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Assessing the Impact of Government Schemes on Youth-Led Startups: Evidence from West Garo Hills, Meghalaya.

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Abstract: The present study focusses on the impact of Government sponsored schemes on the youth start up with special focus in West Garo Hills district. The main focus of the study is on the consciousness, approachability, utilization, and professed effectiveness of government entrepreneurship schemes. The study covered youth entrepreneurs operating startups and small business enterprises in West Garo Hills District. A sample of 292 youth entrepreneurs was selected through stratified sampling. Both primary data and secondary data were collected. Primary data were gathered through a structured questionnaire, while secondary data were obtained from reports, policy documents, journals, research articles, and relevant publications. The collected data were analysed by suitable statistical technique. Retail and trading businesses accounted for the largest share in both rural and urban strata. Major findings of the study showed that nearly PRIME Meghalaya was the most widely known scheme, reported by 60.96% and 69.86% of respondents in rural and urban areas respectively. The most common source of assistance was in the form of finances. The findings also reveal that difficulty in obtaining finances was the most prominent challenge among both rural and urban respondents. The study also evidenced the perceived effectiveness of mentorship support in addressing operational challenges and guiding entrepreneurs. in spite of strong state policies, the existence of substantial credit accessibility barriers, suggesting that collateral obligations and procedural complexities continue to pose challenges for aspiring entrepreneurs seeking institutional finance. Thus, creating better awareness, easy procedures, reducing delay in providing assistance and marketing support could further reinforce their efficacy in study area.

Keywords: Start up, Garo Hills, PRIME, CM ELEVATE, etc.

I. INTRODUCTION

An entity shall be considered a Startup, if: (a) up to ten years from the date of incorporation or registration, if it is registered in India as a limited liability partnership (under the Limited Liability Partnership Act, 2008), a partnership firm (under section 59 of the Partnership Act, 1932), or a private limited company (as defined in the Companies Act, 2013). (b) Since incorporation or registration, the entity's annual revenue has never surpassed 100 crore rupees. (c) The organization is trying to develop new goods, processes, or services, or it is a scalable business model with excellent potential for income or employment creation. (Chahal and Chahal, 2022)

For structural economic transformation, employment generation, and grassroots innovation in emerging and peripheral economies, youth entrepreneurship is commonly considered as a primary reagent. Entrepreneurship has appeared to be a vital driver of economic growth, employment generation, innovation and regional development. Creating a sustainable market economy in Norh East India is challenging due to its historical remoteness, complex landscapes and limited industrial infrastructure.

Promoting entrepreneurship among young people in developing economies like India has become a significant policy priority, particularly in regions where formal employment opportunities are limited. Not only self-reliance and economic independence is encouraged through youth entrepreneurship but also it enables young individuals to transform innovative ideas into sustainable business ventures. In this context, startups have gained considerable significance. As it promotes inclusive growth, nurturing innovation and strengthening the local economy.

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Over the years, the Government of India has introduced several initiatives and support programmes to encourage entrepreneurship and create a favourable environment for startup development. These include Startup India, Stand-Up India, Pradhan Mantri Mudra Yojana (PMMY), Prime Minister's Employment Generation Programme (PMEGP), and the Skill India Mission aim to provide aspiring entrepreneurs with financial assistance, skill development, institutional support, business guidance and opportunities for enterprise creation.

Both central and state governments have launched direct institutional interventions to resolve the entrepreneurial challenges and these range from established credit-linked subsidy models like the **Prime Minister's Employment Generation Programme (PMEGP)** and **Mudra loans** to modern, ecosystem-driven frameworks such as **PRIME (Promotion and Incubation of Market-driven Enterprises) Meghalaya.** Government of Meghalaya at the State level has also undertaken several initiatives to promote entrepreneurship, strengthen the startup ecosystem and encourage young people to explore self-employment as a viable career option. These are-

A. PRIME: Promotion and Incubation of Market-Driven Enterprises

A major component of Meghalaya's entrepreneurship ecosystem is PRIME – Promotion and Incubation of Market-Driven Enterprises. The programme aims to make entrepreneurship a preferred career option by creating an ecosystem providing access to credit, technology, skill development, mentoring, incubation, and markets. PRIME also operates through PRIME Hubs and provides funding support to entrepreneurs establishing and expanding businesses. The importance of PRIME lies in its multi-dimensional approach. Instead of treating financial assistance as the only requirement for entrepreneurs, the programme attempts to combine finance with business incubation and capacity development.

