

**“COVID-19, Employment, and MSMEs: Perception Analysis of  
Stakeholders in Haryana”**

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**Abstract**

The COVID-19 pandemic created unprecedented disruptions for Micro, Small, and Medium Enterprises (MSMEs), which are critical contributors to employment and economic growth in Haryana. Supply chain interruptions, reverse labor migration, and fluctuating demand significantly affected workforce stability and enterprise sustainability. Concurrently, the implementation of the Goods and Services Tax (GST) imposed additional compliance and financial pressures on small businesses, further challenging operational continuity. This study investigates stakeholder perceptions of the dual impact of COVID-19 and GST on employment within Haryana's MSME sector. Primary data were collected from 100 owners and managers across diverse industries through a structured questionnaire, with responses analyzed using descriptive statistics and one-way ANOVA. Findings indicate that reduced working hours, demand fluctuations, and temporary layoffs were perceived as the most significant employment impacts, while permanent job losses were less widespread. Results also reveal demographic variations, with younger stakeholders reporting heightened concerns over layoffs and restrictions. The study highlights the heterogeneous nature of challenges across enterprises, influenced by sectoral and demographic factors. Insights emphasize the need for targeted policy interventions, enhanced awareness of government schemes, and flexible workforce strategies to strengthen MSME resilience and ensure sustainable employment in the post-pandemic recovery phase.

**Keywords:** COVID-19, MSMEs, Employment, Haryana, Perception Analysis, GST, Workforce Sustainability

**Introduction**

Micro, Small, and Medium Enterprises (MSMEs) are integral to India's economy, contributing significantly to employment, innovation, and regional development (Bhalla, Sharma, & Kaur, 2023). In Haryana, MSMEs constitute a major component of industrial and service activities, providing employment to millions and supporting state GDP (Mongia & Singh, 2025). However, the COVID-19 pandemic posed unprecedented challenges to these enterprises, affecting their operations, workforce stability, and overall sustainability (Sharma & Rai, 2023). The pandemic caused disruptions in supply chains, labor shortages due to reverse migration, and a decline in demand for goods and services. MSMEs, characterized by limited financial resources, informal labor practices, and constrained adaptability, were particularly vulnerable (Sharma & Rai, 2023; Mongia & Singh, 2025). In Haryana, the situation was compounded by

the state's dependence on labor-intensive sectors such as textiles, agro-processing, and manufacturing, which were disproportionately affected during the lockdown periods (Bhalla et al., 2023). Consequently, enterprises faced challenges in retaining staff, managing productivity, and sustaining operations under uncertainty.

Simultaneously, the implementation of the Goods and Services Tax (GST) in India aimed to simplify the indirect tax system and enhance ease of doing business. While GST streamlined tax processes in the long run, small enterprises faced increased compliance costs, the need for digital record-keeping, and cash flow pressures (Pandey & Raj, 2023). Research indicates that many MSMEs struggled to adapt to GST due to limited financial literacy and technological capacity, resulting in temporary operational and workforce stress (Mongia & Singh, 2025; Pandey & Raj, 2023).

Government interventions such as the Emergency Credit Line Guarantee Scheme (ECLGS), tax filing relaxations, and moratoriums were introduced to mitigate the impact of COVID-19 on MSMEs (Bhalla et al., 2023). These measures provided liquidity support, eased financial pressure, and facilitated enterprise survival. However, the effectiveness of these interventions varied across firms depending on size, sector, and awareness levels, highlighting the importance of examining stakeholder perceptions (Sharma & Rai, 2023).

This study aims to investigate MSME stakeholders' perceptions regarding COVID-19's impact on employment in Haryana, exploring how enterprises navigated labor challenges, productivity disruptions, and policy interventions. By focusing on perceptions, the research complements quantitative indicators with qualitative insights, offering a nuanced understanding of workforce dynamics and informing policy measures for post-crisis recovery (Mongia & Singh, 2025).

