

A STUDY ON THE PERCEPTION OF MSMEs TOWARDS THE VARIOUS SCHEMES PROVIDED BY DI&CC IN NAGAON DISTRICT

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) are the driving force behind India's economic growth, especially in employment generation, industrial production, and entrepreneurship development. In light of their significance, the Government of India, in partnership with state-level organizations such as the District Industries and Commerce Centre (DI&CC), has introduced various schemes to promote the growth and viability of MSMEs. Owing to these schemes, a discernable gap is observed in awareness, accessibility, and actual utilization—particularly in rural and semi-urban areas, like the Nagaon district of Assam.

This research identifies the understanding of MSME owners of Nagaon about different government schemes provided by the DI&CC. The key aims were to review perceived advantages of such schemes in business development and explore the issues entrepreneurs are facing in availing the facilities of these programs. With a mixed-method research design, 20 MSME respondents were gathered using structured questionnaires (through Google Forms and field visits) and interview with DI&CC officer. Based on the analysis, although many MSMEs are aware of the potential advantages of government assistance especially financial stability and business growth multiple impediments such as unawareness, cumbersome documentation, and delayed disbursement of funds remain for many of them. Substantively, more than one-third of the respondents had never been reached by DI&CC schemes because they lacked information or had their outreach constrained.

The conclusions of the study rest on suggestions like stepped-up awareness drives, reduced application complexity, and faster responsiveness of DI&CC services. This study provides important findings for policymakers, DI&CC officials, and development agencies to enhance MSME support systems and facilitate inclusive industrial development at the district level.

Keywords: Micro, Small, and Medium Enterprises (MSMEs), District Industries and Commerce Centre (DI&CC), Awareness, Accessibility, Scheme Utilization

JEL Classification: E2, H5, H76, M13, M38, O1

Introduction

The Micro, Small, and Medium Enterprises (MSME) sector occupies a crucial position in India's industrial and economic landscape. It not only generates large-scale employment but also fosters entrepreneurship, innovation, and equitable regional development. Accounting for over 30% of India's GDP and nearly half of its exports, MSMEs serve as engines of inclusive growth. Recognizing their transformative potential, the Government of India and various state governments have introduced multiple policy frameworks, incentives, and institutional mechanisms to strengthen and sustain this sector.

At the district level, the District Industries and Commerce Centres (DI&CCs) play a vital role in implementing these initiatives. Established with the objective of promoting industrialization and entrepreneurship, DI&CCs act as the single-window agencies for supporting MSMEs through project guidance, registration, financial linkages, and marketing assistance. In Assam,

DI&CCs administer a variety of central and state schemes such as the Prime Minister's Employment Generation Programme (PMEGP), Micro Units Development and Refinance Agency (MUDRA) Yojana, North East Industrial Development Scheme (NEIDS), and the Uttar Poorva Transformative Industrialization Scheme (UNNATI). Each of these programs aims to enhance the competitiveness and resilience of local enterprises by facilitating credit access, skill development, and infrastructure support.

Despite the government's continued efforts, many MSMEs in districts like Nagaon struggle to fully benefit from these schemes. Several challenges such as limited awareness, procedural delays, lack of technical knowledge, and inadequate communication between institutions and entrepreneurs restrict the effective realization of policy benefits. The divergence between policy formulation and its practical implementation has created an urgent need to understand how MSME owners perceive these initiatives, the extent of their awareness, and the factors influencing their participation.

The Nagaon district represents a unique case within Assam's MSME ecosystem. It is home to a large number of micro and small enterprises, particularly in traditional, agro-based, and service sectors. However, empirical observations suggest that the uptake of government schemes through DI&CC remains relatively low compared to other districts. Understanding the perception, level of awareness, and challenges faced by MSMEs in accessing these schemes is essential to bridging this gap. Such an analysis not only highlights the ground realities of policy implementation but also provides constructive insights for improving institutional outreach and responsiveness.

This project is therefore grounded on a comprehensive review of the historical evolution of MSMEs in India, the establishment and functioning of DI&CCs, the various central and state-level schemes designed for enterprise development, and the socio-economic conditions influencing MSME operations in Nagaon. By examining these dimensions, the study seeks to evaluate the effectiveness of DI&CC initiatives and their impact on the local entrepreneurial ecosystem. Through field-based evidence and policy analysis, it aims to contribute to the formulation of more inclusive, accessible, and efficient MSME development frameworks—forming the foundation upon which this project has been prepared.

