



# An Empirical Study on Level of Awareness and Satisfaction among Micro-entrepreneurs towards Ease of Doing Business with special reference to Panipat District

Jyoti Gahlot

Research Scholar (JRF), Department of Commerce  
Maharshi Dayanand University, Rohtak  
Email: [jyotigahlot.rs.comm@mdurohtak.ac.in](mailto:jyotigahlot.rs.comm@mdurohtak.ac.in)

Prof (Dr) Kuldip Singh Chhikara  
Professor, Department of Commerce,  
Editor in Chief, University Journal of Arts,  
Maharshi Dayanand University, Rohtak  
Email: [kschhikara.mdu@gmail.com](mailto:kschhikara.mdu@gmail.com)

1435

## Abstract

*The study aims to identify the demographic underpinnings that best discriminate between the entrepreneurs who are well acquainted and satisfied towards the business regulatory environment and those who are not. Data were collected for the purpose from 100 entrepreneurs of the micro-enterprises operating in the Panipat district of Haryana using a purposive convenient sampling technique with the help of a schedule. The study attributes that the factors like educational qualification, age, location of the enterprise and nature of ownership shown the highest discriminating powers followed by other factors to discriminate between the entrepreneurs who considered the reforms effective and those who didn't; and Educational Qualification, Age, Gender and Marital status as a parsimonious set with high discriminating power to discern between the entrepreneurs who were aware about the reforms implemented and those who were not. Along with this, majority of the entrepreneurs were found to be well acquainted with most of the reforms taken by the Government but do not consider them effective in making doing business unproblematic. Therefore, the Government of India must aim to introduce the reforms with alacrity because the conduciveness to do business, create wealth and as a consequence promotes equitable distribution of income in a well-designed approach which eventually provides millions of Indians a chance for a better standard of living and in order to escape poverty.*

**Keywords:** Ease of Doing Business, Micro-entrepreneurs, MSMEs, Panipat.

**DOI Number:**10.48047/NQ.2022.20.21.NQ99150

**Neuroquantology 2022; 20(21):1435-1447**



## Introduction

For developing countries like India, unemployment, low-income generation, and inequality in the distribution of income and wealth and poverty are considered to be serious obstructions in the growth and development (NITI Aayog & IDFC Institute, 2017). However, with an increase in the prosperity of MSMEs, these predicaments can end (Hallberg, 2001). The contribution of the MSME sector has been glorified in terms of diversification of industrial and economic base, laying the foundation for industrialization, innovation, encouraging entrepreneurship, promoting equitable distribution of income and wealth, and bringing social stability (Ogubazghi & Muturi, 2014; Phillips et al., 2014). In addition to this, the MSME sector employs 40 million people; produces 6000 products ranging from traditional to high-tech products (Paramasivan & Mari Selvam, 2013); contributes about 45 per cent of manufacturing output; 40 per cent of the total exports of the country (Dahiya, 2015). Despite that, it has been witnessed in several studies that the MSMEs, specifically micro-enterprises, are confronted with many issues concerning the regulatory environment of the country (Bhasin, 2020; Chanu, 2019; Das & Barman, 2013; Deb, 2014; NITI Aayog & IDFC Institute, 2017; Rani & Sinha, 2016; Saikia & Hazarika, 2018; Siddiqui, 2015). Consequently, the sector has gained attention from academicians, policymakers, entrepreneurs, practitioners, the general public, and the Government of India (Ahmad et al., 2015; Dahiya, 2015; Dangi & Ritika, 2014; Deka, 2018; Dey, 2014; Kamath et al., 2018; Kumar & Sardar, 2018; M.S. Vasu & Jayachandra, 2011).

Considering the same, the Government of India has taken several initiatives to make the entrepreneurial ecosystem more conducive for the MSMEs among all the Indian states; one of them is Ease of Doing Business, an initiative taken to have a deeper look at the business regulatory environment provided in the country which aims at eliminating arduous business procedures; the Ministry of Commerce

has developed a Business Reform Action Plan, under which it lays down several reform points every year, covering the different aspects of doing business, and assesses their implementation at the ground level; and the Department for Promotion of Industry and Internal Trade (DPIIT) has been given the responsibility of serving as the Ease of Doing Business program's institutional anchor. The main reformative initiatives made by DPIIT included the removal of rules to actively monitor reform implementation at the grassroots level and acting as a fulcrum to bring about a thorough gap assessment of the business environment (DPIIT, 2017). Therefore, recognizing the contribution micro-enterprises make, it becomes imperative to study the level of awareness and satisfaction they feel toward these reforms at the ground level.

