

# HANDICRAFT SMEs AND DIGITALIZATION: RESULTS FROM RECENT LITERATURE

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## ABSTRACT

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Handicraft SMEs provide employment to over six million people in India and it is also a major foreign exchange earner exporting to around hundred countries. This is a review paper which tries to explore the impact of digitalization on export potential of handicraft SMEs through analysis of recent literature. Over fifty papers have been studied sourced from Proceadia, Emerald, ResearchGate, SSRN, Asian Development Bank, FICCI, EBSCO etc. to bring out the major challenges faced by handicraft SMEs. The study also puts forward the potential benefits that these SMEs can get from the process of digitalization. The work reviewed is related to various craft forms like wooden crafts, coir, handloom etc. and is from Indian states of Maharashtra, Uttar Pradesh, Delhi, Madhya Pradesh, Gujarat etc. There are also works from Malaysia, Indonesia, Bangladesh, China, Pakistan and Sri Lanka to give us an idea about other developing nations as. This work provides a base for further secondary as well primary studies related to the area of Handicraft SMEs and their relation with digitalization. This study concludes that there is little advancement in the benefits that SMEs derive from various government initiatives despite the giant contribution they make to the Indian economy. This paper as an analysis of vast literature provide scope for further quantitative, qualitative and empirical researches.

**Keywords:** MSMEs, Handicrafts, Digitalization, Exports, Literature and Challenges.

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## INTRODUCTION

This paper presents findings from review of literature done for a study which aims to understand the impact of digitalization on the export potential of handicraft SMEs in Delhi NCR. This paper explores digitalization related scopes and problems of handicraft SMEs based on vast literature published between 2008 and 2019, relevant government reports, etc. The study holds immense importance because all elements of this study are worthy in light of the Indian economy and its demographics which

are MSMEs, Handicraft sector, Challenges and digitalization.

The Micro, Small and Medium Enterprises (MSME) sector is a highly vibrant and dynamic sector of the Indian economy characterized by low investment requirements, operational flexibility and location mobility. It is also a major contributor to domestic production, entrepreneurial skills, innovation, GDP growth, balanced regional development, and export earnings. MSMEs also discourage monopolistic practices of production and marketing. The Micro, Small and Medium enterprises development

(MSMED) Act was enacted in 2006 which aims to facilitate and enhance competitiveness by introducing some key provisions addressing the issues of coverage and investment ceiling of the sector. It defines MSMEs as shown in Table 1.

cultural factors and skills. Our country has been home to a variety of exquisite handicrafts. Traditional skill and craftsmanship are spontaneously expressed in the forms and decoration of this art. It is a highly labor-intensive, cottage based

**Table 1: Definition of MSMEs**

CLASSIFICATION	MANUFACTURING ENTERPRISES (Investments made in Plant & machinery)	SERVICE ENTERPRISES (Investments made in equipment)
MICRO	Less than or equal to Rs 25 lac	Less than Rs 10 lac
SMALL	More than Rs 25 lac but less than Rs 5 crore	More than Rs 10 lac but less than Rs 2 crore
MEDIUM	More than Rs 5 crore but less than Rs 10 crore	More than Rs 2 crore but less than Rs 5 crore

The huge importance of the MSME sector is highlighted in table 2.

**Table 2: Importance of MSMEs in the Indian Economy**

CONTRIBUTION TO GROSS VALUE ADDED	32% (2016-17)
CONTRIBUTION TO THE GDP	30 % (2015-16)
MSME UNITS	63.4 million (31% in manufacturing)
CONTRIBUTION TO INDIA'S MANUFACTURING OUTPUT	33.4 % (> 8000 products)
RELIANCE OF MANUFACTURING INDUSTRY ON SMEs	90%
GROWTH RATE	Higher than the entire industrial sector (around 10%)
JOBS CREATED	120 million jobs (2nd largest after agriculture) (2015-16)
CONTRIBUTION TO EXPORTS	48.10% (by around 3 million SMEs) (2018-19)

Handicrafts include products that are largely made by hand. They are generally produced with low initial capital investment from materials available mostly within the producing community and reflect local

and decentralized industry. Most of the manufacturing units are located in rural and small towns, and there is huge market potential in all Indian cities and abroad. Some of the facts are elaborated in Table 3.