Key schemes include:

- *North East Industrial Development Scheme (NEIDS), 2017*: A central initiative that provides fiscal incentives such as capital investment subsidy, transport and employment subsidies, and GST reimbursement to industries established in the North Eastern region. It aims to attract investment and generate employment.
- *North East Industrial Investment Promotion Policy (NEIIPP), 2007 (now replaced by NEIDS)*: Previously offered similar financial incentives and played a foundational role in boosting industrial activity in the region.
- *The Uttar Poorva Transformative Industrialization Scheme (UNNATI 2024)*: A central government initiative introduced by the Department for Promotion of Industry & Internal Trade (DPIIT) with the objective of fostering industrial growth and investment across the North-Eastern Region of India. The scheme took effect on 2024, and remains valid until 2034, with an additional eight-year period allocated for meeting committed liabilities.
- *Prime Minister's Employment Generation Programme (PMEGP)*: A centrally sponsored credit-linked subsidy scheme that assists individuals in setting up new

micro-enterprises in manufacturing or service sectors. DI&CC acts as the district-level nodal agency for implementation.

- *Micro Units Development and Refinance Agency (MUDRA) Yojana*: Launched in 2015, MUDRA aims to provide institutional credit up to Rs.10 lakhs to non-corporate, non-farm small/micro enterprises. It is categorized under three products—Shishu (up to Rs.50,000), Kishore (Rs.50,000 to Rs.5 lakh), and Tarun (Rs.5 lakh to Rs.10 lakh). DI&CC helps facilitate awareness and coordination with lending institutions for eligible applicants.

These schemes collectively aim to address the financial, infrastructural, and knowledge-based needs of MSMEs, enabling inclusive and sustainable industrial growth.

The Khadi and Village Industries Commission (KVIC) is a statutory body established under the Khadi and Village Industries Commission Act of 1956, functioning under the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India. Its primary objective is to promote and develop khadi and village industries across rural India, thereby generating employment and supporting self-reliance.

KVIC implements several flagship programs like the Prime Minister’s Employment Generation Programme (PMEGP), SFURTI, and Gramodyog Vikas Yojana, which focus on rural entrepreneurship, skill development, and financial support to small-scale industries.

KVIC operates at the national level, but it relies on DICC at the district level to implement its schemes on the ground. DICC acts as a facilitator and verification agency for schemes like PMEGP. Entrepreneurs apply through DICC, which assists in documentation, project report preparation, and forwards proposals to banks and KVIC for subsidy and financial assistance.

Thus, KVIC and DICC are interlinked in the scheme implementation framework — KVIC provides the policy and funding, while DICC ensures local outreach, support, and monitoring.

In Nagaon district, where different types of traditional, agro-based, service, and small-scale industrial units are set up, the awareness and perception towards these schemes vary which is often under the influence of numerous socio-economic factors. The present study explores the actual experiences, perceptions, and challenges faced by MSMEs in dealing with DI&CC schemes and services.

Table 1: MSME Classification Chart (Based on April 1, 2025)

Enterprise Category	Investment in Plant & Machinery / Equipment	Annual Turnover
Micro	Up to Rs.2.5 crore	Up to Rs.10 crore
Small	Above Rs.2.5 crore and up to Rs.25 crore	Above Rs.10 crore and up to Rs.100 crore
Medium	Above Rs.25 crore and up to Rs.125 crore	Above Rs.100 crore and up to Rs.500 crore

Source: Ministry of MSME, Government of India (2025). MSME classification based on investment and turnover. Notification-S.O-no-1364-E-dated-21.03.2025-Revised-Definition.pdf

This classification allows the government to design specific schemes—like subsidies, tax benefits, or credit assistance—tailored to the scale of the business (Micro, Small, or Medium).

Background of the Study

The Indian government has launched a lot of flagship schemes for MSME empowerment. In Assam, DI&CCs decentralize schemes so that they can be accessed easily at the grassroots level. Around 61% of Northeast MSMEs (mostly in Assam) cited difficulty accessing credit as their primary hurdle, despite Assam being the region's largest MSME base (The Hindu, 2022). Districts like Nagaon, despite having a high density of MSMEs, show low utilization of government schemes, while Dibrugarh and Tinsukia in Upper Assam exhibit significantly better uptake (Das & Goswami, 2022).

Some of the factors that have been identified are insufficient information sharing, absence of digital literacy, language barriers, and bureaucratic hurdles. This disconnects between policy formulation and its impact at the ground level constitutes the major thrust of this study.

