

# Marketing, Technological Problems and Personal Barriers of Micro-Enterprises

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## Abstract

*Micro enterprise is a small scale enterprise which is established with the maximum capital of twenty hundreds thousands rupees except land & building and less than nine employees including the micro entrepreneur. Most of the micro enterprises are operating with a little fund, local resources and local skills. Main objective of the study is to identify marketing and technology related problems as well as personal barriers of micro enterprise in Baglung and Parbat districts. This study is based on mixed research design (quantitative and qualitative research). Data and information are collected through primary sources. Primary data are collected through structured questionnaires, focus group discussions, observations and field visits. Purposive and convenience sampling methods are used for selecting enterprises and entrepreneurs respectively. A few statistical tools such as percentage are used for data analysis. After the field visit of micro enterprises in Parbat and Baglung district and focus group discussion with micro enterprises, it is found that micro enterprises have been facing various types of problems. Micro enterprises have been facing various problems such as marketing related problems and technological related problems and personal barriers. Highly competitive markets, too far the market places, too small market size of the markets, machine and equipment not easily available, difficulty in identifying appropriate technologies, technologies to being changed very fast, lack of training/skills, lack of trust and cooperation, lack of experience and patience are the major problems faced by the enterprises.*

**Keywords:** Barriers, entrepreneur, marketing, micro-enterprise, problems, technology

## Introduction

A micro enterprise refers the enterprise having met the following conditions where investment is up to twenty hundred thousand rupees as fixed capital except the house or land where the entrepreneur himself/herself engaged in operation management where there are up to nine workers including the entrepreneur Where the annual financial transaction is less than ten million rupees, and if an instrument with engine is used, the electric motor or other oil engine capacity has to be less than 20 kilowatt (Enterprise act, 2019).

Entrepreneurship itself is a very challenging task for all businessmen or entrepreneurs. They have to face several obstacles as well as problems. They have their own goals and industrial aspirations to go ahead; they dream of new ventures. At the ultimate end, they have to achieve them all at any cost. Entrepreneurs have to face such problems and obstacles in every part of their business world. These problems may be different in developing and developed countries. However, in least developed or developing countries like Nepal, entrepreneurs have been facing several problems day by day. Problems with respect to starting a new business, obtaining financial support, technical support, skilled manpower, raw materials, power energy, method of operation, lack of knowledge regarding management, accounting, marketing and legal problems, etc. It is assumed that micro entrepreneurs possess a little knowledge, skills, capital, resources and no access to market for their products.

The main problems of industrial development in Nepal are political instability, industrial insecurity, unfavorable labour relation, minimal availability of energy, weak industrial infrastructures, lack of competent human resources, lack of capacity to adopt new technology, low productivity, lack of diversification of exportable items and weak supply management and so on (GON, MOI, 2011) . Major problems of entrepreneurship development in Nepal are social problems, literacy, lack of social awareness, poverty, environmental (Micro/Macro) economic problem, marketing, financial, HRM, operating/production problems and physical infrastructure (Koirala & Shrestha, 1993).

Ranabhat and Rai (2012) identified some main problems in industrial development, they were as: energy crisis, unstable political situation, strike & band and labour disputes, shortage/lack of labour, lack of peace and security, lack of infrastructure, lengthy & complex tax/custom system, dispute in design, lack of business culture, illegal import and goods of fake production, unsuitable investment policy of bankers, lack of incentives for domestic production, and lack of raw materials. They also stated remedies for the solutions of industrial problems. They mentioned a few remedies to address solutions of these industrialists problems, which were:

addressing on energy crisis, political stability, rehabilitation of industrial peace and end of strike, settle down the labour shortage, modernization of agriculture, develop competitive capacity, vii) efforts for foreign investment, guarantee of peace and security, develop business culture, encouragement to Nepalese production, xi) extension of one village one production, arrangement of financial resources, increase in internal production, arrangement of training and skilled manpower, use of modern technology, market promotion, maintain good governance and remove corruption, identified and rehabilitate sick industries, develop locally available goods, and improvement in institutional structure.

In the Nepalese context, there was revealed that lack of enterprise identification (Bashyal, 2008). She had mentioned that lack of better economic opportunity identification by the clients, lack of professionalism and entrepreneurship development, and lack of skill development training for specific enterprises were the client-related issues. Moreover, the lack of access to credit plus intervention such as literacy, skill training and enterprise support have not been accessed to the clients. This is the reason for loan misuse and high dropout percentage in most of the MFIs (in Nirdhan program this rate is 17.0%) which mainly comes by low yielding from the investment.