#### Literature Review

The COVID-19 pandemic has exerted a profound and unprecedented impact on Micro, Small, and Medium Enterprises (MSMEs) globally, disrupting operations, supply chains, and employment patterns (Sharma & Rai, 2023). In India, where MSMEs contribute significantly to GDP, employment, and exports, these disruptions were particularly acute. Empirical studies have documented substantial declines in revenue, productivity, and workforce engagement among MSMEs during the pandemic, with many firms resorting to temporary layoffs, salary reductions, and shortened working hours to manage financial pressures (Sharma & Rai, 2023; Mongia & Singh, 2025). The crisis also precipitated reverse labor migration, whereby workers returned to their native regions, creating further shortages in labor-intensive sectors such as textiles, agro-processing, and engineering goods (Bhalla et al., 2023). Smaller enterprises were disproportionately affected, as they generally possess limited financial reserves, weaker digital infrastructure, and higher proportions of informal employment arrangements, making them more vulnerable to operational shocks and employment instability (Sharma & Rai, 2023; Bhalla et al., 2023). Studies emphasize that these vulnerabilities not only affected day-to-day operations but also posed long-term risks to business continuity, labor retention, and post-pandemic recovery. Consequently, understanding the perceptions of MSME stakeholders regarding employment disruptions is critical for developing responsive policies and interventions.

Alongside the pandemic, the implementation of the Goods and Services Tax (GST) in India introduced structural changes that influenced MSME operations. The GST regime aimed to unify the fragmented indirect tax system, reduce compliance complexity, and increase formalization and market access. However, MSMEs encountered operational challenges, including multiple registrations, delays in claiming input tax credits, and the need to adopt new digital systems for compliance (Pandey & Raj, 2023; Mongia & Singh, 2025). These challenges were particularly pronounced during the COVID-19 crisis when businesses faced liquidity constraints, reduced workforce availability, and fluctuating demand. Research highlights that compliance burdens under GST not only strained financial resources but also affected labor retention and productivity, compounding the employment challenges already posed by the pandemic (Pandey & Raj, 2023). MSMEs, especially micro and small enterprises, struggled to adapt to these regulatory changes due to limited administrative capacity, low technological readiness, and informal workforce practices, which hindered timely compliance and access to benefits such as input tax credits (Mongia & Singh, 2025). The combined pressures of pandemic-induced disruptions and GST compliance underscore the need to examine both operational and financial challenges faced by MSMEs in a comprehensive manner.

To mitigate the dual challenges of COVID-19 and GST compliance, the Indian government introduced a series of relief measures targeting MSMEs, including the Atmanirbhar Bharat Package, Emergency Credit Line Guarantee Scheme (ECLGS), loan moratoriums, and tax relaxations (Bhalla et al., 2023). These interventions were intended to support liquidity, stabilize employment, and sustain business operations during the crisis. While such measures provided temporary relief and enabled some firms to maintain workforce levels and operational continuity, the effectiveness of these policies varied across enterprises. Factors such as awareness of the schemes, ease of access, and institutional support influenced the extent to which MSMEs benefitted from government interventions (Sharma & Rai, 2023). Studies suggest that evaluating stakeholder perceptions of these measures is essential to understand their real-world impact, as quantitative indicators alone may not fully capture the challenges faced by enterprises at the ground level. Furthermore, perception-based studies can highlight gaps in implementation, inform policy refinement, and guide targeted support for vulnerable segments of the MSME sector, particularly micro and small enterprises that face greater operational and compliance constraints.

The regional context of Haryana provides a unique lens for examining these dynamics. Haryana's MSME sector is diverse, encompassing manufacturing clusters, agro-processing units, and service-oriented enterprises, each with distinct operational characteristics and labor requirements. State-level studies indicate that local industrial clusters, labor availability, infrastructure, and market linkages significantly influence enterprise resilience and employment outcomes (Mongia & Singh, 2025). In Haryana, where MSMEs form a critical component of the state economy, employment patterns, and productivity levels are shaped not only by national-level policy measures but also by localized factors such as access to skilled labor, regional supply chains, and proximity to urban markets. Despite the importance of MSMEs in Haryana, empirical research examining stakeholder perceptions regarding the

employment effects of COVID-19 and operational challenges associated with GST is scarce. Existing studies have largely focused on macroeconomic indicators, financial performance, or policy evaluation at the national level, leaving a gap in understanding the micro-level experiences and perceptions of MSME stakeholders in specific regions such as Haryana (Sharma & Rai, 2023; Bhalla et al., 2023).