Review of Literature

The literature review forms the foundation of this study by exploring previous scholarly work on MSMEs, government intervention through schemes, and the role of institutions like DI&CC in facilitating development. It integrates conceptual ideas, empirical findings, and theoretical bases relevant to understanding how MSMEs perceive and engage with governmental support systems.

Balasubramanian (1992) in his dissertation titled "A Study of Industrial Development in the Composite Ramanadu District", suggested that DIC should make arrangements for adequate supply of raw materials and take more efforts to help the entrepreneurs to their finished products, instead of simply directing them to approach SIDCO. He was also suggested that at least 40 percent of the project cost should be granted as margin money assistance, instead of the present 25 per cent.

Umesh C. Patnaik (1990) has made an analysis of Contribution of DIC Programme to SSI in India and found that after launching DIC programme, the growth rate of SSI sector was less, particularly in the case of export and employment generation.

Baldwin et al (1994) found that small and medium-sized firms have experienced that skilled labor was one of the most important factors contributing to their growth. To be successful in a global market, a small firm needs a highly motivated, skilled and satisfied workforce that can produce at low costs.

Safizadeh et al. (1996) reveals the key factor to survival and prosperity of small businesses in this decade and beyond will likely rest on their ability to successfully exploit and benefit from the rapidly developing field of information processing in manufacturing.

Chandrika (1990) in her dissertation "A Study of DIC in Madurai District During 1980-90" has analysed the various schemes of DIC. In her conclusion, she suggested that there should be a branch office of DIC at each and every taluk head –quarters to promote the small-scale units. Further, it was suggested that various schemes of DIC should be given wide publicity

Srivastava and Rajput (1995) in their article titled "Sick SSI units in India: Role of Commercial Banks", mentioned that though a number of steps were being taken by commercial banks in nourishing SSI units, it was difficult to bring the sick SSI units on to the right track. For example, the industry's exposure to SSI as a percentage of total advances has ranged between 15 and 18 per cent. But the recovery percentage had lowered to about 35 percent, much below the minimum of 60 per cent for a viable recycling of funds.

Statement of the Problem

Though more MSMEs are emerging and schemes meant for their growth are proffered, the gap between what is intended and actual uptake persists. Reports from the field in Nagaon indicate that what primarily affects the uptake of the schemes is lack of awareness, low-level engagement from DI&CC officials, and limited digital accessibility.

There is little scholarly information specifically targeting Nagaon district, and no in-depth study yet challenges that looks into the perception and experiential feedback from MSMEs.

Objectives of the Study

The study is conducted with the following objectives:

1. To assess the awareness level of MSME owners regarding DI&CC schemes in Nagaon.
2. To examine the perceived benefits of these schemes for business growth of the MSMEs.
3. To identify the key challenges faced by MSMEs in accessing these schemes.

Significance of the Study

This study holds multifaceted significance for various stakeholders including policymakers, government agencies, and entrepreneurs within the MSME sector. By focusing on the District Industries and Commerce Centre (DI&CC) in Nagaon, it offers critical insights into the implementation and reception of government MSME schemes at the grassroots level. For policy implementers, the findings provide valuable feedback on areas where schemes are effectively reaching the intended beneficiaries and highlight gaps where there is a disconnect between policy formulation and ground-level execution. For DI&CC, the research informs strategies to improve outreach and communication, especially among semi-urban and remote entrepreneurs who often remain unaware of available schemes due to barriers such as lack of information, procedural complexity, or digital illiteracy. The study promotes the empowerment of local entrepreneurs by documenting successful case studies, thereby encouraging greater participation and trust in government programs. It also emphasizes the need for inclusive and accessible frameworks, particularly for unregistered, micro, and women-led enterprises, drawing attention to equity in policy reach. Academically, this research contributes to the limited body of literature on district-level MSME ecosystems in Northeast India, filling a crucial gap in regional development studies. Furthermore, it establishes a foundation for future comparative and longitudinal research by providing a benchmark to assess trends, policy impact, and sectoral progress over time. Ultimately, the study strengthens the link between policy intent and entrepreneurial development by offering empirical evidence that supports more responsive and data-driven governance.

