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RESEARCH ARTICLE

COVID-19 PANDEMIC AND ITS IMPACTS ON MICRO SMALL AND MEDIUM ENTERPRISES OF ASSAM

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Abstract

The human civilization has witnessed several numbers of pandemic from time to time since time immemorial such as the Plague, Cholera, Influenza, Chicken pox Malaria, Typhus, and HIV/AIDS etc. This Pandemic has created a serious threat to the existence of human civilization and also badly affected globally in the socio-economic conditions and industrial development. The Corona Virus Disease 2019, shortly Covid-19 is a recently developed global pandemic which was first identified in Wuhan city of China in the month of December 2019 and on 11th march 2020 it was declared as a pandemic by the World Health Organization. The all most all of the countries of the world were severely affected from this pandemic, specially, in the industrial and health sectors, where lakhs of people lost their lives. India is also not exceptional in this regard. As a developing country thousands of educated unemployed youth rush to other developed countries specially the Middle East countries for searching of jobs. But due to covid-19 pandemic most of the youth return back to their home land India. It has been observed that due to the outbreak of COVID-19, the economic situation of India has been badly affected because most of the Large and MSMEs were closed down as a result lakhs of youths became unemployed. The entire economic condition of the North Eastern state of India including Assam were also badly affected in this pandemic because the region is industrially very poor as compared to the other states of the country, therefore, thousands of unemployed youth go to other states like Tamilnadu, Kerala, Karnatak, Maharastra, Delhi, Hariyana etc. in search of jobs. Due to this pandemic these youths returned to their own state due to shutdown of their industries, which affected in economy. Therefore, this study is an attempt to highlight the major impacts of the Covid-19 on economic and industrial sectors of Assam.

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Introduction:-

The human civilization of the glob has been confronting several Pandemic since pre-historic period. The pandemic is a kind of devastating disease which spread within a short span of time in to a wide number of areas or countries of the world and affects a large numbers of people. It is a global epidemic with high mortality rate that impacts every aspect of the human life. The history shows that, the human civilization had suffered several global pandemics from

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time to time such as the Plague, Chicken pox; Ebola, Cholera, Influenza, Malaria, Spanish Flu, Typhus, and HIV/AIDS were some of the most destructive pandemics which created a serious threat to existence of the human civilization. These pandemics highly affected the common life style and economic conditions of the people. The plague is an acute infectious disease caused by the bacillus *Yersinia pestis* and is still endemic in the indigenous rodent populations of South and North America, Africa and Central Asia. The plague was transmitted to human body by the bite of Oriental or Indian rat flea and the human flea. The world is devastated by plague for three times, that was 541, 1347 and 1894, causing huge mortality of people and animals. (<https://jmvh.org>>article>history of plague). The influenza was another serious pandemic during 1889-1890, which was started in Russia. The influenza viruses was transmitted from one to another or from one place to another places through transportation link. In just a few months, this disease was spread most of the countries, where more than one million people lost their lives. The first cases of this influenza were reported in Russia. The virus spread rapidly throughout the Europe and the rest of the world. (<https://livescience.com>. Article by Owen Jarus). Another global pandemic was the Spanish Flu in which more than 500 million people from the South Seas to North Pole were infected and one third of the victim were died during 1918 to 1920. The Asian Flu pandemic was another form of influenza, which was rooted in China in 1957. This pandemic claimed more than 1.1 million lives worldwide. In United States only 116,000 deaths occurred due to this pandemic during 1957-1958. The AIDS is now considered as one of the deadly pandemic diseases all over the world. According to the official report it is estimated that AIDS has claimed near about 35 million lives since it was identified. The AIDS is caused by the HIV virus, which developed from Chimpanzee virus, which was transferred to human body in West Africa in the 1920s. The AIDS was declared as a pandemic by the late 20th century. The H1N1 Swine Flu pandemic was caused by a new strain of H1N1 virus in 2009, which was originated in Mexico. In one year the H1N1 virus infected more than 1.4 billion people across the world. According to the report of the Centers for Disease Control and prevention this H1N1 flu pandemic primarily affected the children and young adults, and more than 80% of the deaths were below the age of 65 years. Another great epidemic that occurred in the West Africa between 2014 and 2016 was Ebola, with 28,600 reported cases and 11,325 deaths. The first case of Ebola was reported in Guinea in December 2013, thereafter the disease was rapidly spread to Liberia and Sierra Leone. A smaller number of cases occurred in Nigeria, Mali Senegal, the US and Europe. (<https://livescience.com>. Article by Owen Jarus).