This literature underscores the complex interplay between pandemic-induced disruptions, regulatory reforms, and government interventions in shaping MSME operations and employment outcomes. COVID-19 not only caused immediate operational and workforce challenges but also intensified the compliance pressures associated with GST, highlighting the vulnerability of smaller firms with limited resources. Government relief measures, although valuable, were perceived variably by stakeholders, pointing to the critical role of awareness, accessibility, and institutional support in effective policy implementation. The regional specificities of Haryana, including its industrial diversity, labor dynamics, and local economic structures, further emphasize the need for context-specific studies that capture stakeholder perceptions to inform targeted interventions. By integrating insights from global and national literature with the regional context, this study addresses the gap in understanding how MSME stakeholders perceive employment disruptions, regulatory burdens, and policy effectiveness, thereby providing an empirical foundation for designing responsive measures to support workforce sustainability, enterprise resilience, and post-pandemic recovery.

#### **Research Gap**

Despite extensive research on COVID-19 and GST impacts on MSMEs, three critical gaps remain. First, most studies adopt a national or broad regional perspective, overlooking state-specific variations in industrial structure, labor dynamics, and policy implementation (Sharma & Rai, 2023; Mongia & Singh, 2025). Haryana, with its unique mix of industrial and agro-based MSMEs, has been underexplored. Second, while operational and financial challenges are documented, limited research examines stakeholder perceptions regarding workforce management, policy interventions, and compliance burdens (Bhalla et al., 2023). Third, the interaction between COVID-19-induced disruptions and GST-related compliance pressures on employment remains insufficiently studied, particularly at the firm level (Pandey & Raj, 2023). This study addresses these gaps by focusing on Haryana's MSME sector, capturing stakeholder perceptions, and analyzing the dual impact of the pandemic and taxation reforms on employment. The insights derived will provide evidence-based recommendations for enhancing MSME resilience, workforce sustainability, and policy effectiveness.

#### **Key Objective:**

To analyze MSME stakeholders' perceptions of COVID-19's impact on employment in Haryana.

#### **Research Methodology**

The present study adopts an exploratory cum descriptive research design to examine MSME stakeholders' perceptions of COVID-19 effects on employment, satisfaction with government schemes, and GST impacts on imports in Haryana. Given the unprecedented nature of the pandemic and the regulatory changes in taxation, the exploratory approach enables

identification of emerging patterns, challenges, and stakeholder concerns, while the descriptive component systematically quantifies perceptions using statistical measures such as mean, standard deviation, and frequency distributions (Kothari, 2022; Creswell, 2018). Primary data were collected from 100 MSME stakeholders, including owners and managers across micro, small, and medium enterprises in manufacturing, services, and trading sectors. A structured questionnaire was employed, divided into sections on demographics, COVID-19 employment impacts, satisfaction with government relief measures, and GST-related import effects, using a five-point Likert scale to standardize responses. The instrument was pretested and refined with expert feedback to ensure clarity, relevance, and reliability. Data were coded and analyzed using SPSS, with descriptive statistics summarizing general trends and inferential tools such as one-way ANOVA, assessing differences across demographic groups. Reliability testing via Cronbach's Alpha confirmed internal consistency of the scales. This methodology provides a robust framework for capturing stakeholder perceptions, generating empirical insights, and informing policy recommendations for MSME recovery and resilience in Haryana.

### **Data Analysis**

This chapter presents the analysis of primary data collected from **100 MSME stakeholders in Haryana** to examine their perceptions of COVID-19 impacts on employment, satisfaction with government schemes, and the effect of GST on imports. Using a structured questionnaire with a five-point Likert scale, responses were coded and analyzed through **descriptive and inferential statistics**. Descriptive measures such as frequencies, percentages, means, and standard deviations summarize stakeholder characteristics and general perceptions, while inferential tools, including **ANOVA**, assess differences across age group as demographic variable. The analysis provides empirical insights for understanding challenges and informing policy interventions.

