



## "Analysis of Marketing Obstacles and Difficulties Faced by MSMEs in India"

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### **Abstract**

MSMEs in India play a significant role in the country's economic development. Micro, small, and medium enterprises largely contribute to the manufacturing and service sectors; they also earn foreign exchange by contributing a large amount to the export basket (Mohan & Ali, 2019). However, questions arise about the survival of business enterprises. It is easy to start a small business, but if one does not focus on significant aspects of their business from starting; one could not have fruit from it. Marketing is one of the significant factors on which entrepreneurs should focus. The objective of the study is to find out the factors that affect the marketing practices of MSMEs and identify the problems faced by MSMEs in marketing. The present study is based on secondary data and utilizes a systematic review of the literature method for data analysis. The study found that distribution, competition, raw materials, product innovation & product quality, branding, finance & promotion, information technology, government policies, technology and owners' Perception have a significant impact on the marketing problems of MSMEs in India.

**Key Words:** Marketing practices, MSME, Challenges, and Factors.

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### **Introduction**

MSMEs in India play a significant role in the country's economic development. Micro, small, and medium enterprises largely contribute to the manufacturing and service sectors; they also earn foreign exchange by contributing a large amount to the export basket (Mohan & Ali, 2019). The number of MSMEs in India experienced a Compound Annual Growth Rate (CAGR) of 18.5% from 2019 to 2020. In the financial year 2020 loan distributions to MSMEs were Rs. 6.8 trillion and in the financial year 2021 loans distributed were 9.5 trillion, as we can see there is a 40% increment compared with the year 2020. (MSME industry in India). According to the National Sample Survey (NSS) 73rd round, conducted by the National Sample Survey Office under the Ministry of Statistical and Program Implementation during the period 2015-16, there were approximately 633.88 lakh unincorporated non-agriculture MSMEs (Micro, Small, and Medium Enterprises) in the country involved in various economic activities. (MSME annual report 2022-23, 2023).

In recent years the number of startups increased throughout the whole world. As we can identify peoples are more interested in entrepreneurship, covering a wide range of innovative Goods and Services, which is appreciable. However, questions will arise about the survival of business enterprises. It is easy to start a small business, but if one does not focus on significant aspects of their business from starting; one could not have fruit from it. Marketing is one of the significant factors on which entrepreneurs should focus; now a day's technology and internet provide greater emphasis on marketing (Momirov, 2022). Difficulties in marketing always were a major problem for MSMEs (Moon, 2012).

The research concentrates on determining the primary factors that influence the adoption of marketing practices by micro, small, and medium enterprises (MSMEs). The findings can be used by MSME owners to develop a suitable marketing communication mix for MSMEs operating in different sectors. This research serves as a valuable tool for policymakers, equipping them to create policies that promote the growth of MSMEs and empower them to address the current market challenges effectively. The focus of the present research is in India.

### **Classification of MSME**

MSME Development Act, 2006 was superseded with new criteria by the govt. of India.

Central govt. notifies the following criteria for the classification of micro, small, and medium enterprises, namely :-

<b>Classifications</b>	<b>Investment in plant and machinery</b>	<b>Turnover</b>
<b>Micro</b>	Less than or equal 1 Crore	Does not exceed Rs. 5 crores.
<b>Small</b>	Does not exceed rupees 10 crores	Turnover does not exceed Rs. 50 crore.
<b>Medium</b>	Does not exceed rupees 50 crores	Turnover does not exceed Rs. 250 crores.

**Source:** Ministry of micro, small and medium enterprise website

This notification comes into effect from 01.07.2020 (What's MSME, 2020)

As per the new composite formula of classification, there is no difference between the manufacturing sector and the service sectors. (What is the definition of MSME, 2022)

### **Review of Literature**

Thomas (1994) studied on marketing channels of small scale industries manufacturing selected food products in Ernakulam District (Kerala). This research found that Distribution is the most problematic area of SSI. Majority of the firms do not sell their products outside the district of Ernakulam. This shows that the SSI firms are to a great extent fettered within geographical boundaries with reference to distribution reach. The survey shows that firms manufacturing Bread, Biscuits, Spices and Pickles sell their entire output within the district. With limited product innovation and unique selling proposition SSI units needed aggressive marketing efforts

to create demand outside the district. Price is treated as a sensitive issue as the demand is concerned to be influenced by the same. But compared to price, competition is treated to be more problematic area and is ranked second by all the four product groups. A lack of scientific approach to marketing, resulting improper deployment of resources and less effective process.

