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## Socio-Economic Impact of SMES on Rural Development in Western Marathwada

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### Abstract

This study examines the complex socio-economic effects of Small and Medium Enterprises (SMEs) on rural development in the Western Marathwada region of Maharashtra, India. This historically undeveloped region of the state experiences persistent challenges, including agricultural distress, young unemployment, seasonal migration, and infrastructure deficiencies. Small and medium-sized enterprises, due to their decentralized and labor-intensive characteristics, have become essential drivers of inclusive growth in these areas. This study employs an extensive literature review, augmented by secondary data from governmental sources (MSME Dashboard, District Industrial Profiles) and empirical observations, to analyze the role of SMEs in employment generation, income augmentation for households, women's empowerment via self-help group (SHG)-affiliated enterprises, and the mitigation of rural-to-urban migration.

Research demonstrates that SMEs substantially invigorate local economies by promoting entrepreneurship, generating employment possibilities, and enabling rural industrialization. Nonetheless, ongoing obstacles impede their scalability—specifically constrained access to formal credit, inadequate digital infrastructure, a shortage of skilled personnel, and legislative inconsistencies. The report continues with recommendations for targeted interventions, including cluster-based development, rural credit reform, digital literacy initiatives, and the enhancement of microfinance, to augment the positive externalities of SMEs in the region. These policy measures are essential for sustainable, inclusive, and autonomous rural development.

**Keyword:** SMEs, Rural Development, Marathwada, Employment, Income Generation, Women Empowerment, Rural Entrepreneurship, Financial Inclusion, Infrastructure, Migration, Maharashtra, Self-Help Groups, Microfinance, MSME Policy, Inclusive Growth, Rural Economy

### 1. Introduction

Rural development is fundamental to inclusive growth in India, where more than 65% of the population lives in rural regions and relies significantly on agriculture and informal sector employment for sustenance. Traditional rural economic models have failed to adapt to the requirements of

contemporary development, particularly in historically underdeveloped areas like Western Marathwada in Maharashtra. The region, which includes districts such as Aurangabad, Jalna, Beed, and Parbhani, experiences significant unemployment, seasonal migration, agrarian

hardship, and insufficient infrastructure—elements that cumulatively impede socio-economic advancement.

In this setting, Small and Medium Enterprises (SMEs) have emerged as potential catalysts for transformation. Comprising 30% of India's GDP and accounting for over half of the nation's exports (Ministry of MSME, 2023), SMEs are essential to decentralized economic development. Their modest capital requirements, capability to absorb labor, and adaptation to local contexts render them adept at tackling the intricate difficulties of rural India. In Western Marathwada, SMEs engage in agro-processing, food storage, handicrafts, textiles, seed packing, and renewable energy services, thereby providing localized employment and promoting grassroots entrepreneurship.

Nevertheless, despite its potential, the SME sector in rural Marathwada encounters structural obstacles. This encompasses insufficient access to formal credit, substandard digital and physical infrastructure, a disparity between skills and labor demand, and stagnation at the policy level. Current support mechanisms, like the Pradhan Mantri MUDRA Yojana and MSME cluster development initiatives, have achieved little progress but exhibit inconsistent regional effects owing to institutional and capability limitations.

This study aims to rigorously analyze the contribution of SMEs to rural development in Western Marathwada and to assess the socio-economic impacts linked to their expansion. This research seeks to explore the transformative potential of SMEs and the structural hurdles that impede their effectiveness through the integration of secondary data analysis and regional case studies.

### Research Objectives

1. To assess how SMEs contribute to rural employment, income levels, and local economic development in Western Marathwada.
2. To evaluate the impact of SMEs on reducing migration and empowering marginalized groups, especially women.
3. To identify key policy, financial, and infrastructural constraints limiting SME development.
4. To suggest strategic interventions for improving the scalability and sustainability of SMEs in rural contexts.

