

Employment Generation Under PMEGP in India: Trends, Institutional Support, and State-Wise Performance

Dr. Pradeesh N. M.

Associate Professor, C. K. G. Memorial Government College, Perambra, Kozhikode, Kerala, India

Email: [pradeeshnaranath\[at\]gmail.com](mailto:pradeeshnaranath[at]gmail.com)

Abstract: *The Prime Minister's Employment Generation Programme (PMEGP) is a flagship scheme of the Government of India aimed at promoting self-employment and entrepreneurship through credit-linked subsidies for micro-enterprises. The present study examines the performance of PMEGP in India with special reference to category-wise applications, state-wise performance, and the role of banking institutions in margin money disbursement. The study is descriptive and analytical in nature. It is based entirely on secondary data collected from MSME Annual reports, PMEGP publications, KVIC reports, and other government reports. The analysis covers category-wise PMEGP applications received during the period from 2019-20 to 2024-25. It also examines state wise performance of PMEGP during the year 2023-24 in terms of projects assisted, margin money subsidy disbursed, and employment generated. The effect of the number of projects assisted on employment generation under PMEGP is also examined. The study also identifies the leading banks based on margin money disbursed to PMEGP units. Statistical tools such as percentage analysis, comparative analysis, ranking methods and regression were used. The findings reveal that the General and OBC categories accounted for the largest share of applications, while participation from SC, ST, and Minority categories also improved gradually. Uttar Pradesh emerged as the leading state in terms of projects assisted, subsidy disbursed, and employment generated. The public sector banks played a dominant role in financing PMEGP projects. The study concludes that PMEGP has significantly contributed to entrepreneurship development, employment generation, and inclusive economic growth in India, though regional disparities in programme performance.*

Keywords: PMEGP, Self-employment, Micro-enterprises, employment generation, Banking support

1. Introduction

1.1 Background of the Study

The Prime Minister's Employment Generation Programme (PMEGP) is a flagship credit linked subsidy scheme of the Govt. of India aimed at generating sustainable employment through the establishment of new micro enterprises in rural and urban areas. This is introduced by merging the erstwhile Prime Minister's Rojgar Yojana (PMRY) and the Rural Employment Generation Programme (REGP). PMEGP has been implemented as a central sector scheme under the Ministry of Micro, Small and Medium Enterprises. The Khadi and Village Industries Commission (KVIC) acts as the single nodal agency at the national level. The implementation at the state and district levels is carried out through State KVIC Directorates, State Khadi and Village Industries Boards, District Industries Centres (DICs), and participating banks. The subsidy component of PMEGP is routed through identified banks and credited directly to the beneficiaries' accounts for ensuring transparency. The primary objectives of PMEGP are to promote self-employment by facilitating the setting up of new micro-enterprises, to provide sustainable livelihood opportunities to traditional artisans and unemployed youth. It also aims to reduce rural-urban migration by creating employment at the local level. The PMEGP scheme is open to individuals above 18 years of age, with no income ceiling. Assistance is provided only for new viable projects involving capital expenditure. The existing units or enterprises that have already availed government subsidies under other schemes are excluded.

PMEGP is a pivotal scheme aimed at generating employment and promoting self-employment in both urban and rural areas. Although the scheme has high demand, the availability of assistance is inadequate. The procedures involved in the acceptance and disbursement of projects are often cumbersome (Kaur, 2014). PMEGP helps in resolving operational and initial funding problems and encourages entrepreneurs to innovate and develop new business ideas (Wadichar et al., 2022). In India, many entrepreneurs face challenges due to the government's failure to provide timely financial assistance. To address this issue, the government launched PMEGP as a mechanism for financing various economic activities undertaken by entrepreneurs, which in turn generates employment and boosts the economy (Archana & Raganadan, 2025).

1.2 Statement of the Problem

Unemployment and underemployment continue to be major issues to India's socio-economic development and inclusive growth. To address these challenges, the Government of India has introduced various entrepreneurship development programmes, among which the PMEGP occupies a significant role. The effectiveness of the programme largely depends on the extent of participation among different beneficiary categories, the performance of states in implementing the scheme, and the institutional support provided by banking institutions. An examination of category-wise applications can reveal the inclusiveness and outreach of the programme among various social groups. An analysis of the state wise performance in terms of projects assisted, margin money subsidy disbursed, and employment generated can help in understanding the regional effectiveness of PMEGP. It is also necessary to examine

Volume 15 Issue 5, May 2026

Fully Refereed | Open Access | Double Blind Peer Reviewed Journal

www.ijsr.net

whether the number of projects assisted has a significant effect on employment generation under the scheme. In this context, the present study attempts to examine the category-wise applications received under PMEGP at the national level, analyse the state-wise performance of the programme and also assess the effect of projects assisted on employment generation under PMEGP.