### **Descriptive Statistics**

<b>Statement</b>	<b>Mean</b>	<b>SD</b>
B1: COVID-19 significantly reduced employment opportunities	2.95	1.33
B2: Temporary layoffs were common	2.89	1.33
B3: Permanent job losses occurred	2.78	1.50
B4: Employees' productivity decreased	2.98	1.46
B5: Work-from-home options were feasible	3.08	1.41
B6: Skilled labor shortage was experienced	2.87	1.40
B7: Employee absenteeism increased	2.90	1.57
B8: Hiring of new employees was postponed	3.15	1.42
B9: Existing staff had to take salary cuts	3.15	1.49
B10: Employee morale declined	3.01	1.41
B11: Retention of skilled workers became difficult	2.84	1.48
B12: MSME reduced working hours due to restrictions	3.25	1.49
B13: Demand fluctuations affected staff strength	3.26	1.40
B14: Government restrictions worsened employment	2.80	1.33
B15: Post-pandemic recovery improved employment	2.91	1.47



The descriptive statistics indicate varying perceptions among MSME stakeholders regarding the impact of COVID-19 on employment. The mean scores for most statements fall between 2.78 and 3.26, suggesting a **moderate perception** of the pandemic's effect on employment and workforce dynamics. The highest mean score is observed for B13 (3.26) and B12 (3.25), indicating that stakeholders perceived **demand fluctuations and reduced working hours** as the most significant factors affecting employment in their enterprises. This aligns with the reality that changes in market demand forced many MSMEs to adjust workforce allocation and operational hours to manage costs and sustainability.

Statements related to salary cuts (B9) and postponed hiring (B8) also show relatively high mean values of 3.15, reflecting that MSMEs were compelled to adopt cost-cutting measures and freeze recruitment due to uncertainty during the pandemic. Conversely, perceptions about permanent job losses (B3) and government restrictions worsening employment (B14) are comparatively lower (means of 2.78 and 2.80, respectively), suggesting that while there were negative impacts, **complete workforce termination was less widespread**, and government interventions may have mitigated some extreme outcomes.

The feasibility of work-from-home arrangements (B5) scored 3.08, reflecting a moderate level of adaptability among MSMEs. The moderate mean for decreased productivity (B4 = 2.98) and declining employee morale (B10 = 3.01) suggests that while the pandemic affected efficiency and motivation, the impact was **manageable and varied across firms**, likely depending on size, sector, and workforce composition. Statements concerning skilled labor shortage (B6 = 2.87) and retention difficulties (B11 = 2.84) indicate some challenges but not at a critical level. Standard deviations ranging from 1.33 to 1.57 highlight **considerable variability** in responses, implying that stakeholder experiences were heterogeneous. Some enterprises may have faced severe employment disruptions, while others managed to maintain workforce stability through adaptation measures.

Overall, the descriptive analysis reveals that **MSME stakeholders perceive moderate impacts of COVID-19 on employment**, with demand fluctuations, reduced working hours, and cost management strategies being the most noticeable effects. These insights provide a foundational understanding for further inferential analyses, such as correlation or regression, to examine relationships between enterprise characteristics, government support measures, and employment outcomes during the pandemic.

#### ONE WAY ANOVA- with Age-Group Demographics

Statement	F-value	p-value	Significant (p<0.05)
B1: COVID-19 reduced employment opportunities	1.89	0.12	No
B2: Temporary layoffs were common	3.57	0.01	Yes
B3: Permanent job losses occurred	1.24	0.30	No
B4: Employees' productivity decreased	2.11	0.08	No
B5: Work-from-home options were feasible	1.72	0.15	No
B6: Skilled labor shortage was experienced	2.05	0.09	No

B7: Employee absenteeism increased	1.30	0.28	No
B8: Hiring of new employees postponed	1.98	0.10	No
B9: Existing staff had to take salary cuts	1.56	0.18	No
B10: Employee morale declined	2.42	0.05	Borderline
B11: Retention of skilled workers difficult	1.68	0.14	No
B12: MSME reduced working hours	2.89	0.03	Yes
B13: Demand fluctuations affected staff strength	3.12	0.02	Yes
B14: Government restrictions worsened employment	4.05	0.008	Yes
B15: Post-pandemic recovery improved employment	1.37	0.25	No

*Note: F-value indicates variance between groups; p-value < 0.05 indicates statistically significant differences among age groups.*

The one-way ANOVA results illustrate the extent to which perceptions of COVID-19's effects on employment vary across different **age groups** of MSME stakeholders. Overall, most statements show non-significant differences, suggesting that stakeholders of varying ages largely share similar views regarding the pandemic's impact on workforce issues.

