

Awareness of Central Sector Scheme among the Entrepreneurs in MSME Sector: An Investigative Study

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Abstract - MSME is one of the key driving force to promote entrepreneurship and make effort to encourage entrepreneurial activity. Numerous policies, initiatives and programs are being implemented by Government at both national and international level for promoting entrepreneurial spirit among prospective entrepreneurs. The focal point of this research paper is to measure the extent of awareness regarding various central sector schemes of the Government of India. This was a descriptive study involving 396 sample respondents selected by applying Taro Yamane (1976) Formula and using stratified sampling technique. The study was conducted in MSME sector of Calicut district from Northern region in Kerala. A structured questionnaire is administered to collect data regarding demographic factors and awareness level of sample respondents in the study area and also test the association between these two variables. The Researcher discovered that most of the entrepreneurs have no awareness about the Government scheme. So, it should be the onus of the authorities to establish rapport with entrepreneurs and erect awareness through advertising initiatives, internet platforms etc and the banking institutions ought to reflect at its branches a variety of scheme promoted by the Government.

Keywords: MSME, Entrepreneurship, Awareness, Central Sector Scheme, Government

I. INTRODUCTION

In many countries, the MSME sector has contributed substantially to the economic development of the country. In addition to creating jobs, it also boosts to the global economic growth. Through MSMED Act 2006 the Indian government constructed the idea of MSME. As the highest executive authority for the drafting and operation of regulations, statutes, and ordinances pertaining to this sector in India. The Government agency implements a number of initiatives aimed at offering MSMEs around the world finance and monetary backing, training in skills improvement, construction of facilities, promotional aid, high-tech upgrades, and other services. Ngele & Muhammad, (2023); Hiremath, (2022); Susmita et al., (2019). As per the record, from the PMEGP's launching in 2008 to March 13, 2023, over 8.58 lakh enterprises have benefited from assistance, supporting an estimated 70 lakh

jobs as a whole. As of right now, the PMEGP has given a total of Rs. 21,509 cr. in margin money subsidies. The Indian government devised the PMEGP, a credit-linked subsidy programme, to stimulate and build up the MSME sector and it play a vital role in the economic growth of a nation (Pal & Singh, 2023). The mission of program is to aid self-employment endeavors financially in order to generate ongoing job prospects for youngsters and traditional craftspeople in both urban and rural regions. The government sponsored a number of funded programs and welfare measures to foster entrepreneurship, but potential business owners are still mostly unaware of how to take advantage of these opportunities (Agrawal et al., 2019; Ismail Albalushi & Naqshbandi, 2022).

II. LITERATURE REVIEW

Lukiastuti, (2023). studied the distinctive features of the proprietors as an interface between their entrepreneurial attitude and the efficacy of Batik SMEs in Semarang City. The major objective of the research was to discover how entrepreneurial orientation impacted a connection between the social characteristics of entrepreneurs—namely, race, lifespan, and academic achievement. The outcomes of the research indicate that, with the exception of the educational attainment variable, demographic variables have a notable and beneficial effect on the success of Batik SMEs.

Nasrin, (2023) has made an attempt to analyse the awareness level of the rural entrepreneurs about Government scheme. The study revealed that creating awareness about the growth, scope and prospects of entrepreneurship will lead to the development of rural entrepreneurship. India being an agricultural country, agriculture-based businesses have to be given more focus and importance. The study suggested that the entrepreneurial skills have to be developed through education and motivation. The Central as well as the State Government have launched enormous programmes and introduced ample opportunities by providing financial assistance to the prospective entrepreneurs. This can lead to

success only if awareness about Government scheme is given to the entrepreneurs through education, giving them motivational programmes and training sessions, conducting workshops so as to enhance their confidence level, bringing out their talents and teaching them strategies that were adopted by successful entrepreneurs.

