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# A CASE STUDY ON THE OPPORTUNITIES AND CHALLENGES OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) AT HOWRAH DISTRICT IN WEST BENGAL

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The Micro, Small and Medium Enterprises (MSMEs) play a vital role in generating employment, utilizing local resources, reducing regional imbalances. The current paper is an attempt to analyse the ground reality of MSMEs at Howrah district in West Bengal on the basis of a sample survey in the district. The paper is mainly based on the primary data collected through the field survey. The study tries to find out the scenario of institutional credit support by the banks and other financial institutions to the MSMEs and rank the major problems faced by the MSMEs using Garrett's Ranking Technique. The paper argues that the percentage of institutional credit offered to the micro units is significantly less compared to the small and medium enterprises. Garrett's Ranking Technique shows that the most vital problems of MSMEs at Howrah are poor banking support, obsolete technology, competition, labor problems, infrastructural deficiency, etc.

**Keywords:** Institutional Credit, Industrial Cluster, Micro, Small and Medium Enterprises (MSMEs)

## INTRODUCTION

The Micro, Small and Medium Enterprises (MSMEs) are the major drivers of Indian economy and key instrument in promoting equitable development. The main highlight of the sector is its capacity to generate employment with comparatively low capital requirement (Dhar Pranam, 2013). MSMEs complement large industries as ancillary units and contribute significantly in socioeconomic development of the country.

MSMEs is a vibrant and fast growing sector in West Bengal. Howrah is one of the most industrially developed districts in West Bengal. Over the year the district has shown good concentration of MSMEs. Traditionally, metal and engineering industries have a strong base at Howrah. The major industries include basic metal products, machinery and spares, electrical and electronics machines and parts, hosiery and garments, rubber and plastics, paper, food processing industries, leather products,

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computer hardware and software products, etc. Howrah has an enriched handicrafts sector which produce wood carving, batik and tie-dye, clay modeling, needlework, cane and bamboo products, brass metal products, bead work, sea shell and coconut shell products, etc. The products are high in demand in both domestic and international market.

MSMEs has been a preferred field of study for the researchers. Several academicians have expressed their views regarding MSMEs in different ways.

Banerjee *et al.* (2002) observed that the performance of West Bengal in industry and public finance is below par. For upliftment of SSIs, the Govt. must ensure public investment in infrastructure development, increase interaction between industry and university, ensure easy availability of credit, sophisticated technology and improved distribution channels. Dutta Subrata (2002) argues that rural industries have not properly been promoted in West Bengal and small enterprises are mostly located in the urban areas. The Govt. must ensure infrastructure development to promote small industries in rural and backward areas. Chakrabarti and Bose (2009) argue that the industrial performance of West Bengal was almost at par compared with the industrially developed states (Maharashtra, Gujarat and Tamilnadu) during the pre-liberalization period. However, since the introduction of global measures in Indian economy, performance of West Bengal witnessed a downfall due to use of obsolete technology, bureaucratic formalities, political interference, corruption, huge documentation, inability of the state to handle the challenges of globalization, etc.

## OBJECTIVES OF THE STUDY

The following are the major objectives of the study:

1. To analyze the scenario of institutional credit support by the banks and other financial institutions to the MSMEs at Howrah.
2. To identify the major problems faced by the MSMEs at Howrah and offer effective solutions.

## METHODOLOGY AND DATA SOURCE

An empirical study among the MSMEs at Howrah district has been carried out. We have used simple random sampling method to select 30 micro units, 14 small units and 6 medium scale units (i.e., a total of 50 MSME units) out of the list of MSMEs provided by the District Industries Centre (DIC), Howrah. Only registered MSMEs have been considered for the study.

The major statistical technique used is Henry Garrett's Ranking Technique (Vishnuvarthani and Selvaraj, 2012 and Ahmad, Fayaz, 2012) to find out the degree of importance of different problems faced by the MSMEs at Howrah district. It is calculated as percentage score and the scale value is obtained by employing Scale Conversion Table given by Henry Garrett.

$$\text{Percent Score} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

where,  $R_{ij}$  is rank given for  $i^{\text{th}}$  item by  $j^{\text{th}}$  individual and  $N_j$  is Number of items ranked by  $j^{\text{th}}$  individual.