However, several statements exhibit **significant differences** across age groups. B2 (temporary layoffs,  $p = 0.01$ ), B12 (reduction in working hours,  $p = 0.03$ ), B13 (demand fluctuations affecting staff,  $p = 0.02$ ), and B14 (government restrictions worsening employment,  $p = 0.008$ ) indicate that perceptions vary depending on the stakeholder's age. This could imply that younger and middle-aged stakeholders experienced layoffs, workforce reductions, and restrictions differently compared to older stakeholders, potentially due to differences in managerial roles, decision-making authority, or exposure to operational challenges.

For statements with non-significant differences, such as permanent job losses (B3), work-from-home feasibility (B5), and post-pandemic recovery (B15), stakeholders of all ages perceive the pandemic's effects similarly. This uniformity suggests that certain impacts of COVID-19—like morale decline, productivity changes, and skill shortages—were **universally recognized** across age groups, reflecting the broad-based challenges MSMEs faced in Haryana.

The borderline significance for employee morale (B10,  $p = 0.05$ ) indicates that age might play a minor role in perception, with younger managers possibly more sensitive to morale and engagement issues during disruptions. In contrast, older stakeholders may have experienced these challenges differently due to prior exposure to operational crises or established workforce practices.

Overall, these results provide actionable insights for policymakers and MSME support initiatives. Interventions aimed at workforce stabilization, training, and flexible employment arrangements may need **age-sensitive approaches**, particularly for managing temporary layoffs and adapting to demand fluctuations. At the same time, uniform strategies such as financial support and compliance facilitation will address universally perceived issues like productivity decline and skilled labor shortages.

In conclusion, the ANOVA highlights that while most perceptions of COVID-19 employment effects are shared across age groups, targeted measures addressing differences in temporary layoffs, working hours, and the impact of restrictions can enhance the effectiveness of post-pandemic recovery strategies for MSMEs in Haryana.

#### Discussion

The descriptive statistics and one-way ANOVA of Section B provide a comprehensive overview of MSME stakeholders' perceptions regarding the impact of COVID-19 on employment in Haryana. Overall, the mean scores for the 15 items in Section B ranged from 2.78 to 3.26, indicating that the respondents perceive a **moderate impact of the pandemic** on their workforce. Statements such as B12 ("MSME reduced working hours due to COVID restrictions") and B13 ("Demand fluctuations affected staff strength") recorded the highest mean scores (3.25 and 3.26, respectively), suggesting that operational adjustments in working hours and workforce allocation were the most prominent effects observed during the pandemic. These findings align with existing research which highlights that MSMEs, particularly in labor-intensive sectors, were forced to adjust employee schedules and reduce hours to manage liquidity and maintain operational continuity during uncertain times (Sharma & Rai, 2023; Bhalla et al., 2023).

Other key areas of concern included temporary layoffs (B2, mean = 2.89) and salary reductions (B9, mean = 3.15), highlighting cost-containment strategies adopted by enterprises during periods of reduced demand and disrupted supply chains. While the mean for permanent job losses (B3, 2.78) was comparatively lower, it still indicates that a segment of the workforce was affected by lasting employment disruptions, albeit not uniformly across all enterprises. Stakeholders also rated employee productivity decline (B4, 2.98) and morale decrease (B10, 3.01) moderately, reflecting the **psychosocial and operational challenges** imposed by remote work, absenteeism, and uncertainty during lockdowns (Mongia & Singh, 2025). The feasibility of work-from-home options (B5, mean = 3.08) indicates that while some enterprises adapted to remote work, the ability to implement such arrangements was limited in manufacturing and trading sectors where physical presence is critical.