Research Methodology

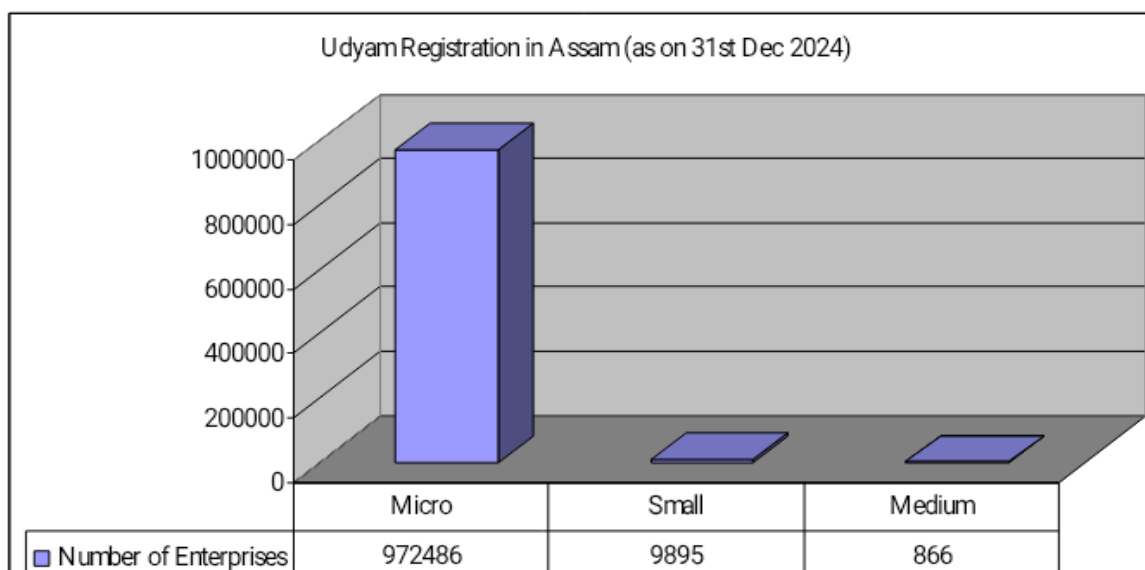
This study employed a descriptive and exploratory research design to investigate the awareness, usage, and perception of Micro, Small, and Medium Enterprises (MSMEs) in Nagaon district, Assam, regarding government schemes facilitated by the District Industries and Commerce Centre (DI&CC). A mixed-method approach was adopted, combining quantitative data from structured Google Form questionnaires and qualitative insights from a key informant interview with a DI&CC Extension Officer. The study population consisted of approximately 40 MSMEs across trading, manufacturing, service, and informal sectors, out of which a purposively and conveniently selected sample of 20 MSMEs (11 beneficiaries and 9 non-beneficiaries) participated, along with one DI&CC official. Data collection involved online and in-person distribution of questionnaires covering enterprise demographics, scheme

awareness, experiences, and suggestions, while the key informant interview explored administrative processes and institutional challenges. Primary data was supplemented with secondary sources such as government reports, academic literature, and policy documents related to schemes like PMEGP, MUDRA etc. Data analysis was conducted using MS Excel for quantitative responses, with frequency tables, percentages, and charts used to identify trends and conduct cross-sectional comparisons between beneficiaries and non-beneficiaries. Qualitative responses were reviewed to extract key themes such as challenges, information dissemination, and beneficiary experiences. This integrated methodology ensured a rich, holistic, and reliable understanding of how MSMEs in Nagaon interact with DI&CC schemes

Findings and Discussion

To contextualize the primary data collected from MSMEs in Nagaon, it is essential to consider broader patterns in the state of Assam. As shown in Figure 1, according to official data from the Ministry of MSME, Assam recorded a total of 9,83,247 Udyam-registered enterprises as of December 31, 2024. Out of these, 9,72,486 were Micro Enterprises, followed by 9,895 Small and 866 Medium Enterprises, reaffirming that the MSME landscape in Assam is overwhelmingly micro-dominated. This aligns with the sample in this study, where the majority of enterprises surveyed also operated on a small or micro scale, indicating that the local findings mirror the wider structural characteristics of the state’s enterprise distribution.