Garo Hills, comprising the districts of West Garo Hills, East Garo Hills, South Garo Hills, North Garo Hills and South West Garo Hills enjoy considerable entrepreneurial potential due to its natural resources, agricultural diversity, traditional knowledge, handicrafts, tourism opportunities and rich cultural heritage. In spite of existing opportunities, the growth of startups in the region may be constrained by several challenges like inadequate access to institutional finance, limited entrepreneurial awareness, infrastructural gaps, lack of proper training facilities, etc.

B. CM-ELEVATE and Credit-Linked Entrepreneurship Development

Another significant initiative is CM-ELEVATE, a state-supported, credit-linked flagship programme. Its stated purpose is to create a conducive environment for entrepreneurship, increase credit flow, promote private-sector-led growth, and generate employment. The programme therefore represents a complementary approach to entrepreneurship development by connecting government assistance with institutional credit.

According to Meghalaya's 2025–26 Budget Speech, CM-ELEVATE was providing support ranging from 35% to 75% for setting up businesses across sectors. During the period reported in the budget, 2,840 projects had been approved, with a total project cost of approximately ₹146 crore, including a government subsidy of around ₹86 crore. The government stated an intention to support 5,000 beneficiaries under CM-ELEVATE during 2025–26.

C. Combined Contribution of PRIME and CM-ELEVATE

The state government has reported substantial cumulative outcomes from PRIME and CM-ELEVATE. According to the 2025–26 Budget Speech, the programmes together had contributed to approximately 10,000 direct and indirect jobs and supported an ecosystem involving more than 8,000 entrepreneurs, 25 educational institutions, and more than 30 national and international partners.

Against this background, the present article seeks to examine the impact of government schemes on youth startups in Garo Hills of Meghalaya. The article is expected to provide insights into the effectiveness of existing government initiatives.

2. Review of Related Literature

Diagnosing the potential of young entrepreneurs, the Government of India has introduced several policies and support programmes to encourage the establishment and growth of startups. These initiatives aim to address major entrepreneurial challenges, including lack of financial resources, inadequate infrastructure, limited business knowledge, regulatory difficulties and restricted access to markets.

The impact of these schemes can be examined through several interconnected themes, such as financial accessibility, entrepreneurial development, employment generation, innovation, social inclusion and the sustainability of startup ventures.

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The following thematic literature review is designed with particular reference to the Indian context.

D. Thematic Review of Literature

E. Theme 1: Government Schemes and the Promotion of Youth Entrepreneurship

The introduction of Startup India in 2016 marked a significant policy intervention aimed at encouraging innovation, simplifying business regulations and supporting emerging enterprises.

Sharma, Ritu and Rawat (2023), in their study Role of Government Schemes in Supporting Startups in India: A Quantitative Investigation, examined the contribution of government initiatives towards the development of the Indian startup ecosystem. Their study highlighted the importance of government support in addressing financial constraints, improving access to markets and facilitating the establishment of new businesses. The authors also identified difficulties faced by entrepreneurs in accessing government assistance.

Similarly, Safi, Maity and Rani (2025), in their study A Study on the Role of Government Initiatives like Startup India on Youth Entrepreneurship, explored the relationship between government initiatives and youth entrepreneurial development. Their research provides a youth-oriented perspective on the role of government intervention in promoting entrepreneurial opportunities and economic development.

F. Theme 2: Access to Finance and Financial Assistance

Access to finance is one of the most significant challenges encountered by young entrepreneurs. Government-sponsored financial schemes attempt to address these challenges by providing loans, credit guarantees, seed funding and other financial incentives.

The Pradhan Mantri MUDRA Yojana (PMMY), introduced in 2015, aims to provide institutional, collateral-free credit to micro-enterprises. The scheme is particularly relevant to young entrepreneurs seeking to establish small businesses and micro-enterprises.

Satsangi et al. (2025), in their study Fostering Entrepreneurship and MSME Development through Targeted Interventions: Lessons from India's Experience with MUDRA, Stand-up India, and Startup India, examined the contribution of selected government initiatives towards MSME development. Their findings indicated a positive association between government interventions and enterprise development.