The study is mostly based on the primary data collected from the sample MSMEs at Howrah District through structured questionnaire, interview with the MSME owners and workers, Govt. officials of District Industries Centres (DICs), banks, etc. The field survey was

conducted in September 2013. Apart from primary data, we have also used secondary data like Annual Reports published by the Ministry of MSMEs and District Industries Centre (DIC), Howrah, articles from independent researchers, etc.

## RESULTS AND DISCUSSION

The exact number of micro, small and medium enterprises at Howrah could not be collected. As per the Progress Report of Howrah DIC (Table 1), 2011-12, there are about 15,400 registered

MSMEs at Howrah. We have used random sampling method to select 30 micro units, 14 small units and 6 medium scale units out of the list of registered MSMEs supplied by the Howrah DIC.

We have tried to cover major clusters and industrial parks while collecting sample. Sample micro and a few small units were chosen from major clusters while the other small and medium industries were selected from Jalan Industrial Complex. As Table 2 shows, we have used Re-rolling and Foundry Industries, Metal Spare Parts, Engineering Industries as the major samples for study.

To analyze the financial scenario, we have considered two parameters like percentage of MSMEs obtained loan from banks and the percentage of total funds of the unit financed through the bank loan. Field survey data reveals that 60% of the sample micro units, 93% of the sample small units and 100% of the sample medium industries have obtained institutional credit support (Table 3). Institutional support to

**Table 1: Category-wise Distribution of the Sample MSMEs**

S. No.	Category	Total No. of MSMEs in Howrah	No. of samples
1	Micro	NA	30
	Small	NA	14
2	Medium	NA	06
	Total	15,400	50

Note: NA refers to Not Available.

Source: 1) Field Survey, 2013 2) Progress Report of Howrah District Industries Centre (DIC), 2011-12

**Table 2: Types of sample MSMEs at Howrah**

S. No.	Types	No. of units	Percentage
1	Metal Spare Parts Industries	08	16
2	Re-rolling and Foundry Industries	12	24
3	Rubber Molding Industries	06	12
4	Zari Industries	05	10
5	Optical Lens Industries	03	06
6	Shuttle Cock Industries	03	06
7	Food Processing Industries	07	14
8	Engineering Industries	06	12
	TOTAL	50	100

Source: Field Survey, 2013

**Table 3: Financing Scenario of Sample MSMEs at Howrah**

S.No.	Industry Type	No. of Samples	No. of firms using bank loan	% of firms availing of institutional financing	% of total funds financed through institutional financing
1	Micro	30	18	60	52
2	Small	14	13	93	78
3	Medium	06	06	100	92

**Table 4: Problems Faced in Securing Loans from Financial Institutions**

S.No.	Details of problems faced	No. of respondents	Percentage
1	Demand for collateral security	28	56
2	Delay in sanction of loan	25	50
3	High rate of interest	20	40
4	Huge paper work	22	44
	Total	50	100

the MSMEs at Howrah in terms of number of firms granted credit support shows a healthy situation.

If we consider the other parameter, i.e., the percentage of total funds of the unit financed through the bank loan, the survey results show that except micro firms, the credit demand for the small and medium enterprises has been met satisfactorily by the banks. 92% of the total funds of medium enterprises and 78% of small firms have been financed through bank credit while only 52% of the total funds of the sample micro firms have been met through bank finance (Table 3). Thus, the sample survey suggests that the banks have done a commendable job though the micro sector is still not getting adequate credit support.

As Table 4 shows the majority of the sample entrepreneurs (56%) believed that bank's demand for collateral securities is the most vital problem they encounter while approaching a bank for loan. However, this problem is mainly prevalent among the micro entrepreneurs. The interaction with the

small and medium enterprises during the field survey suggests that these units are not much concerned about maintaining collateral securities rather they think that the banks unnecessarily take a lot of time to sanction loans. 44% of the sample MSMEs think that the loan sanctioning process is too complex and involves huge paper works.

As Table 5 shows only 24% of the sample entrepreneurs got their 100% loan demand sanctioned by the banks. This category includes the medium enterprises and some financially strong small firms. 36% and 24% of firms get credit assistance of 75% and 50% of their credit needs. This category includes mostly the small and micro firms. 8% of firms comprising of micro and handicraft firms get poor support as only 25% of their credit needs is fulfilled by the banks while 8% of the sample units did not get any financial support from the banks.

