Role of MSMEs Scheme and Policies in Micro Enterprise Development

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Abstract

It present research paper researcher has enlightened on the Schemes and policies of Ministry of MSMEs, Governement of India towards micro enterprises, and assesses various business opportunities returns to Micro enterprises for rural people, assess human resources potentials and unemployment in different occupation in rural areas for establishing Micro business enterprises, study of existing physical infrastructure in rural areas to establish Micro enterprises. This study reveals the job of Government plans and MSME Sectors is adding to his advanced world. In India, MSMEs contribute practically 8% of the country's GDP and These MSMEs employ estimated about 45% of the manufacturing output and around 40% of the total exports of India. Thus, it is stated that schemes and policies of Ministry of MSMEs lead to micro enterprises, which helps to generate more opportunities in selected study areas.

Keywords: Micro Enterprises, Government schemes and Policies, Employment Opportunities etc.

1. Introduction:

In India, MSMEs contribute almost 8% of the nation's GDP, around 45% of the manufacturing yield, and roughly 40% of the nation's exports and it also provides 11 crore employment. Henceforth it is known as the 'Backbone of the country'. The Government of India has presented MSMES or Micro, Small, and Medium Enterprises in agreement with the Micro, Small, and Medium Enterprises Development (MSMESD) Act of 2006. These endeavours principally occupied the creation, assembling, handling, or protection of products and commodities. MSMEs are a significant area of the Indian economy and have contributed massively to the country's financial turn of events. It produces business open doors as well as works connected at the hip towards the improvement of the country's backward and rural areas. As indicated by the yearly report by the Government (2018-19), there are around 6,08,41,245 MSMEs in India. Government of India formulate initiated several policies, scheme and projects for the development of MSMEs sectors and promotion of it considering it share in industrial growth, employment generation, investment opportunities and export potential etc., and assists to micro units on the considering major functional aspects like as human resources, finance, production and marketing etc. It significantly leads to micro enterprise development in selected study areas. Hence researcher tried to focus on the role of scheme and polices of Ministry of MSMEs, which promote micro enterprise development in selected study area.

2. Scope of the Study:

The Government India and Maharashtra initiatives policies and schemes time time for the development of Micro Enterprises. The Government scheme classified as Government of India Micro Enterprises Development Policies and Schemes includes Credit Guarantee Fund Scheme (CGTMSE), Credit Linked Capital Subsidy Schemes (CLCSS), Prime Ministers Employment Generation Programme (PMEGP), National Manufacturing Competitiveness Programme (MNCP), Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Performance and Credit Rating Scheme (PCR), Assistance to Training Institution (ATI), Marketing Assistance (MA) ,Coir

Udyami Yojana (CUY), Coir Vikas Yojana (CVY), Mahila Coir Yojana (MCY), Micro and Small Enterprise Cluster Development Programme (MSE-CDP). Similarly, it is noted that the Maharashtra Government Micro Enterprises Development Schemes focused on the Maharashtra Self-employment Seed Capital Loan Scheme, Chef Minister Employment Scheme, District Industrial Centers Loan Scheme, Maharashtra Cluster Development Scheme, Women Entrepreneurs Special Policy, Dr. Babasaheb Ambedkar (SC/ST) Entrepreneurs Special Promotional Scheme, Best Small Business District Award Scheme and others. The industrialization is possible when we resolve the problems of MSME sector. It acts as factory for generating entrepreneurial innovative creative personality and self-employment, it has witnessed for economic growth and development of a country. The greatest contribution or the return by MSME sector to the GDP is a key issue, because as per the MSME annual report. It is the greatest contribution to the national growth. We accomplish the ultimate outcome by providing basic facilities which are essential for incorporation micro enterprise. Hence, the present research paper tried **to** assess the schemes and policies of Ministry of MSMEs, Government of India in Micro enterprises development.

3. Objectives of the Study:
1. To study demographic profile of selected micro enterprises.
2. To know the role of scheme and policies of Ministry of MSMEs in micro enterprises development.

4. Hypothesis of the Study:
"The Ministry MSMEs of Government of India initiate various scheme and Policies, which lead micro enterprise development"

5. Methodology of the Study:
The present research paper entitled **"Role of MSMEs Scheme and Policies in Micro Enterprise Development",** based on the empirical data. The present research purpose researcher has selected 377 sample respondents from Kolhapur, Sangli, Satara and Sindhudurg districts. Therefore, researcher has used stratified random sampling methods for the selection of the sample respondents. Furthermore, researcher has collected primary data and it's analyzed with uses of appropriate statistical tools and techniques and drawn the results.