G. Theme 3: Skill Development, Training and Entrepreneurial Competencies

Entrepreneurial success requires business planning, leadership skill, communication skill, marketing, financial management, innovation and risk-management capabilities are essential for establishing and sustaining a business.

Government initiatives such as Skill India, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and the entrepreneurship development programmes conducted through various institutional agencies aim to strengthen the skills and capabilities of aspiring entrepreneurs. The Startup India Action Plan also recognises the importance of mentorship, guidance and knowledge exchange.

H. Theme 4: Innovation, Technology and Start-up Development

Government initiatives have gradually focused on promoting research, technological development, entrepreneurship and collaboration between academic institutions and industries.

The Atal Innovation Mission (AIM), launched in 2016, seeks to promote innovation and entrepreneurship through initiatives such as Atal Tinkering Labs and Atal Incubation Centres.

Aggarwal and Kashiramka (2026), in their research-Does Entrepreneurship Policy Reform Institutional Conditions? Evidence from India's Startup India Programme, examined the relationship between the Startup India programme and the institutional regulatory environment. Their study employed a quasi-experimental research design using a comparative panel of emerging economies and provides an important perspective on how entrepreneurship policies may influence the institutional conditions within which startups operate.

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I. Theme 5: Employment Generation and Economic Development

The Startup India initiative explicitly aims to transform India into a country of job creators rather than job seekers. Similarly, PMEGP supports the creation of new micro-enterprises with the objective of generating sustainable employment opportunities.

Sharma et al. (2023) considered employment generation and the growth of new enterprises among the indicators for assessing government support for startups. Their study highlights the importance of evaluating entrepreneurial development beyond the mere establishment of new businesses.

Satsangi et al. (2025) also examined the contribution of selected government interventions to MSME development, using indicators such as sanctioned financial assistance, accounts created and reported employment.

J. Theme 6: Social Inclusion and Regional Development

Entrepreneurial opportunities are not equally distributed across different social and geographical groups. The Stand-Up India Scheme seeks to facilitate bank loans for greenfield enterprises promoted by women and entrepreneurs belonging to Scheduled Castes and Scheduled Tribes. Mechanisms for supporting micro-enterprise development related to PMEGP and MUDRA.

A study by Keswani (2025), Evaluating the Impact of Government Startup Policies on Youth Entrepreneurship in Tier 2 and 3 Cities of Uttar Pradesh, examined the effectiveness of government startup policies among young respondents in Bareilly and Gorakhpur. Based on a sample of 155 respondents, the study highlighted the importance of awareness, institutional support and entrepreneurial risk appetite. It also identified structural barriers that may restrict the scalability of youth-led enterprises.

K. Theme 7: Awareness, Accessibility and Implementation Challenges

The effectiveness of government schemes depends not only on their objectives and financial provisions but also on the extent to which intended beneficiaries are aware of and able to access them.

Sharma et al. (2023) identified difficulties in accessing government support as an important concern in the Indian startup ecosystem. Similarly, Satsangi et al. (2025) emphasised the contribution of government interventions while examining their relationship with MSME development.

These studies indicate that awareness, accessibility, transparency, application procedures, approval processes and post-financing assistance should be considered important variables when evaluating the effectiveness of government schemes.

L. Theme 8: Sustainability, Business Survival and Long-term Growth

The long-term sustainability of startups is another important dimension in assessing the effectiveness of government intervention.

Nagaraj et al. (2025), in their article Taming the Beast versus Nurturing the Beast: Rethinking Entrepreneurship Policy, presented a critical policy perspective on entrepreneurship support. Their analysis of India's Startup India initiative draws attention to the complexity and uncertainty associated with entrepreneurship and the limitations of policy frameworks that do not adequately recognise the diversity of entrepreneurial ventures. The findings suggest that government support should not be restricted to facilitating business registration or providing initial financial assistance but continuous mentoring, market linkages, technological support and institutional guidance are equally important for long-term entrepreneurial success.

III. STATEMENT OF THE PROBLEM

In the **Garo Hills region of** young entrepreneurs meet inimitable challenges which include highly fragmented local supply chains, low initial market integration, limited access to venture seed capital, and significant gaps in digital and logistics infrastructure.

While public schemes are designed to ease initial funding constraints, there is a clear disconnect between policy design and its actual implementation outcomes. Bureaucratic delays, rigid collateral demands by local commercial banking, and a lack of sustained, post-funding mentorship often led to high startup failure rates once initial subsidies run out. Also, existing research focuses heavily on urban startup ecosystems, leaving a critical gap in literature regarding how state-sponsored initiatives perform in rural and tribal contexts.

