significant impact), we calculated a Z-value of approximately 2.19. Given a significance level ( $\alpha$ ) of 0.05, the critical Z-value for a two-tailed test is  $\pm 1.96$ . We reject the null hypothesis since the calculated Z-value exceeds this critical threshold. This statistical evidence indicates that power supply deficiencies significantly impact the operations of MSMEs in Nagaland. This finding is consistent with the data, highlighting that most respondents experience disruptions due to power issues, underscoring the necessity for improved power infrastructure to bolster the efficiency and growth of MSMEs in the region.

**Table 9***Analysis of Hypothesis in Table Format*

Analysis	Details
Hypothesis	Null Hypothesis ( $H_0$ ): No significant impact of power supply deficiencies on MSMEs. Alternative Hypothesis ( $H_1$ ): Significant impact of power supply deficiencies on MSMEs.
Sample Data	Total respondents: 30 Respondents reporting power supply issues: 21 (70%)
Test Statistic	Z-test for proportions
Calculated Proportion ( $\hat{p}$ )	0.7
Hypothesized Proportion ( $p_0$ )	0.5
Sample Size (n)	30
Calculated Z-value	$\approx 2.19$
Significance Level ( $\alpha$ )	0.05
Critical Z-values	$\pm 1.96$
Decision	Reject the null hypothesis ( $H_0$ )
Conclusion	Power supply deficiencies significantly impact the business operations of MSMEs in Nagaland.
Interpretation	A significant proportion of MSMEs face operational challenges due to power issues, indicating a need for improved infrastructure.

### Observations

1. Growth Potential: The data highlights the growth potential in Nagaland's MSME sector, with many districts showing significant increases in net turnover.
  2. Regional Disparities: There are disparities among districts, with some showing more substantial growth than others, indicating areas where targeted interventions could be beneficial.
  3. Economic Impact: The increasing net turnover signifies the positive economic impact of MSMEs in the region, contributing to overall economic development.
- The net turnover data for MSMEs in Nagaland showcases a generally positive trend, reflecting the sector's growth potential and economic significance. However, the variations across districts suggest the need for targeted policies to address regional disparities and promote balanced growth.

### Conclusion

The MSME sector in Nagaland plays a crucial role in the state's economic development, contributing significantly to employment, income generation, and overall economic growth. Despite facing several challenges, the sector has immense growth potential, driven by government support, opportunities in tourism, agriculture, handicrafts, and the entrepreneurial spirit of the people. Addressing the challenges and leveraging the opportunities can pave the way for sustainable and inclusive development in Nagaland.

### Contribution

The data on MSMEs in Nagaland reveals a landscape dominated by micro-enterprises, highlighting a substantial need for support mechanisms to facilitate growth, especially in economically underperforming districts like Kiphire and Tseminyu. There is a stark economic disparity among the districts, with Dimapur and Kohima emerging as economic hubs, suggesting a need for targeted development strategies to foster equitable economic growth across the state. The minimal presence of medium-sized enterprises underscores significant barriers to scaling up, including issues related to access to finance, markets, and technical skills. This situation presents a clear opportunity for governmental and non-governmental organizations to implement supportive policies and programs to facilitate business expansion from micro to small and medium sizes, improve infrastructure, and offer training programs. Addressing these challenges could significantly enhance the overall economic development of Nagaland, ensuring a more balanced and sustainable economic landscape across its districts.

### Future Research

MSMEs in Nagaland should delve into the longitudinal impact of digital transformation on these enterprises, examining how integrating advanced technologies such as artificial intelligence, blockchain, and big data analytics can enhance their operational efficiency and market competitiveness. Additionally, studies should focus on the socio-cultural factors influencing entrepreneurial activities among indigenous communities, providing insights into how traditional practices can be harmoniously integrated with modern business strategies.

Exploring the efficacy of government policies in fostering a conducive business environment, particularly in the post-pandemic era, is also crucial. Investigating the role of micro-financing and alternative funding mechanisms in addressing the financial constraints faced by MSMEs and the impact of global supply chain disruptions on their sustainability would provide valuable data for policymakers and stakeholders. Lastly, comparative studies between MSMEs in Nagaland and those in other northeastern states could shed light on regional disparities and best practices that could be replicated to spur growth and development across the region.

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