The Covid-19 is a global pandemic which led to a global challenge across the world. The covid-19 has become a global challenge in the 21st century when developed countries like USA, United Kingdom, Brazil, Italy etc. feel proud for their development in the field of science and technology has also posing a serious health crisis in almost all the countries of the world. The Covid-19 virus was first identified in Wuhan city of China in December 2019, On 11th March 2020, the World Health Organization (Shoeb, Aslam, Naaz, 2020:361) (WTO) Covid -19 was declared as a pandemic. According to the report of WHO, the severe acute respiratory syndrome corona virus 2 (SARS-COV-2) is the main reason of Covid-19 disease and this virus can transmit through both biotic and abiotic components. The cold, cough, fever, tasteless and weakness are some of the common syndromes of Covid-19 disease. The Covid-19 disease is rapidly spreading across the globe. Almost every country of the world has been infected by this devastating virus.. America, Russia, UK, Brazil, Spain and Italy have been listed in the top ten most Corona virus affected countries (The Indian Express, June 30, 2020).

The effect of Covid-19 is not only limited to health of the people but also has a huge impact on the industrial sector of the world. An economic downfall has been noticed in the global economy after the outbreak of Covid-19. As per the WHO and ICMR guideline the preventive policies adopted by the Governments to avoid Covid-19 such as Lockdown, use of Masks, quarantines, social distancing etc. According to the WTO report nearly 3.3 billion global workforces are at risks of losing their works. In most of the countries both the production sector and the service sector were badly affected. In the national level all the trade and commerce activities, railways, air, road and water transportations, tourism sector, educational sector were totally affected. As a consequences lakhs of people, who work in various MSME or other organizations became jobless, this created severe problem for their livelihood.

The Tourism sector, which is known as the backbone of global economy, has been adversely affected by Covid-19, The World Tourism Organization has reported the decline of 58 to 78 percent in world tourism output because of outbreak of Covid-19. Moreover, a drastic change also been observed in the GDP of around 170 developed and developing countries across the globe. It has been predicted that the GDP of most advanced state like America will decline by 2.4 percent (Duffin, 2020). As per the report of IMF, due to Covid-19, the global economy can go below 3 percent and which it was assumed that it would be the highest slowdown since the great depression of 1930(Indian Express, May 16, 2020).

The Micro Small and Medium Enterprises (MSME) sector is considered as a vibrant and dynamic sector for the socio-economic development of the nation. The MSME sector concentrates more importance on employment generation through entrepreneurship development. This sector is considered as an engine of growth and development for the developing country, because it helps in employment generation, contribute to the national income, reduces the regional income imbalances etc.

The NER is very much backward in respect of industrial development, even though during British period the region had a good name in the industrial sector, particularly in the Mineral and Tea industry. The Micro Small and Medium Enterprises (MSME) have been playing an important role in the regional development of the North East Region (NER). Till the third five year plan there was not a systematic effort for the industrial development of the region, therefore, the growth of this sector is very slow in comparison to the other parts of the country. It was in the fourth five year plan the central government has decided to develop the region by setting enterprises. The government of India has set up the NEC in 1972 as a funding agency to boost up the infrastructural and industrial sector in the region. Likewise in September 2001, the former Prime Minister of India Late Atal Bihari Bajpayee has formed a separate ministry for the development of the NER, which is called Ministry of Development of North East Region (DoNER). There is tremendous scope for the development of MSME in the region in the following areas, like Agro-based industry, Mineral -based industry, forest-based industry, manufacturing industry, tourism industries, service - based industry and other industries.