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This study addresses that gap by conducting an empirical impact assessment of government startup schemes in the Garo Hills. It evaluates whether these public programs act as long-term drivers of business survival or function merely as short-term, subsidy-dependent safety nets.

3. Objectives of the study
Based on the above review of literatures, the following objectives have been considered:

1. To examine the level of awareness among young entrepreneurs regarding various government startup schemes.

2. To assess the problems faced by in obtaining financial assistance received for the youth-led startups.

3. To examine the impact of government schemes on the establishment and growth of youth-led enterprises.

4. To suggest measures for improving the effectiveness and accessibility of government schemes for youth entrepreneurship in Garo Hills of Meghalaya.

VI. RESEARCH METHODOLOGY AND ANALYSIS OF DATA

This study utilizes a **Descriptive and Analytical Research Design** based on a cross-sectional field framework. This approach allows the researcher to systematically map the current demographic profiles and structural operations of youth-led startups across the Garo Hills without manipulating any active variables.

The target population for this study comprises all youth-led startups (defined as business owners aged 18–35 years) across the Garo Hills region that have received financial or incubation support from government schemes over the last four financial years (2022–2026). (DCIC, 2026)

Based on baseline registration estimates from local District Commerce and Industries Centres (DCIC) and the PRIME Meghalaya institutional portal, the active target population of funded youth startups across the districts is estimated at **(N = 1,200) operational units**. (PRIME Meghalaya, 2026) & (Department of Commerce and Industries, 2018).

To calculate a statistically valid sample size that accurately represents this finite population, **Cochran's Modified Formula for Finite Populations** is applied:

$$n = \frac{n_o}{1+\frac{n_o-1}{N}}$$

Where n_o is the sample size for an infinite population, calculated using the standard formula:

$$n_o = \frac{Z^2 \cdot p.q}{e^2}$$

Z (Confidence Level): Set at **95%**, corresponding to a standard Z-score of **1.96.**

p(Estimated Proportion of Success): Assumed at **0.50** (50%) to maximize the potential variance and ensure a conservative, safe sample size.

Q(1-p) = 0.50
e(Acceptable margin of error): set at 5% (0.05)
compute $n_o = \frac{1.96^2 \cdot 0.50.50}{0.05^2} = 384.16$
Adjustment for the finite population (N=1,200)

$$n = \frac{384.16}{1+\frac{384.16-1}{1,200}} = 291.18$$

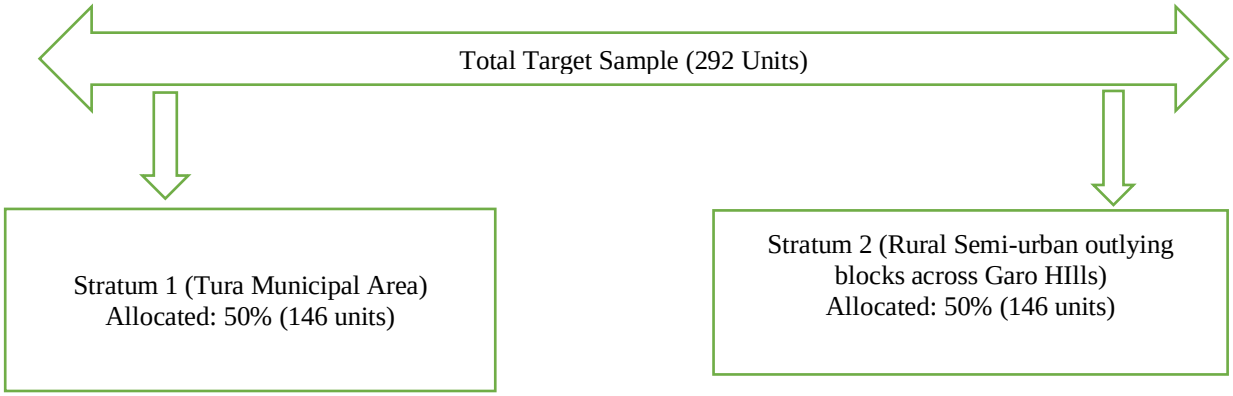
To ensure statistical precision and account for potential non-response anomalies during field distribution, the final sample size is fixed at n**=292 youth startups**.