FNCCI(2012) identified some of the key challenges; they were lack of commercialization primarily arising from issues such as lack of agro inputs (fertilizer, irrigation, etc), market access and market development, risk management (insurance) and lack of research and extension. Nepal Economic Growth Agenda (NEGA) recommendations were proposed to increase access to inputs, develop insurance programs, develop market centers and enhance research and extension through private sector involvement.

Ranabhat (2012) stated the main constraints/influencing factors regarding youth entrepreneurship development. They are: social and culture attitude towards youth entrepreneurship; entrepreneurship education; access to finance/start-up financing and business assistance and support services. A study conducted by the World Bank and International Finance Corporation in 2009 has identified 10 major problems. Among them, the main 4 problems in the ranking basis were as follows: political instability; shortage of electricity, labour regulations and access to finance (Karki, 2011).

Government recognizes self-accepted various problems through their national plan. It seems that the industrial environment was not favorable for investment and operating industrial production and activities. In each five year plan, efforts were made to address the problems mentioned; the problems not being well-addressed are again mentioned in each successive plan

period (HMG/N, 2002). Most generous problems faced by this sector were: lack of physical infrastructure, low utilization of capacity, weak basic infrastructure, and lack of competitive capacity, problems in technology transfer, and problems in technology transfer (GON, NPC, 2007).

Center for Development and Governance [CDG] (1999) conducted various seminars at district level, regional level and national level. Some problems regarding Small and Medium Enterprises (SMEs) development in Nepal were identified. According to CDG, the problems and constraints that the SMEs of the less developed countries are facing at present can be grouped into five broad categories: Policy and legal framework related, finance related, technology related, management related, and problems related to socio- cultural values.

CDG also conducted a national conference on small and medium enterprise (SMEs) development in Nepal in May, 2001(CDG, 2001). According to the proceedings of the national conference, problems of SMEs development in Nepal were identified as; information (Dissemination); raw materials and machinery supply; market; management. This limits the choice of options for procurement of technology, consultancy services and marketing opportunities; and technology requirement. Entrepreneurial talent exists in every society and in all sections of society. In developed countries, a favorable socio-economic environment helps in exploiting latent entrepreneurial talent However, in less developed and developing countries, particularly in certain backward areas, an unfavorable socio-economic environment hinders the emergence of entrepreneurial talent (Saint and Bhatia, 1996).

Sharma and Bhimawat et al. (2001) a study in Delhi village found the constraints in adoption of income-generating enterprises. Regarding social-psychological constraint insecurity, conflicting social norms/ value lack of initiative and low risk-taking ability were stressed upon. Lack of awareness regarding potential enterprise, poor technical know-how, poor support/ extension, assistance were observed as major technological constraints coming in the way of adoptions of income-generating enterprises.

The problems relate to such aspects as the marketing and sales, finance and credit, raw materials, organizational acquisition of small and technological improvements (Gupta, 1985) Vats and Nagandra(2001) made an attempt to study the social, psychological and physiological constraints faced by farm women of Tehri Garwal district of Uttaranchal state. For the majority of women excessive burden of work and responsibility, lack of recognition and appreciation in the family, conservative attitude of society toward women and lack of awareness were the major problems that rural women faced. The psychological constraints included lack of

confidence, excessive tension, limited working capital, cumbersome procedure and indigenous and time taking technologies.

Marketing has, however, been one of the most critical problems faced by small units in recent years. Most of the small firms have neither the requisite staff with proper marketing skills nor adequate resources to undertake vital marketing tasks like advertising and sales promotion, establishment of distribution channels and marketing research (Mehra, 1985).

Interestingly, although it is well-known that the lack of adequate skills and technological and managerial capabilities are major constraints to SMEs in Indonesia (as in LDCs in general), these surveyed enterprises did not consider the lack of skills and technological capability as a serious problem. However, this may be due to the fact that many owners of the Small Enterprise (SEs) and MIEs were not aware that their productivity is low and the quality of their products inferior compared to the products of the large enterprises or imported products, especially since many of these enterprises produce only for low-income consumers in local markets that enjoy natural protection from competition from similar goods produced by larger enterprises or from imports (Tambunan, 2007). Lack of entrepreneurship would prove a constraint on economic development (Leff, 1979).

Roy and Wheeler (2006) identified a number of common practical issues and characteristics were found to inhibit (hinder/problem) the success of many entrepreneurs in Urban Far-West Africa (UFWA): most notably, lack of market knowledge and training, limited access to capital, and lack of cooperation among possible business partners. Most micro-entrepreneurs in UFWA lack access to efficient technologies, and so rely on inefficient (usually labour intensive) manual processes. Of those interviewed, the majority lacked access to the necessary resources or technologies to grow or improve their micro-enterprises (Roy and Wheeler, 2006).

