

AWARENESS OF CENTRAL GOVERNMENT SCHEMES AMONG ENTREPRENEURS: A STUDY

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Abstract

An entrepreneur is a someone who establishes a business or assumes financial risk with the expectation of making a profit. This survey assesses the entrepreneurs' level of awareness regarding central Government schemes. The aim is to examine the extent of awareness regarding the initiatives offered by the central government for entrepreneurs. The data is obtained via a standardised questionnaire administered to 200 respondents. The study employs a basic percentage calculation and SPSS tools used to determine the perception of Entrepreneurs regarding the plans offered by the central government.

Key words: Entrepreneur, Awareness, Central Government Schemes and Training Programmes.

1.INTRODUCTION

Entrepreneurs' Familiarity with Central Government Schemes Entrepreneurs are essential in propelling economic growth and progress. Entrepreneurs generate employment opportunities, pioneer novel goods and services, and enhance the overall economic well-being of a country. The Central Government of India has initiated various policies and programmes to foster and promote entrepreneurship. Yet, the effectiveness of these endeavours primarily hinges on the level of awareness and engagement exhibited by entrepreneurs. Entrepreneurs must possess knowledge and understanding of the several Central Government plans and training programmes in order to fully exploit the advantages they provide. These initiatives and educational programmes are specifically tailored to offer monetary aid, enhance expertise, and offer other types of help to those who are starting their own businesses. They encompass a diverse array of industries and sectors, such as manufacturing, agriculture, technology, and service-oriented enterprises.

The government schemes encompass many projects such as Make in India, Startup India, Standup India, and Skill India, among others. These initiatives have the objective of stimulating domestic production, fostering the development of new businesses, offering financial support to underprivileged groups to establish their own enterprises, and improving the skill level of the Indian workforce. Entrepreneurs can obtain financial assistance, participate in mentorship programmes, enjoy tax benefits, and expand their market reach by taking advantage of these schemes. Nevertheless, despite the presence of these programmes, entrepreneurs still lack information regarding their accessibility and advantages. This can be ascribed to a multitude of causes, such as restricted promotional endeavours, insufficient outreach efforts, and a scarcity of knowledge dissemination platforms. Numerous entrepreneurs lack awareness of the existence of these government initiatives, or they may have misconceptions about the eligibility criteria or the application process.

To address this disparity, it is imperative for the Central Government and appropriate agencies to prioritise the dissemination of information regarding these initiatives and the implementation of training programmes. One can accomplish this by implementing focused marketing efforts, organising roadshows and workshops, and engaging in partnerships with industry groups and entrepreneurship networks. Moreover, establishing centralised websites and helplines that provide easy access to information can greatly contribute to ensuring that entrepreneurs are adequately educated. Furthermore, it is imperative to enhance the calibre of training programmes provided under these initiatives. While providing financial aid is crucial, it is also imperative to furnish entrepreneurs with the requisite expertise and understanding to thrive in their endeavours. The training programmes must be tailored to cater to the specific requirements of entrepreneurs, offer pragmatic perspectives, and facilitate possibilities for networking. Entrepreneurs can proactively seek information about these schemes and training programmes. They have the option to contact government entities, industry associations, or seek advice from mentors and accomplished entrepreneurs. Entrepreneurs can optimise the advantages provided by Central Government plans by dedicating time and effort to comprehending the available prospects and making well-informed judgements.

2.I MPORTANT GOVERNMENT SCHEMES

2.1 STAND UP INDIA

The primary goal of the Stand-Up India plan is to streamline the process of providing bank loans ranging from Rs. 10 lakh to Rs. one crore to a minimum of one borrower from the Scheduled Caste (SC) or Scheduled Tribe (ST) category, as well as at least one female borrower, every bank branch. These loans are intended to support the establishment of new businesses. This firm can operate in the manufacturing, services, or trading sectors. For non-individual firms, it is required that either a SC/ST or Woman entrepreneur holds a minimum of 51 percent of the shareholding and controlling stake. The Stand-Up India plan is designed to acknowledge the obstacles encountered by entrepreneurs from the SC/ST and women communities while establishing businesses, acquiring loans, and accessing necessary support to achieve success in their ventures. The project aims to establish an ecosystem that enables and sustains a conducive business climate. The scheme, which covers all branches of Scheduled Commercial Banks, can be accessed in three potential ways:

- directly at the branch; or
- through Stand Up India portal (www.standupmitra.in); or
- through the Lead District Manager (LDM)

2.2 STARTUP INDIA SEED FUND

Prime Minister Narendra Modi unveiled the 'Startup India Seed Fund' on 16 January 2021, with the aim of providing assistance to startups and fostering the development of innovative concepts from prospective entrepreneurs. Prime Minister Modi stated that the government is implementing significant measures to ensure that entrepreneurs in India do not encounter any scarcity of finance. The Seed Fund will be distributed to qualifying entrepreneurs through authorised incubators throughout India. The Department for Promotion of Industry and Internal Trade (DPIIT) has formed an Experts Advisory Committee (EAC) to oversee and supervise the implementation of the Startup India Seed Fund Scheme. The Department for Promotion of Industry and Internal Trade (DPIIT) has established the Startup India Seed Fund Scheme (SISFS) with a budget of INR 945 Crore. This initiative aims to provide assistance to about 3,600 entrepreneurs over the course of the next four years (2021-2025) through 300 incubators.

2.3 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The objective of the initiative is to create job possibilities in both rural and urban parts of the country through the establishment of new self-employment ventures, projects, or micro companies. Its additional objective is to offer consistent and enduring work opportunities to a substantial portion of both existing and potential craftsmen, as well as to unemployed young individuals residing in both rural and urban sections of the nation, with the aim of curbing the migration of rural youth to metropolitan regions.

To enhance the income-generating potential of skilled workers and contribute to the overall increase in the rate of employment in both rural and urban areas. The Khadi and Village Industries Commission (KVIC) serves as the national-level institution responsible for implementing the system. At the state level, the programme is executed by state agencies, District Industries Centres (DICs), and financial institutions. The highest allowable cost for the project or unit in the manufacturing sector is Rs25 lakh, while in the business or service sector it is Rs10 lakh.

2.4 PradhanMantri MUDRA Yojana (PMMY): Micro Units Development & Refinance Agency Ltd. (MUDRA)

MUDRA, an acronym for Micro Units growth & Refinance Agency Ltd., is a government-established financial agency that focuses on the growth and refinancing of micro units firms in India. The announcement was made by the Honourable Finance Minister during the presentation of the Union Budget for FY 2016. MUDRA's objective is to offer financial support to the non-corporate small business sector by partnering with Last Mile Financial Institutions such as Banks, NBFCs, and MFIs.

2.5 NATIONAL SC/ST HUB

The Hub offers expert assistance to SC/ST businesses in meeting the requirements of the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, implementing relevant business strategies, and capitalising on the Standup India programme. The implementation of the strategy is carried out by the National Small Industries Corporation Ltd (NSIC).

National SC/ST Hub carries out the following functions:

- ❖ Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs.
- ❖ ii. Capacity building among existing.
- ❖ Vendor Development involving CPSEs, NSIC, MSME-DIs and industry associations including DICCI.
- ❖ Promoting participation of SC/ ST entrepreneurs in exhibitions and organising special exhibitions for this purpose.
- ❖ Mentoring and hand-holding support to SC/ST entrepreneurs.
- ❖ Working with states as well as other organisations for SC/ST entrepreneurs so that these enterprises can benefit from all of them.
- ❖ vii. Facilitating SC/ST entrepreneurs participating in public procurement, eplatform of DGS&D and monitoring the progress.
- ❖ viii. Facilitating credit linkages for SC/ST entrepreneurs. The Guideline of National SC/ST Hub Scheme is available on the Ministry's Website i.e., www.msme.gov.in

2.6 ASPIRE

The Indian government has implemented the ASPIRE initiative as part of its ongoing endeavours to enhance the social and economic conditions in rural parts of India. ASPIRE is a project by the Government of India, supported by the Ministry of Micro, Small and Medium Enterprises (MSME), aimed at promoting innovation, rural industries, and entrepreneurship. The aforementioned programme was initiated in 2015 with the purpose of providing entrepreneurs with the necessary expertise to successfully establish and grow their businesses, ultimately becoming employers. In response to the fact that 56% of the Indian population resides in rural areas, the government has implemented this initiative to encourage entrepreneurship and innovation in the rural sector. The primary objective of the ASPIRE project is to enhance employment opportunities, alleviate poverty, and foster innovation in rural areas of India. Nevertheless, the primary objective is to foster the growth of the agro-business sector. The Ministry of Medium and Small Enterprises has endeavoured to enhance economic development at the local level. The initial funding allocation for the initiative was INR 200 crores for the period spanning from 2014 to 2016.