**Table 3: Importance of handicraft sector in India**

<b>MARKET POTENTIAL</b>	<b>All over the world</b>
EXPORTER	Largest among all developing nations
EXPORT GROWTH	1.65% year on year average in April-Nov 2018
EMPLOYMENT	6 million
GROWTH	10.8% p.a. in 2016-17
FOREIGN EARNINGS	Major forex earner by exporting to >100 countries

## **METHODOLOGY**

This study is a qualitative analysis of literature concerning MSMEs, their export potential, digitalization and related aspects. Online publications of marketing journals, economic, business and management journals and IT journals along with online articles and government reports have been used. Fifty one papers of which around sixty percent are from 2015 to 2019. They have been sourced from Procedia, Indian economic association, KPMG study, Emerald, ResearchGate, SSRN, Asian Development Bank, aWeshkar, FICCI, London college of Fashion. EBSCO, SCI-Hub, ministry of MSMEs, ministry of textiles and handicrafts. Those papers have been picked up which revolves around Indian MSMEs, Pakistan, Malaysia, Nepal, Indonesia, Bangladesh, Iran, Lithuania, China and Sri Lanka. Also, which deals with wooden crafts, terracotta professionals, textiles, handicraft, leather crafts, woven crafts, coir, handloom etc. Reviewed literature covers studies

based on the Indian states of Maharashtra, Madhya Pradesh, Delhi, Gujarat, Telangana, Noida, Rajasthan and Uttar Pradesh. In this paper, we have explored several challenges and benefits that comes in the area related to MSME exports and digitalization.

## **OBJECTIVES**

The main objective of this research is to develop a clear understanding about existing research related to MSMEs, handicraft industry and digitalization as the key points. This paper aims to identify the challenges faced by MSMEs in general and particularly in respect to digitalization along with the benefits that digitalization can provide to SME units.

## **REVIEW OF LITERATURE**

This section provides analysis of the wide literature reviewed related to the areas of MSMEs, their export exposure, the scope of digitalization, other challenges, the way entrepreneurs perceive these challenges, strategies that different parties have adopted to deal with them and promote the success of MSME. Analysis is provided in table 4.

**Table 4 : Overview of the Literature reviewed**

S.NO.	AUTHOR	FINDINGS
1	Mahesh Kapurubandra et al (2008)	Divides the challenges that SMEs in Sri Lanka face in their attempt to adopt ICT and E-Commerce into external and internal barriers.
2	Rajesh Kumar et el (2010)	Statistically analyze the challenges for SMEs in India and China to conclude that both countries should concentrate on HR development, product quality improvement, administrative and legal institutions, bureaucratic hurdles, sales strategy and management style.
3	Shmambhu Ghatak (2010)	Major factors affecting Indian MSMEs are inadequate access to timely finance, lack of good management and accounting practices, unavailability of skilled decision making, etc. Comparison with SMEs of Bangladesh and Pakistan shows that India is in a better position.
4	Dr. Anwar Ali Shah et al(2011)	Political instability, uncertain business climate, lack of information about markets, credit shortage, government's taxing and pricing policies are the major roadblocks to SMEs.
5	Archana Srivastava (2011)	Challenges around e-commerce in India are related to poor awareness, inefficient logistics, fear factor, online security, weak cyber laws, privacy concern, payment related issues and language barriers.
6	F I C C I M S M E s Summit(2011)	SMEs generate a large proportion of revenues from local markets and hence they depend on traditional media to reach their customers. They are skeptical of the effectiveness, measurability and predictability of online marketing.
7	J a m s h e d K h a n Khattak (2011)	Internal barriers for exports in textile industry in the city of Faisalabad are more influential than the external ones.
8	Moturam Giyar et al (2011)	E-commerce can help to increase the life of certain types of handicraft products by finding new customers as well as by helping in innovation of existing products based on consumption patterns of the society.
9	Muhammad Jehangir et al (2011)	New technologies, government initiatives and economic reforms have helped to increase the adoption of E-Commerce by both businesses and customers in the Malaysian economy.
10	Rabindra Ghimire (2011)	Explores policy support extended by the government, existing status of MSMEs, the contribution of MSEs for the country's economic development and shows that MSMEs in Nepal contribute immensely to foreign currency earnings, employment creation and handicrafts exports but at the same time face severe challenges.
11	Anuj Sharma et al (2012)	Decline in exports of handicraft and handloom products in India are due to lack of superior quality, uniqueness and innovation, poor customer relations, lack of systematic follow-up and updating of websites with no proper quality inspections, etc.