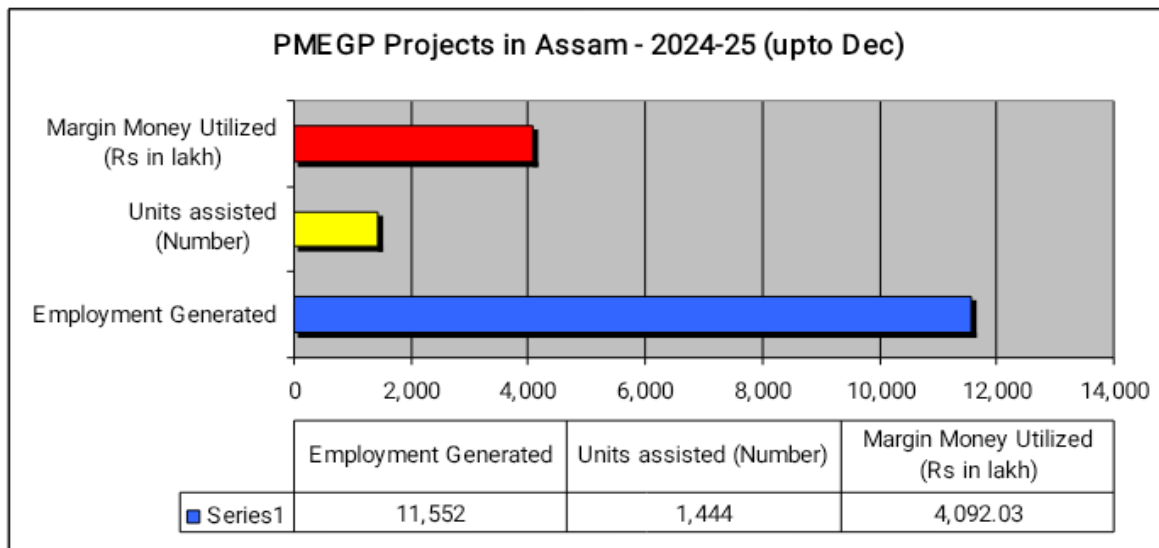
Figure 1: Udyam Registration in Assam as of 31st December 2024



Source: Ministry of MSME, Government of India (Annual Report 2024–25)

Complementing this, the performance of the Prime Minister's Employment Generation Programme (PMEGP) in Assam further validates the relevance of government-backed schemes. As shown in Figure 2, as per the annual report, 1,444 PMEGP projects were assisted in Assam during the 2024–25 financial year (up to December), with over 40.92 crore in margin money disbursed. Notably, these projects are estimated to have generated employment for 11,552 individuals, emphasizing the significant role of schemes in fostering enterprise-led job creation. The data supports field observations that government schemes have the potential to yield measurable economic impact when effectively accessed and implemented. Among the 11 scheme beneficiaries in the present study, similar themes emerged—ranging from improved capital access to infrastructure expansion.

Figure 2: PMEGP Projects Assisted in Assam – 2024–25 (up to December)



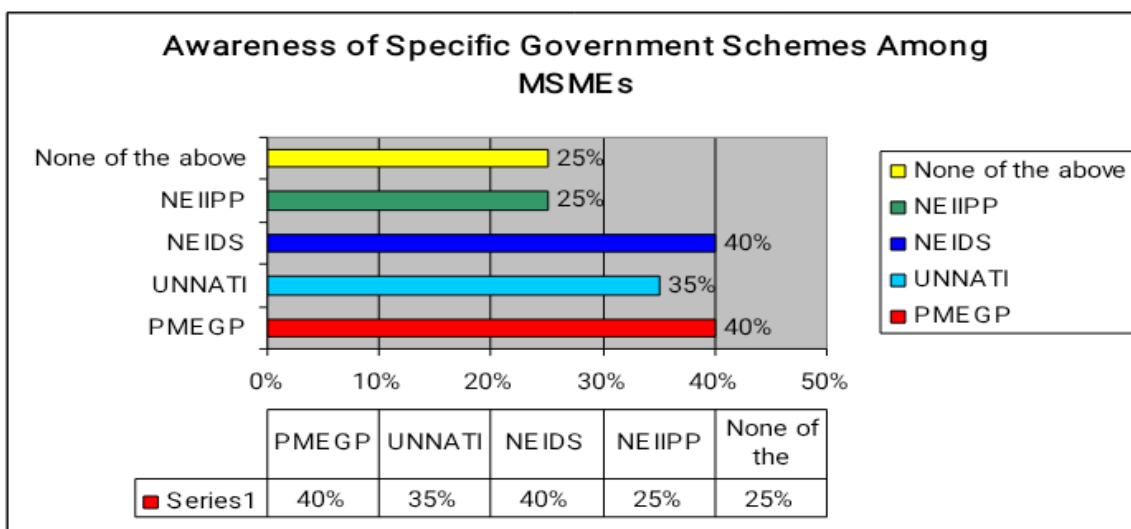
Source: Ministry of MSME, Government of India (Annual Report 2024–25)

These secondary data points not only strengthen the validity of the field sample from Nagaon but also reinforce the broader significance of effective scheme delivery. Despite visible institutional support, the survey found that many micro-enterprises in Nagaon still face procedural and informational barriers in accessing schemes—underscoring the gap between policy potential and on-ground reality. Based on these observations the following discussion aims to explore the perceptions, challenges, and recommendations gathered through primary field data.