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This study employs a **Stratified Random Sampling Technique** to ensure fair representation across distinct geographic and market environments.

The population is first stratified into two major layers: **Urban Hubs** (e.g., the greater Tura municipal engine) and **Rural Semi-Urban Blocks** across the district. The 292 sample units are distributed equally between these strata based on active registrations. Simple random sampling via random number generators applied to DCIC rosters is then used to select the individual startup participants within each stratum.

A. Data Collection Instruments

Primary quantitative field insights will be collected using a structured, pre-tested **5-Point Likert Scale Questionnaire** distributed to the selected startup founders. The questionnaire evaluates four key operational areas:

- **Financial Accessibility:** Ease of application processing, loan release timelines, and collateral hurdles.
- **Non-Financial Support Capacity:** Value and relevance of incubation training, local mentorship, and networking opportunities.

B. Data Analysis Strategy

The analytical framework includes: **Descriptive Statistics, i.e. u**sing frequencies, percentages, mean scores, and standard deviations to map baseline startup characteristics.

5. Findings and Discussion.

Understanding the age of young entrepreneurs is important as age strongly commands a startup's motivation, resource access, risk capacity, and long-term viability. Hence, in table 1 age wise distribution of the respondents has been reflected.

TABLE I AGE-WISE DISTRIBUTION OF RESPONDENTS OF YOUTH START-UP

Age Group	Rural Area		Urban Area		Total
	Frequency	Percentage	Frequency	Percentage	
18–25 years	10	6.85	33	22.60	43
26–30 years	45	30.82	99	67.81	144
31–35 years	91	62.33	14	9.59	105
Total	146	**100%**	**146**	**100%**	**292**

Source: Primary Data.

It is revealed from table 1 that out of the total 292 respondents, the largest proportion (144 respondents) belongs to the 26–30 years age group, followed by 105 respondents in the 31-35 years category and 43 respondents in the 18–25 years

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category. But, in the rural area most of the respondents were in the age group of 31-35 years. This indicates that youth entrepreneurship in rural areas is predominantly represented by individuals in the relatively higher age bracket. In case of urban area, majority of the respondents were in the age group of 26-30 years. This suggests that urban startup participation is relatively higher among younger individuals compared to their rural counterparts.

Understanding the gender of respondents in a youth startup study is critical as it reveals systemic disparities, ensures representative data, and allows policymakers and researchers to design targeted policies for inclusive economic growth. Hence, in table 2, an attempt has been made to highlight the data relating to gender wise distribution of respondents.

TABLE II GENDER-WISE DISTRIBUTION OF RESPONDENTS

Gender	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Male	65	44.52	71	48.63
Female	81	55.48	75	51.37
Total	146	**100%**	**146**	**100%**

Source: Primary Data.

The gender-wise distribution of youth startups in Meghalaya reveals a higher representation of female entrepreneurs compared to their male counterparts in both rural (55.48%) and urban areas (51.37%). This indicates the growing participation of women in entrepreneurial activities and their increasing contribution to the state's emerging startup ecosystem. Thus reflects a growing interest of female in self-employment and self-sufficiency.

Educational qualification of respondents is significant in youth startup research because it serves as a key representation for human capital, figures motivation of entrepreneurs and decrees access to institutional support systems (Kumar and Chauhan, 2023). So, in table 3 educational qualification of respondents in the study area is revealed.

TABLE III EDUCATIONAL QUALIFICATION OF RESPONDENTS

Educational Qualification	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Secondary	35	23.97	21	14.38
Higher Secondary	66	45.21	71	48.63
Diploma/ITI	11	7.53	14	9.60
Graduate	22	15.07	25	17.12
Postgraduate	12	8.22	15	10.27
Total	**146**	**100%**	**146**	**100%**

C. Source: Primary Data

The majority of respondents in rural area, 45.21%, were qualified up to Higher secondary level, while 8.22% were postgraduates. Also, in case urban strata, about 48.63% had completed higher secondary education and 9.60% had diploma or ITI qualifications. The findings indicate that educated youth were actively involved in entrepreneurial activities and respondents with less educational levels are more rooted in youth startups.

Sector-wise engagement of respondents is important as it thwarts overgeneralization and reveals how different industries shape entrepreneurial opportunities, challenges, and growth trajectories. So, in table 4 sector wise number of respondents of youth start ups in the study area is shown.

