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PERCEPTION, AWARENESS AND ATTITUDE TOWARDS MUDRA SCHEMES AMONG MICRO ENTREPRENEURS IN TAMIL NADU

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ABSTRACT

Entrepreneurs are playing a crucial part in the growth of the economy in India. The Government of India has been taking into consideration the significance of micro entrepreneurship and has been assisting entrepreneurs by providing them with new programs that are tailored to their businesses. In India, the government encourages micro entrepreneurship by making it simple to gain access to funding, business networks, consumer marketplaces, and educational opportunities. This study aims to assess the perception, awareness and attitude towards MUDRA schemes among micro entrepreneurs in Tamil Nadu. The secondary objectives were to find out the source of investment made in the business, reasons for obtaining loan through MUDRA scheme. The samples were taken from various districts in Tamil Nadu. Three hundred micro entrepreneurs actively participated in the survey. Well-structured questionnaire used to collect responses. Research model and Hypotheses developed for the study and tested using Structural Equation Modelling (SEM). Percentage analysis, Exploratory Factor analysis and Henry Garrett ranking method also used in this study.Perception has a positive impact on attitude and significant and Awareness has a positive impact on attitude and significant. Hence both the hypotheses were supported in this study.In Tamil Nadu, the micro entrepreneurs have more awareness about MUDRA schemes. The micro entrepreneurs have high level of perception and attitude towards MUDRA scheme. The micro entrepreneurs' perception, awareness and attitude on the Mudra scheme have made significant improvement in their business activities.

KEYWORDS: *Attitude, Awareness, Micro entrepreneurs, MUDRA scheme, Perception*

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