Kusma, (2022) The study was found that the majority of them were illiterate (66.7%) and only a few were completed primary education (20%) and SSLC (13.7) education. It was also observed in this study that most of the tribal people in that area were not aware of most of the Governmental Schemes. implemented by the State and Central Governments. Awareness of Government Schemes through the mass media and display of various schemes information on the walls of public offices is not enough because majority of the people are illiterate.

Takahashi & Hashimoto, (2023) illustrates that probability did not change in a way that would be statistically important after getting the subsidy. For businesses that have made it through the first five years after formation, the application procedures for subsidies together with outside funding encourages entrepreneurship and promotes growth.

Priya & Bose, (2021) According to the survey, female entrepreneurs have a positive influence on entrepreneurship, but they also encounter many challenges, particularly when it comes to raising money. Strong financial expertise is essential for female firm. In order to encourage women to start their own businesses and make money on their own, the investigation suggests that the government implement a number of financial and training initiatives. It also mentioned that due to this illiteracy, a small number of potential female entrepreneurs remain dormant. To address this issue, the government should create various programs and services aimed at reaching and supporting women entrepreneurs. These programs should be closely monitored to ensure their effectiveness in promoting entrepreneurship among women (Selvaraj et al., 2015).

Venkatasalam & Vijaya Kumar, (2021) According to the report, among other channels, the District Industrial Centers, public efforts, and social networking sites should be used by the government to connect with female entrepreneurs. Government agencies and educational institutions should work together to promote entrepreneurial endeavors. At their branches, banks ought to openly promote many government-sponsored entrepreneurship programs.

Dawood & Hamas, (2021) suggests that Saudi entrepreneurs need to rely more on the availability of government support to revitalize their startups. The study shows that government policies play a key role in helping entrepreneurs grow their businesses, and the Saudi government is working to realize this vision of by helping its communities thrive in the business sector.

Mosmi & Vivek, (2020) Based on the analysis, around 69% of MSME respondents think there is a medium level of

awareness regarding government-sponsored MSME programs. The MSME profile and general knowledge about government-sponsored MSME initiatives differ significantly. Based on the outcome of the study, various programs provide training facilities with funding to build or enhance their infrastructure, enabling them to offer courses on entrepreneurship and skill development for aspiring business owners. Capital subsidies are used to provide the financial support as well.

Uma & Arulmoorthy, (2019). An entrepreneurial approach to credit is widely accepted as a guarantee for new business. Initially, during the implementation of the various programs, there was a lack of public awareness about the various entrepreneurship programs available. As a result, the level of awareness among entrepreneurs increased rapidly, and it was also recognized that many entrepreneurs had benefited from it and continued to benefit by taking advantage of different central government schemes. The source of notoriety is largely created through press and advertising.

Dzomonda & Fatoki, (2018) seek out how much knowledge immigrant entrepreneurs have about government assistance programs. The study further looked at how owners' demographics affected their knowledge about government assistance programs. The result showed that compared to female entrepreneurs, male immigrant entrepreneurs are slightly better aware of government schemes.

D'Souza, (2018) observed that 28% of the participants had a great deal of expertise, 6.3% had inadequate knowledge, and 67% of individuals had ordinary knowledge. Out of all the participants, only 28% were utilizing the services provided by the government. The study found that awareness about recently launched government programs was significantly correlated with certain variables, including monthly family earnings, level of education, and employment. In addition, the use of these services was significantly correlated with certain key characteristics, such as occupation. The study concluded that although people were aware of the recently launched government initiatives, they were not taking advantage of the services. Therefore, raising general awareness is necessary to encourage individuals to utilize these government services.

Research Gap

It is evident from the literature investigation that there are many MSME scheme introduced by both central and state government for the welfare of entrepreneurs and setting business enterprises in both rural and urban area. Many studies reveal that illiteracy and poverty leads to lack of awareness and prospective entrepreneurs not much idea how to start a business without access to finance (Ashok et al., 2018; Mahesh & Sowmiya, 2022; Jeevitha & Rajendran, 2019; Bala Murugan & Dhanasekaran, 2015). So, the study tries to fill the gap and the researcher assume that it is essential to investigate the level of awareness about the various central sector scheme and make an attempt to reach these schemes to prospective entrepreneurs.

