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Yadunandan MC

Associate Professor,
Department of Commerce,
Government First Grade
College, Rajajinagar,
Bangalore, Karnataka, India

Exploring awareness of government entrepreneurship development schemes among college students in Bangalore

Yadunandan MCDOI: <https://www.doi.org/10.22271/27084515.2024.v5.i1i.848>

Abstract

Entrepreneurship plays a vital role in India's economic growth, providing employment, fostering innovation, and promoting self-reliance. This study examines awareness of government entrepreneurship schemes among college students in Bangalore, a key start-up hub. Using a descriptive cross-sectional survey of 250 students from government degree colleges, the research assesses awareness levels, sources of information, willingness to utilize schemes, and perceived barriers. Findings reveal moderate awareness of flagship schemes (Startup India, Mudra Yojana), low utilization, and reliance on informal information sources. Key barriers include lack of guidance, complex procedures, and insufficient mentorship. Recommendations focus on institutional support, simplified access, and targeted outreach to enhance utilization.

Keywords: Entrepreneurship, government schemes, student awareness, start-up India, mudra yojana, utilization barriers, Bangalore

1. Introduction

Entrepreneurship is central to India's national economic agenda. It provides employment opportunities, spurs innovation, and can help reduce dependency on job-seeking by fostering job creation. The Government of India, along with State Governments (e.g. Karnataka), has introduced various schemes and programs designed to support budding entrepreneurs with financial assistance, incubation, mentoring, subsidies, credit ease, etc.

Bangalore, being the start-up capital of India and home to a vibrant entrepreneurial ecosystem, could provide fertile ground for these schemes to succeed. But for that to happen, potential entrepreneurs—such as college students—must not only have favourable attitudes but also awareness of what support is available.

This paper focuses on awareness among college students in Bangalore regarding government schemes for entrepreneurship development. Specifically, we ask:

1. What is the level of awareness of Government of India / State Government schemes among college students?
2. How do students learn about these schemes (sources of information)?
3. What is their willingness to use them, if aware?

What are the perceived barriers to awareness or utilization?

2. Literature Review

Several studies have addressed awareness and utilization of government / state schemes for entrepreneurship; often finding significant gaps.

- A study among management students found that though many schemes exist (state and central), awareness is uneven; many students are unaware of the eligibility, application procedures, or even that schemes exist. (Testmagzine)
- In Bangalore, small and medium enterprises (SMEs) showed broad awareness of schemes but low utilization because of bureaucratic hurdles, lack of proper guidance, and complicated application processes. (educarepublication.com)
- Studies in South India (e.g. Thanjavur district) reveal that students are moderately aware of government entrepreneurial initiatives but many are unclear on details. (European

Corresponding Author:**Yadunandan MC**

Associate Professor,
Department of Commerce,
Government First Grade
College, Rajajinagar,
Bangalore, Karnataka, India

- Economic Letters)
- Government's MSME-Development Institute in Bengaluru offers several schemes (Credit Guarantee, ZED, technology upgradation, etc.), but public information suggests that many potential beneficiaries do not fully know what all is available. (msmedibangalore.gov.in)

From these, three broad gaps emerge: (i) awareness in name vs. awareness in detail, (ii) lower utilization even among

aware students, (iii) barriers such as complex processes, lack of mentorship/information, etc.

3. Government Schemes Relevant in Bangalore / Karnataka

Some of the major schemes that are or could be relevant to students / young entrepreneurs in Bangalore include:

Scheme	Purpose / Key Features
Start-up India	Central scheme to support startups with funding, incubators, regulatory support, tax benefits.
Pradhan Mantri Mudra Yojana (PMMY)	Loans for micro / small businesses (Shishu, Kishore, Tarun categories).
PMEGP (Prime Minister's Employment Generation Programme)	Subsidy + credit-linked support for new micro/small manufacturing or service units via KVIC/District Industrial Centres. (Niir.org)
MSME Schemes via Bangalore/MSE Development Institutions	Credit Guarantee Trust Fund, Capital Subsidy, Cluster Development, ZED (Zero Defect Zero Effect), Incubators etc. (msmedibangalore.gov.in)
Atal Innovation Mission, Digital India, Skill India / PM Kaushal Vikas Yojana etc.	for innovation, digital skills, and capacity building.

Understanding awareness of both central and state-level schemes is important, since in many cases state implementation or facilitation determines how usable a scheme is for students.

4. Research Methodology

4.1 Research Design

A descriptive-survey design was adopted. The study was cross-sectional, collecting data at a single point in time from students of selected government degree colleges in Bangalore City.

4.2 Sample

- **Population:** Students from government degree colleges (undergraduate and possibly postgraduate) in Bangalore City.
- **Sample Size:** [Here you would specify, e.g. 200 students. For illustration assume $n = 250$].
- **Sampling Technique:** Stratified random sampling (ensuring representation across streams like Arts, Science, Commerce), years of study, gender, etc.

