

A STUDY ON AWARENESS OF MSME AMONG UNDERGRADUATE STUDENTS: IN SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT:

This study explores the level of awareness and perceived benefits of Micro, Small, and Medium Enterprises (MSMEs) among undergraduate students, with a special focus on Coimbatore city. Given the significant role of MSMEs in India's economic development, especially in industrial hubs like Coimbatore, understanding youth engagement and awareness becomes crucial. The research aims to assess students' knowledge about MSME policies, support systems, and entrepreneurial opportunities. Using structured questionnaires and data analysis, the study reveals key insights into the awareness gaps, interest in entrepreneurship, and the effectiveness of current MSME promotional efforts. The findings highlight the need for enhanced educational initiatives and policy outreach to foster entrepreneurship among the younger generation.

INTRODUCTION:

Micro, Small, and Medium Enterprises (MSMEs) are businesses that play a crucial role in the economic development of a country by fostering entrepreneurship, creating employment, and contributing to innovation and industrial growth. These are businesses categorized based on their investment in plant, machinery, or equipment and their annual turnover. MSMEs play a crucial role in the economy by contributing to employment, innovation, and economic growth.

MSMEs are often referred to as the backbone of the economy because they support large-scale industries by providing raw materials, components, and services.

MSMEs contribute significantly to the economy by supporting GDP growth, generating employment, and fostering entrepreneurship. They provide jobs to a large segment of the population, especially in rural and semi-urban areas, and act as ancillary units to large industries by supplying raw materials, components, and services.

STATEMENT OF PROBLEM:

Despite the significant contributions of many Micro, Small, and Medium Enterprises (MSMEs) to India's economic growth and employment generation, they remain unaware of government schemes and initiatives, lack understanding of MSME registration and its benefits, and face information gaps in key areas, hindering their growth and development.

1. Difficulty in accessing credit and financial assistance due to inadequate knowledge of available financing options.
2. Limited access to technology, training, and mentorship programs that can enhance MSMEs' competitiveness.
3. Inadequate marketing and branding support, making it difficult for MSMEs to reach new markets and customers.

OBJECTIVES:

- To measure the level of awareness of MSMEs
- To analyse the benefits for MSMEs.

REVIEW OF LITERATURE:

Kapoor (2023) analyzed the impact of digitalization on MSME awareness levels. The study found that digital platforms, including government websites, online workshops, and social media campaigns, have improved information dissemination among MSMEs. However, it also noted that many small business owners, especially in rural areas, lack digital literacy, which hinders their ability to access these resources. Kapoor recommended targeted digital literacy programs and collaborations with fintech companies to improve outreach and ensure that MSME owners can effectively utilize online resources for their benefit.

Pawan Kumar Gupta (2023) This paper reviews various government initiatives aimed at promoting MSME growth in India. The author discusses key policies such as the Atmanirbhar Bharat initiative, MSME credit guarantee schemes, and tax incentives designed to boost the sector. The study evaluates the effectiveness of these programs and identifies gaps in policy implementation. The findings indicate that while government support has improved, bureaucratic inefficiencies and lack of awareness among MSMEs remain major barriers. The author suggests streamlining policy execution and increasing outreach efforts to ensure that MSMEs fully benefit from available schemes.

Mehta and Verma (2022) investigated the reasons behind the low utilization of MSME benefits, despite their availability. The study pointed out that bureaucratic red tape, misinformation, and a lack of trust in government

schemes contributed to low participation rates. The authors suggested that government bodies should adopt transparent procedures, provide multilingual informational resources, and establish dedicated MSME help desks to enhance awareness and accessibility.

Kumar (2022) explored the relationship between policy awareness and MSME growth. His findings revealed that MSMEs that actively sought information and understood the benefits of schemes such as the Credit Guarantee Fund Scheme, Udyam Registration, and SIDBI financial support showed better financial performance. The study underscored the need for proactive measures like government collaboration with industry associations, educational workshops, and digital platforms to enhance awareness levels among MSMEs.

RESEARCH METHODOLOGY:

AREA OF THE STUDY

The area of the study focussed to Coimbatore city (PSG College of Arts & Science), the second largest urban center in Tamil Nadu. Coimbatore has evolved into an educational hub of South India and is the home to leading universities and colleges. PSG College of Arts & Science is one of the prestigious college in Coimbatore.