III. THEORETICAL PERSPECTIVE

Concept of Central Sector Scheme

Any initiatives that are fully sponsored and carried out by Central Agencies are considered as Central Sector Programs. It consists of contributions to the social, economic, and general sectors as well as grants-in-aid and subsidies (Takahashi & Hashimoto, 2023). It can be divided into six elements for the MSME Sector.

They are:

Credit and funding support - 2% Interval Subvention Scheme Prime Minister Employment Generation Programme, Credit Linked Capital Subsidy Scheme for Technological Upgradation, Credit Guarantee Fund Trust for Micro and Small Enterprises.

Skill Development and Training Support - Entrepreneurship and Skill Development Programme.

Infrastructure support - MSE-CDP - MSE Cluster Development Programme and Scheme of fund for regeneration of traditional industries.

Technology Upgradation Support - Financial Aid to MSMEs in the Lean Manufacturing Competitiveness Program, Digital MSME Program, ZED Certification Program, Support for MSMEs' Managerial and Entrepreneurial Development through Incubators, Promoting Awareness of Intellectual Property Rights (IPRs), Tool Rooms, and MSME Technology Centers.

Procurement and Marketing Support - Procurement from Micro and Small Enterprises, PMS Scheme.

Other Support - UAM-Udyog Aadhaar Memorandum, SAMADHAAN Portal of MSME.

IV. STATEMENT OF THE PROBLEM

To support entrepreneurs, particularly small enterprises, the Ministry of MSME offers a variety of schemes and programs (Patil et al., 2022). By using innovative business strategies, MSMEs have been able to expand the entrepreneurial culture (Adam & Alarifi, 2021). The distinct characteristic of MSMEs is their extensive distribution in many economic sectors, generating a vast array of goods and services to cater to both domestic and international markets. Central Government introduced centrally sponsored scheme for the development of MSME Sector. PMEGP Scheme is one of the important ongoing schemes and helps to prospective entrepreneurs to start micro enterprises and create more employment opportunities both rural and urban area. But without fund the unemployed youth can't set up business and develop their entrepreneurial capability (Esubalew & Raghurama, 2020). The primary obstacles are access to finance and lack of awareness about the utilization of financial assistance offered by Government. So, This research was designed to ascertain the

entrepreneurs' degree of awareness regarding various central sector schemes of Government and to reach these government support among prospective entrepreneurs in Kerala.

V. RESEARCH OBJECTIVES

- To analyse the selected demographic characteristics of the entrepreneurs in the study region.
- To identify the entrepreneur's knowledge and awareness about the selected central sector scheme sponsored by Government for MSME sector.
- To study the association between level of awareness about the scheme and selected demographic factors of entrepreneurs in Kerala.
- To recommend suggestions for improvement.

Hypotheses

- H_0 : Overall awareness of sample respondents about central sector scheme and selected demographic factors do not significantly associated.