Ramachandra (1994) studied on management of marketing problems – A study of small scale industries Bellary District. This study found that Sales of SSI products are limited only to local markets. Most of the distribution channel used manufacturer – retailer – consumer, in rare cases manufacturer to consumer channel is employed. Majority of SSI do not have a separate quality control department in the industries. The ISI certification, ISO standards or Agmark are not followed by the sample units. One of the important problems that are faced by the SSI is competition. Advertisement also they do not use because of high cost. The majority of SSIs do not display appropriate packaging for their products.

Bhusari (2002) studied on the topic “A study of marketing orientation and marketing problems of small scale industrial units with reference to Sangli Miraj M.I.D.C.” The researcher found that small scale industries do not follow marketing orientation. The units covered by the survey do not have very well planned marketing activity and are found to ignore the importance of sales planning and sales organization before commencing their activities.

Nayak (2010) studied on financial and marketing mechanism of small scale industries an in-depth study of textile industry in the state of Gujarat. The researcher found that the main problem with this type of organization is that it is difficult to find responsibility center for individual activities and all people are collectively responsible for success and failure. Less emphasize is given to Integrated marketing communication, as these SSI’s have predefine client list and very little variation in price and quality of the finished products. It has observed that these SSI’s are price taker and normally the decisions pertaining to quality, quantity and delivery period are negotiated on order bases.

Gugloth & Kalyan (2011) studied on marketing strategies and problems of micro, small and medium enterprises in Andhra Pradesh. The researcher found that the financial base of MSMEs is fragile, so they cannot spend more on marketing their products. A rare exception is the pharmaceutical industry. Where the gap between manufacturing cost and selling cost are very different. In the absence of its own marketing channel MSMEs sell its products to large selling houses. Large companies make huge profits from marketing the products of small units by charging a higher price from the customers. Their meagre resources induce small industrialists to use cheap and inferior materials which naturally affect the quality of their finished products.

Rani (2012) studied on marketing strategies of small scale industries in Himachal Pradesh. The researcher founded that SSI conducted marketing research before starting their production process. They were also agreeing that technological up gradation play an important role in improving quality of the product. The researcher also found that entrepreneurs may lack of investment problems due to inability to get loans, therefore financial institutions should come forward to minimize this problems. As the export is concerned the state is highly dependent on district solan.

Trivedi (2013) studied on marketing Strategies of Small and Medium sized Enterprises. The researcher found that generating own website and promoting product and services are now cost effective. In the area of Gujarat nearly 70 per cent of the respondents not allocate any specific budget for the up gradation of their company's website and almost 40 per cent of the respondents don't take the paid services of search engine service provider viz., Google, Ask etc. As now all the entrepreneurs know that 80 percent of their business comes from their 20 percent loyal customers. 35 per cent of the respondents told us that they are not taking special care and measure to keep existing customers happy apart from their business commitments.

Thukral (2016) studied on marketing management practices in small scale industries of Uttarakhand. The researcher found that small scale industries have lack of knowledge and lack of resources for effective sales promotion. Small-scale industries have to pay a heavy commission to dealers for their selling efforts resulting in reduction in profit margins. Some small industry products enjoy higher sales at the place of manufacture than that of market.

### Objectives of the study:

- 1) To identify the factors that affects the marketing practices of MSMEs.
- 2) To identify and understand the problems faced by MSMEs in marketing.

### Research Questions:

- 1) What are the factors that affect the marketing practices of MSMEs?
- 2) What are the problems do MSMEs face in marketing?

### Methodology:

Data for the present study was collected from secondary sources like journals, thesis papers, websites etc. The present study is qualitative research because it is based on non-numerical data to understand concepts, opinions and experiences. Data were collected and analyzed by using a systematic literature review (SLR) method.