The findings from the survey conducted among 20 Micro, Small, and Medium Enterprises (MSMEs) in the Nagaon district provide meaningful insights into how these businesses perceive and engage with government schemes facilitated by the District Industries and Commerce Centre (DI&CC). The data portrays a nuanced picture, indicating a moderate level of awareness among MSMEs regarding DI&CC schemes. Although all respondents addressed the awareness question, only 11 had actually applied for a scheme, revealing that while knowledge of the schemes exists, it may be insufficient or incomplete for many businesses. This suggests a gap between awareness and action, potentially due to ineffective communication, low trust in government initiatives, or limited understanding of the schemes' benefits and processes. These issues resonate with broader findings in the Indian MSME sector, where outreach efforts often fall short, particularly among micro and rural enterprises that operate with minimal exposure to formal institutional support.

To gain deeper insights into the respondents' familiarity with specific government schemes, participants were asked to select all the schemes they had heard about from a given list. As illustrated in Figure 3, 40% of the respondents were aware of both the Prime Minister's Employment Generation Programme (PMEGP) and the North East Industrial Development Scheme (NEIDS). The Uttar Poorva Transformative Industrialization Scheme (UNNATI) was known to 35%, while 25% had heard of the North East Industrial Investment Promotion Policy (NEIIPP). Notably, 25% of respondents indicated that they had not heard of any of the listed schemes. It is important to note that this was a multiple-response question, and respondents could choose more than one scheme. This data highlights a mixed level of scheme-specific awareness among MSMEs in Nagaon.

Figure 3: Awareness of Specific Government Schemes Among MSMEs

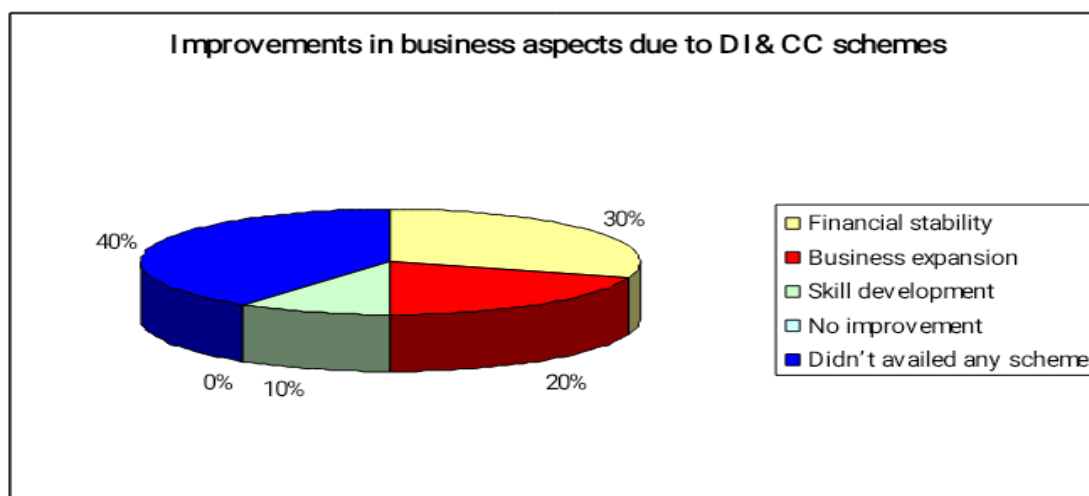


Source: Primary Survey, Nagaon District, 2025

The study observed a 55% application rate among respondents, which indicates a reasonable engagement level but also highlights significant underutilization. Those who had not applied were equally divided between planning to apply in the future and expressing no interest. This division points toward two prevalent challenges: procedural complexity and a perceived lack of relevance or suitability of the schemes. This aligns with existing literature on MSME policy in India, which frequently notes that bureaucratic hurdles, documentation requirements, and delayed responses deter many enterprises from participating in government programs.