VI. METHODOLOGY

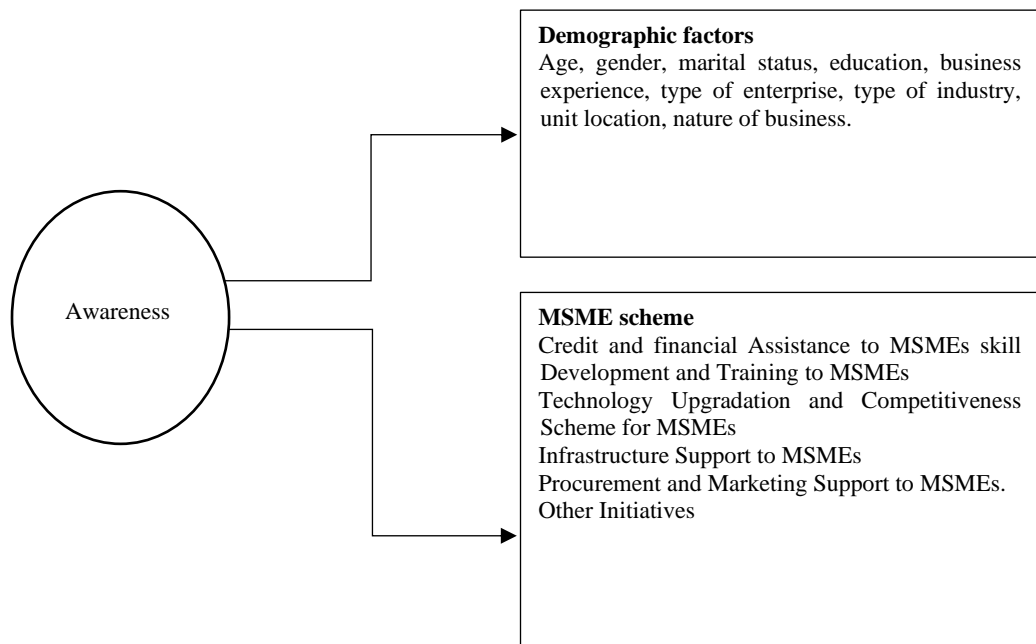
A design that is descriptive under this research. Primary as well as secondary sources are used in the data collection process. The main data are collected from entrepreneurs through questionnaire.

A well-structured questionnaire constructed and measuring the awareness level by using Likert's scale. The hypothesis are framed on the basis of objectives and variables are constructed for the study. Conbach's Alpha is used to evaluate the reliability of questionnaire in addition to the percentage, average, deviation from the mean, and Chi square test. The area for the study is selected in northern region of Kerala. The northern region of Kerala includes Malappuram, Calicut, Kannur, Wayanad, Kasargod. From this region Calicut is selected for the study on the basis of more number of MSME registered in this district. 39115. This is a finite population and the population (39115) is exactly known sample required was calculated by applying T Yamane's (1976) Formula ($n = N / (1 + N(e)^2)$) - The sample selected for the study is rounded to 396 from the total population. Stratified random sampling used as proportionately for selecting respondents shown in Table I. Conceptual Model of Variables shown in Figure 1.

TABLE I SAMPLE FRAME

| Form of Business | Sample | Population (as on 25 th July 2023) |
|------------------|--------|---|
| Micro | 383 | 37830 |
| Small | 12 | 1162 |
| Medium | 1 | 123 |
| Total | 396 | 39115 |

(Population data – MSME dash board)



Source: Model Compiled by Author -2023

Fig. 1 Conceptual Model of Variables

VII. RESULTS AND DISCUSSION

The analysis of data can be classified into three sections. First part covers demographic profile of sample respondents (Genty et al., 2015), second part cover analysis of level of

awareness of scheme and third part cover analysis of relation between demographic profile and level of awareness regards to various scheme offered by Government to MSME entrepreneurs.

A. Analysis of Demographic Factors

TABLE II DEMOGRAPHIC FACTORS OF SAMPLE RESPONDENTS

| SL. NO | Variables | Number of Respondent | Percentage | SL. NO | Business Factors | Number of Respondent | Percentage |
|--------|------------------|----------------------|------------|--------|---------------------|----------------------|------------|
| 1 | Age | | | 5 | Type of enterprise | | |
| | Below 25 | 48 | 12 | | Manufacturing | 253 | 64 |
| | 26-35 | 168 | 42 | | Service | 143 | 36 |
| | | | | Total | 396 | 100 | |
| 2 | Gender | | | 6 | Business experience | | |
| | Male | 234 | 59 | | Less than 1 year | 132 | 33 |
| | Female | 162 | 40 | | 1 - 3 year | 260 | 65 |
| | Total | 396 | 100 | | Above 3 years | 10 | 2 |
| 3 | Marital status | | | 7 | Total | 396 | 100 |
| | Married | 163 | 41 | | Business location | | |
| | Unmarried | 233 | 59 | | Rural | 112 | 28 |
| | Total | 396 | 100 | | Urban | 284 | 72 |
| 4 | Education | | | | Total | 396 | 100 |
| | Below graduation | 60 | 15 | | | | |
| | Graduation | 200 | 51 | | | | |
| | Post graduation | 87 | 22 | | | | |
| | Others | 49 | 12 | | | | |
| | Total | 396 | 100 | | | | |