1.3 Objectives of the Study

- To examine the category-wise applications received under the PMEGP at the national level during the period from 2019-20 to 2024-25.
- To analyse the state wise performance of PMEGP in terms of projects assisted, margin money subsidy disbursed, and employment generated during the year 2023–24.
- To identify the leading banking institutions based on the amount of margin money disbursed to PMEGP units during 2023-24.
- To analyse the trend in margin money subsidy disbursed and employment generated under PMEGP during the period from 2017-18 to 2023-24.
- To assess the effect of the number of projects assisted on employment generation under PMEGP during the period of study.

1.4 Significance of the Study

PMEGP is an important initiative of the Government of India aimed at promoting self-employment and entrepreneurship through credit-linked financial assistance. Evaluating the performance of the programme is essential to understand its effectiveness in generating employment opportunities and supporting inclusive economic development. The present study helps in understanding the participation of different social categories in the programme and examining the extent to which PMEGP promotes inclusiveness and equitable access. The study also examines the state-wise performance of PMEGP during the year 2023-24 with reference to the number of projects assisted, margin money subsidy disbursed, and employment generated. Such an analysis is useful for identifying regional variations in programme implementation and effectiveness in recent times. The findings of the study may help policymakers to improve resource allocation and strengthen the operational efficiency of the scheme across states. The study further examines the leading banking institutions based on the amount of margin money disbursed to PMEGP units during 2023-24. Such an analysis provides insights into the contribution of Banks in supporting entrepreneurship development under PMEGP. The study further contributes to the existing literature by linking financial support with employment outcomes.

1.5 Scope of the Study

The study examines the state wise performance of PMEGP during the year 2023-24 in terms of the number of projects assisted, margin money subsidy disbursed, and employment generated. This enables an analysis of regional variations in the implementation of the scheme across different states and union territories. The study also analyses the category wise

applications received under PMEGP during the period from 2019-20 to 2024-25. The analysis covers the participation of different social categories such as General, SC, ST, OBC, and Minority beneficiaries in order to understand the inclusiveness of the PMEGP. The role of banking institutions are also analysed in the implementation of PMEGP by identifying the leading banks based on the amount of margin money disbursed to PMEGP units during the year 2023-24. This helps in understanding the contribution of financial institutions to entrepreneurship promotion under the programme. The study also examines margin money subsidy disbursed and employment generated under PMEGP in India during the period from 2017-18 to 2023-24. The study is primarily based on secondary data collected from official PMEGP reports, annual reports, government publications, and other relevant published sources. The analysis is mainly quantitative in nature and is limited to macro-level trends and performance indicators.

2. Literature Review

Amar Kuldeep Guria (2024) conducted a study on the socio-economic status of PMEGP beneficiaries and assessed the impact of the scheme at individual, household, and entrepreneurial levels in the Meerut district of Uttar Pradesh. The study found a statistically significant year-wise effect on employment generation under PMEGP. Employment opportunities increased substantially during the period 2021-2022 to 2022-2023, indicating that the programme was effective in creating sustainable job opportunities in the district.

Dr. J. Suresh Kumar and Mrs. D. Shobana (2023) examined the effectiveness of PMEGP in promoting sustainable entrepreneurship, employment generation, and regional economic development in North-East India. Their analysis covered beneficiary profiles, enterprises established, employment generated, and socio-economic impacts. The study found regional disparities in ownership patterns across MSMEs. Assam emerged as the leading state in terms of total number of enterprise owners, while Arunachal Pradesh and Sikkim recorded the lowest shares among male and female owners respectively. The findings underline both the outreach of PMEGP and the uneven regional distribution of entrepreneurial participation.

Dr. Pradyumna Kumar Tripathy and Mr. Jagannath Koley (2015) evaluated the performance of PMEGP in West Bengal in comparison with other Indian states during the period 2008-2009 to 2013-2014. The study assessed indicators such as number of projects financed, margin money disbursed, and employment generated. The results revealed that West Bengal demonstrated strong performance under the scheme, ranking first in the number of projects assisted in 2012-2013 and second in margin money disbursement and employment generation, next only to Uttar Pradesh.

Ekambaram (2024) examined the role of PMEGP in reducing youth unemployment and fostering women entrepreneurship in India. The study noted that the PMEGP contributes to women's economic empowerment and

inclusive growth by enabling self-employment opportunities in a developing economy.

Khan (2017) highlighted that the development of entrepreneurial skills is a critical strategy for poverty reduction, income enhancement, and employment generation. The study emphasized that entrepreneurship development strengthens institutional and human capacities, thereby accelerating overall economic growth.

Goyal and Sharma (2020) evaluated the impact of various employment schemes on employment generation in Northern India, with a focus on Punjab and Haryana. Using data from the Ministry of Labour and Employment, the study found positive effects of employment schemes on wage levels and employment creation. However, the impact on job satisfaction remained inconclusive. The study also noted that the effectiveness of employment schemes varied depending on the socio-economic background of beneficiaries.