Most Small and Medium Enterprises (SMES) are structurally weak, technologically far behind managerially unstable, unsystematic operational, less innovative and losing competitive edge at home and abroad as the management environment has been constantly changing (Yoon, 2000). Jha (2010) stated that the operational problems and challenges as faced by the entrepreneurs affect their growth in rural areas. Internal problems were related to lack of vision, lack of strategies, financial crunch, capacity utilization, poor management, inadequate training in skills, lack of vertical and horizontal integration, faculty planning, etc. External problems were related to infrastructure sickness, marketing, taxation, lack of technical knowledge, administrative hurdles, rampant corruption and competitive and volatile

environment, power failure and government policy.

The six major problems of SMEs as stated by Ahmad (1995) were: education and training, capital and financial requirement, technological backwardness, skill training programmes, physical infrastructure and demand. Salazar (1995) stated that many Southeast Asian countries also have a long history of promoting the growth and development of micro and small enterprises (MSE). He mentioned that some major problems of MSEs such as marketing problems in both domestic and foreign markets, limited technical skills in production, limited technology of product design, equipment, and machinery, lack of managerial competence to meet the new challenges in facing competition in the international market, lack of information of foreign market situation, industry and trade and lack of professionalism in conducting business such as in business negotiations. In rural areas, poor and scattered infrastructural facilities created serious problems for small firms, especially those in less developed areas. Each community and enterprise had to deal with such problems as obtaining power, water, access to roads, transport, and communication, and maintaining equipment (Torri, 2012).

There are numerous instances of Individually Owned Enterprises (JIEs) having suffered seriously from various social burdens. Market failures are due to asymmetric information, high transaction costs and imperfectly specified property rights. The United Nations (UN, 2001) exposed various problems of SMEs in detail. The United Nations stated that SMEs in developing countries are facing obstacles that are sometimes similar to those experienced by Large Enterprise (LEs). However, Small and Medium Enterprises (SMEs), especially Micro Enterprises (MIEs), are much more vulnerable in relation to these problems. The nature or complexity of many of these problems is also related to the size of enterprises or activities. The smaller the size of enterprise, the more complex the problems they face. The problems may differ from region to region and between one industry groups to another. The main purpose of the study is to identify major problems of micro enterprises in Baglung and Parbat districts.

### **Data and Methods**

Primary data was collected through personal interview with entrepreneurs, observation of micro enterprises' activities, focus group discussion with entrepreneurs and structured questionnaires. Both quantitative and qualitative data have been collected. Qualitative data was collected through focus group discussion (FGD) with micro entrepreneurs of the respective districts. All micro entrepreneurs of both districts were assumed to be the total population. Sample size is 361. For selecting respondents' multistage (three stage) sampling methods was used. First,

selection of districts was based on a purposive sampling method. Second, entrepreneurs were selected on the basis of a random sampling method. Third, only one respondent from each enterprise was interviewed to get ultimate information. Descriptive analysis has been done to compute percentage or frequency distribution. Statistical Package for Social Survey (SPSS) 17.0 version as well as excel programme has been used to analyze the data.

To identify the real situation and problems of entrepreneurs, the researcher has conducted four focus group discussions (FGDP) i.e. first one was in Patichuar common facility centre (CFC), second was at the office of district micro enterprise group association (DMEGA) of the Parbat district and the third was in Bihunkot CFC and the fourth was at the office of district micro enterprise group association (DMEGA) of the Baglung district. In the beginning, entrepreneurs introduced themselves, types of the enterprise or MEG, types of goods or produce by them, date of starting of the business. They expressed their own experience regarding enterprise, strengths and weaknesses of the business, various problems in the second round.

## **Results and Discussion**

Various problems were faced by the enterprises as well as entrepreneurs from the time periods of starting the business to operating them by an individual and by a group. Through structure questionnaires, personal interviews and focus group discussion, some problems of micro enterprise and entrepreneurs were identified. There is also discussion about overall problems of entrepreneurship development in Nepal. Some problems are identified regarding entrepreneurship development in Nepal. In this research work, some problems such as problems regarding marketing, problems regarding technologies and personal barriers are identified.