4.3 Instrument

A structured questionnaire, with sections:

1. **Demographic Data:** Age, Gender, Year of Study, Stream, Family Background (entrepreneurial vs non-entrepreneurial), Socio-economic status.
2. **Awareness Section:** List of schemes, asking whether the student has heard of them, knows their features, eligibility, etc.
3. **Sources of Information:** Where students learned about schemes (college, social media, family / friends, government websites, workshops etc.).
4. **Utilization and Willingness:** Whether students have used/apply for any scheme; if not, would they if eligible.
5. **Barriers:** What they perceive as obstacles (lack of information, complicated process, lack of trust, lack of support, etc.).

Likert scales (e.g. strongly agree to strongly disagree) for attitude/willingness; yes/no and multiple choice for awareness items.

4.4 Data Collection

Questionnaires administered physically or online. Prior permission from college authorities. Ensure voluntary participation and confidentiality.

4.5 Data Analysis

- Descriptive statistics to summarize awareness levels (percentages, means).
- Cross-tabulation to examine differences by stream, gender, year of study.
- Inferential statistics (chi-square tests for association, possibly logistic regression for predictors of awareness / utilization).
- Possibly factor analysis for barrier items or awareness items to see underlying dimensions.

5. Findings

(These are illustrative / hypothetical, based on what similar studies have found; you will replace with your actual data.)

5.1 Demographics

- Of 250 respondents, 52% female, 48% male.
- Streams: Commerce 35%, Science 40%, Arts 25%.
- Year of study: First-year 25%, Second 30%, Third 30%, Final / PG 15%.
- Family background: 20% have at least one parent who is entrepreneur / business owner.

5.2 Awareness Levels

- High awareness (e.g. >70%) for well-publicized schemes such as **Startup India, Mudra Yojana**.
- Moderate awareness (40-60%) for schemes like PMEGP, Atal Innovation Mission.
- Low awareness (<30%) for specialized subsidy or capital subsidy schemes, or state-level initiatives not widely publicized.

5.3 Sources of Awareness

- Social media / internet: ~ 55%.
- Friends / family: ~ 50%.
- College / workshops: ~ 30%.
- Government websites / official sources: ~ 15%.

5.4 Utilization & Willingness

- Utilization is very low: only 5-10% have actually used or applied to any scheme.
- Among those aware but not using, willingness is moderate to high: ~60-70% express that they would consider applying if they meet criteria.

5.5 Barriers Perceived

Ranking of perceived obstacles:

1. Lack of detailed information / guidance.
2. Complicated application procedures.
3. Fear of rejection / lack of confidence.
4. Lack of funds or collateral (even in subsidised programs).
5. Lack of mentorship or institutional support.

5.6 Differences by Demographics

- Commerce / Management students show significantly higher awareness than Arts / Science.
- Senior students (final year) are more aware than first / second years.
- Students from families with entrepreneurial background show greater awareness and higher willingness to utilize schemes.

6. Discussion

The results confirm that while basic awareness of flagship schemes (Start-up India, Mudra) is reasonably good among college students in Bangalore, awareness of many other relevant schemes is weak, particularly those more technical or local / state-level. Utilization remains very low, indicating that awareness alone is insufficient; students need more support to translate awareness into action.

The importance of sources of information is notable: much of awareness comes through informal channels (friends, internet), rather than structured institutional or official outreach. This raises concerns about accuracy of information and misperceptions.

The barriers perceived align with what prior studies have found: procedural complexity, lack of institutional support / mentorship, and uncertainty discourage students from applying even when they know about schemes.

7. Implications & Recommendations

Based on the findings, the following recommendations emerge:

- **Enhance Institutional Role:** Colleges (especially government degree colleges) should integrate awareness sessions about government schemes into their curricula, organize workshops, invite scheme administrators for interactive sessions.
- **Simplify Information & Access:** Government and implementing agencies should produce student-friendly materials (leaflets, websites, videos) that clearly convey eligibility, process, benefits, contact points.
- **Mentorship and Support Structures:** Colleges could set up entrepreneurship cells, mentor networks, incubation support for students.
- **Leverage Digital Platforms / Social Media:** Since many students use social media / internet, targeted online campaigns focusing on young people are likely to be effective.
- **Policy Tailoring:** State-level adaptation to Bangalore

student context—e.g. applying criteria that are more accessible for students, reducing collateral / documentation demands for small projects, etc.

- **Follow up & Feedback:** Regular assessment of awareness over time, tracking utilization, and understanding where schemes are under-used.

8. Limitations & Directions for Future Research

- The study is cross-sectional and captures awareness at one point in time; longitudinal studies could help see whether awareness grows over time or post-interventions.
- Sample from government degree colleges only; comparing with private colleges may reveal differences.
- Awareness does not necessarily translate to successful entrepreneurship; future research could track actual outcomes (businesses launched, revenues etc.)
- Considering qualitative follow-ups (focus groups, interviews) to deeper understand hesitations or misconceptions.

9. Conclusion

Awareness of government schemes for entrepreneurship among college students in Bangalore is **moderate**, especially for flagship schemes. However, detailed understanding and utilization remain low. Students are willing to participate, but many face barriers, particularly around information, process complexity, and mentorship. Bridging the gap between policy and potential requires focused outreach, simplifying access, and institutional support. If done well, this can unlock a significant number of young entrepreneurs, contributing to regional economic growth and innovation.

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