2.7 Digital India Bhashini

PM Narendra Modi introduced the Digital India Bhashini project, along with other efforts such as Digital India GENESIS and Indiastack.global, during the inauguration of the Digital India week 2022 in Gandhinagar on July 4, 2022. The purpose of these initiatives is to enhance the growth of Indian entrepreneurs. The primary objective of the Digital India Bhashini initiative is to facilitate convenient internet connectivity and digital services for Indian citizens in their native languages.

2.8 Digital India GENESIS

Digital India GENESIS is an additional initiative inaugurated by Modi on July 4, 2022. The acronym "GENESIS" stands for "Gen-next Support for Innovative Startups". This is an initiative by the Indian government aimed at empowering domestic deep-tech firms. The declared budget for this plan, including the Digital India Bhashini, amounts to approximately Rs 750 crore.

2.9 Ministry of Skill Development and Entrepreneurship

Priorly, the responsibility of fostering entrepreneurship was assigned to several departments and governmental entities. In 2014, the Prime Minister made the decision to establish a dedicated ministry with the purpose of promoting and advancing skill development. This decision was motivated by the belief that the government needed to provide stronger support in this area. Moreover, the objective is to achieve a target audience of 500 million individuals by the year 2022 through the implementation of gap-funding and skill development projects. These initiatives encompass the National Apprenticeship Promotion Scheme (NAPS), MUDRA loans offered under the Pradhan Mantri MUDRA Yojana (PMMY), and the Deendayal Antyodaya Yojana. The text mentions the National Rural Livelihoods Mission (DAY-NRLM) and the National Urban Livelihoods Mission (DAY-NULM), which are both part of the Deendayal Antyodaya Yojana. Additionally, it refers to the Mahatma Gandhi National Employment

2.10 PM Vishwakarma KAushal Samman (PM VIKAS)

Artisans receive financial aid under this programme. The PM Vishwakarma Kaushal Samman initiative aims to facilitate artisans in enhancing the scale, quality, and market reach of their products by integrating them into the value chain of Micro, Small, and Medium Enterprises (MSMEs).

2.11 Pradhan Mantri PVTG Development Mission

The Pradhan Mantri PVTG Development Mission will be initiated with the aim of enhancing the socio-economic circumstances of the Particularly Vulnerable Tribal Groups (PVTGs).

2.12 Green Credit Programme

The Green Credit Programme will be initiated in accordance with the Environment (Protection) Act to promote a shift in behaviour and provide incentives for individuals, organisations, and local bodies to engage in ecologically responsible and sustainable acts. It will help them gather more resources for these operations.

3. TRAINING ROGRAMMES

3.1 Start-Up India: The Start-Up India project is an effort introduced by our Prime Minister to offer possibilities to the younger generation to become industrialists and entrepreneurs by establishing a network of Start-Ups. This programme facilitates young entrepreneurs in launching businesses by offering financial assistance and implementing creative ideas effectively.

3.2 Pradhan Mantri Kaushal Vikas Yojana (PMKVY): The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is a government initiative programme implemented by the Government of India. The PMKVY plan was initiated as part of the New National Skill Development and Entrepreneurship Policy 2015, with the objective of providing purposeful, industry-specific, and skill-oriented training to young individuals. The primary goals of PMKVY are to incentivize and cultivate expertise among youth by offering them monetary incentives upon the successful completion of their training programmes.

3.3 Atal Innovation Mission (AIM): The NITI Aayog has established the Atal Innovation Mission (AIM) with the objective of fostering innovation and entrepreneurship across. The aim of this plan is to establish and foster an ecosystem conducive to innovation and entrepreneurship in educational institutions, universities, research organisations, Micro Small and Medium Enterprises, and management levels.

