

Review and Acceptance Letter

Date: 21-11-2022

Dear Corresponding Author: Sanjeev Kumar Choudhary

Paper ID: PK_Submission_1241

Paper Title: A STUDY ON SMALL SCALE INDUSTRIES AND ITS ROLE IN THE GROWTH OF INDIAN ECONOMY

Congratulations! On behalf of Editorial Team of the "Purakala", I am pleased to inform you that your Paper has been accepted publication in Journal Purakala Current Issue as per the recommendations given by the peer review group of experts.

Please treat this Letter as an Official communication reference for all the publication related activities & quote the Paper No. & Name for future correspondence.

We would like to further extend our congratulations to you that your paper is accepted for publication in upcoming issue of Journal Purakala. Kindly email us your final paper and scanned copy of copyright form.

The blind peer review process results are given below

----- REVIEW 1 -----

----- Overall evaluation -----

Review Decision 1: Accepted

1. Originality: 70%
2. SCOPE: 75%
3. Results: Satisfactory
4. References are Cited Properly

----- REVIEW 2 -----

----- Overall evaluation -----


Review Decision 2: Accepted

1. Originality: 74%
2. SCOPE: 85%
3. Results: Satisfactory
4. References are Cited Properly

Final Decision: Accepted

For any further query feel free to contact us.

Regards


Editor, Purakala

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A STUDY ON SMALLSCALE INDUSTRIES AND ITS ROLE IN THE GROWTH OF INDIAN ECONOMY

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ABSTRACT

The challenges of economic and social growth in emerging nations can be effectively addressed through industrialization. These nations' phenomenal economic growth and improvement in living standards have coincided with the emergence of manufacturing.

The socioeconomic growth of the nation has received a remarkable contribution from the SME sector. Poor capital base, technological accessibility, credit policy, inconsistent business services, high-quality human resources, low market awareness, and insufficient infrastructure are the problems that hinder the growth of this industry. In the current context of the globalization movement, the SME sectors are the economic development engine.

The purpose of this essay is to evaluate several concerns in light of the economic situation in India. For the industrial expansion to be accelerated, entrepreneurship is essential. Small and medium-sized businesses are a powerful tool for fostering entrepreneurship. The issues of poverty, insecurity, unemployment, and overpopulation in the modern world can only be solved by this sector. This essay tried to emphasize the importance of SMEs in India's economic growth. The contribution of SMEs to GDP growth is identified.

Keywords: Growth, Nation, Economic Development, Credit Policy.

1. INTRODUCTION

The idea of a global economy has shrunk the globe into a village. As a result, in the global village, competition is fierce in every industry. By providing incentives and financial assistance to small and medium-sized businesses, nations are implementing reform strategies to maintain their economies (SMEs). The Indian government has been focusing on the potential for expansion of SMEs and their establishment in the nation, since they have benefited the nation's economic development.

Small and medium-sized businesses (SMEs) made significant contributions to India's economic and social growth. Small-scale industries (SSIs) were the term used for SMEs before it was changed to small and medium businesses (SMEs). It is also known as micro, small, and medium businesses (MSMEs) in various nations. It has been cited in policy documents and statements by several industrialized and developing countries. The SMEs have grown and had an impact on the Indian economy's market and innovation, as well as revenue, employment, and export. Since India gained its independence, it has helped with reforms and India's brand's globalization. Since SMEs account for 50 to 66 percent of firms worldwide, they are prioritized in the majority of nations. About 45% of the industrial output is attributed to SMEs.

Additionally expanding, its exports lately increased by 40%. In recent years, India's GDP growth has typically exceeded 7% annually, which is comparable to the global average. In every country in the globe, SMEs continue to expand at rates

that are higher than those of major industries. Varied nations have different definitions of SMEs. Few nations have classified SMEs using benchmarks for employment, while some have done so using assets, many have done so using sales, and very few have done so using shareholder funds.

2. REVIEW OF LITERATURE

According to **Gyampah and Boye (2001)**, depending on the size of the company and its resource capability, different environmental variables apply to small and large companies.

Hunt, (2002).Lack of resources would prevent SMEs from joining export markets. R&D, automated procedures, training and development, and market research for SMEs may be the areas of investment.

Policy changes, according to **Subrahmanyabala (2004)**, have created both possibilities for the globe and obstacles for SMEs. Such policy papers must be centred on the adoption and growth of technology. The improvement of the financial system will make it possible for SMEs to compete globally. The SMEs also have particular issues such a lack of knowledge, a lack of resources, and the need to upgrade industrial processes.