TABLE IV SECTOR WISE NUMBER OF RESPONDENTS OF YOUTH START-UP

Sectors	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Agriculture & Food Processing	27	18.49	41	28.08
Retail and Trading	69	47.26	54	36.99

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Tourism and Hospitality	16	10.96	18	12.33
Handicrafts/Handloom & Textiles	20	13.70	21	14.38
Service Sector	14	9.59	12	8.22
Total	146	**100%**	**146**	**100%**

Source: Primary Data.

Retail and trading businesses accounted for the largest share in both rural and urban strata at 47.26% and 36,99% followed by agriculture/food processing. Service-sector businesses represented lowest in both rural and urban areas. In state like Meghalaya where tourism is a growing sector, the startup proportion is found to be 10.96% and 12.33% in rural and urban strata respectively.

There are different schemes of youth start ups launched in Meghalaya. To understand the responsiveness of respondents regarding various schemes is replicated in table 5.

TABLE V AWARENESS OF GOVERNMENT ENTREPRENEURSHIP SCHEMES

Scheme	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
PRIME Meghalaya	89	60.96	102	69.86
CM-ELEVATE	58	39.73	78	53.42
MUDRA Yojana	64	43.84	81	55.48
PMEGP	49	33.56	51	34.93
Startup India	43	29.45	49	33.56
Other schemes	18	12.33	28	19.18

Source: Primary Data.

PRIME Meghalaya was the most widely known scheme, reported by 60.96% and 69.86% of respondents in rural and urban areas, followed by MUDRA Yojana at 43.84% (rural) and 55.48% (urban). Again, awareness of the respondents on CM-ELEVATE was at 39.73% in rural area and 53.42% in urban area. The relatively lower awareness of some schemes suggests the need for wider dissemination of information among young entrepreneurs.

The types of government support utilized by respondents in a research study on youth startups is significant as it shows how public policy directly affects the subsistence, progress, and behavior of young entrepreneurs (Safi, Maiti and Rani, 2025). In table 6, the same is shown.

TABLE VI TYPE OF GOVERNMENT SUPPORT RECEIVED

Type of Support	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Financial Support	96	65.75	101	69.18
Training/skill development	83	56.85	89	60.96
Mentoring/incubation	56	38.36	54	36.99
Marketing support	47	32.19	50	34.25
Technology/digital support	42	28.77	40	27.40
Other support	23	15.75	27	18.49

Source: Primary Data.

Financial assistance was the most commonly received form of government support, reported by 65.75% of respondents in rural areas and 69.18% in urban areas. Training and skill development were received by 56.85% (rural startups) and 60.96% (urban startups), while mentoring, marketing, and technology-related support were reported by smaller proportions.

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Exploring employment generation through enterprise creation in **youth startups** is critical as young-driver ventures act as primary catalysts for job creation, economic resilience, and structural transformation (Lavanya, Asirvadam, and Vijayadeep. 2026). Also, shifting youth from submissive "job seekers" to dynamic "job creators" assists improve acute national and regional youth unemployment rates. Hence, table 7 provides a brief overview of the employment generated through youth start up in study area.

TABLE VII EMPLOYMENT GENERATION AFTER START-UP DEVELOPMENT

Number of Additional Employees	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
No additional employees (Mostly Managed by Family Members)	32	21.92	27	18.49
1–3 employees	70	47.94	44	30.14
4-6 employees	33	22.60	51	34.93
More than 6 employees	11	7.53	24	16.44
Total	146	**100%**	**146**	**100%**

D. Source: Primary Data

The table shows that 47.94% of respondents had generated employment for 1–3 additional persons in rural enterprises whereas 30.14% of the respondents reported the same in urban areas. About 22.60% had created employment for 4–6 persons in rural areas and 34.93% had created employment for additional persons in urban areas. About 7.53% in rural areas and 16.44% in urban areas had employed more than 6 persons. Thus, it evidences the potential contribution of youth startups to local employment.

Poring over the key tests young entrepreneurs face when trying to access government schemes (such as Startup India, Pradhan Mantri Mudra Yojana, etc.) is significant for bridging the gap between policy intent and ground-level execution. (Playbook of Government Schemes and Initiatives for Startups, 2026). Table 8 portrays the same.

