



Research Paper

Impact of Atmanirbhar Bharat Abhiyaan on Small Scale Industries

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ABSTRACT

In India, the Small Scale Industries are playing gigantic role in generating employment, improving the standard of living of people, development of rural areas and removing the regional imbalances. According to MSME Ministry data, there are around 6.3 crore MSMEs in India which contributes approximately 29% of GDP in 2021. It has been estimated that a small scale sector produces 4.62 million worth of goods or services. Small Scale Industries has provided largest employment opportunities for the Indian populace, next only to Agriculture. Small Scale Industries account for nearly 50 per cent of the country's exports. But, Covid-19 Pandemic had badly affected the Small Scale Industries. Studies and surveys indicated that approximately 95 percent of SSI Units were badly affected due to nation-wide lockdown imposed in April 2020, 70 percent of SSI Units remained disrupted till August 2020. Even after unlocking and removal of lockdown restrictions, almost 40 percent of SSI Units remained disrupted till the end of February 2021. The impact of Covid-19 Pandemic was visible during Post-Covid Pandemic Period also as the Small Scale Industries finding hard to improve productivity and getting access to finances and market. An average 11 percent decline in business volume of Small Scale Industries has been recorded because of lockdown in 2021 in comparison to 46 percent decline during nationwide lockdown in the year 2020. The negative impact of Covid-19 Pandemic is more sever in industrially backward region of North-Karnataka especially in Vijayapura City. The Government of India has announced Special Economic Package of Rs. 20 lakh crore in 2020 under AtmaNirbhar Bharat Abhiyaan for supporting economic activities and livelihood including Small Scale Industries. Further, various measures had been initiated and schemes had been implemented by Ministry of Micro, Small & Medium Enterprises for promotion and development of Small Scale Industries. In the backdrop of this a study has been undertaken by researcher to know the awareness level of Owner-Managers towards AtmaNirbhar Bharat Abhiyaan, measures initiated and schemes implemented by Govt. of India for development of Small Scale Industries.

KEY WORDS

Covid-19 Pandemic, Small Scale Industries, Micro, Small & Medium Enterprises (MSMEs), Owner-Managers, AtmaNirbhar Bharat Abhiyaan, Ministry of Micro, Small & Medium Enterprises.

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I. INTRODUCTION

India is primarily an agricultural country. Apart from agriculture, small scale industries have been also developed. Small scale industries are considered as backbone of India's industrial structure. The Government of India in its Atmanirbhar Bharat Package 2020 has redefined the Small Scale Industries. Accordingly, industrial units which have invested Rs. 10 crores or more and having Rs 50 crores (minimum) turnover are called as Small Scale Industries. These units are involved in manufacturing activities or offering service. The maximum investment limit is 49.99 crores. Ministry of Micro, Small & Medium Enterprises has initiated various measures and implemented schemes for development of Small Scale Industries. Government of India and State governments have set-up exclusive department for overall development of Small Scale Industries. In spite of this, Small Scale Industries are finding it hard to recover from negative impact of Covid-19 Pandemic more especially units located in industrial backward region of Karnataka. This has motivated the researcher to take up the present study.

II. OBJECTIVES OF THE STUDY

- 1) To analyze the level of awareness towards AtmaNirbhar Bharat Abhiyaan among Owner-Managers
- 2) To analyze the level of awareness towards Schemes and Measures initiated by GOI and GOK
- 3) To analyze the level of awareness about exclusive institutions setup for development and promotion of Small Scale Industries
- 4) To understand exposure of Owner-Managers to skills and competencies required to become successful Entrepreneurs
- 5) To offer suggestions for overall development and promotion of Small Scale Industries

III. LITERATURE REVIEW

Very limited literature is available on AtmaNirbhar Bharat. Anjali khandelwal and Neha Khandelwal opined that the Government of India has promoted MSME through various Atmanirbhar Bharat Schemes and therefore MSME sector has become attractive and competitive e in national as well as international markets. Bhavini Patel has opined that the measures initiated by Govt. of India including reduction in the business taxation rates and simplified labour codes are useful to MSMEs. Mittal V & Kumar M opined that AtmaNirbhar Bharat needs to be imbibed and promoted with the notion of Green Consumerism. Prashant D. Satpute has made an attempt to focus on challenges to the Atmanirbhar Bharat. Rohit Kumar Rai and Priyanka Rai have thrown light on role played by MSME Sector in making India Self-Reliant. Vijay D. Joshi, Ashok Panigrahi and Manish Pitke have thrown light on changing role of Micro, Small and Medium Enterprises in making India 'Atmanirbhar'. They suggested that following industry sectors may be seen as potential for MSMEs in achieving reality of becoming 'Atmanirbhar Bharat'. Some of these are agriculture, healthcare, low cost goods / everyday use goods, festive occasion goods. Researcher has tried to collect literature materials on Impact of AtmaNirbhar Bharat Abhiyaan on Small Scale Industries but did not find any literature on the matter. This has motivated, Researcher to take up the present study.