### **Problems of Marketing**

Some of the major internal marketing problems of cottage and small industries arise from: production of low quality goods; inability to compete with foreign goods; inability to produce goods as per consumers' wants; inability to supply goods to markets on time; high credit sales; lack of open show-rooms; inadequate knowledge on market expansion; poor marketing management; and excessive stocks of finished products, etc. The more serious external marketing-related problems of cottage and small industries were: insufficient industrial infrastructure; transportation difficulties; unrestricted import of foreign goods; illegal import of goods; limited local market; and low purchasing capacity of the majority of people, etc.

The problem in marketing is concerned with inadequate demand in rural areas in the country in general and of Bihar in particular. The entrepreneurs were unable to create sufficient demand due to the lack of sales promotion and marketing efforts. Rural and small scale entrepreneurs rely mainly on their own funds and outside sources for funds is lacking due to reliability of entrepreneurs (Jha, 2010).

**Table 1**

*Problems of Marketing*

Particulars	Yes		No		Could not respond		Total	
	N	%	N	%	N	%	N	%
Lack of adequate demand	58	16.1	299	82.8	4	1.1	361	100
The market is too far	108	29.9	249	69.0	4	1.1	361	100
Very competitive market	111	30.7	246	68.1	4	1.1	361	100
The market is small	71	19.7	286	79.2	4	1.1	361	100
Flow of cheaper goods	24	6.6	333	92.2	4	1.1	361	100
Lack of packaging	25	6.9	332	92.0	4	1.1	361	100
Lack of knowledge of branding/ Labelling	8	2.2	349	96.7	4	1.1	361	100
Problems of distribution	31	8.6	326	90.3	4	1.1	361	100
Lack of knowledge of the market for their product	24	6.6	333	92.2	4	1.1	361	100
Lack of effective promotion campaign	43	11.9	314	87.0	4	1.1	361	100
Others	8	2.2	349	96.7	4	1.1	361	100

Marketing related problems are lack of adequate demand; the market is too far; very competitive market; the market is small; flow of cheaper goods; lack of packaging; lack of knowledge of branding/labelling; problems of distribution; lack of knowledge of the market for their product; lack of effective promotion campaign and other problems.

In general, micro entrepreneurs produce a little amount of goods and services and mostly sell their goods in local market and within a district. The 30.7 percent respondents felt that the market very competitive, 29.9 percent felt that the market is too far, 19.7 felt that the market is too small and 16.1 percent respondents felt that there is lack of adequate demand of goods and services. Out of total 11.9 percent of the respondents mention that there is lack of effective promotion campaign, 8.6 percent mention the, problems of distributions, lack of packaging



by 6.9, flow of cheaper goods and lack of knowledge of the market for their products by 6.6 percent, lack of branding and labelling and other marketing problems by 2.2 percent.

The result showed that 75.76 percent of respondents felt that the market was very competitive; 14.14 percent said that the market was small; 4.38 percent opined that there was the flow of cheaper goods in the area; 3.70 said that the market was too far and the remaining 2.02 percent stated that there was lack of transportation (Shrestha, 2007).

**Technological Problems**

They have given six options regarding the technological problems, are: machine and equipment is not available, technology is changing very fast, difficult to introduce new technology because of financial constraint, difficult in identifying appropriate technology (tools and machine), and other problems.

**Table 2**

*Technological Problems*

Particulars	Yes		No		Could not respond		Total	
	N	%	N	%	N	%	N	%
Machine and equipment is not available	188	52.1	170	47.1	3	.8	361	100
Technology is changing very fast	69	19.1	289	80.1	3	.8	361	100
It is difficult to introduce new technology because of financial constraint	57	15.8	301	83.4	3	.8	361	100
Difficult in identifying appropriate technology (tools and machine)	76	21.1	282	78.1	3	.8	361	100
Others	6	1.7	352	97.5	3	.8	361	100

The result shows that 52.7 percent respondents said that machine and equipment is not available, 21.1 percent respondents said that it was difficult in identifying appropriate technology (tools and machine), 19.1 percent said that technology is changing very fast, and 15.8 percent said that it was difficult to introduce new technology because of financial constraints.

Shrestha (2007) stated that thirty nine percent of respondents opined that it was difficult to introduce new technology because of finance; the 20.75 percent of respondents said that it was very difficult to get the technicians; 18.26 percent said that the technology was not available; 12.03 percent of respondents said that the technology was fast changing and the

remaining 9.96 percent said that it was difficult to identify the appropriate technology. The study of Khatri-Chhetri & Karmacharya (2003) revealed that about 33 percent of each male and female entrepreneur reported the shortage of the improved technology.

**Personal Barriers**

They have given six options regarding personal barriers, they are: lack of confidence, lack of experience, lack of sustained motivation, lack of training/skills, lack of trust and cooperation to each other, lack of patience, lack of support from family, and other problems.