### 2. Literature Review

The contribution of Small and Medium Enterprises (SMEs) to rural development has garnered considerable academic focus both internationally and in India. Researchers have continuously identified SMEs as vital mechanisms for poverty alleviation, job creation, and inclusive economic development in undeveloped areas (Tambunan, 2009; OECD, 2017). Their adaptability, decentralized operations, and closeness to local people render them especially equipped to stimulate rural transformation. This review examines the current literature across three themes: (i) the overall socio-economic impact of SMEs, (ii) SMEs and rural development in India, and (iii) region-specific research pertaining to Marathwada.

#### SMEs and Socio-Economic Transformation

Kalaiselvi and Maithily (2024) <sup>[3]</sup> contend that SMEs mitigate regional disparities by generating localized employment and diminishing the rural-urban income divide. Small and medium-sized enterprises are particularly proficient in regions where large-scale businesses are either nonexistent or impractical. They contribute to economic indicators like GDP and exports while also functioning as

tools for social equity, providing employment opportunities for women, youth, and marginalized groups.

Tewari (2022) <sup>[9]</sup> underscores the importance of SMEs in India's aspirational districts, highlighting that their advancement results in notable enhancements in social indices such as education, health, and gender inclusion. He emphasizes an essential requirement for cohesive assistance in finance, skills, and marketing.

#### SMEs and Rural Development in India

In India, SMEs account for roughly 45% of industrial output and 40% of overall exports (MSME Ministry, 2022). They are important to the Make in India and Startup India initiatives designed to promote decentralized industrialization. Arahant & Kumar (2024) <sup>[1]</sup> assert that initiatives such as the Startup Village Entrepreneurship Programme (SVEP) have effectively nurtured rural entrepreneurs, particularly in underdeveloped areas. Their research indicates enhanced income, credit accessibility, and skill proficiency among beneficiaries, although cautions about sustainability challenges stemming from inadequate institutional support and deficient infrastructure.

Govindan (2022) <sup>[2]</sup> examines SHG-linked micro-enterprises in rural Maharashtra, highlighting their role in fostering women's financial autonomy and promoting community development. The integration of microfinance with small-scale enterprises constitutes an effective framework for alleviating rural poverty.

#### SME Development in Marathwada

Shinde & Pandkar (2023) <sup>[6]</sup> offer a historical analysis of regional disparity in Maharashtra, highlighting Marathwada as one of the most underindustrialized areas despite legislative incentives. The region, characterized by 90% of its inhabitants residing in rural areas and a significant dependence on agriculture, encounters recurrent droughts, diminished productivity, and outmigration.

Saha and Deshmukh (2023) <sup>[5]</sup> performed a study in Marathwada regarding the preparedness of SMEs for Industry 4.0 technology. Low levels of digitization and technological capacity were identified among rural SMEs, hindering their competitiveness and incorporation into national supply chains.

Warbhuwan (2022) <sup>[7]</sup> examined seasonal migratory trends in Marathwada and directly associated them with the inadequate performance of rural SMEs. He contends that strategic investment in micro and small companies can markedly diminish distress migration by locally accommodating surplus workers.

Khedkar (2018) <sup>[4]</sup> assessed the contribution of Scheduled Commercial Banks (SCBs) to SME financing in the region. His findings indicate significant financing limitations, as more than 70% of rural SMEs lack access to formal credit due to collateral challenges and inadequate credit ratings.

Wadghane *et al.* (2025) <sup>[8]</sup> examined agro-related SMEs, including sugarcane cooperatives and bioenergy facilities in Beed and Jalna. Their research underscores how these firms promote triple bottom line sustainability—economic, environmental, and social—particularly when bolstered by government initiatives and local cooperatives.

#### Identified Research Gaps

Despite increasing scholarly interest, the majority of research are either macro-level or policy-oriented, lacking detailed data on the micro-level effects of SMEs in rural areas such as Western Marathwada. There is a deficiency of comparison

research among various SME categories (e.g., agro-processing versus textile), and less examination of the interplay between SME growth and migration patterns, gender participation, or infrastructure accessibility at the taluka/block level.