The MSMEs sector is playing a major role in economic development of Assam. As compared to other North Eastern States of the region 61.48 per cent of the total MSMEs units are concentrated in Assam and only 38.52 per cent is located in the rest of the North east states. Similarly, 51.5 per cent of fixed investment and 55.12 per cent of employment of entire North Eastern Region in the MSME sector shared by Assam (Dr. Biswajit Das, 2013). At present, the MSME sector is found the fastest growing sector in Assam in terms of output, investment, numbers of units and employment generation. As a result, the development of MSME becomes an important strategy for employment generation on the one hand and raising the contribution to Gross State Domestic Product (GSDP) on the other hand. The Government of Assam also has introducing the schemes of Start up and Make in India as the Central government has announced to motivate the young generation for entrepreneurship. The MSME sector is the 2nd largest source of employment generation in the state after the agriculture sector. (Dr. P.C. Kalita, Think India Journal 2019). Like the other state of India, Assam is also badly affected in the covid-19 pandemic. The first case of covid-19 pandemic was reported in Assam on 31st March 2020. During the first wave of the covid-19 nearly 82,300 MSMEs were badly affected as a result lakhs of people become unemployed and directly affected in the Gross State Domestic Product (GSDP) of the state.

Objectives of the Study:-

The objectives of the present study are determined after going through various literatures. The major objectives of the present study are as flows:

To know the affects of Covid-19 Pandemic.

To examine the impact of Covid-19 on MSME in Assam.

To suggest some suitable recommendations to overcome impacts of Covid-19 on MSME in Assam.

Statement of the Problem:

Persistent effort has been made by several Governemts, institutions, agencies and individuals to identify the research problem in the impact of covid-19 on socio-economic aspects of India, North east or Assam. After going through the various literacy sutvey it is found that the Government and the non-government organizations has been taking number of schemes and programs to reopen or develop the covid affected MSMEs. But still more than 82816 MSMEs could not fully survive. More over there is not any specific study on the impact of covid-19 on the MSMEs of Assam. at the same time the unemployment problem is also increasing, up to 26 lakhs as per the statement of Industry and Commerce Minister of Assam. Therefore, taking into consideration about the impact of covid pandemic an attempt has been made to do a study on it.

Methodology:-

At the very outset of the study, a review of literature on history of pandemic, epidemic, covid -19 pandemic and cause and effect of it are carried out. This is done to find out the gap of study in this line. The study is done to find out the degree of impact on MSMEs of India in general and the Assam in particular. The study is purely descriptive

and analytical in nature. The period of the study is covered from January 2020 to December 2020. The sources of information and data have been collected from secondary sources which contained mainly Books, Journals, periodicals, Magazines, Newspapers, and Internet etc.

Analysis:

The global covid 19 pandemic has touched each and every regions or countries of the world. India is also not free from the affects of this deadly virus. However, India is less affected in the first wave of the pandemic compared to other countries. As on 8th July 2020 India's Covid-19 total cases reached 7, 42,417 including 20,642 fatalities, 2, 64,944 active cases and 4, 56,831 recoveries (Report of MHFW, Govt. of India). The Government of India has introduced various preventive measures to save the lives of the people from the pandemic, such as quarantine, maintenance of social distancing, maximum covid tests, banned on international air travel, subsequently closing of domestic flights and railway services, compulsory of wearing mask etc. Moreover, apart from this the Government also provides free train and quarantine facility to the migrant workers. The Covid-19 badly hit the Indian economy, the growth rate of Indian economy before pandemic was 4.4 percent, but during the period of pandemic it is reached at the lowest level that 3.1 percent. According to the International Monetary Fund (IMF), the Covid-19 would badly hit the large Indian economy and it also predicted that the 2 percent economy growth rate for the year 2020(Sharma, 2020). Apart from this, the corona virus also contributed in the rise of unemployment rate in India, as per the data of CMIS's, the monthly unemployment rate is increased from 8.74 percent to 23.52 percent in the month of April (The Hindu, 5th May 2020). The effect of Covid-19 can be seen in each and every sphere of the society. Therefore, the major concern of this study is to understand the impact of Covid-19 on the MSME sector of Assam.