## Literature Review

For long scholars, economic agencies, government agencies, entrepreneurs, etc., have attempted to identify several factors relating to a firm's characteristics, the personality of the entrepreneurs, and other environmental factors affecting their performance, level of satisfaction, and success of Small & Medium Enterprises. Aminul Islam et al., 2011 found that the entrepreneurs' characteristics had a significant affect on the success of business, implying that the owners must have a zeal for their products and services; and they should be able to define the market having personal involvement. Chittithaworn et al., 2011 established that the way of doing business, resources, finance, and the external environment, etc., are essential factors contributing to the success of SMEs in Thailand. Gomezelj & Kusce, 2013 elucidated that the personal factors like self-efficiency, risk propensity, and need for independence were the significant factors that significantly affected the firm performance. Krishnan & Kamalnabhan, 2015 highlighted the association between entrepreneurial attitude characteristics, competencies, and entrepreneurial success and found that with the right attitude and

1436

competencies, women entrepreneurs were found to be successful; also, the win gave them a sense of satisfaction, respect, and status in society.

A significant number of studies identified the factors affecting the orientation and satisfaction of the entrepreneurs, the impact of the owners' characteristics on their access to loans, gender-related differences, and perception towards local government policies and support initiatives on the growth of the entrepreneurs. Jeevan et al., 2017 explored the factors that affect women orientation and satisfaction and found that women-oriented businesses have a high level of satisfaction. Ogubazghi & Muturi, 2014 suggested that among all the other factors age and educational level affected the entrepreneurs' access to loans. Sandberg, 2003 found that the government policies and programmes have had an unfavorable impact on the micro-entrepreneurs and recommended that there is a scope of improvement for the local government authorities to support micro-enterprise owners. Phillips et al., 2014 explored the impact of the government support initiatives on the growth of female entrepreneurs of South Africa and found that although most of them have not got any support under the initiatives of the Government, a steeper growth has been observed.

Along with this, the barriers faced by women entrepreneurs while doing business in the context of the business regulatory environment provided were explored where Rani & Sinha, 2016 investigated the and revealed that factors like lack of family support, lack of knowledge, lack of awareness about loan facilities for women acted as hindrance and major barriers faced by the women entrepreneurs of rural region of Haryana.

Apart from this, a number of studies focused on the perception of the entrepreneurs belonging to the MSME sector and other sectors as well towards the reforms and initiatives planned and executed by the Government. Deb (2014) probed the perception of the entrepreneurs doing

business in Tripura and elucidated that a majority of the entrepreneurs were not satisfied with the environment provided to them since they were confronted with so many problems beginning with establishing their business, procuring funds, registering property, getting electricity connection and enforcing contracts and liquidating their business; also corruption, unethical payments seems to be very common. NITI Aayog & IDFC Institute (2017) surveyed about 3,000 firms all over the country to gauge the perception regarding the reforms taken regarding different areas of ease of doing business and concluded that the Government needs to make changes with enthusiasm because it provides the entrepreneurs a chance to do business without any hurdles and fade away poverty. Bhasin, K. (2019) evaluated the ease of doing business scenario at the international, national, and state levels and analyzed India's position, thereby and examined the impact of the reforms on the MSMEs and the level of EODB for MSMEs.

After going through the literature in this area, it has been identified that no study was conducted regarding the level of satisfaction and awareness among the entrepreneurs of micro-enterprises towards the reforms or initiatives taken to make the business environment conducive in Haryana. Hence, the study focuses on empirically evaluating the perception of the micro-entrepreneurs towards the business regulatory framework and the influence of demographic factors on the level of awareness and satisfaction towards the same.

#### **Objective of the study**

The study aims to empirically evaluate the perception of the micro-entrepreneurs towards the provisions of Ease of Doing Business regulatory framework as implemented by the Government of Haryana and the influence of demographic factors thereto on the level of awareness and satisfaction.

#### **Research Methodology**

A descriptive cum exploratory design was adopted to see the impact of the demographics of the entrepreneurs on their level of

awareness and satisfaction towards the business regulatory framework. The population for the study is the entrepreneurs of micro-enterprises operating in the Panipat district of Haryana. Accordingly, primary data were collected from 100 entrepreneurs with the help of a semi-structured questionnaire having in total 16 statements regarding the perception they have towards the business reforms implemented and the business regulatory framework. All the items selected for the analysis were measured using 5 point Likert scale depicting 5 as strongly disagree, 4 as disagree, 3 as neutral, 2 as agree, and 1 as strongly agree; and level of awareness and satisfaction were considered as a dependent variable and demographics factor like gender, age, education, family income, marital status, area of resident, family type, education level, the reason for selecting a specific business, were considered as independent variables.