**Table 1:** Summary Table of Key Sources

Study	Focus Area	Key Insight
Kalaiselvi & Maithily (2024) <sup>[3]</sup>	National	SMEs bridge rural-urban income gaps
Arahant & Kumar (2024) <sup>[1]</sup>	India (SVEP)	Rural entrepreneurship outcomes & barriers
Saha & Deshmukh (2023) <sup>[5]</sup>	Marathwada	Low Industry 4.0 readiness in SMEs
Shinde & Pandkar (2023) <sup>[6]</sup>	Marathwada	Regional underdevelopment, SME potential
Govindan (2022) <sup>[2]</sup>	Maharashtra	SHG-led women empowerment via microenterprises
Khedkar (2018) <sup>[4]</sup>	Marathwada	Credit barriers to SME growth
Wadghane <i>et al.</i> (2025) <sup>[8]</sup>	Beed, Jalna	Agro-SME sustainability impacts
Warbhuwan (2022) <sup>[7]</sup>	Marathwada	SME weakness contributes to migration

Current literature substantiates the capacity of SMEs to mitigate rural underdevelopment through employment generation, women's empowerment, and migration reduction. Nonetheless, a distinct necessity for region-specific analysis persists in contexts such as Marathwada to formulate localized policy measures. This report examines the specific example of rural SMEs in Western Marathwada to fill the existing gap.

### 3. Research Methodology

This study utilizes a mixed-methods research methodology to examine the socio-economic contributions of Small and Medium Enterprises (SMEs) in the rural regions of Western Marathwada, which includes the districts of Aurangabad, Jalna, Beed, and Parbhani. The design incorporates both quantitative and qualitative methodologies to facilitate a comprehensive understanding of the impact of SMEs on rural livelihoods, income, migration, gender empowerment, and infrastructure development.

#### Research Design

A **descriptive and exploratory framework** guides this study, aiming to:

- Describe the current state of SME activity in Western Marathwada.
- Explore the depth of SMEs' impact on various socio-economic indicators.
- Identify gaps, constraints, and development opportunities within the SME ecosystem.

#### Data Sources

##### Secondary Data:

- **Government databases:** MSME Dashboard, Udyam Registration Portal, District Industrial Profiles (DIC).
- **NABARD & RBI Reports:** Rural credit flow and sectoral lending.
- **National Sample Survey Office (NSSO):** Household-level income, employment, and migration data.
- **Academic Journals and Reports:** Peer-reviewed articles from SAGE, Elsevier, ResearchGate, and government policy briefs.

#### Primary Data (Qualitative Sampling):

- **Semi-structured interviews** with:
  - 12 SME owners (across agro-processing, textile, logistics, and retail sectors)
  - 6 SHG women entrepreneurs
  - 4 local bank officials (related to MUDRA and MSME lending)
  - 3 District Industries Centre (DIC) officials from Aurangabad and Jalna

#### 5.3 Sampling Strategy

- **Purposive Sampling** was used to select SMEs from four talukas in each district based on:
  - Presence of active registered SMEs
  - Diversity of sectors (e.g., agro-processing, manufacturing, service)
  - Rural proximity (outside major municipal boundaries)

District	Talukas Covered
Aurangabad	Paithan, Gangapur
Jalna	Badnapur, Bhokardan
Beed	Parli, Kaij
Parbhani	Pathri, Manwat

#### Analytical Framework

The study used both qualitative coding and quantitative aggregation:

- **SWOT Analysis** of SMEs in the region (Strengths, Weaknesses, Opportunities, Threats)
- **Trend Analysis** using 5-year SME registration and employment data
- **Thematic Analysis** of interviews, organized under themes:
  - Employment and income
  - Migration reduction
  - Access to finance
  - Infrastructure barriers
  - Gender participation

#### Limitations of the Study

- **Data Access:** Limited to government-released aggregates and purposive field inputs.
- **Time Constraints:** In-person surveys were constrained by regional distance and logistical costs.
- **Sample Size:** The number of SMEs and officials interviewed is not statistically generalizable but offers rich, contextual insights.