Source: Primary data

It is shown Table II that majority of respondents age have above 35. Out of the total number of respondents, 59% belongs to male and 40% belongs to female. Among the total sample respondents, 41% are married and 59% are unmarried. Majority (51%) are graduated. 64% are from manufacturing sector and 36% are from service sector. From the total respondents, majority of respondents have 3-year experience. Majority of the respondents are worked in urban area.

B. Analysis of Degree of Awareness of Respondents about Scheme

For measuring the level of awareness, Likert’s scale used. Highly aware, aware, neutral, unaware, highly unaware and values are assigned 5,4,3,2 and 1 respectively. For analyzing

the level of awareness, 23 variables are used and identifying the demographic profile of sample respondents, 7 variables are used for the study. The reliability of variables are tested by using Cronbach’s Alpha. All the variables relating to central sector scheme have Alpha value is greater than 0.7 which indicates all statements are high reliability.

TABLE III CRONBACH'S ALPHA RELIABILITY STATISTICS

| Factor | No. of items | Sum of item Variance | Variance of total score | Alpha value |
|------------------------------------|--------------|----------------------|-------------------------|-------------|
| Awareness of Central sector scheme | 15 | 18.3663 | 84.20439 | 0.83 |

Table III shows that all the variables relating to central sector scheme have Alpha value is greater than 0.8 which indicates all statements are high reliability.

Mean and Standard Deviation

Details of mean and standard deviation are described as follows:

TABLE IV DESCRIPTIVE STATISTICS OF \bar{X} AND S.D OF LEVEL OF AWARENESS ABOUT CENTRAL SECTOR SCHEME

| SL. NO | Central sector scheme | Highly aware (5) | Aware (4) | Neutral (3) | Unaware (4) | Highly unaware (5) | Mean | SD |
|--------|---|------------------|-----------|-------------|-------------|--------------------|----------|--------|
| A | A Credit and Financial Assistance to MSMEs | | | | | | | |
| 1 | PMEGP Scheme | 0 | 62 | 10 | 284 | 40 | 2.2374 | 1.8613 |
| 2 | CLCS Scheme For Technology Upgradation | 0 | 32 | 85 | 196 | 83 | 2.1667 | 1.8021 |
| 3 | Credit Guarantee Fund Trust for MSE | 0 | 49 | 15 | 238 | 94 | 2.04798 | 1.7071 |
| 4 | 2% Interest Subvention Scheme | 0 | 19 | 31 | 265 | 81 | 1.9697 | 1.544 |
| B | Assistance related to training and development | | | | | | | |
| 5 | ESD Programme | 0 | 290 | 12 | 175 | 94 | 4.141 4 | 3.139 |
| C | Infrastructural assistance | | | | | | | |
| 6 | SFURTI Scheme | 0 | 78 | 42 | 184 | 92 | 2.267 7 | 1.9822 |
| 7 | MSE Cluster Development Programme (MSE-CDP) | 0 | 68 | 51 | 210 | 67 | 2.303 03 | 1.9733 |
| D | Assistance related to Technology Upgradation | | | | | | | |
| 8 | Digital MSME | 0 | 232 | 18 | 128 | 18 | 3.171 7 | 2.8195 |
| 9 | ZED Certification | 0 | 38 | 65 | 178 | 115 | 2.065 7 | 1.7422 |
| 10 | EMD through Incubators | 0 | 18 | 87 | 271 | 20 | 2.260 1 | 1.7999 |
| 11 | IPRs Tool Rooms & MSME Technology Centres | 0 | 58 | 38 | 146 | 154 | 2 | 1.7523 |
| E | Marketing and procurement Support to MSMEs | | | | | | | |
| 12 | PMS Scheme | 0 | 48 | 64 | 196 | 66 | 2.126 3 | 1.8477 |
| 13 | Procurement from Micro and Small Enterprises (MSEs) | 0 | 24 | 98 | 12 | 262 | 1.707 1 | 1.5075 |
| F | Other Initiatives | | | | | | | |
| 14 | MSME SAMADHAAN Portal | 0 | 187 | 82 | 24 | 103 | 2.891 4 | 2.6515 |
| 15 | Udyog Aadhaar Memorandum (UAM) | 0 | 367 | 18 | 11 | 0 | 3.899 | 3.3817 |