Exploratory Factor Analysis was performed to measure the questionnaire items to ensure their

#### Data Analysis

suitability for performing the subsequent multivariate analyses using IBM SPSS 26. Using which the related items were grouped under one construct, taking into consideration the factor loadings of each of the items, and two constructs with high communality values were derived for all the variables, confirming that all the factors extract sufficient variance from the variables.

Discriminant Analysis was employed to analyze the impact of the demographic factors on the entrepreneurs' level of awareness and satisfaction towards the business reforms. The tool is employed when the dependent variable is categorical in nature; hence the constructs were categorized using the methods by Moschis and Moore (1979) and Carlson et al. (1990) as cited in (Ndubisi & Wah, 2005). The constructs were summed up, and the items were classified as high or low by splitting the same based on medians; below the median item is considered low level and above the medium is regarded as high level.

1438

Table 1

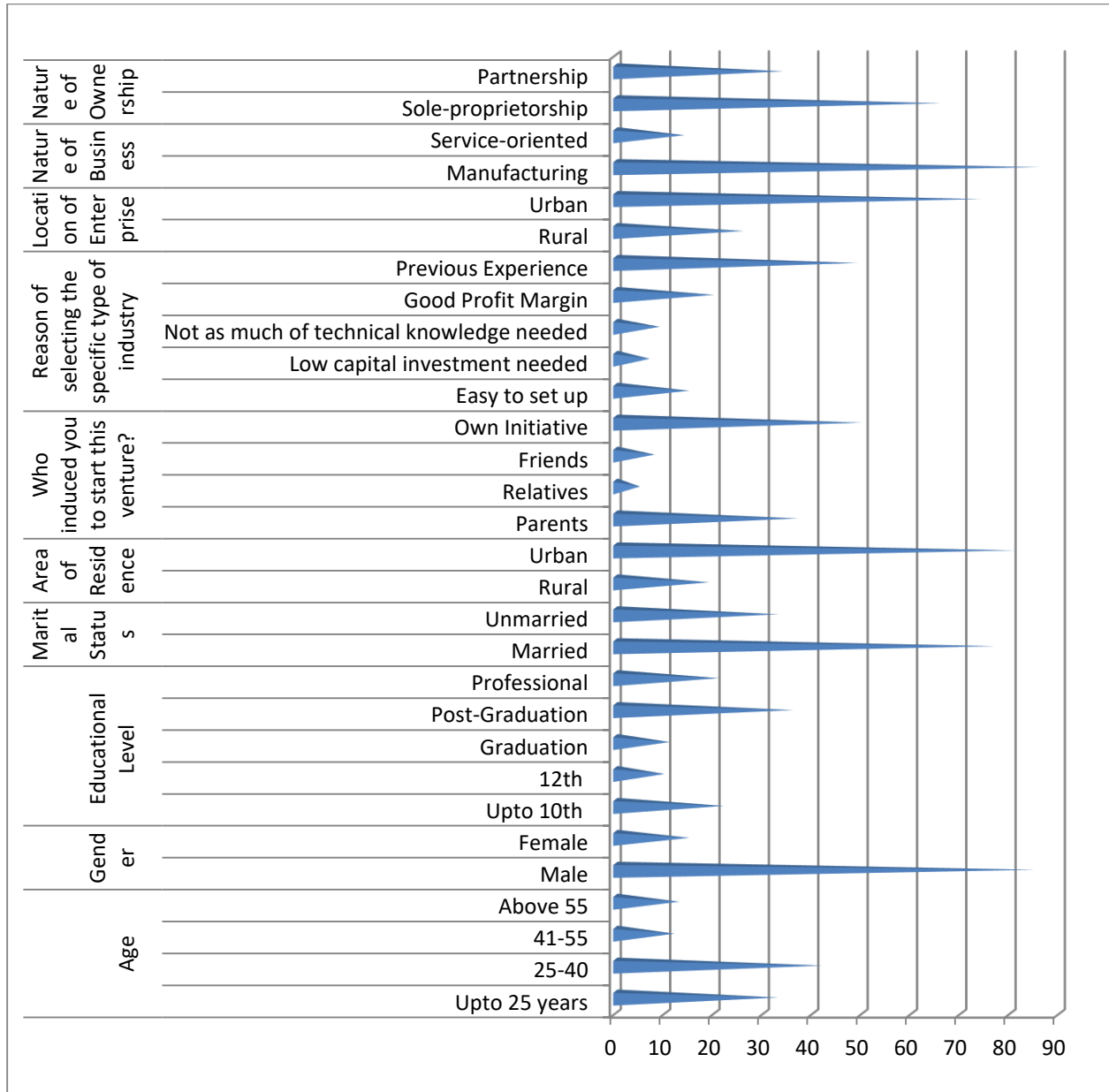
S.No.	Profile	Description	Responses	Percentage
1.	Age	Upto 25 years	33	30
		25-40	42	42
		41-55	12	12
		Above 55	13	13
2.	Gender	Male	85	85
		Female	15	15
3.	Educational Level	Upto 10 <sup>th</sup>	22	22
		12 <sup>th</sup>	10	10
		Graduation	11	11
		Post-Graduation	36	36
		Professional	21	21
4.	Marital Status	Married	77	77
		Unmarried	33	33
5.	Area of Residence	Rural	19	19
		Urban	81	81
6.	Who induced you to start this venture?	Parents	37	37
		Relatives	5	5
		Friends	8	8
		Own Initiative	50	50
7.	Reason of selecting the specific	Easy to set up	15	15