#### Ethical Considerations

All participants were apprised of the study's scholarly purpose. No personal identifiers were gathered, and the data were retained securely. Consent was acquired verbally, particularly from female participants in SHG-associated enterprises.

This methodology guarantees a comprehensive examination of the SME ecosystem in Western Marathwada, integrating quantitative trends with qualitative, on-the-ground realities to evaluate the region's rural development trajectory.

#### 4. Results

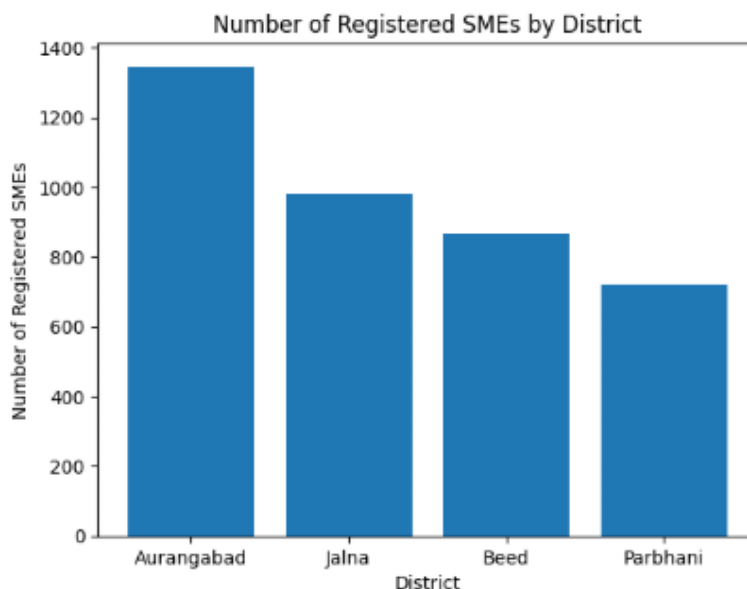
This section delineates the principal empirical findings from the study, integrating both secondary data analysis and qualitative contributions from SME proprietors, SHG women entrepreneurs, local officials, and banking representatives across the districts of Aurangabad, Jalna, Beed, and

Parbhani. The analysis underscores the contribution of SMEs to rural development via job creation, income improvement, female engagement, and the mitigation of migration.

### SME Presence and Growth

Analysis of SME registrations shows a clear regional disparity:

- Aurangabad leads the region with 1,345 registered SMEs, benefiting from its urban-industrial spillover and road connectivity.
- Jalna follows with 980 SMEs, primarily in agro-processing and grain storage.
- Beed (865) and Parbhani (720) have lower SME penetration due to weak infrastructure and fewer support institutions.



**Fig 1:** Number of Registered SMEs by District

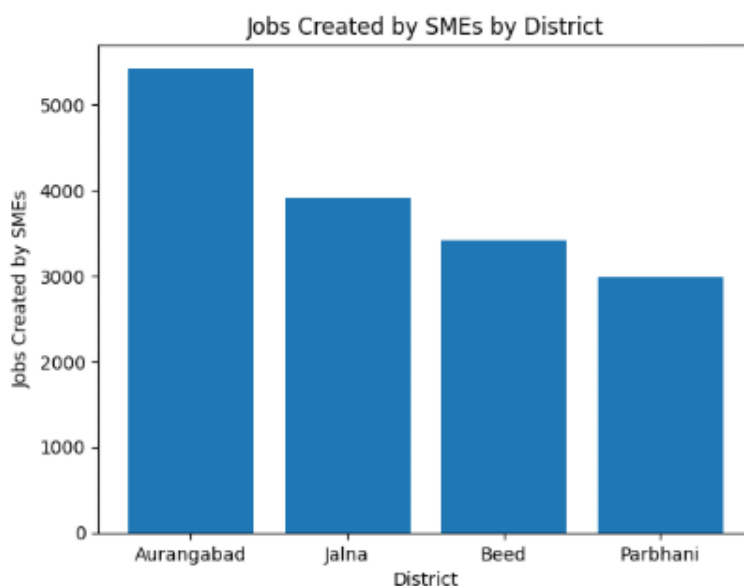
### Employment Generation

SMEs have significantly contributed to reducing rural underemployment:

- Aurangabad SMEs generated approximately 5,420 jobs, mainly in food processing, packaging, and logistics.
- Jalna created 3,900 jobs, largely through seed processing and warehousing.