IV. RESEARCH METHODOLOGY

The study is descriptive in nature. Both primary and secondary data have been used for the purpose of the study. Primary data was collected by researchers through close ended Questionnaire and Interview Method. Thematic Apperception Test was Favourite Image Selection Test was conducted to assess the skills possessed by Bamboo Artisans. The secondary data have been collected from Journals, Research Reports, Websites, etc. The Connivance Sampling Method is used for the study. A total of 50 Bamboo Artisans in the city of Vijayapura have participated in survey. The primary data so collected was analyzed by mean method.

V. LIMITATIONS OF THE STUDY

- i) The study is restricted to colleges Vijayapura city only.
- ii) The sample size is 50 only

VI. ATMANIRBHAR BHARAT ABHIYAAN

AtmaNirbhar Bharat Abhiyaan is a new avatar of Swadeshi Movement. It is movement for developing India as a "self-reliant Country". As a part of AtmaNirbhar Bharat Abhiyaan, Government of India has announced Special Economic Package of 20 lakh crore in 2020. This financial package of Atmanirbhar India is around 10% of India's Gross Domestic Product (GDP). The package caters to the needs of various economy segment and sections of society including cottage industry, MSMEs, labourers, middle class, etc. A theme called "Vocal for Local Products and make them Global" was coined to achieve objective of AtmaNirbhar Bharat.

Key objectives of Atmanirbhar Bharat Abhiyan:

- i) To Develop India into a global Supply Chain Hub.
- ii) To build government's trust in the Private Sector capabilities and prospects.
- iii) To enter global markets to export goods especially agriculture, textiles, clothing and jewellery.
- iv) To develop Indian defense sector as self-reliant
- v) To create entrepreneur friendly legal environment
- vi) To develop technology driven markets
- vii) To develop agriculture, healthcare and, infrastructure sectors

Pillars of Atmanirbhar Bharat Abhiyan

There are 5 pillars of Atmanirbhar Bharat depend on 5 Pillars, which are as follows:

- i) Economy: As a part of Atmanirbhar Bharat Abhiyan Government of India is intended to build an economy that brings quantum jump rather than incremental change. The government has announced financial package to bring quantum jump in Indian Economy.

- ii) Infrastructure: As a part of Atmanirbhar Bharat Abhiyan Government of India is intended to develop world class social, industrial, and Transportation infrastructures to demonstrate them as identity of India.
- iii) System: As a part of Atmanirbhar Bharat Abhiyan Government of India is intended to develop India as hub of technology and make India as technology driven market and society.
- iv) Vibrant Demography: To use vibrant demographically spread human resources for making self-reliant India
- v) Demand: To convert vibrant demographically spread customer base into demand and develop supply chain system in the economy

Measures initiated by Government of India under Atmanirbhar Bharat Scheme for MSMEs

- i) Revision the definition of Small Scale Enterprises
- ii) Abolition of Distinction between Manufacturing and Services Sector
- iii) Collateral-Free Automatic Credit
- iv) Debt for Stressed MSMEs
- v) Equity Contribution by Government through Fund of Funds [Equity Infusion]
- vi) Online Marketing Portal for MSMEs
- vii) Free Registration through Udyog Aadhaar Portal
- viii) Business Tax Soaps
- ix) Disallowing Global Tenders in Government Procurement up to Rs.200 crore
- x) Release of Receivables by Government & Central Public Sector Enterprises in 45 Days

VII. SCHEMES IMPLEMENTED BY MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

Udyog Aadhaar

Under this scheme, the MSMEs are required to register with Udyog Aadhaar Memorandum (UAM) Portal and Udyog Aadhaar card will be issued upon registration. This card is mandatory to avail benefits of various schemes implemented by Ministry of Micro, Small & Medium Enterprises

Up-Gradation Scheme

Under this scheme 15% Subsidy on up-gradation Project Cost will be provided to the Existing Units

Common Facility Centres Scheme

Financial Assistance to the tune of 80% of the Project cost of Rs. 30 crores for setting up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc)

Entrepreneurship and Skill Development Programme (ESDP) Scheme

It is Six weeks training programme conducted for Entrepreneurship & Skill Training in Agro Based Products, Hosiery, Food & Fruit Processing Industries, Carpet Weaving, Mechanical Engineering Workshop/ Machine Shop, Heat Treatment, Electroplating, Basic/Advance Welding/Fabrication/Sheet metal work, Basic/ Advance Carpentry, Glass & Ceramics etc.