	type of industry	Low capital investment needed	7	7
		Not as much of technical knowledge needed	9	9
		Good Profit Margin	20	20
		Previous Experience	49	49
8.	Location of Enterprise	Rural	26	26
		Urban	74	74
9.	Nature of Business	Manufacturing	86	86
		Service-oriented	14	14
10.	Nature of Ownership	Sole-proprietorship	66	66
		Partnership	34	34

1439

**Source:** Compilation of Primary Data by Researcher

**Fig. 1**



1440

**Table 2**  
**Descriptive Statistics**

Variables	N	Mean	Standard Deviation
You are well aware of the Single Window Facility where you are granted with all the required approvals, clearances and related information within 2 months for setting up a venture	100	2.39	1.072
You are well aware of the online facilities provided through the e-biz Invest Haryana portal (www.investharyana.gov.in) where composite application forms can be submitted by an investor for a total of 64 services for securing online clearances.	100	2.34	0.901

You are well aware of the Common Application Form (CAF) for getting various business approvals.	100	2.29	1.305
You are well aware of the Online MSMEs registration process through the e-biz portal.	100	2.13	0.991
You are well aware of the online system for making an application, payment, verification for property registration.	100	1.97	0.870
You are well aware of the online system for getting an electricity, water and sewage connection.	100	1.82	0.626
You are well aware of the commercial courts established for resolving commercial disputes.	100	2.42	1.156
You are well aware of the Central Inspection System for inspection of the ventures.	100	2.46	1.150
Do you feel satisfied with the Single Window Facility where you are granted with all the required approvals, clearances and related information within 2 months for setting up a venture?	100	3.84	0.801
Do you feel satisfied with the online facilities provided through the e-biz Invest Haryana portal (www.investharyana.gov.in) where composite application forms can be submitted by an investor for a total of 64 services for securing online clearances/ sanct	100	4.03	1.029
Do you feel satisfied with the online MSMEs registration process through the e-biz portal?	100	3.97	0.858
Do you feel satisfied with the online system for making an application, payment, verification for property registration?	100	3.95	0.957
Do you feel satisfied with the credit facilities provided by financial institutions?	100	4.09	0.954
Do you feel satisfied with the online system for getting an electricity, water and sewage connection?	100	4.02	0.985
Do you feel satisfied with the commercial courts established for resolving commercial disputes?	100	4.05	0.833
Do you feel satisfied with the central Inspection System for the inspection of the ventures?	100	3.96	0.803

*Source: Researcher's calculations*

**Table 3**  
**Factor Analysis**

Key Dimensions & Items	Loadings	Communalities
<b>Construct 1: Effectiveness of the Business Regulatory Framework</b>		
Single Window Facility where you are granted with all the required approvals, clearances and related information.	0.646	0.632
Online facilities provided through the e-biz Invest Haryana portal where composite application forms.	0.679	0.678
Online MSMEs registration process through the e-biz portal.	0.499	0.578
Online system for making an application, payment, verification for property registration.	0.458	0.646
Credit facilities provided by financial institutions.	0.356	0.487
Online system for getting an electricity, water and sewage connection.	0.572	0.547
Commercial courts established for resolving commercial disputes.	0.747	0.623