3.4 Make in India Skill India - Kaushal Bharat Kushal Bharat: Manufactured in India Skill India - Kaushal Bharat. The launch of Kushal Bharat took place on July 15, 2015, under the leadership of Prime Minister Narendra Modi. These schemes encompass a range of initiatives including as the national Skill Development Mission, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), skill loan scheme, national policy for skill development and Entrepreneurship, and rural India skill. The objective of these programmes is to oversee and deliver training initiatives for enhancing skill development among individuals by the year 2022. The programmes specifically target professions such as carpenters, cobblers, blacksmiths, nurses, tailors, and others. This programme facilitates the creation of employment opportunities, fosters the development of entrepreneurial qualities, enhances communication skills, cultivates managerial expertise, promotes personality development, and fosters balanced growth across all sectors.

3.5 The Federation of Indian Women Entrepreneurs (FIWE): FIWE is a nationally recognised non-governmental organisation that was founded in 1999 and is officially registered under the Indian Societies Act of 1860. It is a prominent institution in India that focuses on empowering and developing women and youth in the field of business. FIWE collaborates with esteemed national and international organisations such as Sector Skill Councils, Directorate General of Employment & Training, Ministry of Skills Development & Entrepreneurship, Small Industries Development Bank of India (SIDBI), National Bank for Agriculture and Rural Development (NABARD), etc. to shape policies that foster the progress and advancement of MSMEs.

3.6 Support to Training and Employment Programme for Women (STEP): The Ministry of Women & Child Development has launched the Support to Training and Employment Programme for Women initiative. The objective of the STEP Scheme is to provide women with the necessary employment skills to foster their entrepreneurial endeavours. This programme has been initiated for the welfare of women aged 16 years or older throughout the country.

4. OBJECTIVES OF THE STUDY

- ❖ To investigate the correlation between the source of awareness and awareness on government schemes.
- ❖ To comprehend the diverse entrepreneurial training programmes provided by the central government for entrepreneurs.

5. SCOPE OF THE STUDY

The study examines many elements related to entrepreneurship schemes, including the amount of awareness among individuals regarding the schemes supplied by the central government, the factors that influence the effectiveness of these schemes, the loans offered by the central government, government subsidies, low interest rates, and individuals' opinions and preferences towards these schemes. The findings and conclusions of this study are derived from the respondent's level of awareness.

6. LIMITATION OF THE STUDY

- ❖ The study is limited to a sample size of 200 participants.
- ❖ The respondent's behaviour is influenced by the implementation of different schemes.
- ❖ The sample respondents may not represent the total population comprehensively.

7. METHODOLOGY OF THE STUDY

This study utilises both primary and secondary data sources. Data was acquired directly from a sample of two hundred Women Entrepreneurs in the Chennai area of Tamil Nadu. Secondary data encompasses a range of sources such as research articles, books, websites, journals, and magazines.

8. REVIEW OF LITERATURE

Sathiyabama P, Velmurugan R (2019)- "An investigation into the level of knowledge regarding Indian government initiatives among female business owners in the Coimbatore District." This study assessed the level of awareness among women entrepreneurs in Coimbatore district on government schemes, and provided appropriate recommendations to enhance their awareness. The study found that the majority of female entrepreneurs are knowledgeable about various schemes such as Mudra Yojana Scheme for Women, Industrial Finance Corporation of India scheme of interest subsidy for Women Entrepreneurs, and Annapurna Scheme. The study also recommended that the government should organise camps, advertisements, and other awareness campaigns to promote its schemes.

Dr. R. Paulmoni, Dr. P. Geetha (2019)- "An investigation into the level of awareness among women entrepreneurs regarding government schemes, with a specific focus on the Kanniyakumari District." This study examined the level of awareness among female entrepreneurs regarding government schemes, utilising a ranking methodology. The survey

findings indicate that the Mudra Yojana Scheme for Women achieved the highest ranking, followed by the Annapurna Scheme in second place, the Micro Credit Scheme in third place, and the Mahila Vikas Nithi in last place.