Management Development programme (MDP)

It is a One week training programme for Management capacity building Training to Existing Entrepreneurs and their supervisory staff in Industrial Management, Human Resource Management, Marketing Management, Export Management/Documentation & Procedures, Materials Management, Financial/Working Capital Management, Information Technology, Digital Marketing, Quality Management/QMS/ISO 9000/EMS, WTO, IPR, Supply Chain Management, Retail Management, Logistics Management etc.

Procurement and Marketing Support (PMS) Scheme

Under this scheme financial assistance is provided for participation in National / International Trade Fairs /Exhibitions / MSME Expo, etc. Events are organized across the country with the aim to create awareness and educate the MSMEs about the importance /methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments

Capacity Building Scheme

Under this scheme financial assistance is provided for adoption of Modern Packaging Techniques, Adoption of Bar Code, Adoption of e-Commerce Platform, etc

National SC-ST Hub Scheme

Under this scheme professional support is provided to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiatives. Further, under this scheme,

- i) 25% subsidy is provided on purchase of plant & machinery/equipments or Rs. 25 lakh whichever is less,
- ii) Reimbursement of fees charged for bank loan processing, testing services, membership of Export Promotion Council, membership in Govt. promoted E-Commerce Portals, Single Point Registration Scheme of NSI,
- iii) Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs, iv) Free skill trainings and distribution of trade specific tool kits to trained candidates under the Skill Development programmes

Tool Rooms and Technical Institutions

In order to improve access of MSMEs to tooling facilities for enhancement of their efficiency and providing industry ready manpower, training programmes are conducted by Tool Rooms and Technical Institutions. Further, these institutions provide latest process and products developed by them.

SME SUSTAINABLE (ZED) CERTIFICATION

In order to promote Zero Defect Zero Effect (ZED) practices amongst MSMEs, Ministry has implemented this scheme. Under this scheme, 60% subsidy is offered on cost of ZED certification to Small Enterprises

Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs

Under this scheme, subordinate debt will provide for sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA. Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio. In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units. Promoter(s) of the MSMEs are given credit equal to 50% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower. The maximum tenure for repayment is 10 years. There is a moratorium of 7 years on payment of principal

SELF RELIANT INDIA (SRI) FUND

in order to empower MSMEs to become AatmaNirbhar, Venture capital finance is provided through Venture Capital Fund

VIII. SCHEMES IMPLEMENTED BY SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA:

SIDBI's Term Loan to Enhance Production of MSMEs (STEP) Scheme

Under this scheme medium/short term financial assistance to the tune of Rs.3 Crores is provided to MSMEs for augmenting Working Capital/ to execute urgent confirmed order of existing units.

SIDBI Assistance to Export oriented MSMEs under Ubharte Sitaare Programme

Under this scheme, fundamentally strong export oriented small and mid-sized companies with satisfactory financials are provided with financial assistance, subject to maximum of 80% of the project cost.

Assistance to Re-energize capital Investments by SMEs (ARISE)

Under this scheme, MSMEs engaged in high growth and priority sectors (including sunrise sectors) are provided with term loan upto Rs.7 Crores, subject to maximum of 80% of the project cost.

SIDBI Term-loan Assistance for Rooftop Solar PV Plants (STAR)

Under this scheme, MSMEs are provided with term loan for fixing Solar Panels / Equipment's (Including all accessories) on rooftop including Installation cost.

SIDBI – Loan for Purchase of Equipment for Enterprise's Development (SPEED)

Under this scheme 100% financing is provided for purchase of machineries.

Working Capital (Cash Credit)

Under this scheme working capital finance is provided to MSMEs.

SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises (SMILE)

Under this scheme, SIDBI provide soft loan for undertaking modernization and technology upgradation work.