Sudan (2005) used many SMEs-related questions to highlight the difficulties in the development of SMEs and policy concerns. His research indicates that the Indian government has made an attempt to create a SME sector in all of its chosen policies. This can support the development of a diverse economy, job options, and career prospects.

According to **Rathod (2007)**, SMEs made significant contributions to wealth, exports, and employment. He also noted in his research that the development of SMEs strengthened industry and was a driving force behind industrialization.

In his explanation of the significance of SMEs and their contribution to the global economy, **Rathod (2007)** emphasized both possibilities and difficulties related to the effects of globalization on Indian industry and SMEs.

According to **Murthy (2010)**, the Indian government has made it possible for SMEs to play a significant role in the growth of the Indian economy by establishing a framework for policy and a procurement strategy.

In his article titled "Micro, Small and Medium Enterprises (MSMEs) in India: An Appraisal," **Ghatak, Shambhu (2010)** noted that the position of Indian MSMEs is superior to that of its counterparts in Bangladesh and Pakistan. While 46% of Bangladesh's SMEs have bank accounts, just roughly 36% of Pakistan's SMEs have. In contrast to them, 95% of SMEs in India have bank accounts. He said that the Indian government should go on with its plans to promote these small-scale enterprises more quickly.

The influence of globalization on small-scale firms' export potential was examined by **SubrahmanyaBala (2011)**, who came to the conclusion that while this impact was significant during the protection era, it continued to expand steadily during the liberalization era.

According to **Srinivas, K. T. (2013)**, the MSMEs have been referred to as the nation's growth engine in his study titled "The role of micro, small, and medium companies in inclusive growth". The national and state levels have seen significant change recently in order to consolidate this industry. The main causes of the MSMEs' subpar growth in India are weak infrastructure and a dearth of marketing connections. The state and the central governments' assistance is insufficient for the development of MSMEs in India. As a result, the Indian government and business community should take certain steps to advance the growth of these MSMEs in India.

3. RESEARCH OBJECTIVE

- To research the existing state and development of SMEs in India
- To research India's place in world economic development and its significance

- To research the advantages and disadvantages of SMEs from an Indian viewpoint.

4. RESEARCH METHODS

The study's foundation is secondary data that was gathered from a variety of secondary sources, including publications, annual reports, departments of SMEs, and other reports that have been published. The information has been presented as a table, and interpretations have been made in light of the study's aforementioned goals.

5. SME PARTICIPATION IN ECONOMIC DEVELOPMENT

The foundation of industrial growth is small and medium-sized businesses. Small and medium-sized businesses have always been a key part of the economic development model for both developed and developing nations. This model placed emphasis on the nation's high contribution to domestic production, significant export earnings, low investment requirements, creation of jobs, and effective contribution to foreign exchange earnings with few operations that were import-intensive. Small-scale industries (SSIs) have made a significant contribution to the nation's industrial growth. It contributes 40% to industrial production. This industry directly accounts for 35% of the nation's total manufactured exports. The only other industry that generates more employment overall is agriculture, which employs about 140 lakh people. Overall, the small business sector has performed well and has helped the nation significantly diversify and strengthen its industrial base. Small-scale businesses require less capital investment and are suitable for the resource-constrained and densely populated Indian economy.

Additionally, it is extremely labor-intensive and has the potential to expand upon conventional knowledge and ability. As a legacy of Gandhian philosophy, small scale industries have remained high on the agenda of all political parties, the intelligentsia, and policy officials since independence.

6. STRENGTH AND WEAKNESSES OF SMEs

a) Strengths

- Flexibility, owner management, affordable labour, low overhead, and a favorable capital-output ratio have been identified as the major strengths of small and medium-sized businesses.
- Flexibility Small and medium-sized businesses may quickly adopt new innovations and techniques. The price to modify the current system is likewise pretty low.
- Owner management is a potential in small and medium-sized businesses, which guarantees rapid decision-making. Speed is guaranteed, and red tape is minimized.
- The labour shortage and rising cost of wages in large-scale industries are the primary causes of this disease.
- Cheap labour and little overhead are small and medium businesses' strengths.
- Good capital-to-output ratio Small and medium-sized businesses require a lot of labour. Small and medium-sized businesses can maintain low levels of capital investment per unit of production by properly utilizing their resources.