Source: Primary

From the Table IV, it can be seen that the most of the respondents are aware about the Entrepreneurship and Skill Development Programme (ESDP), Udyog Aadhaar Memorandum (UAM), and Digital MSME Scheme,

PMEGP, SFURTI assistance, MSE Cluster Development Programme (MSECDP), MSME SAMADHAAN Portal and Entrepreneurial and Managerial Development through Incubators, Procurement and Marketing Support, The

sample respondents are unaware about the ZED Certification Scheme, IPRs Tool Rooms & MSME Technology Centres, 2% Interest Subvention Scheme, Procurement and Marketing Support (PMS) for MSME.

C. Association between Overall Level of Awareness and Selected Demographic Factors

TABLE V ASSOCIATION BETWEEN SELECTED DEMOGRAPHIC FACTORS AND OVERALL AWARENESS ABOUT CENTRAL SECTOR SCHEME

| Demographic factors | Association results | | | | | Total | Chi square value, DF & P value |
|---------------------------|---------------------|-------|---------|---------|----------------|-------|--|
| | Highly aware | Aware | Neutral | Unaware | Highly unaware | | |
| Age | | | | | | | χ^2 19.5229 P 0.052329 DF 8 p>0.05 |
| Below 25 | 0 | 16 | 12 | 24 | 6 | 48 | |
| 26-35 | 0 | 56 | 23 | 120 | 31 | 168 | |
| Above 35 | 0 | 36 | 31 | 94 | 19 | 180 | |
| Total | 0 | 108 | 66 | 238 | 56 | 396 | |
| Gender | | | | | | | χ^2 6.052404 P 0.533644 DF 4 p>0.05 |
| Male | 0 | 127 | 11 | 79 | 17 | 234 | |
| Female | 0 | 82 | 18 | 49 | 13 | 162 | |
| Total | 0 | 209 | 29 | 128 | 30 | 396 | |
| Education | | | | | | | χ^2 17.60646 P 0.28392 DF 16 p >0.05 |
| Below graduation | 0 | 15 | 13 | 25 | 7 | 60 | |
| Graduation | 0 | 58 | 29 | 82 | 31 | 200 | |
| Post graduation | 0 | 12 | 29 | 34 | 12 | 87 | |
| Others | 0 | 14 | 10 | 20 | 5 | 49 | |
| Total | 0 | 99 | 81 | 161 | 55 | 396 | |
| Type of enterprise | | | | | | | χ^2 10.691225 P 0.152667 DF 4 p > 0.05 |
| Manufacturing sector | 0 | 141 | 16 | 79 | 17 | 253 | |
| Service sector | 0 | 62 | 21 | 46 | 14 | 143 | |
| Total | 0 | 203 | 37 | 125 | 31 | 396 | |
| Business location | | | | | | | χ^2 27.077171 P 0.000323 DF 4 p<0.05 |
| Rural | 0 | 18 | 26 | 62 | 6 | 112 | |
| Urban | 0 | 42 | 21 | 167 | 54 | 284 | |
| Total | 0 | 212 | 28 | 127 | 29 | 396 | |
| Source: Primary Data | | | | | | | |