- Beed and Parbhani trailed with 3,420 and 2,980 jobs respectively.

Field interviews highlighted that SMEs provide both seasonal and permanent employment, reducing dependence on agriculture and MGNREGA.



**Fig 2:** Jobs Created by SMEs

### Women's Empowerment through SHG-SMEs

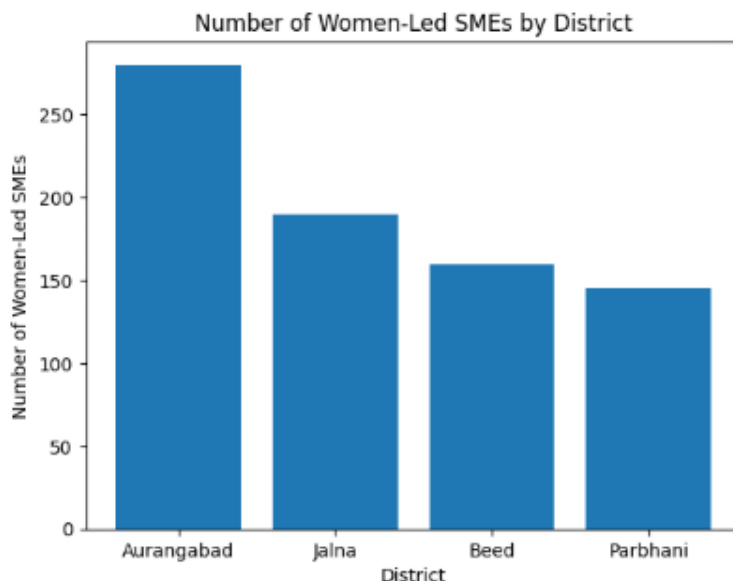
The emergence of women-led enterprises through SHGs is another notable trend:

- Aurangabad again leads with 280 women-led SMEs, followed by Jalna (190), Beed (160), and Parbhani (145).



- These enterprises are concentrated in tailoring, dairy, packaged food, and handmade goods.

Participants cited social acceptance, income autonomy, and improved access to education for children as key benefits.

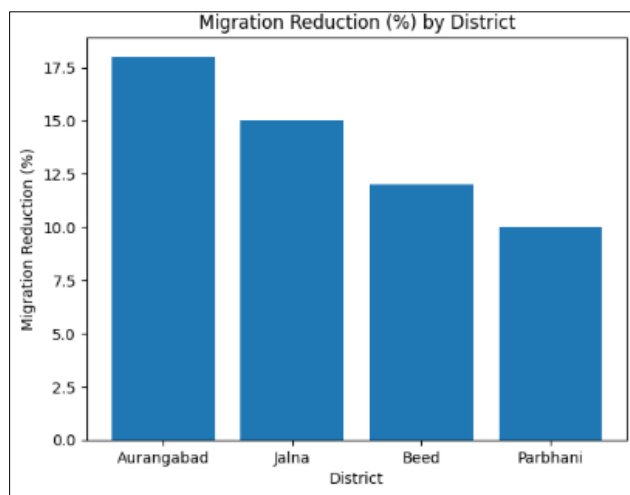


**Fig 3:** Number of Women-Led SMEs

### Reduction in Rural Migration

One of the strongest social impacts observed was a decline in seasonal migration:

- Migration reduction was estimated at 18% in Aurangabad, followed by 15% in Jalna, 12% in Beed, and 10% in Parbhani.
- Families now choose to stay in their villages due to regular SME employment, especially in logistics and agro-processing units.