b) Weaknesses

- Lack of quality concern is the small industries' biggest drawback. Small and medium-sized businesses give the whole quality programme less thought, and as a result, its significance is less felt, which causes a quality issue. According to study results, the productivity level of India's small and medium enterprises is reduced as a result

- Small and medium-sized businesses heavily rely on banking funding, making it difficult to get money from other sources or build a strong brand image. They lack a professional image.
- Workers neglect their regularity and discipline in reporting on time and pay greater importance to their own work. It is challenging to find, keep, and satisfy trained employees. According to study reports, many small and medium-sized businesses in India are failing, and some are even shutting.
- Lack of quality and escalating competitiveness are the key causes. Small and medium-sized businesses must use the best tactics to address new problems. Therefore, SMEs should act right now to spread awareness of quality and encourage the use of continuous improvement methods.

7. ANALYSIS OF SMEs' PERFORMANCE IN INDIA

The growth rates of SMEs in the 1980s and 1990s were remarkably strong in terms of the number of units, the creation of jobs, and exports. It was acknowledged that the rise of SMEs throughout the 1990s had slowed down in terms of both employment and exports as well as units and employment. This was a sign of global market competitiveness and had a negative impact on the expansion of Indian SMEs.

The SMEs have consistently grown by 11% from 2010 to 2011. The best growth rate performance, which was attained in 2011–2012, was 18.45 percent. During the years 2012–2013 and 2013–2014, the same was maintained with a minor decline of between 14 and 12%.

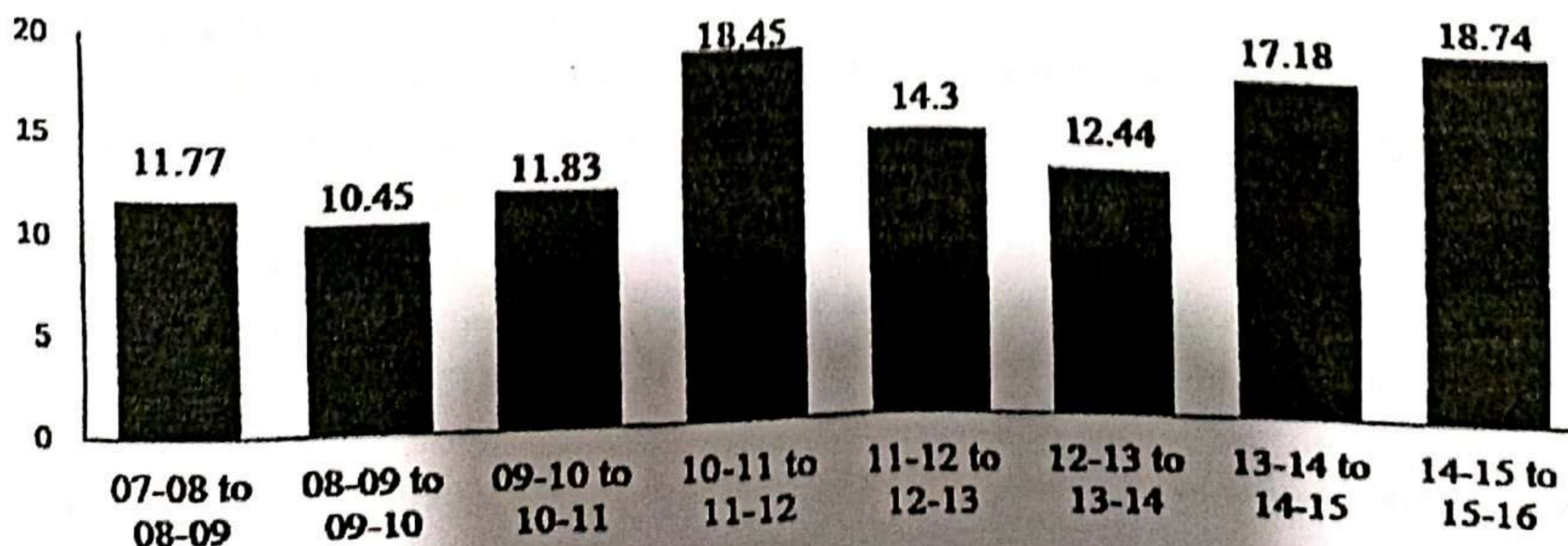
During 2014–15, it was fully hiked to 17 percent. However, the most current statistics for 2015 showed a remarkable rise of 18.74 percent, as seen in figure 7.1.