SOURCE OF DATA

This study receives data from primary source of data collection from undergraduate students of PSG College of Arts & Science through circulation of Google forms.

SAMPLE SIZE

The sample size of this study is 107 responses.

TOOLS OF ANALYSIS

The following statistical tools have been used to analyse the primary data collected:

- Simple percent analysis

$$\frac{\text{Value}}{\text{Total}} \times 100$$

RESULTS AND FINDINGS:

GENDER OF THE RESPONDENTS

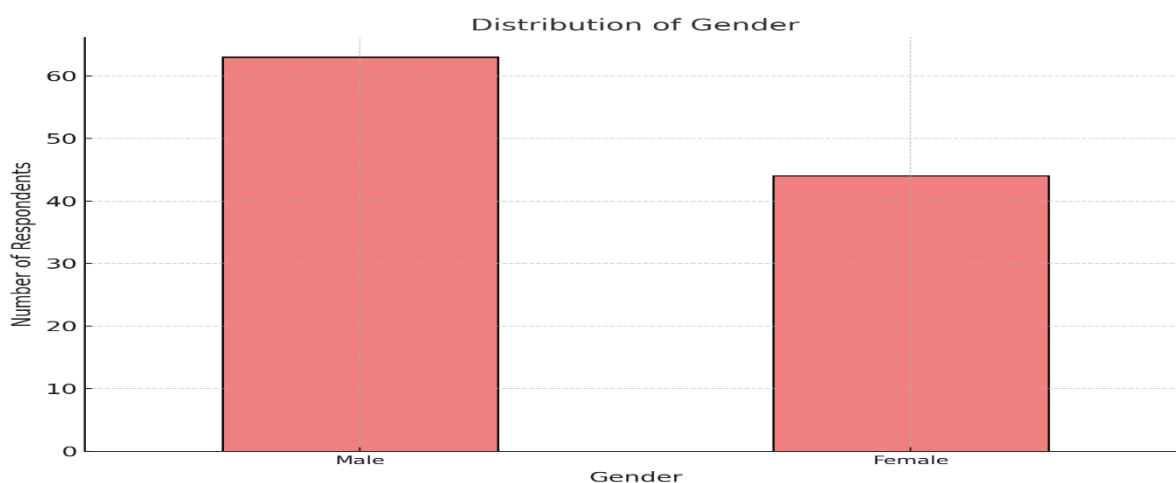
GENDER	NO. OF RESPONDENTS	PERCENTAGE
MALE	63	58.9
FEMALE	44	41.1
TOTAL	107	100

INTERPRETATION:

The above table shows that out of 107 respondents, 58.9% are male and 41.1% are female.

It is inferred that the 58.9% of the respondents are male.

GENDER OF THE RESPONDENTS



FIELD OF STUDY OF THE RESPONDENTS

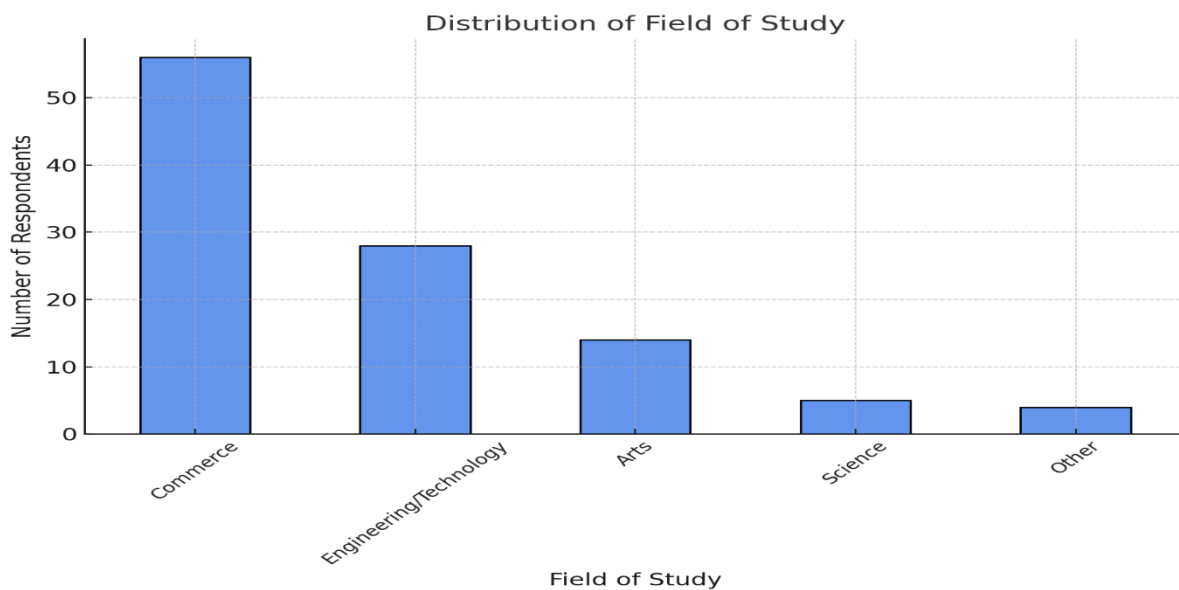
FIELD OF STUDY	NO. OF RESPONDENTS	PERCENTAGE
COMMERCE	56	52.3
ENGINEERING/TECHNOLOGY	28	26.2
ARTS	14	13.1
SCIENCE	5	4.7
OTHER	4	3.7
TOTAL	107	100