TABLE VIII KEY CHALLENGES ENCOUNTERED IN AVAILING GOVERNMENT SCHEMES FOR YOUTH START UPS

Challenges	**Rural**		**Urban**	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Inadequacy of Suitable information	64	43.83	54	36.99
Intricate Application procedures	61	41.79	49	33.56
Prerequisite of Documents	56	38.36	46	31.51
Delay in approval/disbursement	59	40.42	68	46.58
Deficiency of Guidance/Mentoring	68	46.58	65	44.52
Difficulty in Obtaining Finance	71	48.63	70	47.95

Source: Primary Data.

The table highlights the major challenges faced by youth entrepreneurs in rural and urban areas of Garo Hills, while accessing various government schemes. The findings indicate that difficulty in obtaining finances was the most prominent challenge among both rural and urban respondents, reported by 48.63% of rural respondents, compared to 47.95% of urban respondents. Above table also indicates that although urban entrepreneurs face relatively greater difficulties in obtaining timely approvals and financial assistance, rural entrepreneurs encounter more challenges relating to awareness, procedural complexity, guidance/mentoring and documentation requirements.

Analyzing the perceived impact of government support schemes on financial and incubation accessibility for youth startups is important as it links the gap between policy design on paper and real-world execution on the ground. (Khatik and Shrivastava, 2023). Though, the governments invest profoundly in a number of initiatives like Startup India, Pradhan Mantri Mudra Yojana (PMMY), etc. but understanding how young founders actually perceive and experience these programs determines whether they succeed. Hence an attempt has been made in table 9 to examine the perceived impact.

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Table 9: Perceived Impact of Government Support Schemes on Financial and Incubation Accessibility (Rural & Urban)

(n = 292).

To interpret the Mean Scores systematically, the standard **Mean Score Threshold Key** is applied:

- *Mean 1.00 – 2.33:* **Low (Disagree / Weak Structural Impact)**
- *Mean 2.34 – 3.66:* **Moderate (Neutral / Partial Structural Impact)**
- *Mean 3.67 – 5.00:* **High (Agree / Strong Structural Impact)**

Sl. No	Likert Scale Statement	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total (n)	Avg.	Standard Deviation	Interpretation
A	**Financial Accessibility Dimension**									
1	Frankness and transparency in the application process for accessing scheme funds.	**49**	**106**	**61**	**57**	**19**	**292**	**3.38**	**1.16**	**Reasonable Accessibility**
2	Preliminary seed Capital/loans were disbursed cleanly within the selected timeline.	**25**	**87**	**64**	**77**	**39**	**292**	**2.94**	**1.20**	**Low Speed of Execution**
3	Local commercial banks' demands for Collateral and document for verification were effortlessly manageable	**17**	**41**	**60**	**119**	**55**	**292**	**2.47**	**1.12**	**Low or Severe Credit Obstacles**
B	**Incubation and Mentorship Dimension**									
1	Relevance of Technical and skill development workshops provided by institutional hubs (e.g., PRIME Hubs) to venture requirements	**110**	**125**	**38**	**12**	**7**	**292**	**4.09**	**0.93**	**High quality of training**
2	Consistent contact with professional business mentors significantly assisted to navigate operational tailbacks.	**80**	**117**	**52**	**33**	**10**	**292**	**3.77**	**1.04**	**High effectiveness of mentorship**
4	The Government Platforms effectively enhanced the building of market linkages, find distributors and secure sales expos.	**32**	**77**	**94**	**66**	**23**	**292**	**3.10**	**1.11**	**Reasonable linkage with market**

Source: Primary Data. SA-Strongly Agree; A- Agree; N-Neutral; D-Disagree; SD- Strongly Disagree.

The Success of Ecosystem: It is revealed from the above that Statements 4 and 5 score the highest {(Mean) > 3.75)}, with a relatively low standard deviation (ranging approximately between 0.93 - 1.11). This statistically proves that incubation hubs like **PRIME Meghalaya** are performing remarkably fine in terms of *delivery of* Knowledge and connectivity of mentorship. In contrast to the relatively weaker performance observed under financial accessibility, the incubation and mentorship dimension demonstrates comparatively stronger outcomes. This suggests that institutional incubation initiatives are making a positive contribution towards enhancing entrepreneurial knowledge, technical competencies and venture preparedness among young entrepreneurs. Similarly, access to professional business mentors recorded a high mean score of 3.77 (SD = 1.04), reflecting the perceived effectiveness of mentorship support in addressing operational challenges and guiding entrepreneurs. However, the effectiveness of government-supported platforms in facilitating market linkages, identifying distributors and providing opportunities to participate in sales expos recorded a

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moderate mean score of 3.10 (SD = 1.11). This indicates that, although some progress has been made in facilitating market access, the effectiveness of such initiatives remains relatively limited and requires further strengthening to ensure better commercial exposure and market integration for youth-led enterprises.