6. Analysis of the Data:
The promotional role of the government relating to industry and commerce especially in MSME sector is highly appreciable one, government acts a provider, adviser, developer, leader and finally a regulator. Moreover, the Government of India has been really proactive to ensure that all the benefit of these MSME schemes reaches to the MSMEs in time. It is stated that the Government Schemes and policies have significance to promote entrepreneurship culture in selected study areas. Hence, the role of Government schemes and policies in promotion of micro enterprise as well as entrepreneurship development analysis as below,

Table No. 1.1 Awareness about Government Policies and Schemes

Sr.	Particular	Kolhapur District		Sangli District		Satara District		Sindhudurg District	
		N	%	N	%	N	%	N	%
1	Yes	111	42	32	45	06	26	07	41
2	To some extent	76	28	16	23	08	35	08	47
3	No	64	24	15	21	08	35	02	12
4	Can't say	15	06	08	11	01	04	00	00
	Total	266	100	71	100	23	100	17	100

(Sources: Field Work, Note: N = Number of Respondents)

Table No. 1.1 shows the response of respondents of Kolhapur, Sangli, Satara and Sindhudurg districts respectively to the questioner on the awareness of government Schemes and Policies. In Kolhapur district majority of respondents 111 (42%) are aware about government skill and policies, followed by 28% are aware to some extent, and least 24% are not aware and 06% could not express their opinion. Moreover, sangli district 32 (45%) respondents are aware, followed by 23% are aware to some extent, 21% are not

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aware and least 11% could not share their view, In Satara district equally 08 (35%) respondents are aware some extent and some are not aware respectively, followed by 26% respondents are aware and least 4% could not share their view. Similarly, in Sindhudurg districts 08 (47%) respondents from respected districts know few policies and schemes, followed by 41% respondents are aware about Government scheme, and least 12% are not aware.

Table No. 1.2 Beneficiaries of Government Policies and Schemes

Sr.	Particular	Kolhapur District		Sangli District		Satara District		Sindhudurg District	
		N	%	N	%	N	%	N	%
1	Yes	106	40	30	43	07	30	06	35
2	To some extent	108	40	20	28	08	35	09	53
3	No	42	16	18	25	08	35	02	12
4	Can't say	10	04	03	04	00	00	00	00
	Total	266	100	71	100	23	100	17	100

(Sources: Field Work, Note: N = Number of Respondents)

Table No. 1.2 represents the opinion regarding beneficiaries of any scheme of Kolhapur, Sangli, Satara and Sindhudurg districts respectively. It is understood that the Ministry of MSME runs various schemes aimed at financial assistance, technology assistance and upgradation, infrastructure development, skill development and training, enhancing competitiveness and market assistance of MSMEs. It is noted that a detailed analysis of schemes is provided in Table no. 5.26. In Kolhapur district majority equally 40% respondents have to some extent beneficiaries of MSMEs scheme and beneficiaries of MSMEs scheme respectively, followed by 16% don't take benefit, and 4% could not said about MSMEs schemes. Moreover, in Sangli district majority 43% respondents have beneficiaries of MSMEs schemes, followed by 28% take benefit to some extent, 25% do not take benefit, and 4% could not said about MSMEs schemes. Furthermore, Satara district equally 35% take benefit to some extent and equally respondents have not taken benefit respectively, followed by 30% respondents are take benefits of MSMEs Schemes. Similarly, In Sindhudurg 09(53%) respondents from respected districts have partially benefitted from schemes, followed by 35% respondents take benefits of MSMEs scheme, and least 12% do not take benefits of MSMEs schemes.