12	Ashok Kumar Panigarhi (2012)	Proper training and development for enhancing the manager's knowledge and awareness about risk management can help in the systematic handling of risks in MSMEs. Robust risk management is much needed.
13	Domenico Consoli (2012)	Categorizes various factors that impact the adoption of information technology by SMEs into individual, organizational, technological, economic and environmental factors.
14	Suhail M. Ghose (2012)	Handicraft exporters are suggested to develop customer-specific products with concepts of global style, engage professional services, use ICT tools in logistics, gain specialization in few lead products, and explore even the smallest of markets in an attempt to boost their exports.
15	AnisAli et al (2014)	Suggests enhanced R&D, relaxation in labor laws, increased credit availability, provision of awareness programs, mutual supply of technology and the constitution of expert panels.
16	Bonga Wellington Gaikai (2014)	Suggests an all stakeholder approach in the form of an Export National Strategy that can be employed to solve challenges at individual and national level and also suggests country and context-specific SME development strategies.
17	Jahangir Yadollahu Farsi et al (2014)	Lack of managerial and human resources, low R&D, outdated technologies, ineffective national regulatory framework, lack of market information and credit shortage are identified as the prominent challenges for Iranian SMEs. The study recommends policy encouragement for the development of local technologies, establishment of documentation centers and information networks.
18	M. Chandraiah et al (2014)	Growth of modern MSMEs is a rewarding feature of Indian economic development. MSMEs face a number of challenges but still it has been able to survive economic downturn and recession because of its innovative adaptability and resilience.
19	Sanjay Mohapatra et al (2014)	Study terracotta industry and establishes that the lack of computer literacy and language acts as a barrier in the way of reaping various economic and social benefits.
20	Singh Arvind Kumar et al (2014)	It is the mental ability, HR ability, communication ability, technical knowledge and decision-making ability that is needed from an entrepreneur to develop the SME sector.
21	Suhail Mohammad Ghose (2014)	Handicraft MSMEs in Uttar Pradesh, Delhi and Rajasthan suffer because of lack of advanced technologies and lower degree of ICT adoption, lack of export-specific infrastructure, etc. The author recommends academia and business collaborations to enhance R&D and innovation potential of Indian MSMEs.

22	AshuKatyal et al (2015)	Focus on the role of HR operations and systems in MSMEs. HR activities are often neglected by many MSMEs as they lack resources to advertise, compensate, train and appraise performances efficiently.
23	Bilas S Kale (2015)	Study of the MSMEs of Maharashtra establishes that MSMEs help to fight unemployment, poverty and achieve socio-economic growth in the state.
24	Gisha P Mathai (2015)	Mutual supply of technologies, constitution of a panel of consultants, determination of technological needs, awareness programs, sufficient availability of credit and relaxation in labor laws can lead to the growth and development of Indian MSMEs.
25	Parul Shard (2015)	Reject the hypothesis that new technology does not significantly improve the production of MSMEs and establishes that technology leads to innovation which in turn helps to achieve export requirements related to capacity, quality and standards.
26	Payel Chaudhari et al (2015)	Shows that digitization in India has resulted in both economic as well as social gains by helping to increase businesses which in turn leads to more job creation and increased output.
27	Rita Rahayu et al (2015)	Explore the reasons behind the low adoption of e-commerce in Indonesian SMEs despite government's efforts and policies to encourage such adoption.
28	Saud Illahi (2015)	Reveals that the lengthy procedure of getting finance is the major problem with MSMEs in Delhi. Majority of the participants never attended any Entrepreneurship Development Programmes.
29	Sumana Chatterjee (2015)	Provides an overview of the Indian textile industry by studying the textile sector of Gujarat. There is a trend of vertical integration with the value chain upstream as the survival of fragmented industry is difficult to maintain in the globally competitive environment.
30	Anshul Pachauri et al (2016)	It is the lack of innovation which is the biggest determinant to competitiveness ability of the SME sector in India. The study also finds that non-R&D innovations are more common in India which are mainly internally funded.
31	Asadullah Kaskheli et al (2016)	ICT can help in reducing export-related fears that arise because of lack of information on markets and procedures, language barriers, complex return and cancellation procedures.
32	PHD chamber of Commerce (2016)	Collective efforts of government, private sector, industry groups, training organization and SMEs are needed for effective digitalization of Indian SMEs.
33	JoynalAbdin M (2016)	Some of the challenges that hinder Bangladeshi SMEs to do well in the export market relate to market information, managerial know-how, financial capacity, product's quality and pricing, tariff and non-tariff business constraints.