Association between selected demographic factors and overall awareness about central sector scheme shown in Table V. The age, gender, marital status, education and enterprise type are covered under demographic characteristics. The results shows that chi square test, p value and degree of freedom is used to test the association

between variables. The result of hypotheses testing is summarized below:

TABLE VI RESULT OF HYPOTHESES TESTING

| SL NO | Hypothesis | Statistical test | Degree of freedom | P value | Result |
|-------|--|------------------|-------------------|----------|--|
| 1 | The age group of the respondent and overall awareness of the central sector scheme do not significantly associated. | Chi square | 8 | 0.052329 | Accept null hypothesis Insignificant |
| 2 | There is no significant association between overall awareness level about central sector scheme based on gender category of respondents. | Chi square | 4 | 0.533644 | Accept null hypothesis Insignificant |
| 3 | There is no significant association between overall awareness level about central sector scheme based on educational qualifications | Chi square | 16 | 0.28392 | Accept null hypothesis Insignificant |
| 4 | There is no significant association between overall awareness level about central sector scheme based on business location | Chi square | 4 | 0.000323 | Reject null hypothesis Significant |
| 5 | There is no significant association between overall awareness level about central sector scheme based on type of enterprise | Chi square | 4 | 0.152667 | Accept null hypothesis Insignificant Insignificant |

Table VI reveals the hypothesis testing of association between overall level of awareness of sample respondents and selected demographic factors. On the basis of age group, gender, education and type of business the result is that null hypothesis accepted and alternate hypothesis rejected with value of P 0.052329 (χ^2 19.5229, $p > 0.05$), 0.533644 (χ^2 6.052404, $p > 0.05$), 0.28392 (χ^2 17.60646, $p > 0.05$) and 0.152667 (χ^2 10.691225 $p > 0.05$) respectively. So, it is concluded the age group of respondents, gender, education, type of business, and overall knowledge level of the central sector scheme are not significantly correlated. But in the case of business location, the H_0 is rejected and H_1 is accepted with the value of p 0.000323 (χ^2 27.07717, $p < 0.05$). So, location of firm and general level of awareness of the central sector program are significantly correlated.

VIII. CONCLUSION AND RECOMMENDATIONS

To assist the expansion and continued growth of the MSME industry, the Government of India funded several central sector programs. Most of these schemes like PMEGP are reached among the entrepreneurs but still, some of the schemes do not have adequate knowledge about it. Through the utilization of these scheme the entrepreneurs can develop their entrepreneurial capability that leads to overall success of MSME sector. Whereas the majority of the respondents are literate, they are un aware about the implementation and utilization of the Government scheme. Majority of respondents are located business in urban area. The Chi square test result shows that (χ^2 27.07717, P 0.000323, DF 4 $p < 0.05$). The result is statistically significant, so the null hypothesis is rejected. So demographic variable (location of unit) is associated with awareness level about the scheme among the rural and urban entrepreneurs. The urban entrepreneurs are mostly aware about the scheme than rural entrepreneurs. So, this study concludes by suggesting the Government and implementing agencies must conduct awareness programme and training to entrepreneurs about the implementation of these scheme. Being aware of the program is an essential indicator in determining its success. So, the Government takes action to provide strategy to reach out the scheme through social media and public awareness campaign. It will help to increase self-motivation and create entrepreneurial spirit among rural entrepreneurs.

IX. SCOPE FOR FURTHER RESEARCH

- Role of the Government scheme for promoting rural entrepreneurship in different countries analytical study.
- An evaluative study on Central and State Government scheme for developing entrepreneurship in India.
- An exploratory study on perception of women entrepreneurs about Government support for start-up in different region.

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