Table 7.1 Categories of Small and Medium Scale Enterprises-Indian perspective

SNO.	Characteristics	Registered Sector	Unregistered sector	Economic Census-2005	Total
1	Size of the Sector (in Lakh)	15.64	198.74	147.38	361.76
2	No. of Rural Units (in Lakh)	7.07 (45.20%)	119.68 (60.22%)	73.43 (49.82%)	200.18 (55.34%)
3	No. of Women Enterprises (in Lakh)	2.15 (13.72%)	18.06 (9.09%)	6.40 (4.34%)	26.61 (7.36%)

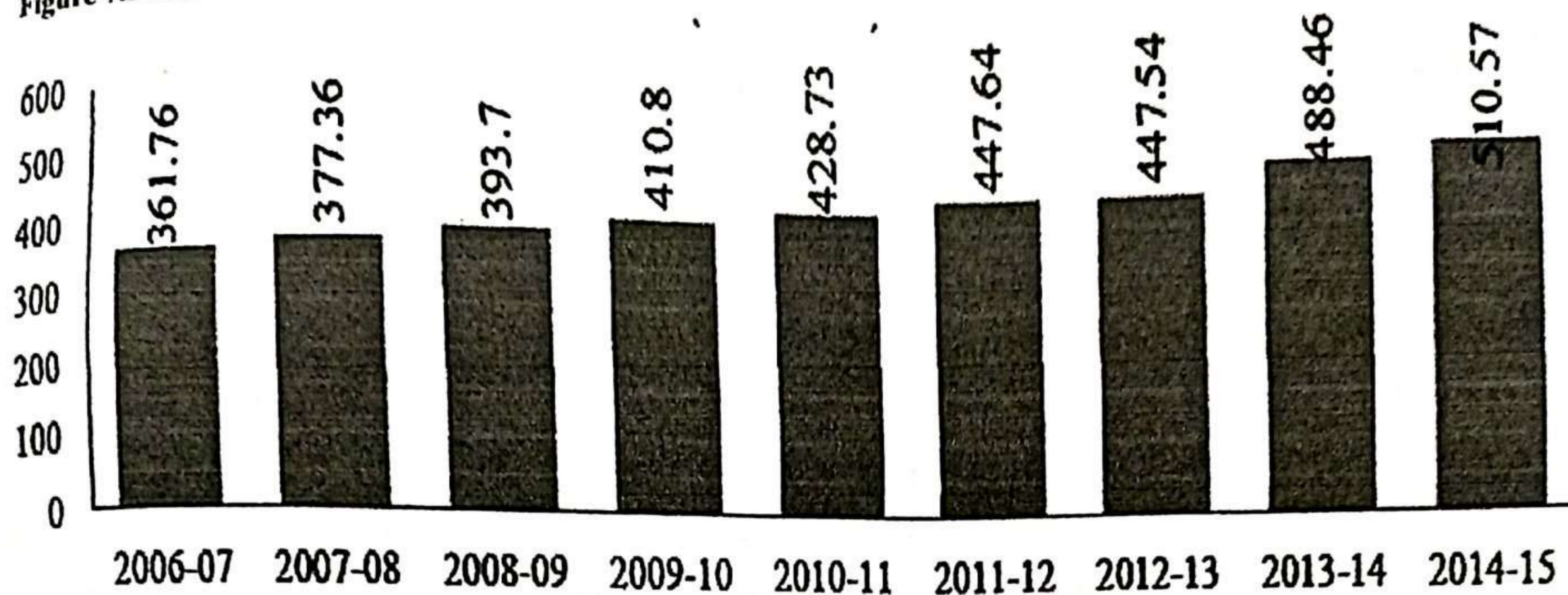
Source: Annual Report MSME

Figure 7.1 Small and Medium Scale Enterprises Growth Year wise



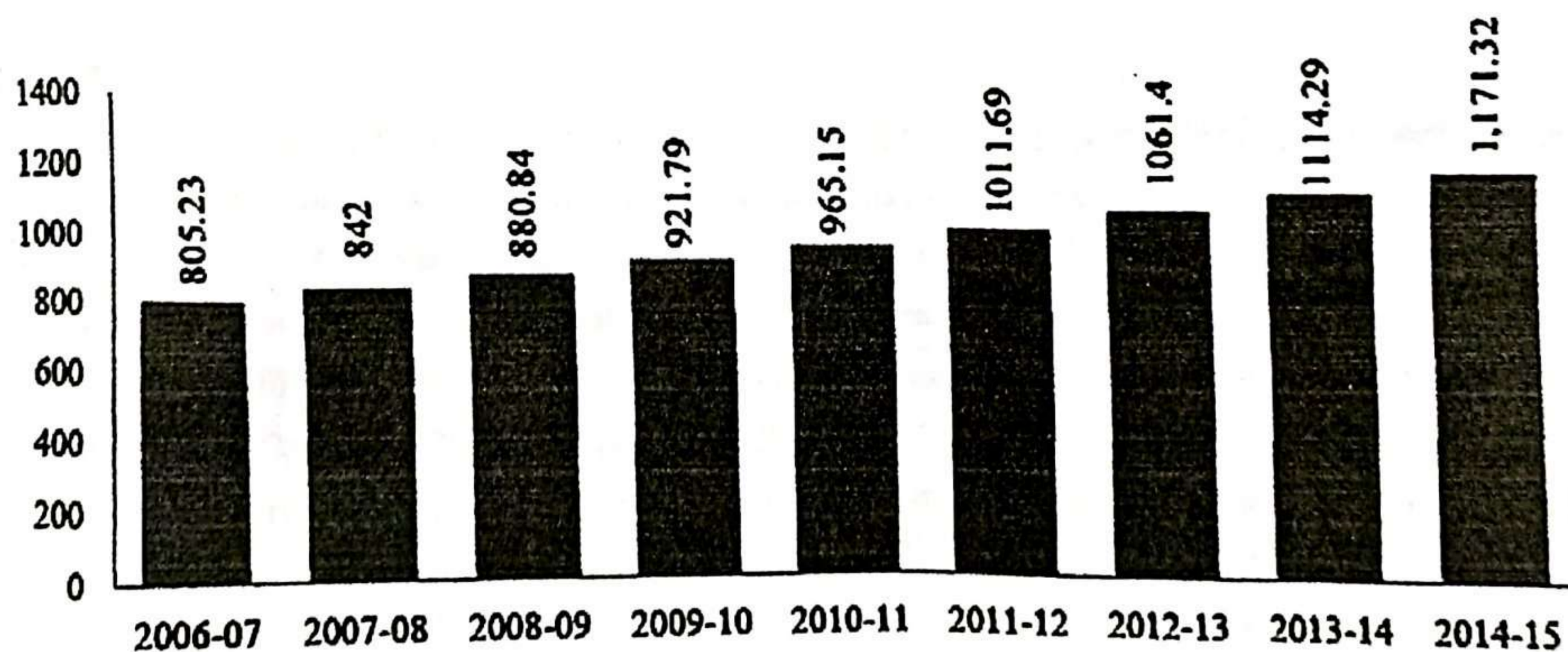
Source: Annual Report MSME

Figure 7.2 Total Working SMEs



Source: Annual Report MSME

Figure 7.3 Total Employment Generated by SME



Source: Annual Report MSME

8. OFFICIAL GOVERNMENT POLICY ACTIONS

- The MSME Development Act of 2006, which establishes guidelines for MSME, is being put into effect.
- Reserving and releasing items for manufacturing in the MSME sector in order to achieve socioeconomic development, technological advancement, and scale economies.
- National Manufacturing Competitiveness Program: This initiative aims to increase capacity via eight components, including incubation, awareness of intellectual property, quality control, marketing support, design expertise, and ICT promotion. It also aims to help businesses compete globally.
- Public procurement policy through implementation of technology in tenders.
- E-governance, which enables mobile-friendly websites, virtual clusters, shared databases, and B2B portals.

9. CONCLUSION

Finally, it can be claimed that SMEs are crucial to the Indian economy since they significantly increase employment, industrial production, and exports from India. But SMEs suffer a number of difficulties that limit their ability to develop. Therefore, it is the government of India's absolute obligation to develop sensible policies and put them into action to address the issues facing SMEs. Statistics from this research and other publications imply that action should be made proactively to protect SMEs from giant corporations and support their healthy growth. Additionally, the government must provide up a variety of options for financing SMEs.

SMEs need to be expertly and technologically improved in order to support the global industrial behemoths. To capitalize on their advantages going forward and assist the nation's effort to become an international player, a well-designed package of support for SMEs is necessary. The government must begin putting the aforementioned plans into practice in order to improve SMEs' export focus and production potential.