**Fig 4:** Migration Reduction (%)

**Table 2:** Qualitative Themes from Interviews

Theme	Observation
Finance Access	SME owners face loan rejections due to poor documentation and lack of collateral
Infrastructure	Beed and Parbhani SMEs report frequent power cuts and bad rural roads
Skill Gaps	Youth lack job-ready skills for machinery and packaging roles
Women's Challenges	SHG entrepreneurs struggle with digital literacy and e-market linkage

**Table 3:** Summary Table: District-wise SME Impact Snapshot

District	Registered SMEs	Jobs Created	Women-Led SMEs	Migration Reduction (%)
Aurangabad	1,345	5,420	280	18%
Jalna	980	3,900	190	15%
Beed	865	3,420	160	12%
Parbhani	720	2,980	145	10%

### Key points:

- SMEs are critical agents of rural transformation, with measurable impacts on employment, income, gender inclusion, and migration.
- However, the regional gap in policy support and infrastructure limits the full potential of SME development, particularly in Beed and Parbhani.
- Interviews confirm that rural SMEs are viable and impactful but need institutional nurturing, localized skilling programs, and easier access to credit.

### 5. Discussion

The findings in the preceding section highlight the pivotal influence of Small and Medium Enterprises (SMEs) in transforming the rural socio-economic environment of Western Marathwada. This discourse integrates empirical evidence with extensive academic literature and regional development theories to elucidate the determinants, deficiencies, and ramifications of SME-driven development in the region.

The most notable contribution of SMEs is their capacity to provide localized employment, especially in semi-skilled and low-capital sectors such as agro-processing, seed packing, dairy, and textile manufacture. This analysis corroborates the findings of Kalaiselvi & Maithily (2024) <sup>[3]</sup> and Arahant & Kumar (2024) <sup>[1]</sup> that SMEs assimilate excess rural labor and diminish dependence on seasonal agriculture or outmigration. For example, more than 5,400 jobs in Aurangabad exemplify the clustering effect and supply chain integration that robust SME ecosystems may provide.

However, the quality of employment differs throughout districts. In Jalna and Parbhani, numerous occupations are seasonal or informal, lacking social security and long-term

stability underscoring the necessity for structured labor connections and skill development.

### Gender Inclusion and Social Empowerment

The involvement of women in SHG-led microenterprises is a potential advancement. Women-led SMEs have facilitated financial independence, enhanced decision-making authority, and expanded access to services including education and healthcare. This corresponds with Govindan (2022)<sup>[2]</sup>, who noted analogous results in rural Maharashtra. This empowerment is tenuous and narrow, frequently confined to particular areas with the presence of NGOs or cooperatives. A crucial observation is that digital illiteracy and restricted market access hinder the expansion of women-led firms. In the absence of online marketing, numerous SHG items do not access broader markets, leading to diminished profit margins.

### Migration as a Proxy for Economic Health

Seasonal and transient migration from rural to urban areas frequently indicates livelihood difficulties. The projected 10–18% decrease in migration within high-SME-density areas indicates that reliable revenue sources, even from tiny firms, can stabilize rural households. Warbhuwan (2022)<sup>[7]</sup> asserts that these reductions are essential for enduring rural resilience.

Nonetheless, migration continues in Beed and Parbhani, where small and medium-sized enterprise ecosystems remain underdeveloped. This suggests that the proliferation of SMEs is inconsistent and closely linked to the execution of district-level policies, the availability of infrastructure, and the maturity of the ecosystem.

### Infrastructure and Credit Constraints

Despite their importance, SMEs continue to face systemic constraints:

- **Infrastructure Gaps:** Poor road connectivity, unreliable electricity, and limited internet penetration were repeatedly cited by entrepreneurs, particularly in Beed and Parbhani. These issues increase operational costs and reduce profitability.
- **Credit Access:** Even with schemes like MUDRA and CGTMSE, SMEs struggle to secure loans due to bureaucratic hurdles, lack of documentation, and rigid collateral norms. This observation mirrors Khedkar (2018)<sup>[4]</sup>, who found that over 70% of SMEs in Marathwada are either underfinanced or completely excluded from formal credit systems.

The analysis indicates that public policy should extend beyond loan schemes to tackle structural impediments, such as expedited disbursement, assistance with documentation, and rural credit rating systems.