Central Inspection System for the inspection of the ventures. Eigen Value= 8.589 Variance = 53.684	0.797	0.660
<b>Construct 2: Acquaintance towards Regulatory Framework</b>		
Single Window Facility where you are granted with all the required approvals, clearances and related information.	0.375	0.683
Online facilities provided through the e-biz Invest Haryana portal where composite application forms can be submitted by an investor for securing online clearances/ sanctions.	0.528	0.518
Common Application Form (CAF) for getting various business approvals.	0.538	0.619
Online MSMEs registration process through the e-biz portal.	0.660	0.575
Online system for making an application, payment, verification for property registration.	0.775	0.619
Online system for getting an electricity, water and sewage connection.	0.675	0.474
Commercial courts established for resolving commercial disputes.	0.221	0.712
Central Inspection System for inspection of the ventures. Eigen Value= 1.094 Variance = 6.838	0.332	0.743
<b>Total Variance= 60.522 KMO=0.889</b>		

**Source:** Researcher's calculations

The data collected were subjected to factor analysis to understand the interdependence or the relationship among the factors selected; to extract the main factors affecting the level of satisfaction and awareness among the entrepreneurs towards the Regulatory Framework. The data were then summarized with the help of Principal Component Analysis with the help of Varimax rotation. The internal consistency of the variables was tested using the reliability analysis via Cronbach alpha, and KMO statistics were used to evaluate the suitability of the factor analysis. The reliability estimates obtained for the constructs, awareness, and satisfaction towards Regulatory Framework were 0.903 and 0.885 respectively confirming the fact that there exists good internal consistencies; since all the values exceed 0.60 (Hair et al., 1998) the results depicted a high degree of reliability confirming the data to be fit for conducting factor analysis. Along with this, the value for the Bartlett test of sphericity comes out to be  $\chi^2(120) = 1062.038, p < 0.001$ , confirming that the correlation between the items is high enough to provide a reasonable basis for Principal Component Analysis.

The above table demonstrates the critical dimensions, items included therein, factor loadings, eigenvalues, extraction values, communalities, and total variance. The first dimension included different items depicting the level of satisfaction towards the Single Window facility, e-biz Invest Haryana portal, MSMEs registration process, online system for property registration, electricity and water connection, commercial courts, and central inspection system. The construct contributed to about 53.684 per cent of the variance. The second dimension included items depicting the level of awareness among the entrepreneurs towards the regulatory framework, i.e., Single Window facility, e-biz Invest Haryana portal, MSMEs registration process, online system for property registration, electricity and water connection, commercial courts, and central inspection system. The construct contributed about 6.838 per cent of the variance, and the total variance was 60.522.

Summing up, the factor analysis results showed that 16 items were loaded on the two dimensions- Level of Satisfaction and Awareness towards the business regulatory framework. Additionally, the items measuring the construct's dimensions are valid since all



the items were loaded with high communalities. These initial communalities as depicted in the above table represent the association between a variable and all other variables, i.e., the squared multiple correlation between the item and all other items before rotation. Since all the communalities are greater than 0.30 there is no chance that the sample size is going to distort

the results. The factor loadings or the extraction values simply represent the correlation between the item and the factor and they represent the variance explained by the variable on a particular factor. Since almost all the factor loadings in the table are greater than 0.30 it represents that the factor extracts sufficient variance from that variable.

**Table 4**  
**Discriminant Analysis for the Level of Acquaintance towards Regulatory Framework**

Key Dimensions	Structured Correlations	Unstructured Correlations
Educational Qualification of respondents	0.830	0.539
Age of the respondents	-0.782	-0.4953
Marital Status of respondents	0.557	0.658
Gender of respondents	0.487	0.349
Nature of the business	0.191	-0.265
Reason for selecting specific type of industry	0.152	0.081
Who induced you to start the business?	-0.102	0.033
Nature of ownership	0.080	-0.351
Location of the enterprise	-0.039	-0.316
Area of Residence	-0.018	0.252
Eigen Value	0.765	
Canonical Correlation	0.658	
Wilks' Lambda	0.567	
Chi-Square	52.812	
Significance	0.000	

**Source:** Researcher's calculations

Ten dimensions were introduced in the model adopted for the study to discriminate between the high level and low level of awareness among the entrepreneurs towards the business regulatory framework, i.e., educational qualification, age, gender, marital status, nature of the business reason for selecting specific type of industry, factors induced you to start the business, nature of ownership, location of the enterprise and area of residence, etc. It is evinced from the above table that the model opted for the study is significant and the dimensions selected were found to be adequate enough to discriminate between the entrepreneurs who were highly aware and those who were not aware. Along with this the

mean value for the individual variables i.e., educational qualification, age, gender, marital status are significantly higher for the entrepreneurs who are highly aware about the reforms taken for making the business regulatory environment conducive. Educational qualification, age, gender and marital status were having the highest discriminating power which was then followed by the other factors. The variables like location of the enterprise and area of residence demonstrated the least discriminating power. Also, it implies the fact that the level of awareness among entrepreneurs towards the business regulatory framework depends on their educational qualification, age, gender and

1443

marital status. And it also implies that the young male married entrepreneurs with good educational background were highly aware of the business regulatory framework.