**Table 5: Demand for Loan Vs Loan Sanctioned by the Financial Institutions**

S. No.	Loan sanctioned as percentage on loan demanded	No. of respondents	Percentage
1	100	12	24
2	75	18	36
3	50	12	24
4	25	04	08
	Total	46	92

Note: 4 (8 percent) sample MSMEs did not get credit from banks.

### Major Problems Faced by the MSMEs

During the field survey in Howrah, it was our endeavour to find out the degree of importance of the different problems faced by the MSME entrepreneurs. We identified ten vital issues (financial, infrastructural, marketing, labor, managerial, poor technology, power shortage, irregular supply of raw materials, tough market competition and Govt. policy) and asked the sample entrepreneurs to assign ranks to those issues as per importance, i.e., the most vital problem as per the consideration of the respondent is given the first rank and so on. The results so obtained were used to carry out Garrett's ranking using Scale Conversion Table given by Henry Garrett.

The percentage score for each rank from 1 to 10 are calculated. The percentage score thus obtained for all the ten ranks are converted into scale values using Scale Conversion Table given by Henry Garrett. The scale values (x) for first rank to tenth rank are 81, 70, 63, 57, 52, 47, 42, 36, 29 and 18, respectively. The score value (fx) is calculated for each factor by multiplying the number of respondents (f) with respective scale values (x) (Vishnuvarthani and Selvaraj, 2012). The mean score is then calculated to know the order of preference given by the respondents for

the factors. Based on the mean score, the overall ranks are assigned for each variable.

As we can see from Table 6, the sample MSME entrepreneurs at Howrah believe that financing is the most vital problem (mean value 63.02) followed by poor technology (54.82), competition (52.02), labor problem (50.67), power shortage (49.78), infrastructural problems (49.06), marketing problems (46.92), non-availability of raw materials (46.26), Govt. policy (42.16), and managerial inefficiency (40.3).

### Poor Banking Support

During the field survey in major clusters at Howrah, most of the micro enterprises admit that poor availability of bank loan is the most vital problem for them. On average only 30% of the micro firms get bank credit and many of such firms have comparatively strong financial base while the other firms suffer from scarcity of capital. The banks, on average, sanction loans only up to 7 lakh while the units in the cluster needs loan of Rs. 17-18 lakh on average. The units need to maintain about 25% of the loan amount as collateral securities. The reasons for poor credit availability of micro units are poor documentation and accounting practice, poor loan repayment record, lack of credit rating, lack of proactive

**Table 6: Ranking of problems of Howrah MSMEs as per Garrett's Method**

Rank	I	II	III	IV	V	VI	VII	VIII	IX	X	Total	Total Score	Mean Value	Garrett's Rank
Scale Factors	81	70	63	57	52	47	42	36	29	18				
Financial Problems	21	5	5	3	2	3	5	1	3	2	50	3151	63.02	1
fx	1701	350	315	171	104	141	210	36	87	36				
Infra-structural problems	2	7	4	5	8	5	3	8	5	3	50	2553	49.06	6
fx	162	490	252	285	416	235	126	288	145	54				
Marketing problems	5	4	6	5	4	4	3	5	4	10	50	2346	46.92	7
fx	405	280	378	285	208	188	126	180	116	180				
Labour problems	5	6	7	7	5	3141	2	2	7	6	50	2533	50.67	4
fx	405	420	441	399	260		84	72	203	108				
Managerial inefficiency	2	1	1	3	4	5	10	8	10	6	50	2015	40.3	10
fx	162	70	63	171	208	235	420	288	290	108				
Poor Technology	5	8	3	10	7	6	3	5	1	2	50	2741	54.82	2
fx	405	560	189	570	364	282	126	180	29	36				
Power Shortage	2	7	6	5	5	7	8	2	3	5	50	2489	49.78	5
fx	162	490	378	285	260	329	336	72	87	90				
Non-availability of raw materials	2	6	5	2	3	8	7	7	4	6	50	2313	46.26	8
fx	162	420	315	114	156	376	294	292	116	108				
Competition	5	4	8	5	6	5	3	10	2	2	50	2601	52.02	3
fx	405	280	504	285	312	235	126	360	58	36				
Govt. policy	1	2	5	5	6	4	6	2	11	8	50	2108	42.16	9
fx	81	140	315	285	312	188	252	72	319	144				
Total	50	50	50	50	50	50	50	50	50	50				

Note: x=Scale Value, f=No. of units, fx=Score.