34	Thiruvengala Chary D et al (2016)	Conceptually explore vast literature to examine opportunities and challenges of Indian MSMEs. Also evaluate government-initiated policies and measures for the promotion of MSME competitiveness.
35	Yao Wang (2016)	Five major challenges confronted by SMEs in developing nations are access to finance, electricity supply, political instability, competition and tax rate.
36	Giridhari Mohanata (2017)	Explores the impact of Digital India campaign and challenges faced in its implementation. The nine pillars of the campaign can be effectively used for the development of MSMEs as well
37	K P M G India & Google Inc (2017)	Analyzes the impact of digital technologies on SMEs in India and classifies such businesses into four categories (offline, connected, enabled and engaged) based on the levels of digital engagement. Conclude that digitized SMBs can help to increase India's GDP contribution by at least ten percentage points.
38	Meeravali Shaik et al (2017)	MSMEs face a number of challenges such as lack of timely credit, high cost of credit, difficult procurement of raw material, lack of storage and designing facilities, low technology levels, inadequate infrastructure, etc.
39	Pranjali Singh (2017)	Unawareness about digital services, skepticism about upcoming technologies, poor infrastructure, security issues, lack of finance and specialized talent are the main challenges in the way of digitalization of SMEs.
40	Suhail M. Ghose (2017)	Studies of the handicraft industry established in and near Noida to understand the perceived challenges regarding the internationalization of MSMEs and finds that the UK and France are the largest export markets. Personal contacts and direct sales are the most common sales methods. Lack of infrastructure is found to be the topmost concern.
41	S y a m a l a D e v i Bhoganadam et al (2017)	Categorizes various issues faced by MSMEs into internal and external factors. Highlights that SMEs face many challenges because of external environmental changes along with socio-economic, cultural and political changes happening within the country.
42	J. Venkatesh et al (2018)	Explore the Digital India scheme which is not directly related to MSMEs but whose all nine pillars can bring economic and social benefits for MSMEs. It also explores how several big corporates support SME's digitalization by developing suitable tools to enhance their efficiency and productivity.
43	M a t e e n A h m e d Siddiqui (2018)	Availability of finance is the major problem that limit the capacity to innovate and also makes MSMEs unable to adopt modern management methods.
44	Priyanka Pradhan et al (2018)	Explore different research points covered between 2005 and 2016 in the area of digital marketing and SMEs and establishes that there is lack of structured research work in the area of adoption of digital marketing by SMEs.

45	Rashmi Khanna et al (2018)	Explore MSMEs' performance after liberalization, their prospects, major challenges and policy initiatives as taken by the government by using secondary data such as schemes related to financial assistance, international cooperation, credit guarantee, credit linked capital subsidy scheme for technology up-gradation, MSME cluster development program, etc.
46	Sonia Mukherjee (2018)	Analyzes the Indian coir industry. Absence of appropriate technology is their major challenge. Investment in advanced technology and R&D, higher usage of digital platform and transfer of technology can improve global competitiveness of this sector.
47	GrazinaJatuliaviciene et al	Lack of knowledge about export promotion institutions is a big problem that holds back the export potential of Lithuanian SMEs.
48	Pooja Das (London college of fashion)	Indian leather handicraft export industry is at a global static level despite attaining specialization in human, natural and financial resources mainly because of the marketing barriers it faces. It concludes that UK consumers have negative perception towards Indian leather handcrafted products in terms of value, quality and sustainability.
49	Lin Nurrbudiyani et al (2019)	Training, capital support, technological support, enhanced access to ICT, support from various regional governments on a continuous basis have helped the woven crafts MSMEs in Indonesia.
50	Pankaj Mishra (2019)	Digital transformation can give a big boost to Indian MSME firms but digitalization in areas like sales, payments, logistics and advertisement is still far behind the potential. Low level of awareness about potential benefits, lack of skilled manpower, cost of adoption and guidance are some of the challenges.
51	Tulus Tambunam (2019)	Poverty also pushes people especially women to own micro and small businesses despite gender discriminatory practices. Major challenges that they face are lack of advanced technologies, lack of capital and human resources, marketing unawareness and difficulty in acquiring raw materials.

## MAIN FINDINGS

Study of vast literature present in the form of published papers, government reports, relevant online articles have helped us to identify:

**Challenges that SMEs (including Handicrafts sector) face in present times are enumerated in Table 5.**



**Table 5: Challenges faced by MSMEs**

<b>FINANCE</b>
<ul style="list-style-type: none"> <li>• Shortage of Working Capital</li> <li>• Timely Credit</li> <li>• Delayed Payments</li> <li>• Complicated Loan Procedures</li> <li>• Inadequate International Trade Finance</li> </ul>
<b>INFRASTRUCTURE</b>
<ul style="list-style-type: none"> <li>• Infrastructural Bottlenecks</li> <li>• R&amp;d</li> <li>• Divergence Between Research Institutions And Business Requirements.</li> <li>• Lack of Advanced Technologies</li> </ul>
<b>HUMAN RESOURCE</b>
<ul style="list-style-type: none"> <li>• Shortage of Skilled Manpower</li> <li>• Lack of Training and Skill Development Programs</li> <li>• Lack of Managerial Know-how</li> </ul>
<b>OPERATIONAL</b>
<ul style="list-style-type: none"> <li>• Cumbersome Regulatory Practices</li> <li>• Procedural Complications (Multiple Registrations)</li> <li>• Environmental Regulations</li> <li>• Lack of Resource Availability For Cluster Development</li> <li>• Informalization</li> <li>• Bureaucracy and Red Tapism</li> </ul>
<b>MARKETING/ EXPORT</b>
<ul style="list-style-type: none"> <li>• Access To Marketing Platforms</li> <li>• Quality Controls And Safety Standards</li> <li>• Shortage of Raw Materials</li> <li>• Lack of Information About Foreign Markets and Business Opportunities</li> <li>• Ineffective Representations in Foreign Markets</li> <li>• Price Competition From Large Companies</li> <li>• Value Chain Costs (Problematic Logistics)</li> <li>• Export Promotion Measures</li> <li>• Psychic Distance of Language, Culture and Business Practices</li> </ul>

- Lack of Social Capital Resources For Networking And Bargaining
- Tariff/non-tariff Barriers
- Lengthy Export Documentation
- Currency Exchange Barriers
- Absence of Product Customization

**Digitalization**

As per Merriam-Webster, digitalization refers to the process of converting something to digital form. It offers extensive benefits to businesses. Literature helps us to identify the potential that it carries for SMEs as in Table 6.

**Table 6: Potential benefits of Digitalization for SME units.**

- Reduced Manual Work
- Fewer Management Disputes
- Strategic Decision Making
- Scientific Costing Methodology
- Increased Innovation
- Lower Distribution and Advertising Costs
- Alternative Financing Options
- Real Time Insights
- Operational Excellence Across Location
- Supply Chain Benefits
- Global Marketplace
- Customization
- Price Responsiveness Better Risk Management
- Simple Payment System
- Targeted Marketing Reach and Sales
- Accessibility of Expert Knowledge and Best Practices
- Standardization and Benchmarking
- Demand/Supply Forecasting
- Manpower Planning
- Effective Monitoring and Accounting Practices
- Improved Manageability
- Increased Visibility/Popularity
- Large Volume of Data for Analysis
- Increased Competitiveness

Despite of so many advantages, there are various barriers in the way of successful adoption of digital services and practices. These are mainly related to low awareness of digital benefits, lack of digital knowledge, limited internet infrastructure, security issues, weak cyber laws, consumer psyche, language barriers, skepticism about upcoming technologies, lack of suitable talent, lack of guidance and resistance to incur upfront investment.

## CONCLUSION

This paper gives a clearer view towards the published work in the field of digitalization towards handicraft MSMEs. Several reviews have been done related to MSMEs, their export potential, challenges, scope of information and technology, etc. on a wide scale. But there is lack of knowledge on handicraft SMEs in Delhi NCR which is a geographical area known for amalgamation of a large variety of handicrafts. There is a need to understand how digitalization helps them, how the current challenges get impacted by digitalization, how a multitude of schemes initiated by the government impact them, what are the factors affecting adoption of digitalization, level and role of digitalization in handicrafts export. There is an absence of work on exploring the effect of digitalization on the export potential of these units. There is a lack of knowledge on how certain characteristics of the SMEs themselves impact the level of digitalization. This study provides the basis to identify the more effective role that government can play in making digitalization a true export enabler for handicraft SMEs. It will guide in enactment, enhancement and implementation of MSME friendly laws, policies and establishment of specialized institutions for the promotion and development of MSMEs.

## LIMITATIONS

The potential shortcomings of this study are that we have based our research on online papers available through some journals and online reports. There could have been many other secondary sources as

well as primary data points which could have been approached but were missed out due to time limit of this study. Also, this study presents an overview of the recent literature and identifies challenges and potential benefits available for SMEs, it does not make any generalizations as such.

## NOTIONS FOR RESEARCHERS

Small scale entrepreneurs, policy makers, practitioners, researchers and academicians could use results of this research as it provides a good understanding that despite of the various initiatives taken by government and the number of benefits that economy derives from SME handicraft units and digitalization, we see little advancement. There is immense scope of research to give advancement to the prospective beneficiaries. Further quantitative, qualitative and empirical research can be undertaken to provide a new dimension to the area of digitalization and export potential of MSMEs.

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