The implications for these findings are that since Government want the entrepreneurs to be aware of the reforms taken by it, to make it unproblematic for them to do business, there is

a strong need to spread awareness to the different segments of people by organizing seminars, entrepreneurship development programmes and other such campaigns; as it was observed from the above findings that only young males having good educational background were found to be aware of the reforms taken.

**Table 5**  
**Discriminant Analysis for Level of Satisfaction towards Regulatory Framework**

Key Dimensions	Structured Correlations	Unstructured Correlations
Educational Qualification of respondents	0.745	0.706
Age of the respondents	-0.557	-0.095
Reason for selecting specific type of industry	0.010	0.304
Location of the enterprise	0.418	0.046
Who induced you to start the business?	0.106	0.295
Marital Status	0.006	0.177
Area of Residence of respondents	-0.032	-0.304
Gender of the respondents	-0.43	-0.824
Nature of ownership	0.403	-0.188
Nature of the business	-0.006	-0.318
Eigen Value	0.431	
Canonical Correlation	0.549	
Wilks' Lambda	0.699	
Chi-Square	33.299	
Significance	0.000	

1444

**Source:** Researcher's calculations

Ten dimensions were introduced in the model, as depicted above, adopted for the study in order to discriminate between the high level and low level of satisfaction among the entrepreneurs towards the business regulatory framework, i.e., educational qualification, age, gender, marital status, nature of the business reason for selecting a specific type of industry, factors induced you to start the business, nature of ownership, location of the enterprise and area of residence, etc.

It is evinced from the above table that the model opted for the study is significant and the dimensions selected were found to be adequate enough to discriminate between the entrepreneurs who were highly satisfied and

those who were not satisfied. Along with this, the mean value for the individual variables, i.e., educational qualification, age, location of the enterprise, and nature of ownership, are significantly higher for the entrepreneurs who are highly satisfied with the reforms taken for making the business regulatory environment conducive. The young, highly educated females having their enterprises in the urban areas were found to be more satisfied than the (since the age factor is negatively related) and entrepreneurs belonging to the manufacturing sector; having the highest discriminating power followed by the other factors. The variables like reason for selecting a specific business, nature of the ownership, and marital status

demonstrated the least discriminating power. Also, it implies that the level of satisfaction among the entrepreneurs towards the business regulatory framework depends on their educational qualification, age, location of the enterprise, and nature of ownership.

The implications of the above findings are that Government must also serve the different sections of society so that all the entrepreneurs belonging to middle-aged groups or even having an ordinary level of education can reap the benefits of the different programs established by the Government by spreading awareness and must attempt discovering the reasons as to why people belonging to the above mentioned specific groups aren't satisfied with the reforms.

### **Conclusion**

The study aimed to identify the list of the demographic underpinnings that best discriminate between the entrepreneurs who were well acquainted and satisfied towards the business regulatory environment and those who were not with the help of factor and discriminant analysis. The discriminant analysis identified four demographic factors i.e., Educational Qualification, Age, Gender, and marital status, as a parsimonious set with high discriminating power to discern between the entrepreneurs who were aware of the reforms implemented and those who were not. The findings confirmed that the young male married entrepreneurs with good educational backgrounds were highly aware of the business regulatory framework. On the other hand, considering the level of satisfaction, factors like educational qualification, age, location of the enterprise, and nature of ownership showed the highest discriminating powers between the entrepreneurs who considered the reforms effective and those who didn't, followed by other underlying factors. The finding implied that the young, highly educated females who had enterprises in the urban areas and entrepreneurs in the manufacturing sector were more satisfied (since the age factor is negatively related). Also, most entrepreneurs were well acquainted with a majority of the

reforms taken by the Government but did not consider them effective in making doing business unproblematic (Bhasin, 2019; NITI Aayog & IDFC Institute, 2017). Therefore, India needs to reform with alacrity because the conduciveness to do business creates wealth, and as a consequence redistribution of income in a sensible, well-designed manner is possible; which remains the only way to give millions of Indians a chance for a better standard of living and to make their way out of poverty.