Source: 1) Field Survey, 2013; 2) Ahmad, Fayaz, 2012

attitude of the banks, etc. However, these problems are mostly evident in micro firms only while the majority of small and medium enterprises even financially strong micro firms report that they do not face many problems in obtaining bank credit. But they complain that the banking procedure is cumbersome, time consuming and unnecessarily documentation oriented.

### **Poor Technology**

The micro enterprises are highly dependent on the traditional skill of their workers. The level of technology used in these units is below par. They fail to introduce advanced technology due to shortage of funds and inability of their workers to handle sophisticated technology. The small and medium firms use comparatively better technology but still these are not at par with the foreign firms. Most of the surveyed small and even medium enterprises do not have a separate research and development wing.

### **Competition**

Due to globalization, the intensity of competition in the market has increased several times. The large domestic firms and MNCs have made it difficult for the MSMEs to exist in the market. The interaction with the entrepreneurs of micro units reveals that they do not have much idea about the intensity of competition in the market. They mostly operate in the local markets or in nearby states and believe that they face competition only from the similar firms. A few small and all the sample medium firms compete in all India level. They also admit that they are increasingly facing more intense competition in the market due to lack of skilled manager, poor technology and marketing techniques.

### **Labor Problems**

The micro and few small scale industries are famous for highly skilled workers with high degree of precision and expertise. They have acquired the skill from generation to generation and learned the job seeing the other family members doing it. However, their skill is not properly upgraded with the help of modern machineries and they are not familiar with recent trends or changes in tastes, preference and choice of the consumers. The field survey results show that the average number of worker in micro units is 4. Most of the workers in micro units are the family members of the entrepreneurs while only 5% of workers are hired on contract basis. The micro entrepreneurs share cordial relations with their workers. The incidence of workers unrest in micro units is a rarity. On average 15 workers are employed in sample small and medium enterprises in Howrah. Few of these units provide on the job training method for the workers. The interaction with the entrepreneurs and workers suggests that they share a strained relation and industrial unrest, lock out, strikes in the units are frequent.

### **Irregular Power Supply**

Lack of uninterrupted supply of electricity is a major problem for the cluster micro and small firms which do not have separate power supplying unit. Frequent fluctuation in power is a common problem here. Majority of the units in the cluster have made provision for diesel generator which create environmental problems. The clusters like spare parts cluster at Bargachia, rubber molding cluster at Raghudevapur, etc., have placed their demand for separate power supplying unit exclusively for the cluster units which is yet to be materialized.

### **Infrastructural Deficiency**

Howrah is well connected with the different parts of the state and the country through road and rail network but the roads inside the clusters are at a very poor shape. The units face tremendous problem in bringing the raw materials and sending the finished products in the market. It is very difficult for the prospective customers to contact physically with the manufacturing units. There is an urgent need to improve road condition within the cluster to improve the image and accessibility of the units. The units like metal spare parts, rubber molding, gems and jewelry, etc., require good laboratory and testing facilities to maintain quality of production.

### **Poor Marketing Technique**

The field survey results suggest that only 27% of sample micro units, 58% of small units and 100% of medium enterprises use advertisement to boost sales. None of the sample micro and small units has a well formulated marketing strategy or a separate marketing department. The units use local newspapers, local TV channel, etc., as the medium of advertisement.

Websites have emerged as a strong medium for advertisement as it plays a vital role in supplying information about the concern and connecting the prospective buyer with the seller. Only 10% of the sample MSMEs units have their own websites. About 50% of units have registered themselves with the trade websites but they have given very less information about themselves. The micro units depend on indirect selling i.e. selling through middlemen which increases the price of the product and adversely affects their profitability.

### **Scarcity of Raw Materials**

Inadequate supply and frequent fluctuation in raw

material price is a vital problem for Howrah MSMEs. The price of the final product is often pre decided and highly competitive and usually does not change due to local change in raw material price. The raw material price is determined by the supply and demand in the local market and controlled by the local suppliers. Often the small firms have to pay the price as decided by the suppliers even if the price of the raw material is less in the international market. There is no regulatory authority to intervene the issue. There is an urgent need of establishing Raw Material Bank especially in the cluster areas to ensure steady supply of raw materials at a justified rate.