HIMANI SARDAR (2018), The paper titled 'A study on perspective and awareness towards entrepreneurship and Start up initiative' relies on primary data collected from students at the undergraduate and postgraduate levels. According to the research, 77% of the participants expressed an interest in becoming entrepreneurs. Out of this group, 50% indicated that they would pursue entrepreneurship immediately after completing their education, while the remaining 50% preferred to gain some experience first. Another observation reveals that 60% of respondents were familiar with the start-up scheme as a government initiative, but were unaware of the accompanying benefits.

M. Mahendran, R. Rajan Babu (2015) - "Financial assistance and programmes provided to female entrepreneurs in the Nagapattinam District of Tamil Nadu." This study examines the financial institutions and programmes available to women entrepreneurs in Tamil Nadu. It analyses the level of awareness and understanding among women entrepreneurs regarding these financial programmes. The researchers determined that a majority of Women Entrepreneurs lack awareness regarding the several plans offered by the Government.

9. DATA ANALYSIS

TABLE: 1
Nature of Business undertaken by the Respondents

NATURE OF BUSINESS	FREQUENCY	PERCENTAGE
Manufacturing	22	11
Trading	72	36
Service	70	35
Others	36	18

Inference:

From the above table it is clear that the maximum Entrepreneurs are from the trading sector with 36%, which is higher than other business undertaken. And secondly 35% of entrepreneurs are engaged in Service sector which is similar.

Table 2
Source of Awareness

SOURCE	FREQUENCY	PERCENTAGE
Advertisement	42	21
News Paper	92	46
TV	16	8
Radio	10	5
Friends and Family	26	13
Pamphlets	10	5
Others	4	2
Total	200	100

Inference:

The primary means of acquiring knowledge about schemes, as indicated by table 3, is predominantly through newspapers and advertisements, accounting for 67% of the total. Alternative sources such as radio, television, and pamphlets have a minimal share. Based on

the information provided in the table, it can be inferred that the majority of entrepreneurs acquire knowledge about the schemes through publications

Government Scheme in India	EA		MA		NA	
	FER	PER	FER	PER	FER	PER
Startup India Seed Fund Scheme (SISFS)	110	55	70	35	20	10
Prime Minister's Employment Generation Programme (PMEGP)	98	49	48	29	44	22
Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM AASHA)	98	49	70	35	32	16
SATAT Scheme (Sustainable Alternative Towards Affordable Transportation)	82	41	64	32	54	27
ASPIRE	46	23	48	29	96	48
PradhanMantri MUDRA Yojana (PMMY): Micro Units Development & Refinance Agency Ltd. (MUDRA)	70	35	82	41	48	24
ASPIRE	42	21	62	31	96	48
NATIONAL SC/ST HUB	52	26	42	21	106	53
Digital India Bhashini	68	34	70	35	62	31
Digital India GENESIS	54	27	12	24	98	49
Ministry of Skill Development and Entrepreneurship	46	23	58	29	96	48
Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi)	40	20	78	39	82	41
Pradhan Mantri PVTG Development Mission	60	30	62	31	68	39
PM Vishwakarma KAushal Samman (PM VIKAS)	52	26	42	21	106	53
Pradhan Mantri Vaya Vandana Yojana	112	56	88	44		

TABLE: 3

Respondent's Level of Awareness towards Schemes

Inference

The table above displays the respondents' level of awareness of the schemes offered by the central government. Approximately 56% of entrepreneurs possess a high level of awareness of certain schemes, while around 44% have a moderate level of awareness, and 16% have no awareness at all regarding these programmes. It is evident from the table that there is a need to enhance the degree of awareness among businesses.

Hypothesis:1

Ho: There is no significant association between Investment made by Entrepreneurs and source of finance for initial investment in their business.

H1: There is a significant association between Investment made by Entrepreneurs and source of finance for initial investment in their business.

Table 4

Investment of the respondents in starting business

ANOVA					
Investment of the respondents in starting business					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.32	4	1.08	4.941	.000
Within Groups	42.33	195	0.22		
Total	46.64	199			

Inference:

Given that the P value (0.000) is less than 0.01, the null hypothesis is rejected at a significance level of 1%. Hence, there exists a substantial correlation between the investments made by entrepreneurs and the source of funding for their original business venture. The table above demonstrates a significant correlation between the investment made by the respondents and the sources of money for the initial investment in their business.