To better understand the specific areas of impact, respondents were asked to indicate which aspect of their business had improved the most due to the schemes. As shown in Figure 4, 30% of respondents cited financial stability as the most significant improvement, followed by 20% reporting business expansion and 10% mentioning skill development. Notably, 40% of respondents indicated they did not avail of any scheme, which reinforces the earlier observation of moderate engagement levels. These findings highlight the schemes' potential to address core entrepreneurial needs when utilized effectively.

Figure 4: Improvements in Business Aspects Due to DI&CC Schemes



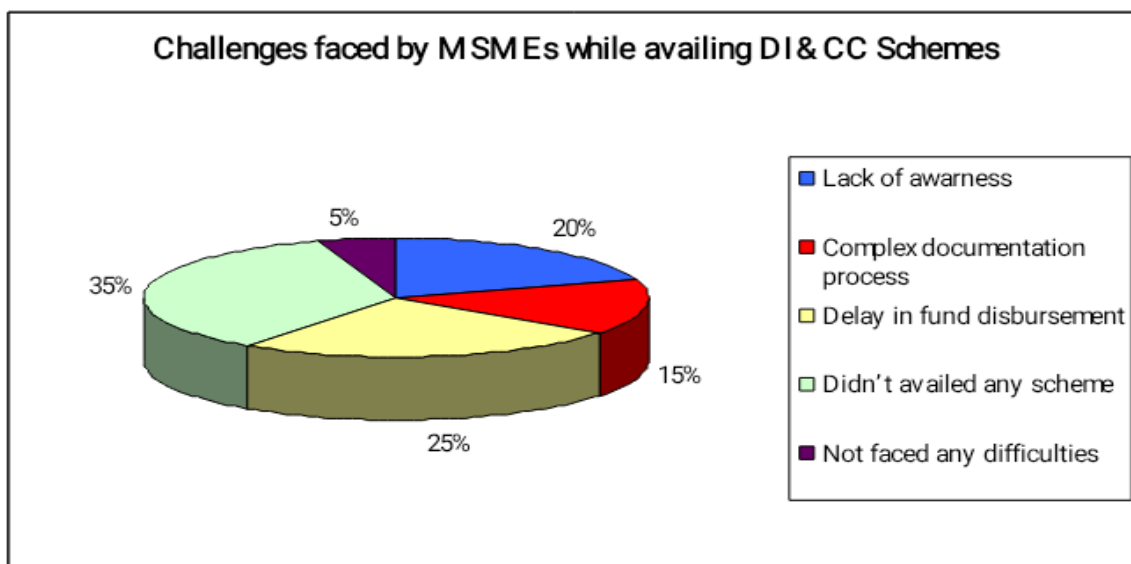
Source: Primary Survey, Nagaon District, 2025

Among those who availed DI&CC schemes (11 entrepreneurs), the majority expressed a positive perception of the support received. Nearly half of the beneficiaries found the schemes to be highly beneficial, while a similar proportion responded with neutral views, and a small minority found them not beneficial. This suggests that, when accessible and applicable, DI&CC schemes—particularly those related to credit guarantees and subsidies—can effectively address core needs such as access to finance, infrastructure enhancement, and business expansion. The nature of perceived benefits appeared to vary by enterprise type. For instance, healthcare enterprises reportedly invested in infrastructural improvements, while manufacturing units utilized support to enhance technology and inventory management. However, the presence of neutral or negative responses points to inconsistencies in implementation and scheme effectiveness, possibly arising from mismatches between scheme provisions and enterprise scale or sector, or from delays in fund disbursement and inadequate follow-up mechanisms.

The challenges cited by MSMEs during the study reveal systemic issues in policy execution. Respondents highlighted documentation burdens, lack of timely and clear guidance, and slow processing timelines as major impediments. These issues disproportionately impact micro-enterprises, which often lack the administrative capacity to navigate complex procedures. For such enterprises, even minor bureaucratic inefficiencies can become significant obstacles. The findings also revealed divergent views on the adequacy of DI&CC support. While some respondents reported meaningful assistance, others viewed the institutional support as insufficient, indicating gaps in both the coverage and quality of service delivery.

The study further explored the specific obstacles MSMEs face while engaging with DI&CC schemes. As shown in Figure 5, 25% of respondents reported delays in fund disbursement, 20% pointed to a lack of awareness, and 15% cited complex documentation as a major challenge. Importantly, 35% had not availed of any schemes at all, while 5% reported no difficulties. These results suggest that procedural and informational bottlenecks remain prominent barriers and disproportionately affect smaller enterprises with limited administrative capacity.