The Small Scale Industries have been playing an important role in the socio-economic development of Assam. The Micro, Small and Medium Enterprises Development Act 2006 have sub-divided the small-scale industries as Micro, Small and Medium Enterprise (MSME). The sub-division of the industries is made based on their total amount of investment in plant and equipments in case of manufacturing sector or in equipment in case of service sector. The MSMED Act 2006 has classified the enterprises in to two categories, enterprises engaged in manufacturing or production of goods and enterprises engaged in providing or rendering of services. The definition of MSME is given here under,

	Investment in plant & Equipment (Excluding land and building)	
	Manufacturing Enterprises	Service Enterprises
Micro	Up to Rs. 25 lakh	Up to Rs. 25 lakh
Small	More than Rs. 25 lakh and up to Rs. 5 crore	More than Rs. 25 lakh and up to Rs. 2 crore
Medium	More than Rs. 5 crore and up to Rs. 10 crore	More than Rs. 2 crore and up to Rs. 5 crore

The MSME have been recognized as the premier sector for the realization of twine objectives that is industrial growth and the creation of employment opportunities particularly in the rural and backward areas of the Assam. The MSME activity in the state is look after by the Micro, Small and Medium Enterprises Development Institute, (MSMEDI), which was earlier called as Small Industries Service Institute (SISI), was established in 1958.

At the initial stage of covid 19 pandemic, Assam was totally free from corona virus infection till 30th March 2020, the first corona positive case was reported in Assam on 31st March 2020. From the month of April, 2020 to 12th July 2020, the total confirmed covid positive cases stood at 16,071, including 10,426 recoveries and 73 death cases. (According to Government of Assam Report). Thereafter the situation of Assam was very critical, the community transmission was started in Guwahati city. The Government of Assam is very much proactive, particularly Dr. Himanta Biswa Sarma, the health minister of Assam, in protecting the lives of the people of Assam from covid 19 pandemic. The covid 19 pandemic has made a huge impact on the socio-economic activities of Assam, particularly on the MSME sector. Lots of MSMEs were closed or became sick due to lack of employees, inadequate supply of raw materials, continuous lock down etc. the English daily news paper, the Sentinel (18th July, 2020) has reported that a welder man from Darrang district of Assam committed suicide in the month of July, 2020 just because he could not to pay his house rent for three consecutive months due to lockdown. As a result of the complete lockdown the tourism industry, entertainment and recreational, transportation and other MSMEs were totally shut down, for which the economy of Assam has been badly affected. As per the Government of Assam report only the tourism sector has faced a loss of Rs. 500 crore. It was also estimated that the state would face a loss of Rs 12423 crores to Rs. 18236 crores revenue loss in the financial year 2020-21. Dr. Hemanta Biswa Sarma, the Finance Minister of

Assam, said that the average monthly collection of GST per month in the year 2019 was Rs. 693 crores, but in April 2020, the GST collection was Rs. 147 crores and in May 2020 it was Rs. 360 crores. According to a report on Economy of Assam sponsored by the Government of Assam, estimated that the rate of unemployment of the state would increase up to 27 percent from 8 percent (Times of India, 2020). Apart from that the Central Government and the Government of Assam has taken a number of steps for overcoming the economic situation of the state. The Assam Chief Minister Shri Sarbananda Sonowal, on 30th June 2020, announced that the Assam MSME sector would get Rs. 933 crores as assistance under Prime Minister's Covid -19 package for 28000 MSME units in the state under the 3,00,000 crore package as announced by the Prime Minister of India. The 3,00,000 crores package for the MSME sector, which was a part of the 20,00,000 crore Economic Package, announced by the Prime Minister of India, which offers as collateral free loan for the MSME.