Problems of Banking Tailback: As per the Statement 3, which presents the lowest score (Mean 2.47). This indicates that in spite of strong state policies, the existence of substantial credit accessibility barriers, suggesting that collateral obligations and procedural complexities continue to pose challenges for aspiring entrepreneurs seeking institutional finance. Overall, the financial accessibility dimension indicates that although government schemes provide a framework for financial assistance, their practical effectiveness is constrained by disbursement delays and difficulties in meeting formal lending requirements.

IV. SUGGESTIONS

The efficacy of startup schemes in Garo Hills, Meghalaya can be boosted through a more inclusive, accessible, transparent and entrepreneur-oriented approach. Specially, consideration should be stressed on the geographical challenges, infrastructure limitations, financial constraints and employment needs of aspiring entrepreneurs in the state. Based on the aforesaid findings and discussions, following suggestions are forwarded for improving startup and entrepreneurship schemes in Meghalaya in general and Garo Hills in particular:

1. Simplification of loan application and approval procedures to enable young entrepreneurs to access financial assistance without unnecessary administrative delays. Moreover, increase in the availability of seed capital, grants and collateral-free financial assistance for innovative startup ventures can contribute a lot. Also, the introduction of supple repayment arrangements, particularly for first-generation entrepreneurs and startups operating in rural areas.

2. Formation of dedicated financial assistance mechanisms for economically disadvantaged youth and women entrepreneurs.

3. Conduct awareness programmes, workshops and entrepreneurship campaigns at the village, block and district levels.

4. Publicize information about government schemes through educational institutions, community organisations, NGOs and local media including commonly used digital platforms. Also disseminating information in local languages can confirm that young people from different communities can comprehend the worthiness criteria as well as application procedures.

5. Organizing entrepreneurship awareness camps frequently in remote and underserved areas of Garo Hills.in this context, the local NGOs can play a key role.

6. Efforts on promoting startups based on locally available resources, traditional skills and indigenous knowledge. Inspiring and encouraging the entrepreneurial initiatives in sectors like- handicrafts, tourism agriculture, horticulture, food processing, handloom and allied activities.

7. Establishment of more incubation centres, innovation hubs and common facility centres across the districts of Garo Hills of Meghalaya. Also improving the infrastructure like access to consistent electricity, stable internet connectivity, transportation and logistics facilities can be paving a favourable outcome for the youth startups.

8. Facilitating participation of startups in various trade fairs, exhibitions, business conventions and buyer-seller meetings across the state and the north-eastern states. Promoting locally manufactured products through e-commerce platforms and government-supported marketing channels.

9. Introduction of a single-window clearance mechanism for startup registration, licensing, approvals and access to government incentives. Also, efforts must be initiated to reduce unnecessary documentation and simplification of eligibility requirements.

10. Promoting partnerships between the Government, universities, financial institutions, research organisations and private enterprises. Inspire industries to provide internships, practical exposure and technical assistance to aspiring entrepreneurs or startups.

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11. Strengthening the PRIME Hub network and improving continuity of financial assistance and creation of a structured funding pathway from the idea stage to business expansion.

12. Strengthening post-incubation support and improving the scheme merging. Co-ordination of PRIME, CM-ELEVATE and other relevant central and state schemes to reduce duplication and improve access. Moreover, developing a comprehensive start-up database such as maintaining district-wise information on beneficiaries, financial assistance, employment generated and enterprise performance.

13. The Meghalaya Startup Policy 2018 was stretched until 31 March 2025. The Government's January 2026 communication also indicated that finalization of a new Startup Policy was planned. This makes policy renewal and updated implementation guidelines an important area of attention.

14. lastly, provisioning of continued financial and technical support beyond the initial establishment stage. Establishment of a dedicated grievance-redressal mechanism to resolve difficulties faced by startup beneficiaries.

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