Table No. 1.3 Types of Benefit:

Sr.	Particular	Kolhapur District			Sangli District			Satara District			Sindhudurg District		
		N	P	PV	N	P	PV	N	P	PV	N	P	PV
1	Subsidy	102	0.40	39.69	32	0.45	45.07	08	0.35	34.78	06	0.35	35.29
2	Benefit of Govt. schemes	106	0.41	41.25	31	0.44	43.66	09	0.39	39.13	07	0.41	41.18
3	Tax benefit	42	0.16	16.34	24	0.34	33.80	09	0.39	39.13	08	0.47	47.06
4	Loan at Concessional Rate	53	0.21	20.62	23	0.32	32.39	06	0.26	26.09	04	0.24	23.53
5	Other	64	0.25	24.90	25	0.35	35.21	03	0.13	13.04	00	0.00	0.00

(Sources: Field Work, N = Number of Respondents, P= Proportion PV= Percentile Value)

Table No 1.3 depicted the types of benefits of Government Scheme and Policies in selected study areas. This variable is set by researcher in order to understand the government scheme and policies and its outcome. Therefore, researcher noted 4 benefits, which are mainly closely related growth and sustain any micro enterprises. The majority respondents are proportionately giving responses to the enlisted benefits of Government scheme. Furthermore, collected

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responses analyzed with the help of principal component analysis. Moreover, the data shows that highest responses indicate the high proportion and its PV value such as subsidy, tax benefit, loan at concessional rate
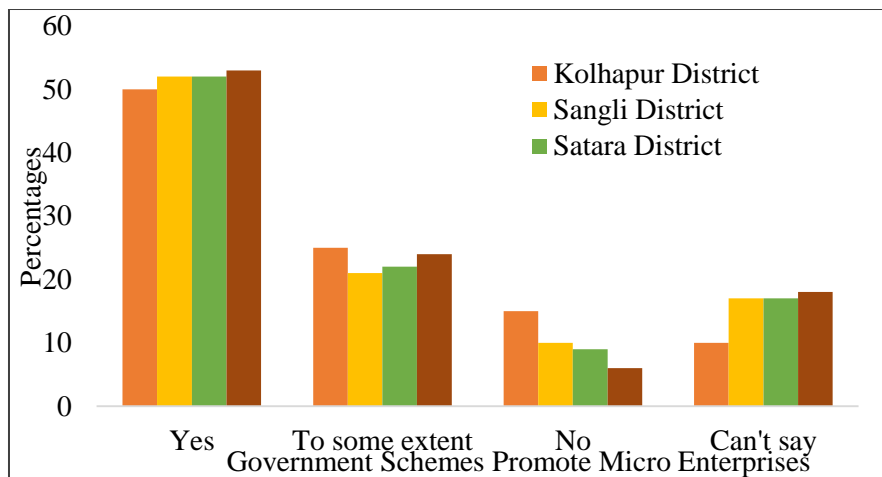
and some are said government promote micro enterprise through monetary and some non-monetary initiatives.

Table No. 1.4 Government Policies and Schemes Promote Micro Enterprises:

Sr.	Particular	Kolhapur District		Sangli District		Satara District		Sindhudurg District	
		N	%	N	%	N	%	N	%
1	Yes	133	50	37	52	12	52	09	53
2	To some extent	68	25	15	21	05	22	04	24
3	No	39	15	07	10	02	9	01	06
4	Can't say	26	10	12	17	04	17	03	17
	Total	266	100	71	100	23	100	17	100
	Z cal		8.26		3.92		2.29		2.18
	Z tab		1.64		1.64		1.64		1.64
	P value		0.00		0.00		0.01		0.00

(Sources: Field Work, Note: N = Number of Respondents)

Diagram No. 1.4 Government Policies and Schemes Promote Micro Enterprises

(Sources: Field Work, Note: N = Number of Respondents)

Table 1.4 shows how Government policies and schemes promote micro enterprises in the selected districts. It seems that the Ministry designs policies, promotes and facilitates programmes or projects and schemes and monitors their implementation, with a view to assist MSMEs and helping them to scale up. It is noted that the majority 50%, 52%, 52% and 53% respondents agreed that the Government scheme and policies promote micro enterprises in rural areas in Kolhapur, Sangali, Satara and Sindhudurg districts respectively. Moreover, it is noted that proportion z test value i.e. 8.26, 3.92, 2.29, and 2.18 in Kolhapur, Sangli, Satara and Sindhudurg districts respectively is higher than z table value i.e. 1.64 ($Z_{cal} > Z_{tab}$) and p value is less than significant level. This shows that the Government i.e. MSMES schemes are promotes micro enterprise in rural areas.