The Government of Assam has been sanctioned credit of Rs. 1,317 crores during the first wave of covid 19 pandemic period to assist around 82816 MSMEs of Assam. The Industries and Commerce Minister of Assam Shri Chandra Mohan Patowary, reviewed the status of Atmanirbhar Bharat Abhiyan for promotion of MSME in the district level of the state and as per the review report 82816 MSMEs of the state have been sanctioned credit of Rs. 1,317 crores during the covid-19 pandemic. In a report it was mentioned that around Rs. 3.44 crores have been disbursed for the indigenous Small industries of the state in the MSME sector like, Japi, Terracotta, Mask-Making etc. The Industries and Commerce Minister has directed to the General Managers of the District Industries and Commerce Centres (DICC) of every district of Assam that the fund which has been disbursed to the indigenous MSMEs should be utilized properly so that they can promote their industries. (Bikash Singh ET Bureau, 31st July 2020).

Summary of Findings

In India MSME sector is considered as the growth engine. The MSME sector accounts for 33.40 percent of the country's manufacturing output, where employing near about 120 million people of the country and generating 45 percent of India's exports. However, the covid-19 pandemic outbreak and the consequent stoppage of industrial activities have worsened the MSME sector across the country, the state of Assam is also not exceptional in this regard. According to a survey covering 5000 MSMEs of the country, conducted by the All India Manufacturing Organization (AIMO) has revealed that 71 percent of the business were not able pay salaries to their employees in the month of March 2020. The survey further revealed that more than 43 percent small business would shut down their business if the panic continues up June 2020. (<https://kredx.com>article>, May 6, 2020).

The Industries and Commerce Minister Shri Chandra Mohan Patowry in a talk show of a local news channel mentioned that in Assam more than 1,00,000 registered MSMEs are there. These MSMEs are contributing a lot for the economic development of the state and reducing the burden of unemployment problem. Therefore, to revive the MSME sector the Government of Assam has been taking initiative for the same. As a part of the initiation the Government is extending its financial support to 82,816 MSMEs of the state, increase the number of industrial park up to 143 numbers and also trying to set up one more industrial estate in each district. Moreover, to motivate the new entrepreneurs the Government has decided to work through single window system, where the prospective entrepreneurs can collect their necessary documents in one step and within short span of time. The Government of Assam has also advises the prospective entrepreneurs to start their industries and to get register within three years from the date of starting their industry. The Government of Assam has decided to use the both sides of the National Highway from Amingaon of Kamrup (Rural) district to Tihu of Nalbari district as the industrial areas.

Suggestions and Recommendations:-

The Covid 19 pandemic has created a great impact on the human civilization of the 21st century. Irrespective of economic conditions of the countries like from USA, UK to Ghana or Somalia, the covid-19 pandemic has affected. After going through the study it is seen that world wide spread covid 19 pandemic has adversely affected in the socio-economic conditions of the people globally. The same adverse affect is also seen in the socio-economic and industrial sector of Assam. More than 26 lakhs unemployed youths are now become helplessness about their future. The overall economic conditions of Assam are deteriorated due to this pandemic and it is directly impacted in the social and economic system of the state.

From the above study it is found that to overcome the problems of MSME sector the state Government or the Central Government should take certain steps. The steps are