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ACADEMIC PAPER ACCEPTANCE LETTER

Date: 26-11-2022

Paper Id: IEJ_2022_198

Dear Author,

Sanjeev Kumar Choudhary

Title: A STUDY ON THE PROSPECTS AND CHALLENGES OF SMALL SCALE INDUSTRIES IN INDIA

After peer review process, your article has been provisionally accepted for publication in Industrial Engineering Journal, in forthcoming issue, 2022.

All papers are published in English language. All submitted manuscripts are subject to peer review by the leading specialists for the respective topic.

Regards;

Editorial Manager

A handwritten signature in black ink, appearing to be 'Sanjeev Kumar Choudhary', written in a cursive style.

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A Study on the Prospects and Challenges of Small Scale Industries in India

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ABSTRACT

With 1.2 billion people, India has the second-highest population density in the world. There is a huge possibility for business in India to support this enormous population. However, the most recent Asia Pacific Human Development Report states that India is dealing with an extreme lack of venture capital markets, an increase in young unemployment, and a 35-year closure of the market.

Over the last 50 years, the Indian economy's Small and Medium Enterprises (SME) sector has grown to be a very lively and dynamic industry. Small and medium-sized enterprises (SMEs) not only play an important role in creating many job opportunities at comparatively lower capital costs than large industries, but also support the industrialization of rural and underdeveloped areas, thereby reducing regional imbalances and ensuring a more equitable distribution of income and wealth across the country. Small and medium-sized businesses (SMEs) are auxiliary units that support major enterprises, and this sector has a significant positive impact on the socioeconomic progress of the nation.

Recognizing this sector's vital contribution to economic development and job creation in our nation, the Indian government has launched a variety of efforts to advance the industry. This essay examines SME features, their contributions to economic growth, and the barriers to their growth in emerging nations, with specific emphasis on India. In order to determine the best course of action for enhancing the SME sector in developing nations like India, this paper offers some pertinent advice to policymakers and business owners.

Keywords: Economic Development, Industrialization, Policymakers, Unemployment.

INTRODUCTION

The development of the economy depends heavily on the Small and Medium Sized Enterprises (SMEs). They are frequently referred to as efficient and creative job creators, the foundation of large corporations, and the energy behind national economic engines. Even in highly developed industrial economies, small and medium-sized businesses (SME) employ more people than multinational corporations do. Despite the SMEs' significance for the expansion of the Indian economy, the sector is struggling and does not receive adequate assistance from the relevant government agencies, banks, financial institutions, and corporations, which is proving to be a barrier to the SMEs' development. Government has launched programmes at all levels to encourage the expansion of SMEs.

LITERATURE REVIEW

Jennifer Hallberg (2000) There are several initiatives offered by governments in both industrialized and developing nations to help small- and medium-sized businesses (SMEs). Despite the fact that SME methods have been successful in a small number of nations, the majority of emerging nations have discovered that their SME development initiatives have had an unsatisfactory influence on firm performance.

Indra Kumar (2003) According to him, overseas cooperation in India typically involves expensive technology transfers. It is crucial to realize that MSME's cannot pay these expenses on their own. However, if a group of MSME's with comparable types of work get together, the financial burden of international partnerships may be efficiently shared.

Srinivas, Y. (2005) MSMEs contribute significantly to economic growth that is both balanced and sustainable, create jobs, foster the growth of entrepreneurial skills, and increase export revenues. However, despite their significance to the economy, the majority of SMEs are unable to meet the challenges of globalization, mostly due to difficulty with finance. It has become vital to think about strategies for easing the flow of credit to this sector as a result of the opening up of the Indian economy. In terms of creating jobs, fostering entrepreneurship, contributing to export revenues, and promoting balanced and sustainable growth, small and medium-sized businesses (SMEs) play a critical role in the economy.

Mehul Kapadia (2013) An SME needs to invest in capital in any amount. One of the main causes of firms under- or over-provisioning is seasonal peaks. This may subsequently cause a significant loss and wasted resources. Every business goes through a transformation at some point. Updating your business IT procedures is a crucial part in the life cycle of your firm, regardless of whether you manage a fully-fledged corporation, a medium-sized business venture, or even a smaller, relatively newer business. Some firms might need to go through many rounds of change. SMEs confront a tremendous barrier in carrying out such reforms due to their limited resources and capital, whereas large firms have the capability and resources to do so effortlessly.