**Table 3**

*Personal Barriers*

Particulars	Yes		No		Could not respond		Total	
	N	%	N	%	N	%	N	%
Lack of confidence	28	7.8	320	88.6	13	3.6	361	100
Lack of experience	53	14.7	295	81.7	13	3.6	361	100
Lack of sustained motivation	37	10.2	311	86.1	13	3.6	361	100
Lack of training/skills	84	23.3	264	73.1	13	3.6	361	100
Lack of trust and cooperation on other	76	21.1	272	75.3	13	3.6	361	100
Lack of patience	53	14.7	295	81.7	13	3.6	361	100
Lack of support from family	23	6.4	325	90.0	13	3.6	361	100
Others	2	.6	346	95.8	13	3.6	361	100

The study result showed that 23.3 percent respondents felt lack of trainings and skills, 21.1 percent felt lack of trust and cooperation to each other, 14.7 percent felt lack of experience and lack of patience, 10.2 percent felt lack of sustained motivation, 7.8percent respondents felt lack of confidence and 6.4 percent felt lack of support from family. Karki (2016) stated that entrepreneurs feel that level of self-confidence increased after starting their enterprises or after participating in Entrepreneurs Development Programme (EDP) rather than before.

**Analysis of Qualitative Exploration**

There were various types of micro enterprise groups (MEGs) in the study area. They conducted different types of micro enterprise under different titles such as micro enterprise group (MEG) related with *Allo* fiber and items; *Dhaka* items; off-seasonal vegetables; sewing and cutting; bamboo products; incense; bags and accessories; herbal soap; beekeeping; *Lapsi* candy & pickle and ginger candy; and few number of members blacksmith expressed that they have

problems to run the improved 'Aaran' (blacksmith's workshop). Problems of one MEG are different from another MEG.

MEG related with Dhaka items shared their problems regarding selling and distribution of products, high price of the product, poor quality of product, market competition, availability of raw materials, design of products, dominant of foreign cheapest product, etc. Members of the MEG related with sewing and cutting shared their problems. They have problems like lack of proper skills, lack of machines.

Members of the MEG, related with *Lapsi* candy & pickle and ginger candy, expressed their problems such as lack of proper branding and packaging, lack of marketing promotion, problems related with preservation of raw materials and finished products for lack of cold storage and proper equipment respectively, lack of demand of product in local market, and so on. Members of the MEG, related with herbal soap, shared their problems such as lack of demand for products due to lack of proper promotion, distribution, branding, lack of awareness of organic and herbal items, problems related with collection of raw materials from forest and so on.

In Patichaur of Parbat district, entrepreneurs who make handmade school bags or common carrying bags, due to lack of proper market, are not able to sell the goods on the one hand and on the other hand they are not able to generate revenue regularly.

Most of the members of MEG expressed their problems regarding low market price, problems of branding, packaging, promotion, distribution, quality, lack of equipment and tools, lack of access of market, lack of skill and trained labour, lack of confidence, experience and patience, lack of support of family, dominant of foreign cheapest products, customers are not able to distinguish organic vegetables from non-organic vegetables in market, high cost of production due to shortage of farm labour, infrastructure related problems, lack of quality seeds, fertilizers, lack of modern improved beehives and technology, and lack of demand of products in local market etc.

Although certain handicraft, organic foods (coffee), vegetables and fruits and environment friendly garments found a niche in the international market, export of micro enterprises products from the country. Urban demand within the country itself also remained limited or nonexistent for many products. Both export and urban demands tend to be sensitive about quality, design and novelty of products that many micro enterprises products continued not to fulfill. Production linkage based (intermediate) demand remained undeveloped to a large extent in the absence of adequate market research and supporting policies.

## Conclusion

Several types of problems are faced by entrepreneurs/enterprises. Some of these problems are similar with those of enterprise itself. Most of the micro enterprises are conducted by an entrepreneur; therefore there is no more difference between problems faced by entrepreneurs and problems of micro enterprise. Most of the MEG expressed their problems regarding marketing (low market price of products, problems regarding branding, packaging, promotion, distribution of goods, poor quality of products, lack of access of market, dominant of foreign cheapest product, customers are not able to distinguish organic vegetables from non-organic vegetables in market, lack of demand of products in local market); technology related problems (lack of equipment and tools, lack of quality seeds, fertilizers, lack of modern improved beehives and technology); and personal barriers (lack of skill and trained labour, lack of confidence, trust, experience, patience, lack of support of family etc.).

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