Table No. 1.5 Rating to Government Policies and Schemes

Sr.	Human Resources Potential	N	Mean	t - Stat	t - table	P - value	Result
A	Central Government Scheme and Policies:						
a	Prime Minister's Employment Generation Programme (PMEGP):						

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1	Kolhapur District	266	4.1128	66.3777	1.9690	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	71	4.2676	38.8681	1.9944	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.2609	20.2354	2.0739	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.1765	15.2240	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
b	Credit Linked Capital Subsidy Scheme:						
1	Kolhapur District	259	4.0039	65.5907	1.9692	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	70	4.1143	36.0000	1.9949	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.2609	23.6424	2.0739	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.2941	19.2539	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
c	Promotional Package:						
1	Kolhapur District	215	3.9302	54.4228	1.9711	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	65	4.1385	35.7477	1.9977	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	4.4783	36.2108	2.0739	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.4706	29.5271	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
d	Credit Guarantee Scheme:						
1	Kolhapur District	260	4.0808	63.8223	1.9692	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	71	3.7887	25.9636	1.9944	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	23	3.7826	16.7150	2.0739	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	3.8235	12.7475	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
e	MSE-Cluster Development Programme (MSE-CDP):						
1	Kolhapur District	219	4.1461	62.0257	1.9709	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.3393	37.8163	2.0040	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.6316	40.7361	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.6667	37.0405	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
f	Rajiv Gandhi Udyami Mitra Yojana:						
1	Kolhapur District	197	4.2234	60.8220	1.9721	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	53	4.3962	31.2111	2.0066	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.5263	28.3192	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.4667	23.2761	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
g	Performance and Credit Rating Scheme:						
1	Kolhapur District	205	3.9902	54.2820	1.9717	0.0000	P < 0.05 Reject Ho at 5%

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						L.O.S.
2	Sangli District	54	4.2037	39.2916	2.0057	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.4211	37.9904	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.4000	33.6056	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
h	Market Development Assistance (MDA) Scheme:						
1	Kolhapur District	217	4.0230	53.1163	1.9710	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	50	4.1200	24.8621	2.0096	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.6842	42.7542	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.1765	14.5307	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
i	Scheme of Fund for Regeneration of Traditional Industries (SFURTI):						
1	Kolhapur District	195	4.3026	74.8053	1.9723	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	47	4.4468	46.6831	2.0129	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.4211	27.8287	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.4000	23.1289	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
j	Coir Udyami Yojana (CUY):						
1	Kolhapur District	181	4.1105	56.9395	1.9732	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	53	4.1321	34.2664	2.0066	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.4737	38.0132	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	12	3.7500	8.4092	2.2010	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
k	Coir Vikas Yojana (CVY):						
1	Kolhapur District	162	4.1728	54.1018	1.9748	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	57	3.8947	25.3463	2.0032	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.4737	38.0132	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	8	4.6250	25.2758	2.3646	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
l	Mahila Coir Yojana (MCY):						
1	Kolhapur District	203	4.2512	68.4467	1.9718	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	48	4.4375	47.3520	2.0117	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.4211	27.8287	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	14	4.5000	25.8861	2.1604	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
B	Maharashtra State:						
m	Industrial, Investment and Infrastructure Policy of Maharashtra 2006:						
1	Kolhapur District	246	4.0894	62.2586	1.9697	0.0000	P < 0.05 Reject Ho at 5%

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							L.O.S.
2	Sangli District	62	4.5968	64.9921	1.9996	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	14	4.6429	34.9365	2.1604	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.5882	37.2911	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
n	Maharashtra Self-employment Seed Capital Loan Scheme:						
1	Kolhapur District	207	4.2657	81.6503	1.9715	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	54	4.2037	40.5489	2.0057	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	19	4.0000	13.9796	2.1009	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.3529	22.8369	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
o	Chef Minister Employment Scheme:						
1	Kolhapur District	215	3.9349	57.2848	1.9711	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	65	4.0308	36.7889	1.9977	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	17	4.3529	29.6000	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.3529	29.6000	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
p	District Industrial Centres Loan Scheme						
1	Kolhapur District	238	4.0084	51.3293	1.9700	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	66	3.7879	20.4607	1.9971	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	21	4.5714	22.6274	2.0860	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	17	4.3529	29.6000	2.1199	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
q	Maharashtra State Industrial-Cluster Development Programme (MSI-CDP):						
1	Kolhapur District	202	4.0396	56.4822	1.9718	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	56	4.1607	35.8211	2.0040	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	21	4.4286	40.0208	2.0860	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.5333	34.0000	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
r	Women Entrepreneurs Special Policy:						
1	Kolhapur District	175	4.0057	66.9533	1.9737	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	49	4.1837	51.7923	2.0106	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	18	3.5556	11.6619	2.1098	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	13	4.2308	16.4589	2.1788	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
s	Dr. Babasaheb Ambedkar (SC/ST) Entrepreneurs Special Promotional Scheme:						
1	Kolhapur District	186	4.0054	54.0457	1.9729	0.0000	P < 0.05 Reject Ho at 5% L.O.S.