### **Managerial Implications**

The implications for these findings are that since Government wants the entrepreneurs to be acquainted with all the reforms taken by it, to make it unproblematic for them to do business, there is a strong need to spread awareness to the different segments of people by organizing seminars, entrepreneurship development programmes, and other such campaigns; since it was observed from the above findings that still there exists a wide gap between what the enterprises know and what reforms Government introduce for them as only young males having good educational background were found to be aware of the reforms taken. Along with this Government needs to know what are the requirements of different sections of society since only some specific groups found the reforms effective in making it easier for them to do business.

### **Limitations & Further Research**

The study was conducted for the Micro, Small, and Medium Enterprises (MSMEs) and, more specifically, for Micro-enterprises; it would be constructive to replicate the results for other sectors or industries. Also, the study was conducted for 100 enterprises established in the Panipat district; more insights and better outcomes may emerge by conducting research in other districts and opting for a bigger sample size.

Along with this, apart from the factors used in the study, there can be several underpinnings affecting the level of satisfaction and acquaintance of the entrepreneurs towards the business regulatory framework, and by using a

more comprehensive list better implications may emerge.

## References

Ahmad, T., Mir, L., & Mehraj, Z. (2015). MSMEs in India: Growth, Performance and Various Constraints, Impeding their Growth. *Journal of Economics and Sustainable Development*, 6(3), 76–83. [www.iiste.org](http://www.iiste.org)

Ahmed, A., & Verma, N. M. P. (2018). An Analysis of Growth & Performance of MSMEs in Jammu & Kashmir. *International Journal of Advance and Innovative Research*, 5(4), 93–99. <https://doi.org/10.13140/RG.2.2.18157.13280>

Aminul Islam, M., Aktaruzzaman Khan, M., Obaidullah, A. Z. M., & Alam, M. S. (2011). Effect of Entrepreneur and Firm Characteristics on the Business Success of Small and Medium Enterprises (SMEs) in Bangladesh. *International Journal of Business and Management*, 6(3), 289–299.

<https://doi.org/10.5539/ijbm.v6n3p289>

Bhasin, K. (2020). Ease of doing business, 2020. In *Government at a Glance: Western Balkans* (Issue September 2019). <https://doi.org/10.1787/a0f0b82c-en>.

Carlson, L., Grossbart, S. and Tripp, C. (1990), “An investigation of mothers’ communication orientation and patterns”, *Advances in Consumer Research*, Vol. 17 No. 5, pp. 840-72.

Chanu, N. M. (2019). *An Assessment of the Business Environment for Micro Enterprises in Manipur* [Manipur University]. <https://doi.org/http://hdl.handle.net/10603/307904>

Chittithaworn, C., Islam, M. A., Keawchana, T., & Yusuf, D. H. M. (2011). Factors Affecting Business Success of Small & Medium Enterprises (SMEs) in Thailand. *Asian Social Science*, 7(5), 180–190. <https://doi.org/10.5539/ass.v7n5p180>

Dahiya, S. (2015). Growth & Performance of MSMEs in India: Prospects and Problem. *Journal of Rural and Industrial Development*, 3(1), 12–15. <https://doi.org/10.21863/jrid/2015.3.1.004>

Dangi, N., & Ritika. (2014). Women Entrepreneurship and Growth and Performance

eISSN1303-5150

of MSMEs in India. *International Journal of Advance Research in Computer Science and Management Studies*, 2(4), 174–182.

Das, B., & Barman, K. K. (2013). A Study of Micro-Enterprises in Hajo Development Block, Kamrup (Assam). *Journal of Rural Development*, 32(3), 321–332.

Deb, R. (2014). Problems and Prospects of Doing Business in Tripura. *Journal of Entrepreneurship and Management Development*, 3(3), 13–26. <https://doi.org/http://www.publishingindia.com>.

Deka, S. M. (2018). *Growth pattern of rural micro enterprises in Assam an analytical study on the determinants of growth* [University of Science and Technology, Meghalaya]. <https://doi.org/http://hdl.handle.net/10603/247379>.

Department for Promotion of Industry and Internal Trade. (2017). *Business reform action plan 2017*. Ministry of Commerce and Industry, GOI. <https://eodb.dpiit.gov.in/Home?year=2017-18>.