The four stages of an enterprise's life cycle include startup, survival, growth, and sustenance, according to **Singh and Wasdani (2016)**. Businesses in the startup stage generally use finances from friends, family, and personal savings for working capital. Additionally, for operating capital and collateral financing, they employ public sector banks. Businesses in the survival stage would be trying to break even on their investments, thus they would look for both informal and official sources to satisfy their unique needs. They utilise public banks for operating capital and collateral financing throughout the growth stage, and they use private banks for quick loans.

According to **RBI Expert Committee on MSMEs (2019)**, given the new conditions, it is essential that the goal of this significant piece of legislation be shifted to emphasize market facilitation and supporting MSMEs' ease of doing business. As a nodal organization, SIDBI should ideally act as a facilitator to provide platforms on which different venture capital funds may engage and, as a result, generate a multiplier effect for lending equity assistance to MSMEs.

OBJECTIVE OF THE STUDY

- To comprehend the idea of SMEs.
- To research the state of SMEs in India today
- Identifying the many possibilities and difficulties that SMEs encounter

RESEARCH METHODOLOGY

This investigation is specifically based entirely on secondary data. These details were gathered from several websites, journals, and newspaper stories. The research is conceptual and descriptive in character.

SIGNIFICANCE OF SMES

Small and medium-sized businesses' (SME's) role in a country's economic growth is widely recognized. According to some writers, SME's play a crucial role in creating jobs in developing nations since they: • utilize labor-intensive production methods relative to large firms, which increases employment and promotes more fair income distribution
Encourage entrepreneurship, provide livelihood opportunities through straightforward, value-adding processing activities in agriculturally based economies, and support the development of productive capacities and the establishment of robust economic systems through connections between small and large businesses.

INDIAN ECONOMIC REACTION TO INDUSTRIALIZATION

The environmental management of the nation has suffered as a result of industrialization; there have been several issues with various types of pollutants in the air, water, and sound, as well as the release of hazardous gases like carbon dioxide. Population growth, with people moving from rural areas in search of work, fast industrialization, business employment, and a rise in the number of cars due to extremely high economic growth were all considered to be the main forces behind higher energy usage. The advent of machinery and technology as a result of industrialization has reduced the appeal of employees to that of a component in a machine. Machines are used in the production of goods and services, and since the majority of the work is completed by means of them, workers are only required to operate them. Due to the effects of industrialization in urban areas, rural areas' industries are continuing to decline, leaving villagers without jobs. Some of these villagers have only basic education, while others have no formal training at all, so in order to maintain their standard of living, they may move to urban areas in search of employment. The advent of machinery and technology as a result of industrialization has reduced the appeal of employees to that of a component in a machine. Machines are used in the production of goods and services, and since the majority of the work is completed by means of them, workers are only required to operate them. Due to the effects of industrialization in urban areas, rural areas' industries are continuing to decline, leaving villagers without jobs. Some of these villagers have only basic education, while others have no formal training at all, so in order to maintain their standard of living, they may move to urban areas in search of employment.

THE INDIA SMEs SCENARIO

It should be mentioned that India establishes more than 800 new firms each year. By 2022, it's anticipated that 11,500 digital enterprises will have opened, employing up to 250,000 technical personnel. Together, the total number of registered and unregistered people is anticipated to reach 42.50 million, astonishing 95% of the nation's industrial facilities.

40% of India's labour force, or 106 million people, are employed. It generates more than 6000 items, second only to agriculture. The GDP of the manufacturing sector is now 6.11%, and the GDP of the service sector is 24.63%. 40% of

all exports and 45% of all industrial output in India, represents 16% of bank loans. At INR 1,471,912.94 crore, current fixed assets. SMEs have consistently grown at an average pace of above 10%.

CHALLENGES FOR SMEs IN INDIA

Absence of a Strong Branding Approach: Every other issue preventing companies from thriving more quickly is caused by a lack of a strong branding strategy. According to Hemant Arora, Business Head-Branded Content at Times Network, branding requires top priority since it provides recognition and takes up space in consumers' brains.

Replicating Silicon Valley: According to a report, Silicon Valley trends that don't apply to Indian circumstances inspire Indian entrepreneurs. Many adjustments and modifications will be necessary while introducing new products into Indian markets while keeping in mind the country's infrastructure in terms of roads, internet, power, and telecom penetration.