1. Interest free or collateral free loan should be provided to the micro or small entrepreneurs, so that they can revive their units.
2. The fees what is to be paid as a fee for obtaining the trade license may reduce to a minimum amount and at the same time the necessary documents to be submitted by the prospective entrepreneurs for obtaining the trade license may minimize. Moreover, there should have single window system so that for collecting the necessary papers or documents they need not to spend more time.
3. Another important measure that the small entrepreneurs (specially the home delivery hotel entrepreneurs) are facing here in Assam during the covid 19 pandemic is the competition with large or Multi National Companies for payment of commission. Which is raised to 35% from 15%. Therefore, to encourage the local small vendors or entrepreneurs the Government should control the big MNCs, particularly in this regard.
4. In order to encourage the Micro Small and Medium Entrepreneurs the government can relaxes up to certain percentage of GST in some indigenous products produce by the local entrepreneurs to support the slogan of the Prime Minister "Vocal for Local."
5. Most of the entrepreneurs are not clear about the classification of MSMEs. Particularly in case of service sector the hotel or restaurant, beautician etc. Entrepreneurs are not cleared about their type of industry, as a result in getting the Government's schemes benefits they are unable to get.
6. One of the important reasons for poor performance of MSME sector in Assam is the lack of sufficient training and development and poor level of idea generation ability. Therefore, the various Government and non-government agencies should come forward for proper entrepreneurship training and development programs.
7. In the study it is found that most of the owners of the MSMEs like to talk with the respective authority to place their problems in the right place. Therefore, the state Government can take initiative to sit with owners of MSMEs in a regular interval. Preferably, the Industries and Commerce Minister can sit quarterly or half yearly with them to know their suggestions and problems.
8. It may also be suggested to organize some national or international programs or festivals in the different cities of the state. Which will help to the hotel and restaurant industries, transportation industry, tourism industry and also help to the traditional crafts and silk industries of Assam.
9. At last it can be said that to save the lives of the citizen of the country from next wave of the covid pandemic vaccination program should start fast to each and every citizen, because already the second wave of the pandemic has started.
10. It is found that during the first wave of this pandemic most of the skilled and unskilled workers were returned back from Kerela, Tamilnadu, Maharastra, Karnatak, Delhi, and Hariyana in addition to our local unemployed or jobless youths. These workers were originally from the rural areas of Assam. Therefore, the Government of Assam can take a scheme for rural entrepreneurship development in the areas of Handicrafts, Handlooms, Furniture and Bamboo industries with the help of Self Help Groups (SHGs) or Joint Liability Group (JLGs) and Non-Government Organizations (NGOs), which would cover a numbers of people.

Conclusion:-

The Government of Assam has constituted a high level Committee to suggest measures to revive the industries and economic conditions of the state hit by the covid -19 pandemic. The seven member high level committee recommended to focus on industries, agriculture and skill development. The committee has recommended for interest subsidy to industrial loans for working capital and social security schemes for workers in unorganized sector and industrial sector. (The Hindustan Times, June 1, 2020). The Federation of Associations in Indian Tourism and Hospitality (FAITH) made an attempt to estimate how the covid 19 pandemic hit the tourism industry. Their prediction was that Rs 5 lakh crore losses to the tourism industry, resulting in 5.5 crore people directly or indirectly employed by the industry- would become jobless. Every aspect of the Indian tourism industry has been affected. At the same time, the tourism industry in Assam, is one of the worst hit in the country. From March 2020 to October 2020, the tourism and hospitality industry in Assam was badly affected and has slowly become a shadow of it. It is noted that infrastructural development, hassle-free adventure planning, advance booking travel platform etc should be developed in this sector. It is also necessary to have good technological up gradation for speedy recovery in the post covid period. It is believe that technology is pivotal in assuring visitors of their safety traveling to the state. The Government should reconsider and relax the rules it had for the travel agencies to get approval. A cessation of these rules would enable business owners not take up extra expenses like paying for the rent of their office space etc. During this global pandemic, many companies have closed for long periods due to some local or national restrictions. The handloom industry has faced one of the most significant financial crisis with this pandemic. Handloom has an overwhelming presence in the socio-economic life of Assam since time immemorial. Sualkuchi, located almost 40 km west from Guwahati, is known as the 'Manchester of East' for its contribution to the crafts

industry and its weavers are famous worldwide for their exquisite **Paat, Muga**, and **Eri** silk work. The handloom weavers are unique in that they still use original technology and have not converted to automation. Due to the current conditions, many hand weavers have no income and haven't earned anything for several months. A report by **India Today** on May 5, 2020, "The lockdown has severely affected the silk industry of Assam which has already been incurred losses to the tune of Rs 100 crore." Some of the manufactures have taken initiative to convert their unsold cloths into masks to continue providing income to these companies. Social benefits have been helpful, but with no income, rations are not sustaining these companies or individuals. The government has tried to provide some assistance to these weavers, but it is simply not enough. At the end it can be said that to solve the unemployment problem of Assam it is necessary to develop the industry sector, more specially the Government should give more emphasis on the MSME sector.

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