IX. FACILITIES OFFERED BY KARNATAKA STATE SMALL INDUSTRIES DEVELOPMENT CORPORATION:

Industrial Sheds/Plots

KSSIDC has Constructed/Developed Sheds and Plots of different dimensions for allotment to SSI entrepreneurs in various Industrial Estates across the state. The dimensions of sheds constructed/plots developed by KSSIDC are as follows:

Type Shed	Size
A	21.10x42.45 Mtrs
B	21.10x25.70 Mtrs
C	21.10x17.90 Mtrs
D	13.50x17.90 Mtrs
SM	8.10x73.71 Mtrs
M (Plot)	2.05x31.16 Mtrs

In Vijayapura city, industrial Estate is located near Railway bridge 44 sheds and 44 plots were developed and allotted to entrepreneurs. A new industrial estate was developed at Mahalbagayat. 22 sheds were constructed and 15 were allotted and 7 sheds were vacant whereas 77 plots were developed and 71 plots were allotted.

Raw-material Distribution Depot:

Under this scheme, Raw-material Distribution Depots were set-up for supplying key ra-materials at affordable rates. Raw-material Distribution Depot was constructed at KSSIDC Industrial Estate, Shikarkhana Area of Vijayapura city.

Entrepreneurial Development Programmes

The Company is extending necessary assistance for organizing Entrepreneurial Development Programmes in various parts of the State in association with TECKSOK and other commercial banks with a view to identify the talents and to improve the quality of Entrepreneurial skill amongst the educated youth.

X. KARNATAKA STATE FINANCIAL CORPORATION HAS IMPLEMENTED FOLLOWING SCHEMES FOR PROVIDING FINANCIAL ASSISTANCE TO ENTREPRENEURS:

- i) Single Window Scheme – Term Loan and Working Capital Loan
- ii) Term Loan Scheme
- iii) Rehabilitation for Sick Industrial Units
- iv) Assistance for Marketing Related Activities
- v) Acquisition of Existing Enterprises
- vi) Acquisition of ISO 9000 Series Certification
- vii) Office Automation
- viii) Interest Subsidy Scheme for Scheduled Caste / Scheduled Tribe Entrepreneurs

XI. DATA ANALYSIS & DISCUSSION

TABLE-1: DEMOGRAPHIC DETAILS OF SMALL SCALE INDUSTRIES

Demographic Details		No. of Owner-Managers	%
Gender	Male	43	86
	Female	07	14
Age	18-27	00	-
	28-37	09	18
	38-47	16	32
	Above 48	25	50
Education Background	Illiterate	02	4
	Primary Education	03	6
	High School Education	06	12
	Pre-University Education	08	16

	Under-Graduation	11	22
	Post-Graduation	04	8
	Professional/Technical	16	32

Source: Field Work

Table-1 reveals the demographic details of Small Scale Industries located in Vijayapura City. Majority of owner-managers are male (86%) falling under age group of 48+ (50%) and majority of them were Technical/professional graduates (32%). Even illiterate owner-managers are running their units successfully. Further, out of 50 sample units only 2 units are owned by entrepreneurs belonging to SC/ST category (4%).

TABLE-2: TYPE-WISE CLASSIFICATION OF SAMPLE SMALL SCALE INDUSTRIES

Industry Type	No. of Units	%
Agro & Food based	13	26
Wood/Wooden Based Furniture	05	10
Paper & Printing Products	03	6
Leather Based	01	2
Chemical/Chemical Based	01	2
Rubber, Plastic & Petro Based	01	2
Mineral Based	04	8
Engineering Units	07	14
Electrical and Electronics	02	4
Repairing & Servicing	09	18
Automobile	02	4
Others	02	4

Source: Field Work

Industry-category-wise units functioning in Vijayapura's Industrial Estate are depicted in Table-2. It is evident from Table-2 that majority of the entrepreneurs have set-up Agro & Food based industrial units (26%) followed by Repairing & Servicing (18%) and Engineering Units (14%).

TABLE-3: AWARENESS ABOUT ATMANIRBHAR BHARAT ABHIYAN AMONG OWNER-MANAGERS

Parameters	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
Term "Atmanirbhar Bharat "	9	11	8	19	03	3.08
Term Atmanirbhar Bharat Abhiyan	8	10	6	17	09	2.82
Meaning of Atmanirbhar	1	4	3	12	30	1.68
Objectives of 'Atmanirbhar Bharat Abhiyan	0	0	0	0	50	1
Pillars of Atmanirbhar Bharat Abhiyan	0	0	0	0	50	1
Benefits of Atmanirbhar	0	0	3	7	40	1.26
Percentage of Owner-Managers having Awareness	6	8.33	6.67	18.33	60.67	

Source: Field Work

None of the Owner-Manager has knowledge and awareness about i) objectives of the 'Atmanirbhar Bharat Abhiyan, ii) Pillars of Atmanirbhar Bharat Abhiyan (Table-3). Majority of owner-managers are aware about the term "Atmanirbhar Bharat" and "Atmanirbhar Bharat Abhiyan".