Poor marketing Platform and Access India's SMEs have been subject to poor marketing connections. The path for marketing SME products will continue to be difficult in the future due to reasons including inadequate government backing and the lack of adequate marketing facilities.

SMEs are continually forced by budget constraints to promote their goods or services globally, which has restrained their growth.

Not having access to modern technologies Despite the fact that technology has advanced over the years thanks to the proliferation of mobile devices and the internet, SMEs have consistently employed low levels of innovation, which has resulted in low profitability. They are now uncompetitive in the steadily growing business sector as a result of this.

Rural areas have not yet advanced, despite the fact that SMEs in big cities now seem to have a more positive attitude toward adopting innovative ideas. This will remain difficult.

Without the necessary credit The biggest obstacle to the growth of SMEs in our country is a lack of adequate capital and credit resources. SMEs will likely have to deal with complicated bank securities, late payments, and high interest rates on SME lending in the upcoming year as well. The difficulty of obtaining a straightforward and advantageous financing is a significant barrier to the growth of SME.

Restrictive regulatory procedures The regulatory processes will continue to be the driving factors for certain SMEs in the future, including development licences, bankruptcy settlement, insurance, securities/certifications, and tax assessment, among others.

Lack of a unified regulatory authority Adequate beginning conditions would hinder the growth of these businesses.

Lack of Mentorship: One of the biggest problems facing Indian startups is a lack of appropriate guidance and mentorship. The majority of startups have excellent concepts and/or products but relatively little business, market, and industry expertise to bring the products to market. This is proof that a great idea works best when implemented right away. The biggest risk that might bring a perhaps true idea to an end is a lack of adequate mentorship or steering.

OPPORTUNITIES FOR SMEs IN INDIA

SMEs may anticipate the same developments in the upcoming year, from governmental legislation to technical development.

SMEs may now establish their presence in the internet world by turning digital, influencing the e-commerce trend. The SME sector has long struggled with fierce competition, but turning digital can provide them the advantage they need. SMEs may benefit from these platforms as mobile phones, social networking, and cloud technology are currently all the rage. Adding the social and cloud platforms will create a tonne of new opportunities for revenue growth and operational productivity.

According to the favoured perspective of government programmes, SMEs must benefit from government initiatives like "Make in India," "Startup India," and "Skill India." These government-presented strategies are meant to encourage an entrepreneurial society to advance the existing SME status.

Due to the growing number of moneylenders and Fintech companies, SMEs will have access to affordable and readily available funding options.

When requesting SME credit from the typical loan expert, SMEs consistently have to worry about the gap in their revenue streams. However, now that enhanced speed, clarity, and speedy SME loan facilities are likely to increase significantly, they will be able to entirely focus on their firm.

SME loans have always assisted the businesses in meeting all of their ad hoc financial demands without running into any issues.

CONCLUSION

Startup is the newest term on gift day. Startups are growing more rapidly than ever. Marketers of all genders are entering it. Even women are arriving with additional considerations and taking the risk to uphold their integrity. Indian startups work to create a start-up environment through important education, talent, innovation, and incubators with connections to investment firms. The government is now assisting startups as well.

India is ranked third globally in terms of the startup ecosystem. Within the year 2015, there has been an increase of more than 65%. An entrepreneur's startup presents an opportunity to mentor and uplift others while some people decide how and what to do. Although marketers face challenging circumstances, they are also being addressed at the same time. They are dedicated enough to build up and redirect their power in order to plan, assist, and carry out their wishes and contribute to the economic growth.

SMEs clusters are essential to the whole production output of several Indian items, such as the Aurangabad auto component cluster. However, the bulk of Indian clusters, particularly in the handicrafts industry, are relatively tiny, employing little more than 100 people, and are so specialised that no other location in the world can match their expertise and output quality. Yet only a small number of clusters are internationally competitive.

SUGGESTIONS

In a large country like India, the entrepreneurial lifestyle would need to be supported for business growth, and this is done by taking the following steps: -

- The construction of commercial estates must make land, energy, water, and raw materials accessible to marketers at reasonable prices.
- Marketers involved in research, inventions, research sports, and innovation executors need to receive special concessions.

- It is important to advance and broaden the entrepreneurial education programmes run by the federal government, state governments, and other government and non-authorities organisations..
- In order to draw educated jobless people and technically qualified people closer to these programmes, the proper incentives must be given to them.
- Periodically, short-term refresher publications should be created for advance-trained marketers to use in order to address the specific issues they encountered after entering the market.

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