Reason for starting business

Hypothesis:2

H0: There is no significant difference in ranking of reason for starting business among Entrepreneurs.

H1: There is a significant difference in ranking of reason for starting business among Entrepreneurs.

Table 5
Reason for starting business

S.No	Reason for starting business	Mean Rank	Rank
1	Required financial assistance for family	5.0	3
2	Attempt to engage in a novel activity	5.2	5
3	Self-status function	4.8	2
4	Facilitating job opportunities to others	4.5	1
5	To acquire expertise in business	5.7	8
6	In order to sustain the family enterprise	6.5	10
7	To acquire expertise	5.0	4
8	To exhibit creativity	5.2	5
9	Workplace flexibility	5.5	7
10	To generate profits and accumulate	6.4	9

Source: Primary

Test Statistics ^a	
N	200
Chi-Square	79.1
Df	9
Asymp. Sig.	0.00
a. Friedman Test	

Inference:

The null hypothesis is rejected at a significance level of 1% because the P value (0.000) is smaller than the predetermined threshold of 0.01. There exists a robust correlation between the investments made by entrepreneurs and the initial financial resources of their organisation. The table above demonstrates a correlation between the original sources of company investment reported by respondents and their actual investment.

10. FINDINGS AND SUGGESTIONS

- ❖ The degree of significance in the relationship between the sources of awareness and the Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi), is minimal.
- ❖ A strong and statistically significant correlation has been observed between the sources of awareness regarding the Startup India Seed Fund Scheme (SISFS), Ayushman Sahakar Scheme, Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM AASHA), Pradhan Mantri Vaya Vandana Yojana and SATAT Scheme (Sustainable Alternative Towards Affordable Transportation).

- ❖ The null hypothesis is rejected at 1% because the P value (0.000) is less than 0.01. There is a strong association between entrepreneurs' investments and their initial firm finance. The table above shows that respondents' initial business investment sources correlated with their investment.
- ❖ The null hypothesis is rejected at 1% because the P value (0.000) is less than 0.01. There is a strong association between entrepreneurs' investments and their initial firm finance. The table above shows that respondents' initial business investment sources correlated with their investment.
- ❖ There is a need to generate awareness among entrepreneurs regarding different entrepreneurial programmes due to their lack of awareness. Entrepreneurship among women can be fostered through the implementation of various initiatives such as entrepreneurial awareness campaigns, engaging with accomplished entrepreneurs, utilising film slides, conducting television interviews, facilitating panel discussions, organising seminars, workshops, and symposiums.
- ❖ Entrepreneurs must receive comprehensive training, as it is crucial for their development. Training must be provided on the key aspects of planning, organising, directing, and regulating production, marketing, and finance.
- ❖ Entrepreneurial education ought to be introduced at the Higher Secondary level, with the inclusion of vocational courses on entrepreneurship in colleges and universities. It will be beneficial for instilling confidence in aspiring entrepreneurs at the initial phase of their journey.
- ❖ Entrepreneurs should receive technological training programmes to stay updated on the latest advancements in production and marketing activities. This can be accomplished by implementing training programmes through diverse institutions.
- ❖ Entrepreneurs must be provided with high-quality infrastructure facilities. Enhancing the infrastructural amenities such as water supply, energy, technology, buildings, transportation, marketplaces, and banking is crucial for fostering entrepreneurship and facilitating seamless entrepreneurial operations.
- ❖ Family members should support and motivate women in their family to engage in entrepreneurial endeavours by offering necessary resources such as financial, marketing, labour, and family assistance.

11. CONCLUSION

It was discovered through this study that during the initial phase of the implementation of various schemes, there was a lack of awareness among the people about various entrepreneurship schemes. However, as time went on, the level of awareness among entrepreneurs increased at a rapid pace. Additionally, it was discovered that there are a number of entrepreneurs who had benefited from various schemes provided by the central government and who are still benefiting from these schemes. Newspapers and advertisements are the primary sources contributing to the creation of awareness.

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