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2	Sangli District	59	3.9661	25.0280	2.0017	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	16	4.5000	34.8569	2.1314	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.4667	33.5000	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
	Best small business District award Scheme:						
1	Kolhapur District	126	4.1032	48.7320	1.9791	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	40	3.8000	19.3120	2.0227	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	16	4.5000	34.8569	2.1314	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	15	4.5333	34.0000	2.1448	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
u	Others:						
1	Kolhapur District	20	4.5500	33.6442	2.0930	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
2	Sangli District	0	0.0000	0.0000	0.0000	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
3	Satara District	0	0.0000	0.0000	0.0000	0.0000	P < 0.05 Reject Ho at 5% L.O.S.
4	Sindhudurg District	0	0.0000	0.0000	0.0000	0.0000	P < 0.05 Reject Ho at 5% L.O.S.

(Sources: Field Work and http://di.maharashtra.gov.in/layouts/15 / doistaticsite / English /investors guide. html Note: 5=Excellent, 4= Very Good, 3= Good, 2= Average, 1=Not Good and in the bracket, figures show the percentage of the respective responses and http://di.maharashtra.gov.in/layouts/15 / doistaticsite / English /investors_guide. html Note: N=Observation)

Table No. 1.5 shows the descriptive and standard statistics result i.e. mean and simple t-test. Hence, the researcher has used simple t-test for analyzing the likert scale data. It helps to understand the significance of government schemes and its contribution in rural regional development. Therefore, it is found that mean score of the enlisted attributes was high. Furthermore, the simple t-test shows the overall results i.e. p-value less than the significance level (i.e. $p < 0.05$). It means enlisted attributes are responsible for the create positive entrepreneurship environment and its support to rural entrepreneurship, which lead to create entrepreneurship opportunities in selected study areas. It means there were has positive relation between Government schemes and policies, which lead to entrepreneurship as well as business opportunities in Southern Maharashtra. Hence, it is stated that null hypothesis (H_0) was rejected at 5% L.O.S.

7. Conclusion and Discussion:

From the data it is interpreted that the Southern Maharashtra majority people of Kolhapur district are more aware regarding the schemes and policies than the other districts. It seems that majority of Kolhapur district based micro level business entrepreneurs are more aware about the schemes and policies compare to other districts. Sangli is second in the rank of awareness and then Satara and Sindhudurg respectively. The people who are more aware about schemes and policies, they avail the government schemes. Hence, we see that a number of micro level businesses are being established in the rural area of Kolhapur district and they are active in the production, sales and service. In comparison with other district the rural people of Sindhudurg district are lagging behind as majority people are unaware. As a result, there is very slow progress in the establishment of micro level business in rural area. In other words, more awareness gives more opportunities to startup any type of business. Sangli and Satara districts are having more or less equal opportunities and they are in progress. Compare to the other people of the schemes and policies, other category responses

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including some extent, no and can't say people are more in number. Hence, a majority of rural people need to aware so that they could avail more opportunities in micro level business. In addition, it also considers the contribution of micro enterprises in employment generation sustainable development in Kolhapur, Sangli, Satara and Sindhudurg Districts. Considering the overall discussion, it is understood that the taking Government benefits need to register under MSMEs with EM- II. It is also stated that the MSME registration process in India has been conceptualized to provide maximum benefits to all types of enterprises.

It is interpreted that, majority 133 (50%), 37 (52%), 12 (52%) and 09 (53%) respondents from Kolhapur, Sangli, Satara and Sindhudurg districts respectively agreed that the different government schemes promote the micro enterprises. Thus, it has found that the Government of India formulate initiated several policies, scheme and projects for the development of MSMEs sectors and promotion of it considering it share in industrial growth, employment generation, investment opportunities and export potential etc., and assists to micro units on the considering major functional aspects like as human resources, finance, production and marketing etc. Thus, it is necessary mention some dominants policies and scheme, which are affected on micro enterprises growth and performance and its basic intention behind that promote entrepreneurship, which lead to micro enterprises, which is necessary for the national development.

8. Reference:

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