INTERPRETATION:

The above table shows that out of 107 respondents, 52.3% study commerce, 26.2% study engineering/technology, 13.1% study arts, 4.7% study science, 3.7% study others.

It is inferred that the 52.3% of the respondents study commerce.

FIELD OF STUDY OF THE RESPONDENTS



PARTICIPATION IN MSME- RELATED PROGRAMS OF THE RESPONDENTS

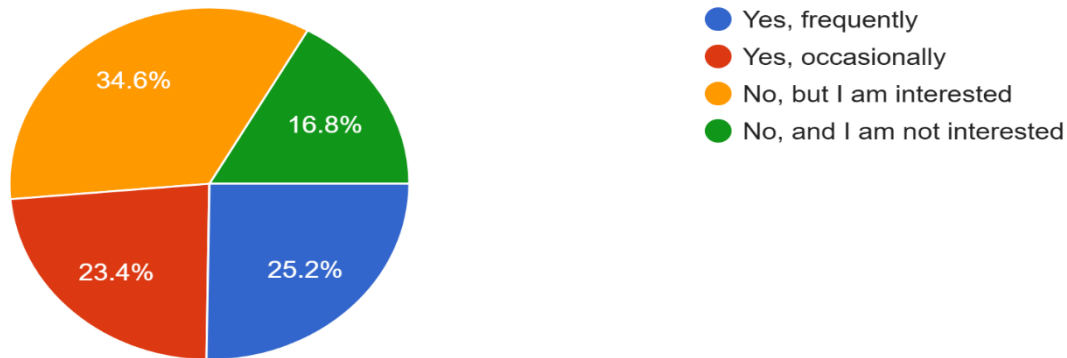
PARTICIPATION	NO. OF RESPONDENTS	PERCENTAGE
NO, BUT I AM INTERESTED	37	34.6
YES, FREQUENTLY	27	25.2
YES, OCCASIONALLY	25	23.4
NO, AND I AM NOT INTERESTED	18	16.8
TOTAL	107	100

INTERPRETATION:

The above table shows that out of 107 respondents, 34.6% do not participate in MSME related programs, 25.2% frequently, 23.4% occasionally, 16.8% do not and are not interested.

It is inferred that the 34.6% of the respondents do not participate but are interested.

PARTICIPATION IN MSME- RELATED PROGRAMS OF THE RESPONDENTS



FINDINGS:

SIMPLE PERCENT ANALYSIS

- 58.9% of the respondents are male.
- 52.3% of the respondents study commerce.
- 34.6% of the respondents do not participate but are interested.

CONCLUSION:

The study highlights the awareness levels, perceptions, and engagement of undergraduate students in Coimbatore regarding MSMEs, revealing both opportunities and challenges. While students acknowledge the critical role of MSMEs in promoting entrepreneurship, creating employment, and contributing to the local economy, there is a noticeable gap in active participation and deeper understanding of the sector. Key challenges identified include financial constraints, lack of training, and regulatory hurdles. The findings emphasize the need for targeted initiatives such as skill development programs, improved infrastructure, and increased exposure through educational institutions to bridge this awareness gap. Strengthening student involvement and awareness could significantly contribute to the growth and sustainability of MSMEs in Coimbatore.

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