### **Govt. Policy**

The Govt. taxation policy is cumbersome and time consuming. The excise duty policy of the Central Govt. favors the large business houses creating an uneven competition for the MSMEs. The units in cluster areas have to deposit their taxes and other Govt. dues in Kolkata office. The system should be decentralized and Central Sales Tax (CST), Value Added Tax (VAT), Municipality fees should be collected from local office. Moreover, the Govt. must ensure a stable policy framework for the MSMEs considering the sensitive nature of the sector. The West Bengal Govt. has come up with a new policy for the MSMEs and has declared the sector as the thrust area for economic development of the state. The field survey reveals that the level of awareness about the Govt. policy is poor among the MSMEs especially the micro units. They are not even aware about the promotional schemes being run by the central and state govt. Thus, consciousness about Govt. policies, promotional schemes should be increased through seminars, workshops, EDPs, etc.

## Managerial Inefficiency

The entrepreneurs are the sole decision makers and the percentage of the entrepreneurs having a professional or managerial training is negligible in micro units. It is not possible for these units to employ trained managers due to financial constraints. EDPs and short term skill development programs might be suitable for them. On the other hand, the number of trained managers is extremely less even in small entrepreneurs. The medium enterprises employ qualified managers but they do not get the best quality managers as they are snatched away by the large organizations offering fat compensation packages. Poor managerial quality is a major reason for inadequate industrial development at Howrah.

## LIMITATION OF THE SURVEY

Lack of authentic data is a major problem for Howrah MSMEs especially for the micro enterprises. The field survey experience reveals that most of the micro enterprises in industrial clusters do not follow systematic accounting procedure. Thus, collection of data from the sample entrepreneurs was a tough ask.

The survey is restricted to the registered MSMEs only and the MSMEs unorganised sector has not been considered. We faced problems in collecting information from the medium enterprises as they were not willing to cooperate.

The study is carried out by the researcher alone with limited physical and financial ability. It was difficult to visit all the industrial areas in Howrah though all the major industrial clusters and Industrial Complexes were visited. The study could have been more comprehensive if more samples could be chosen and more industrial areas in Howrah could be visited.

## RECOMMENDATIONS

The availability of raw material at a justified price is a major problem for Howrah MSMEs. The local raw material market is dominated by the local influential suppliers. They artificially increase raw material price even if the price of such raw material is far less in international market. It is strongly suggested that a regulatory body should be set up to intervene the matter and ensure supply of raw materials at competitive price. The Govt. must also ensure establishment of raw material bank near industrial clusters.

The MSMEs like metal spare parts, rubber molding, gems and jewelry, etc., require good laboratory and testing facilities to maintain quality of production but such labs is not sufficient in number in cluster areas. Therefore, establishment of laboratories and testing centres near the cluster areas are the vital needs for the MSMEs.

Howrah is well connected through road and rail transport but the roads within the most of the clusters are in extremely bad condition. The roads are not even suitable for three wheelers to ply through. The clusters are in urgent need of all whether roads.

Irregular power supply and its frequent fluctuation are a common problem for cluster MSMEs. Inadequate power supply forces the units to resort to old technology which compromises with the product quality and creates environmental issues. Power supply situation is quite better in industrial parks or estates. It is suggested that the major clusters should have independent power supply unit to ensure uninterrupted power supply.

DIC must arrange Entrepreneurship Development Programs, seminars, short term management courses to increase managerial efficiency of the entrepreneurs, informing and encouraging them to use sophisticated technology and increasing awareness regarding Govt. policy and promotional measures, etc.

## CONCLUSION

Howrah has immense industrial potential. The district has a good network of micro, small and medium enterprises and interdependence among these three sectors can be highly beneficial for industrial growth. The sector needs more institutional credit support, infrastructural development, well formulated managerial and marketing strategies, use of advanced technology, establishment of laboratories and testing centres, etc., to combat the challenges of liberalization and excel in highly competitive market. As per the new Industrial Policy, 2013 West Bengal Govt. has placed special importance for MSMEs and the MSMEs have been identified as the 'thrust area' for industrial development. Howrah, being one of the industrially developed districts of the state has a leading role to play to ensure successful implementation of the policy.

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