TABLE-4: AWARENESS ABOUT MEASURES INITIATED BY GOVERNMENT OF INDIA UNDER ATMANIRBHAR BHARAT SCHEME FOR MSME

Atmanirbhar Bharat Measures	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
Revision of definition of Small Scale Enterprises	0	0	0	0	50	1
Abolition of Distinction between Manufacturing and Services Sector	0	0	0	0	50	1
Collateral-Free Automatic Credit	0	0	0	6	44	1.12
Debt for Stressed MSMEs	0	0	0	0	50	1
Equity Contribution by Govt. [Equity Infusion]	0	0	0	0	50	1
Online Marketing Portal for MSMEs	0	0	0	0	50	1
Free Registration through Udyog Aadhaar Portal	11	5	4	5	25	2.44
Business Tax Soaps	0	0	0	0	50	1
Disallowing Global Tenders in Govt. Procurement	0	0	0	0	50	4

Release of Receivables by Govt. & Central Public Sector Enterprises in 45 Days	0	0	0	0	50	1
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Source: Field Work

It is evident from Table-4 that 50% of Owner-Managers are aware about facility of free registration through Udyog Aadhaar Portal. The awareness about Collateral-Free Automatic Credit is low among Owner-Managers. None of the Owner-Managers is having knowledge and awareness about; i) Revision of definition of Small Scale Enterprises, ii) Abolition of Distinction between Manufacturing and Services Sector, iii) Debt for Stressed MSMEs, iv) Equity Infusion, v) Online Marketing Portal for MSMEs, vi) Business Tax Soaps and vii) Release of Receivables by Govt. & Central Public Sector Enterprises in 45 Days.

It is observed from Table-5 that all the Owner-Managers are aware about existence and working of Karnataka State Small Industries Development Corporation (KSSIDC) and District Industries Center (DIC). The awareness about Karnataka State Financial Corporation is low among Owner-Managers. The awareness existence of Karnataka Industrial Area Development Board is very high among Owner-Managers. None of the Owner-Managers is having knowledge and awareness about existence of; i) Directorate of Industries and Commerce, ii) Technical Consultancy Services Organization of Karnataka (TCSOK), iii) Small Industries Service Institute (SISI), iv) National Small Industries Corporation (NSIC), v) KASSIA Centre for Quality, Development and Research, vi) Small Industries Development Bank of India (SIDBI), and vii) Risk Capital & Technology Finance Corporation Ltd.

TABLE-5: AWARENESS ABOUT GOVERNMENT INSTITUTIONS WORKING FOR SMALL SCALE INDUSTRIES

Government Institution	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
Directorate of Industries and Commerce	0	0	0	0	50	1
Technical Consultancy Services Organization of Karnataka (TCSOK)	0	0	0	0	50	1
Small Industries Service Institute(SISI)	0	0	0	0	50	1
Karnataka State Small Industries Development Corporation (KSSIDC)	50	0	0	0	0	5
Karnataka Industrial Area Development Board (KIADB)	0	2	13	16	19	1.96
District Industries Centre(DIC)	50	0	0	0	0	5
National Small Industries Corporation (NSIC)	0	0	0	0	50	1
KASSIA Centre for Quality, Development and Research	0	0	0	0	50	1
Karnataka State Financial Corporation	21	10	17	2	0	4
Small Industries Development Bank of India (SIDBI)	0	0	0	0	50	1
Risk Capital & Technology Finance Corporation Ltd	0	0	0	0	50	1

Source: Field Work

TABLE-6: AWARENESS ABOUT SCHEMES IMPLEMENTED BY MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

Schemes	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
Udyog Aadhaar	4	9	8	16	13	2.5
Up-Gradation Scheme	0	0	0	0	50	1
Common Facility Centres Scheme	0	0	0	0	50	1
Entrepreneurship & Skill Development Programme	0	0	0	0	50	1
Management Development Programme	0	0	0	0	50	1
Procurement and Marketing Support Scheme	0	0	0	0	50	1
Capacity Building Scheme	0	0	0	0	50	1
National SC-ST Hub Scheme	0	0	0	0	50	1
Tool Rooms and Technical Institutions	0	0	0	0	50	1
SME Sustainable (ZED) Certification	0	0	0	0	50	1
Credit Guarantee for Stressed MSMEs	0	0	0	0	50	1
Self Reliant India Fund	0	0	0	0	50	1