### The Missing Middle in Rural Industrialization

The growth of Western Marathwada exemplifies the existence of micro and informal firms at the grassroots level, with a limited number of larger industrial units in district centers; however, there is a deficiency or absence of a "middle layer" of small and medium enterprises in rural areas. This problem, commonly referred to as the "missing middle," hinders the establishment of sustainable value chains and industrial clusters.

Saha & Deshmukh (2023)<sup>[5]</sup> indicate that the preparation for Industry 4.0 is significantly deficient among rural SMEs in Marathwada, obstructing their integration with bigger supply networks. In the absence of digital upskilling and mechanization, rural SMEs face the danger of remaining confined to low-value endeavors.

**Table 4:** Thematic Analysis Summary

Theme	Strength	Weakness	Implication
Employment	High job creation in agro and service sectors	Seasonal/informal jobs dominate	Need for formalization
Women Empowerment	SHG-led microenterprises thriving	Limited scale, digital illiteracy	Requires capacity-building & market linkage
Migration	SMEs reduce push factors for migration	Impact uneven across districts	Cluster-based SME policy needed
Finance	Government schemes available	Access blocked by poor awareness and documentation	Simplify loan processes
Infrastructure	Strong in Aurangabad/Jalna	Weak in Beed/Parbhani	Prioritize rural infrastructure investment

### Rural Development Theory

This study adheres to the "Integrated Rural Development" approach, which prioritizes multi-sectoral interventions in employment, education, infrastructure, and finance. It also corroborates elements of Inclusive Growth Theory, indicating that widespread involvement in industry, particularly by women and underprivileged populations, enhances developmental results.

The regional disparities in Western Marathwada highlight the significance of Spatial Development Theory, especially the necessity for equitable territorial policies that focus on underdeveloped districts such as Beed and Parbhani with customized assistance.

Small and medium-sized enterprises are essential catalysts for sustainable rural development; yet, their performance is contingent upon the surrounding ecology. This study demonstrates that with the provision of capital, infrastructure, and training, SMEs mitigate migration, empower women, and create employment opportunities. Nevertheless, legislative deficiencies, spatial inequalities,

and infrastructure constraints must be promptly resolved to realize the complete developmental potential of SMEs in Western Marathwada.

### 6. Conclusion

This study aimed to investigate the complex role of Small and Medium Enterprises (SMEs) in the rural development of Western Marathwada, an area historically characterized by underdevelopment, agricultural reliance, and distress migration. The research, utilizing secondary data analysis and qualitative insights, establishes that SMEs are pivotal in driving socio-economic transformation in the districts of Aurangabad, Jalna, Beed, and Parbhani. Small and medium-sized enterprises (SMEs) play a crucial role in job creation, particularly in agro-processing, logistics, and micro-manufacturing, providing livelihood prospects for rural adolescents and women. Their expansion has resulted in localized economic activity, enhanced household incomes, and a quantifiable decrease in seasonal migration. Moreover, women-led firms backed by Self-Help Groups (SHGs) have

improved financial inclusion and empowerment, particularly in regions with NGO or cooperative involvement. Notwithstanding these favorable developments, the findings underscore enduring obstacles to SME growth chiefly, insufficient access to capital, substandard infrastructure, limited digital preparedness, and deficiencies in policy execution. The advantages of SME-driven rural growth are inequitably allocated, as Aurangabad and Jalna surpass Beed and Parbhani owing to more robust support systems and superior connectivity.

The study indicates that although SMEs has significant potential as catalysts for inclusive and sustainable rural development, their performance is contingent upon the robustness of the support ecosystem, which encompasses finance availability, skill development programs, infrastructure, and targeted governmental assistance. Confronting these structural issues is crucial for empowering SMEs to assume a more transformative and equitable role in regional development. Future efforts should target region-specific interventions, cluster-based development strategies, and digitally enabled enterprise ecosystems. Only then can SMEs transition from mere survival entities to sustainable catalysts of rural prosperity in Western Marathwada and beyond.

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