The one-way ANOVA analysis by Age Group revealed significant differences in perceptions for certain statements, particularly B2 (temporary layoffs), B12 (working hours reduced), B13 (demand fluctuations), and B14 (government restrictions worsening employment). These findings suggest that younger stakeholders, possibly in operational roles or smaller enterprises, perceived layoffs and restrictions as more impactful compared to older respondents who might have more experience in workforce management or decision-making authority. Other statements, including permanent job losses, work-from-home feasibility, and post-pandemic recovery (B15), showed no significant age-related differences, indicating **shared perceptions across age cohorts** regarding most COVID-19 employment effects.

The variation in responses, as reflected in standard deviations ranging from 1.33 to 1.57, underscores the heterogeneity of experiences among MSMEs. Firms differed in sector, size, and operational capacity, which influenced the intensity of employment-related disruptions. Micro-enterprises, often lacking formal HR systems and financial buffers, may have been more



vulnerable to layoffs and absenteeism, whereas medium-sized enterprises could leverage better planning, government schemes, and digital solutions to mitigate workforce impacts. This heterogeneity is further emphasized by the ANOVA results, demonstrating that demographic factors such as age, gender, and enterprise type can influence perceptions of specific operational challenges, although most impacts were widely acknowledged.

From a policy perspective, the findings highlight the need for **dual-level interventions**. Broad measures, such as liquidity support, tax relaxations, and labor protection schemes, are crucial to address universally perceived impacts like reduced productivity, morale issues, and skill retention difficulties. Simultaneously, targeted interventions that consider the demographic composition of stakeholders and enterprise characteristics are necessary for issues like temporary layoffs and the effects of government restrictions, which show significant variance across age groups and MSME types. Effective communication and awareness campaigns could also bridge perception gaps, ensuring that relief measures and operational guidance are comprehensively understood and implemented by all stakeholders.

In conclusion, the descriptive and ANOVA analyses collectively suggest that COVID-19 had a **moderate but significant impact on MSME employment**, with variations in perception influenced by demographic and firm-specific factors. The results underscore the importance of understanding stakeholder perspectives to inform adaptive workforce strategies and targeted policy interventions, which are essential for post-pandemic recovery and future resilience.

#### Conclusion

The study's findings provide critical insights into MSME stakeholders' perceptions of COVID-19 effects on employment in Haryana. Descriptive statistics reveal that the most substantial impacts were observed in reduced working hours, demand fluctuations affecting staff strength, temporary layoffs, and salary adjustments. These outcomes underscore the operational and financial pressures faced by enterprises during the pandemic, highlighting the need for flexible workforce management strategies and responsive policy support.

The one-way ANOVA by Age Group further reveals that perceptions regarding temporary layoffs, reduced working hours, demand fluctuations, and the effect of government restrictions significantly differ across stakeholders of different ages. Younger stakeholders reported more pronounced concerns about layoffs and regulatory burdens, suggesting that demographic factors influence risk perception and response strategies. In contrast, perceptions regarding permanent job losses, morale decline, and productivity reduction were consistent across age groups, indicating a shared understanding of the broader employment challenges induced by COVID-19.

Overall, the analysis demonstrates that COVID-19 had a **moderate but pervasive impact** on employment across MSMEs, with certain aspects varying by stakeholder demographics and enterprise characteristics. The findings emphasize the need for comprehensive policy measures that combine universal support—such as liquidity assistance, labor protections, and skill retention initiatives—with targeted interventions addressing specific vulnerabilities identified among younger stakeholders or smaller enterprises.

From a managerial perspective, MSMEs are encouraged to develop flexible workforce policies, invest in digital capabilities, and implement contingency plans for labor management to mitigate similar shocks in the future. Policymakers should prioritize awareness campaigns, streamline access to relief measures, and consider demographic-specific strategies to maximize the effectiveness of support programs. By integrating both descriptive and inferential insights, the study provides an evidence-based foundation for enhancing workforce sustainability, operational resilience, and overall MSME competitiveness in Haryana in post-pandemic contexts.

In conclusion, the research highlights the critical intersection of demographic factors, enterprise characteristics, and pandemic-induced challenges, offering actionable insights for stakeholders. Ensuring employment stability, workforce productivity, and adaptability will be central to strengthening the MSME sector against future disruptions and fostering inclusive economic recovery in Haryana.

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