Source: Field Work

Table-6 demonstrates the awareness level among Owner-Managers about various schemes implemented by Ministry Of Micro, Small & Medium Enterprises. 50% of Owner-Managers are having knowledge about Udyog Aadhaar portal and they have registered their units under Udyog Aadhaar portal and holding Udyog Aadhaar Cards. 50% of units have not registered under Udyog Aadhaar portal scheme and thereby not eligible for enjoying benefits of various schemes implemented by Ministry. None of the Owner-Managers is having knowledge and awareness about; i) Up-Gradation Scheme, ii) Common Facility Centres Scheme, iii) Entrepreneurship & Skill Development Programme, iv) Management Development Programme, v) Procurement and Marketing Support Scheme, vi) Capacity Building Scheme, viii) National SC-ST Hub Scheme, ix) Tool Rooms and Technical Institutions, x) SME Sustainable (ZED) Certification, xi) Credit Guarantee for Stressed MSMEs and xii) Self Reliant India Fund.

TABLE-7: AWARENESS ABOUT SCHEMES IMPLEMENTED BY SMALL INDUSTRIAL DEVELOPMENT BANK OF INDIA

Schemes	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
SIDBI's Term Loan to Enhance Production of MSMEs Scheme	0	0	0	0	50	1
SIDBI Assistance to Export oriented MSMEs under Ubharte Sitaare Programme	0	0	0	0	50	1
Assistance to Re-energize capital Investments by SMEs	0	0	0	0	50	1
SIDBI Term-loan Assistance for Rooftop Solar PV Plants	0	0	0	0	50	1
SIDBI – Loan for Purchase of Equipment for Enterprise's Development	0	0	0	0	50	1
Working Capital (Cash Credit)	0	0	0	0	50	1
SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises	0	0	0	0	50	1

Source: Field Work

Table-7 demonstrates that none of the Owner-Managers is having knowledge and awareness about any of the scheme implemented by Small Industrial Development Bank of India, namely; i) SIDBI's Term Loan to Enhance Production of MSMEs Scheme, SIDBI Assistance to Export oriented MSMEs under Ubharte Sitaare Programme, iii) Assistance to Re-energize capital Investments by SMEs, iv) SIDBI Term-loan Assistance for Rooftop Solar PV Plants, v) SIDBI – Loan for Purchase of Equipment for Enterprise's Development, vi) Working Capital (Cash Credit) and vii) SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises.

TABLE -8: AWARENESS ABOUT SCHEMES IMPLEMENTED BY KARNATAKA STATE FINANCIAL CORPORATION

Schemes	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
Single Window Scheme	13	8	10	19	0	3.3
Term Loan Scheme	11	5	14	20	0	3.14
Rehabilitation for Sick Industrial Units	0	0	0	0	50	1
Assistance for Marketing Related Activities	0	0	0	0	50	1
Acquisition of Existing Enterprises	0	0	0	0	50	1
Acquisition of ISO 9000 Series Certification	0	0	0	0	50	1
Office Automation	0	0	0	0	50	1
Interest Subsidy for SC/ST Entrepreneurs	0	0	0	0	50	1

Source: Field Work

Majority of Owner-Managers are aware and having knowledge about Financial Assistance offered by Karnataka State Financial Corporation under; i) Single Window Scheme and ii) Term Loan Scheme. None of the Owner-Managers is having knowledge and awareness about following schemes implemented by Karnataka State Financial Corporation; i) Rehabilitation for Sick Industrial Units, ii) Assistance for Marketing Related Activities, iii) Acquisition of Existing Enterprises, iv) Acquisition of ISO 9000 Series Certification, v) Office Automation and vi) Interest Subsidy for SC/ST Entrepreneurs (Table-8).

TABLE -9: AWARENESS ABOUT FACILITIES OFFERED BY KARNATAKA STATE SMALL INDUSTRIES DEVELOPMENT CORPORATION

Facility/Scheme	Extremely Aware	Very Aware	Moderately Aware	Slightly Aware	Not at all Aware	Mean
Industrial Sheds/Plots	50	0	0	0	0	5
Raw-material Distribution Depot, Vijayapura	0	0	2	5	43	1.18
Entrepreneurial Development Programmes	0	0	0	0	50	1

Source: Field Work

All the Owner-Managers are aware and having knowledge about Industrial Sheds/Plots provided by Karnataka State Small Industries Development Corporation (Table-9). The awareness about operation of Raw-material Distribution Depot at Vijayapura is very low among Owner-Managers. None of the Owner-Managers is having knowledge and awareness about Entrepreneurial Development Programmes conducted by Corporation.