Figure 5: Major Challenges Faced by MSMEs While Availing DI&CC Schemes



Source: Primary Survey, Nagaon District, 2025

Overall, the results reflect both the potential and limitations of DI&CC schemes in driving inclusive economic development in Nagaon. While the schemes are clearly appreciated by beneficiaries and have contributed to tangible improvements in business performance, several

structural issues continue to hinder their broader impact. The diversity of Nagaon's MSME landscape—ranging from hospitals to pottery units—underscores the inadequacy of one-size-fits-all approaches. This diversity necessitates customized interventions that are sensitive to enterprise size, sectoral requirements, and geographic context. The findings call for greater investment in awareness campaigns, simplification of administrative procedures, and targeted policy design to bridge the current implementation gaps. Strengthening institutional responsiveness and ensuring equitable access to all types of MSMEs are essential steps toward realizing the full potential of government schemes in fostering entrepreneurship and regional economic development.

Conclusion

The findings of this study reveal that while the District Industries and Commerce Centre (DI&CC) in Nagaon has made some progress in engaging with MSMEs, substantial gaps remain in outreach, accessibility, and service delivery. Only 45% of respondents were fully aware of existing schemes, and approximately 35% had never interacted with the DI&CC, indicating a significant communication shortfall. Among those who did benefit from the schemes, the outcomes were largely positive—such as improved cash flow and business expansion—highlighting the potential effectiveness of these initiatives when successfully accessed. However, the application process remains a major obstacle, with challenges including complex documentation, lack of support, and delays in disbursement often pushing entrepreneurs toward informal credit alternatives.

Moreover, structural barriers such as the digital divide, limited regional language resources, and lack of digital literacy hinder many rural and smaller enterprises from accessing support. The absence of female participants in the sample also points to a deeper gender disparity in both entrepreneurship and access to institutional resources. These issues highlight the need for inclusive, localized strategies and improved administrative responsiveness. In conclusion, while DI&CC schemes have a positive theoretical framework and demonstrated benefits, their practical impact can only be realized through more targeted outreach, simplified procedures, and ongoing engagement with entrepreneurs to address implementation challenges.

Limitations of the Study

Although the study provides insightful results, it is not without limitations. Firstly, the sample size was limited to 20 respondents, which restricts the generalizability of the findings across all MSMEs in Nagaon. Secondly, the sample was entirely male, which leaves a significant gap in understanding the experiences and challenges faced by women entrepreneurs. Thirdly, due to time constraints, the study did not include a comparative analysis between different regions within the district, which could have offered more nuanced insights into rural-urban disparities. Lastly, because the data was primarily self-reported, there may be a bias in how respondents perceived and shared their experiences.

Recommendations

Based on the insights and challenges observed, the following recommendations are made to improve the accessibility, efficiency, and impact of DI&CC schemes in Nagaon:

1} Enhanced Awareness Campaigns:

DI&CC should organize regular awareness drives, particularly in rural and semi-urban areas. These campaigns must be conducted in local languages and target both male and female entrepreneurs. Use of community radio, WhatsApp groups, and local trade associations can improve reach.

2} *Simplification of Application Procedures:*

Simplifying forms, offering sample templates, and providing a checklist in vernacular languages can ease the application burden. Introducing a step-by-step helpline or chatbot could assist first-time applicants.

3} *Faster Fund Disbursement:*

Establishing time-bound deadlines for approvals and disbursements, along with real-time status tracking systems, can build trust and encourage participation.

4} *Rural Outreach Units:*

Creating mobile DI&CC units or satellite offices in remote areas can ensure wider coverage and better interaction with rural entrepreneurs who may otherwise be excluded.

5} *Digital and Physical Support Desks:*

A hybrid helpdesk—offering online support and in-person assistance—should be established to assist those lacking digital literacy or infrastructure.

6} *Encouraging Women and Marginalized Groups:*

A special outreach wing must be developed for women-led and unregistered enterprises. Incentivized schemes or exclusive capacity-building programs can help overcome historical barriers.

7} *Capacity Building:*

More focus must be placed on entrepreneurship development programs, soft skill training, and market awareness sessions. These can improve confidence among first-time entrepreneurs.

8} *Regular Feedback and Monitoring:*

Implementing a transparent grievance redressal mechanism and periodic surveys will enable DI&CC to receive real-time feedback and make continuous improvements.

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