### Factors affecting MSME Marketing:



1) Distribution: The distribution aspect emerges as a significant challenges for MSMEs during the marketing process. This is primarily due to the fact that a majority of MSMEs focus their sales efforts within the local district (Thomas, 1994). The prevailing distribution channel utilized by MSMEs involves the manufacturer, retailer, and customer, with only occasional instances of direct manufacturer to customer channels being employed (Ramachandra, 1994). Small industries, including MSMEs, express dissatisfaction with their existing distribution channels or location. Consequently, there is a need for improvement in their distribution channels to reach a broader range of buyers. To achieve maximum market coverage, small manufacturers can benefit from utilizing the latest technologies such as e-marketing or web marketing. These methods enable them to effectively place their products in front of a larger number of potential buyers (Sheetal et al., 2012). Small-scale industries encounter the issue of incurring substantial or huge commissions to dealers for their selling endeavors, consequently leading to a decrease in profit margins. The distribution channel commonly adopted by these industries is the Manufacturer-Wholesaler- Retailer-Customer channel (Thukral, 2016). In the absence of its own marketing channel MSMEs sell its products to large selling houses. Large companies make huge profits from marketing the products of small units by charging a higher price from the customers (Gugloth & Kalyan, 2011). MSMEs also suffer from the problem of inefficient logistics and limited capacity to develop channels of distribution in foreign markets, lack of organized marketing channels (Khatri, 2019).

2) Competition: Competition is regarded as a highly challenging factor and is ranked second in terms of its impact. Interestingly, it is considered more problematic than the price factor. The market scenario is highly turbulent and uncertain because of cut-throat competition from cheap imported finished goods. The tough competition has forced many MSMEs to shut down the operations (Khatri, 2019). Several researchers have unveiled that, MSMEs face difficulties in competing with large multinational corporations (MNCs) (Rani, 2012).

3) Raw material: The limited raw materials available to MSMEs often lead them to use inexpensive and substandard materials, which ultimately impact the quality of their finished products. The irregular supply of certain raw materials adversely affects the production programmes. The problem basically in steel based industries (Gugloth & Kalyan, 2011). Rural firms face vulnerability due to various issues such as raw material shortages, equipment challenges, management constraints, and power shortages (Coad & Tamvada, 2012).

4) Product Innovation and Quality: Research indicates that small and medium enterprises (SMEs) tend to struggle with product differentiation strategies. Due to their adoption of low-cost pricing strategies, it becomes crucial for SMEs to incorporate product differentiation in their product development efforts. This approach can help them stand out in the market and attract customers by offering unique features or attributes that distinguish their products from competitors (Sheetal et al., 2012). MSMEs often sell products of inferior quality at lower prices when compared to products of superior quality (Anand, 2002). Due to their smaller size, Micro, Small, and Medium Enterprises (MSMEs) often face challenges in employing high-quality product designing facilities and design improvisation facilities. Moreover, they may find it

difficult to adopt the latest quality management standards and tools (Khatri, 2019). A significant majority of MSMEs do not have a dedicated quality control department. These units typically do not adhere to certifications such as ISI (Indian Standards Institute), ISO (International Organization for Standardization), or Agmark (quality certification for agricultural products) (Ramachandra, 1994) because of lack of financing (Bhusari, 2002). To achieve success, having a comprehensive understanding of the market and customer needs and wants is crucial. However, these elements are often lacking in the context of product design and development for MSMEs. Failing to grasp the dynamics of the market and competitive landscape can result in missed opportunities and ineffective product design (Sing & Khamba, 2018)

5) Branding: Branding is indeed a crucial factor in achieving instant sales for products. However, customers often lack awareness of the brand names associated with SMEs. Therefore, it becomes imperative for SMEs to focus on brand endorsement strategies to enhance profitability. By promoting their brand effectively, SMEs can increase customer recognition and trust, ultimately leading to improved sales and profitability (Sheetal et al., 2012).

6) Finance and Promotion: MSMEs often refrain from using advertisements due to the high cost involved. Instead, they primarily rely on sales promotion methods such as credit facilities and services. These methods help MSMEs attract customers and promote their products effectively while keeping costs relatively low. By offering credit options and providing excellent customer service, MSMEs can incentivize customers to choose their products and enhance sales (Ramachandra, 1994). Recovering dues from the customers is a major problem faced by MSMEs (Bhusari, 2002) (Anand, 2002). It is observed that MSMEs tend to overlook the significance of sales planning and sales organization before initiating their activities. Despite being aware of the importance of planning and conducting marketing research for selling their products, they often fail to put these principles into practice effectively. This oversight can hinder their sales efforts and overall business performance. It is crucial for MSMEs to prioritize sales planning and market research to maximize their chances of success in the market. (Bhusari, 2002). The MSME sector often faces limitations in executing highly effective marketing campaigns. Additionally, MSMEs may struggle with limited capacity to advertise their products in foreign markets, which can hinder their ability to tap into international opportunities (Khatri, 2019). Shortage of working capital is another biggest problems face by MSMEs (Coad & Tamvada, 2012).