TABLE-10: EXPOSURE OF OWNER-MANAGERS TO SKILLS AND COMPETENCIES REQUIRED FOR BECOMING SUCCESSFUL ENTREPRENEUR

Entrepreneurial Skills	Very Strong	Strong	Normal	Weak	Very Weak	Mean
Leadership	5	9	11	17	8	2.72
Empathy	3	7	8	13	19	2.24
Networking Ability	10	14	12	6	8	3.24
Environmental Concern	0	0	3	5	42	1.22
Self-Confidence	3	7	9	16	15	2.34
Confidence in Others	0	1	2	14	33	1.42
Communication Skills	2	5	9	22	12	2.26
Passion (Zeal)	0	4	17	12	17	2.16
Risk Taking Ability	1	3	7	15	24	1.84
Positive Mindset	4	2	19	9	16	2.38
Honesty	0	1	4	8	37	1.38
Resource Management	0	5	9	17	19	2
Hardworking	2	4	11	10	23	2.04
Competitive Spirit	0	6	6	18	20	1.96
Time Management	0	5	7	8	30	1.74
Flexible	6	7	20	7	10	2.84
Financial Skills	0	1	3	16	30	1.5
Social Skills	2	5	8	10	25	1.98
Forecasting Ability	0	1	5	13	31	1.52
Ability to convert dream into reality	0	0	2	11	37	1.3
Foresight	0	0	1	9	40	1.22
Sound Decision Making	1	4	4	10	31	1.68
Stress Management	0	1	6	14	29	1.58
Team Work	1	2	5	13	29	1.66
Ability to Learn	0	1	3	14	32	1.46
No Repetition of Mistake	0	1	4	12	33	1.46
Innovative	0	0	1	3	46	1.1
Percentage of Respondents Possessing Skills & Competencies	2.96	7.11	14.52	23.85	51.56	100

Source: Field Work

Thematic Apperception Test was conducted to understand the skills and competencies possessed by Bamboo Artisans (Table-10). On an average 24.59% of Owners-Managers are possessing the skills and competencies required to become as successful entrepreneurs whereas 75.41 % of Owners-Managers lack skills and competencies required to become as successful entrepreneurs.

FINDINGS

- 1) The study reveals that 14% of Small Scale Industrial Units are managed by women entrepreneurs.
- 2) The youths of Vijayapura city are not showing interest in taking entrepreneurship as means of living as the age of 50 percent of owner-managers is 48 years and above 48 years.
- 3) Technical/Professional Graduates are showing inclination towards entrepreneurship.
- 4) The share of SC/ST category in entrepreneurship as career is very negligible.
- 5) None of the Owner-Manager has knowledge and awareness about objectives of the 'Atmanirbhar Bharat Abhiyan and Pillars of Atmanirbhar Bharat Abhiyan.
- 6) Majority of Owner-Managers are aware about facility of free registration through Udyog Aadhaar Portal, whereas awareness about Collateral-Free Automatic Credit is low among Owner-Managers.
- 7) None of the Owner-Managers is having knowledge and awareness about; i) Revision of definition of Small Scale Enterprises, ii) Abolition of Distinction between Manufacturing and Services Sector, iii) Debt for Stressed MSMEs, iv) Equity Infusion, etc.
- 8) None of the Owner-Managers is having knowledge and awareness about existence of; i) Directorate of Industries and Commerce, ii) Technical Consultancy Services Organization of Karnataka, iii) Small Industries Service Institute, iv) National Small Industries Corporation, v) KASSIA Centre for Quality, Development and Research, vi) Small Industries Development Bank of India.
- 9) 50% of units have not registered their unit with Udyog Aadhaar portal scheme
- 10) None of the Owner-Managers is having knowledge and awareness about; i) Up-Gradation Scheme, ii) Entrepreneurship & Skill Development Programme, iii) Management Development Programme, iv) Procurement and Marketing Support Scheme, v) Capacity Building Scheme, vi) SME Sustainable (ZED) Certification, vii) Credit Guarantee for Stressed MSMEs and viii) Self Reliant India Fund, etc.
- 11) None of the Owner-Managers is having knowledge and awareness about any of the scheme implemented by Small Industrial Development Bank of India
- 12) None of the Owner-Managers is having knowledge and awareness about following schemes implemented by Karnataka State Financial Corporation; i) Rehabilitation for Sick Industrial Units, ii) Assistance for Marketing Related Activities, iii) Acquisition of Existing Enterprises, iv) Acquisition of ISO 9000 Series Certification, v) Office Automation and vi) Interest Subsidy for SC/ST Entrepreneurs (Table-8).
- 13) 75.41 % of Owners-Managers lack skills and competencies required to become as successful entrepreneurs.