Dey, S. K. (2014). MSMEs in India: It’s Growth & Prospects. *Abhinav National Monthly Reffered Journal of Research in Commerce & Management*, 3(8), 26–33. <https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.841.3663&rep=rep1&type=pdf>.

DPIIT India. (2019, February). *State business reform action plan—2019 implementation guide for states/UTs*.

Gomezelj, D. O., & Kusce, I. (2013). The influence of personal and environmental factors on entrepreneurs’ performance. *Kybernetes*, 42(6), 906–927. <https://doi.org/10.1108/K-08-2012-0024>.

Hair, J.F. Jr, Anderson, R.E., Tatham, R.L. and Black, W.C. (1998), *Multivariate Data Analysis*, Prentice-Hall Inc., Englewood Cliffs, NJ.

Jeevan, J., Sharma, J., & Kumari, A. (2017). Factors affecting orientation and satisfaction of women entrepreneurs in rural India. *Annals of Innovation & Entrepreneurship*, 2(1), 5813. <https://doi.org/https://doi.org/10.3402/aie.v2i1.7371>

1446

Krishnan, L., & Kamalnabhan, T. J. (2015). Success and Life Satisfaction Among Women Entrepreneurs in Micro enterprises. *Entrepreneurial Ecosystem*, 351–372. <https://doi.org/10.1007/978-81-322-2086-2>

Kumar, N. K., & Sardar, G. (2018). Competitive Performance of Micro , Small and Medium Enterprises in India. *Asia Pacific Journal of Social Sciences*, 3(1), 128–146. [www.isapsindia.org](http://www.isapsindia.org).

Moschis, G.P. and Moore, R.L. (1979), “Family communication and consumer socialization”, *Advances in Consumer Research*, Vol. 6 No. 3, pp. 359-63.

M.S. Vasu, & Jayachandra, K. (2011). Growth and Development of Msmes in India: Prospects and Problems. *Indian Journal of Applied Research*, 4(5), 125–127. <https://doi.org/10.15373/2249555x/may2014/40>.

NITI Aayog, & IDFC Institute. (2017). *Ease of Doing Business: An Enterprise Survey of Indian States*. [https://smartnet.niua.org/sites/default/files/resources/eodb\\_single.pdf](https://smartnet.niua.org/sites/default/files/resources/eodb_single.pdf).

Ndubisi, N.O. (2003), “Service quality: understanding customer perception and reaction, and its impact on business”, *International Journal of Business*, Vol. 5 No. 2, pp. 207-19.

Ogubazghi, S. K., & Muturi, W. (2014). The Effect of Age and Educational Level of Owner / Managers on SMMEs ’ Access to Bank Loan in Eritrea : Evidence from Asmara City. *American Journal of Industrial and Business Management*, 4, 632–643. <https://doi.org/http://dx.doi.org/10.4236/ajibm>

.2014.411069 The

Phillips, M., Moos, M., & Nieman, G. (2014). The impact of government support initiatives on the growth of female businesses in Tshwane South Africa. *Mediterranean Journal of Social Sciences*, 5(15), 85–92. <https://doi.org/10.5901/mjss.2014.v5n15p85>

Rani, J., & Sinha, S. K. (2016). Barriers Facing Women Entrepreneurs in Rural India : A Study in Haryana. *Amity Journal of Entrepreneurship*, 1(1), 86–100. <https://doi.org/https://amity.edu/UserFiles/admaa/105Paper%206.pdf>

Saikia, P., & Hazarika, B. (2018). A Study on Micro Enterprises in Kamrup District of Assam : Problems and Prospects. *IOSR Journal of Business and Management (IOSR-JBM)*, 20(5), 01–05. <https://doi.org/10.9790/487X-2005070105>

Sandberg, K. W. (2003). An exploratory study of women in micro enterprises: Gender-related differences. *Journal of Small Business and Enterprise Development*, 10(4), 408–417. <https://doi.org/10.1108/14626000310504710>

Siddiqui, M. A. (2015). Operational Problems of Micro Small and Medium Enterprises. *International Journal in Management and Social Science*, 3(4), 606–616. <https://doi.org/http://www.ijmr.net.in>

Status, C. G.-C., Factors, F., Factors, N., & Factors, G. S. (n.d.). *Introduction 1.1*. 1–42.

Thusi, S. C., & Zondo, R. W. D. (2016). The Influence of Government Financial Incentive Schemes ( Gfiss ) on Small and Micro Enterprises ’ ( Smes ’ ) Operational Performance : Case Study. *International Journal of Innovative Research*, 5(12), 211–217. [www.ijird.com](http://www.ijird.com)

1447