7) Information Technology: The role of IT is very limited in this type of organization (Nayak, 2010). Promoting products through the creation of their own websites can be a highly cost-effective strategy. However, it is observed that many MSMEs do not allocate a specific budget for upgrading their company websites. Additionally, they often do not avail themselves of paid services provided by search engine service providers such as Google or Ask. This lack of investment and utilization of professional services can limit the online visibility and reach of MSMEs, potentially hindering their ability to attract customers and compete effectively in the digital marketplace. (Trivedi, 2013).

8) Government policy: Entrepreneurs not satisfy with the existing excise duty on textile products and sanitary ware items. MSMEs faced difficulties in dealing with the excise inspectors and

complying with numerous formalities (Anand, 2002). Faulty government taxes and other policies are the major problems (Bhusari, 2002). MSMEs encounter challenges in export value chains due to high tariffs imposed on imported raw materials such as metals, chemicals, steel, and copper, which are crucial for their production processes. These high tariffs increase the cost of raw materials for MSME units, making it more difficult for them to remain competitive in the global market. The elevated costs can undermine their ability to offer competitive pricing or invest in advanced manufacturing technologies. These challenges can limit the growth and expansion of MSMEs in international trade and hinder their participation in global value chains. Addressing tariff barriers and providing support for affordable access to essential raw materials can help alleviate these challenges and enhance the export potential of MSMEs. (Khatri, 2019).

9) Technology: The lack of the latest technological skills and outdated machinery and equipment has resulted in increased operating costs for Indian MSMEs. This situation adversely affects the manufacturing competitiveness of the sector. Without access to the latest technological advancements, MSMEs may struggle to optimize their production processes, achieve cost efficiencies, and meet the demands of evolving market trends. Outdated machinery and equipment can lead to lower productivity, higher maintenance costs, and inefficiencies in the production workflow. These factors collectively hamper the competitiveness of MSMEs in the manufacturing sector, making it challenging for them to compete with larger enterprises or counterparts that have access to modern technology and equipment. Addressing these challenges by promoting technological up gradation and providing support for acquiring advanced machinery can help improve the competitiveness of Indian MSMEs in the manufacturing landscape. (Khatri, 2019). Numerous small-scale industries lack access to technical knowledge, and among those that do have access, many struggle to effectively translate it into significant growth (Coad & Tamvada, 2012).

10) Owners Perception: In small firms, the line between marketing and selling often becomes blurred, as a significant portion of marketing activities occur during the selling process itself. Many small firm owners and managers perceive selling as synonymous with marketing. Due to the limited resources and personnel in small firms, the focus is primarily on making sales and generating revenue. While the selling process is an important aspect of marketing for small firms, it's crucial to recognize that marketing encompasses a broader set of activities. These include market research, product development, pricing, branding, promotion, and distribution. Adopting a more comprehensive approach to marketing can help small firms better understand their target market, create effective marketing strategies, and achieve long-term success. Many owners/managers rely on prior experience and judgment. Adopting a marketing practice without the trappings through staying close enough to their customers so as to identify changing demands, and flexible enough to adapt to those changing requirements. (Sing & Khamba, 2018). MSME owners who transition into self-employment due to a lack of other options tend to be more inclined to remain at small scales of operation (Coad & Tamvada, 2012).

### **Conclusion:**

From the above finding, the researcher found distribution, competition, raw materials, product innovation quality of product, branding, finance & promotion, information technology, government policy, technology and owners perception largely affect the marketing practices of MSMEs. SMEs should play an important role as intermediaries, which will increase the distribution facilities and also more customers being aware of the SMEs product through intermediaries. Cost-effective broadening of distribution channels is required by improving the supply chain management technologies. Selling poor-quality of products may be a reason for losing loyal customers; MSMEs should focus on the improvement of the quality of products. MSMEs should focus on creating brand awareness by using display marketing, posters, distributing gifts having their brand name etc. Small manufacturers also need to improve their product design as well as their branding and research base.

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