SUGGESTIONS

- 1) The representation of Women in the Industrial Map of Vijayapura city is very low hence, the District Industries Center in Collaboration with Karnataka Akkamahadevi Women's University shall conduct awareness programme to educate and create awareness about women entrepreneurship, schemes implemented by government as well as facilities offered by government.
- 2) As the youth of Vijayapura city are not showing interest in taking entrepreneurship hence, it is recommended that Bijapur District Small Scale Industries Association in Collaboration with PG Halkatti PG Center Rani Channamma University shall conduct awareness programme to educate and create awareness about entrepreneurship, schemes implemented by government as well as facilities offered by government to youths.
- 3) The representation of SC/ST category in entrepreneurship is very negligible hence it is recommended that Dr. B. R. Ambedkar Development Corporation Ltd and Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Ltd shall jointly organize the awareness programme to educate and create awareness about entrepreneurship, schemes implemented by government as well as facilities offered by government for SC/ST entrepreneurs.
- 4) Udyog Aadhaar registration shall be made mandatory. This initiative will help government in policy formulation.
- 5) Unless the entrepreneurs are educated about Atmanirbhar Bharat, it is difficult to achieve objectives of Atmanirbhar Bharat. The need of the hour is that, owner-managers of industrial units located in Vijayapura city shall be educated towards Atmanirbhar Bharat by conducting campaign. District Industries Center should take up the responsibility of campaign.
- 6) It is recommend that Karnataka State Financial Corporation, Local Commercial Banks, District Industries Center, Karnataka State Small Industries Development Corporation, and Bijapur District Small Scale Industries

Association shall jointly conduct Entrepreneurship Development Programme to educate entrepreneurs about organizational support, Govt. Schemes and measures, injecting entrepreneurial skills and competencies etc.

7) Vijayapura is the highest Lemon and Grapes producing district in the State. Hence, The Government of Karnataka has set-up Karnataka State Lime Development Board at Indi Karnataka Wine Board at Bangalore for promoting Lemon and Grapes farming. But, majority of owner-managers and farmers are unaware about the existence of these institutions. Hence, it is recommended that Karnataka State Lime Development Board should play level field work and conduct product development training programme in Citrusy Flavour, Lemon Oil, Cold Pressed Lemon Oil, Dried Lemon Peel, Ready to Drink Lemon Juice, Lemon Concentrate, Lemon Cells, Lemon Pickle, Lemon Jelly, Washing Powder, Bath Soap and Room Perfume whereas Karnataka Wine Board should conduct product development training programme in Raisins, Grape Wine, Rose Wine, White Wine, Ready to Drink Grape Juice, Vinegar, Grape Pekmez Syrup, Grape Jelly, Grape Jam, Grape Preserves, Grape Butter, Grape Marmalade, Grape Seed Oil, Nutraceuticals (Chemical), etc.

8) Karnataka State Lime Development Board and Karnataka Wine Board should set-up Wine Park and Grapes Park on Public-Private Partnership Model with facilities for R & D Training. Cold Storage Facility shall be developed in the Parks.

CONCLUSIONS

Owner-Managers of Small Scale Industries lack awareness about measures initiated under AtmaNirbhar Bharat scheme. They are also not the beneficiaries of the scheme. So, AtmaNirbhar Bharat Mission has not yielded remarkable progress as expected from it. Government of India and State Governments have provided organizational support in the area of infrastructure, marketing technology, finance, etc but majority of Owner-Managers of Small Scale Industries are unaware about organizational support as well schemes implemented by them. Owner-Managers of Small Scale Industries reported that their sales are gradually falling down since 2020 and they are thinking of opting out from entrepreneurship. It is observed that the owner-managers are using old and outdated manufacturing process/technology. The government of Karnataka should set-up Research and Development Lab for Agro & Food based Industries in Vijayapura. If implemented above recommendation with true spirit than it is possible to make Vijayapura as hub of Grapes and Lemon based Industries.

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