Borkar et al. (2022) evaluated trends and patterns among PMEGP beneficiaries using KVIC data and found that the programme has successfully reached diverse social groups, including Scheduled Castes, Scheduled Tribes, and women. However, benefits tend to cluster within specific sectors, particularly manufacturing and services, indicating scope for diversification.

Goyal and Sharma (2020), while analysing employment schemes in Northern India, observed that the initiatives of PMEGP positively influence employment generation and wage rates, though their impact varies with beneficiaries' socio-economic conditions.

3. Materials and Methods

The present study adopts a descriptive and analytical research design. The study is entirely based on secondary data collected from reliable sources such as MSME Annual Reports, PMEGP official publications, KVIC reports, and other relevant government documents and published records. For analysing the state-wise performance of PMEGP during 2023-24, data relating to the number of projects assisted, margin money subsidy disbursed, and employment generated are collected and systematically analysed. Descriptive statistical tools are used to identify variations in programme performance across different states and union territories. For examining the category wise applications received under PMEGP, the study analyses data relating to different social categories such as General, SC, ST, OBC, and Minority beneficiaries for the period from 2019-20 to 2024-25. Percentage analysis is employed to understand the pattern of participation among various categories. To identify the leading banking institutions under PMEGP, data on margin money disbursed by banks during 2023-24 are examined. Ranking method is used to determine the contribution of major banks in implementing the scheme. The simple linear regression was employed to examine the relationship between the number of projects assisted and employment generation on account of PMEGP.

4. Results and Discussion

4.1 Category wise Applications received under PMEGP (Nationwide)

Table 1: Category-wise Applications received under PMEGP

Year	General	%	SC	%	ST	%	OBC	%	Minority	%	Total
2019-20	169,748	38.11	65,447	14.70	33,496	7.52	143,427	32.20	33,242	7.46	445,360
2020-21	175,836	36.41	70,131	14.52	36,841	7.63	154,699	32.03	45,442	9.41	482,949
2021-22	129,951	32.77	57,958	14.61	32,551	8.21	123,073	31.03	53,079	13.38	396,612
2022-23	144,036	30.52	69,114	14.65	36,794	7.80	163,603	34.67	58,370	12.37	471,917
2023-24	160,189	31.18	75,262	14.65	35,280	6.87	189,866	36.95	53,191	10.35	513,788
2024-25	113,698	33.41	49,940	14.67	23,908	7.02	119,064	34.98	33,738	9.91	340,348

Source: Compiled from MSME Annual Reports

Interpretation

The above table reveals that the general and OBC categories contributed the highest share of total applications during the study period. In 2019-20, the general category accounted for the largest proportion with 38.11 per cent, but its share gradually declined in later years. The OBC category exhibited a steady increase in participation, rising from 32.20 per cent in 2019-20 to 36.95 per cent in 2023-24. This indicates growing entrepreneurial interest among OBC beneficiaries. The SC category maintained a relatively stable share of around 14 to 15 per cent throughout the period. ST applications represented the lowest share. Minority applications showed a noticeable rise, particularly during

2021-22 and 2022-23. The total number of applications increased from 4,45,360 in 2019-20 to 5,13,788 in 2023-24. The total number of applicants declined in 2024-25. It highlights increasing inclusiveness and broader social participation in the programme across different beneficiary categories.

4.2 Analysis of State-wise performance under PMEGP in India

4.2.1 State wise Performance under PMEGP during the year 2023-24

Table 2: State wise Performance under PMEGP during the year 2023-24

Sr.	State/UT	No. of Projects Assisted	% of Total Projects	Margin Money Subsidy (₹ lakh)	% of Total Subsidy	Employment Generated	% of Total Employment
1	Chhattisgarh	2379	2.67	7625.32	2.46	18966	2.66
2	Madhya Pradesh	5292	5.93	18521.49	5.99	44647	6.27
3	Uttar Pradesh	11689	13.11	43528.99	14.08	112217	15.75
4	Uttarakhand	1354	1.52	4191.68	1.35	8420	1.18
5	Andaman Nicobar	135	0.15	134.35	0.04	247	0.03
6	Bihar	6837	7.67	19175.75	6.20	53275	7.48
7	Jharkhand	2101	2.36	5123.27	1.66	12621	1.77
8	Odisha	2975	3.34	9354.84	3.02	21833	3.06
9	West Bengal	1919	2.15	7423.17	2.40	17677	2.48
10	Chandigarh-Ut	10	0.01	22.19	0.01	42	0.01
11	Delhi	50	0.06	334.32	0.11	965	0.14
12	Haryana	1398	1.57	7325.23	2.37	13992	1.96
13	Himachal Pradesh	974	1.09	3647.92	1.18	5136	0.72
14	Jammu Kashmir	15065	16.90	28249.88	9.14	74805	10.50
15	Ladakh	122	0.14	584.66	0.19	889	0.12
16	Punjab	1469	1.65	9087.81	2.94	11726	1.65
17	Rajasthan	1678	1.88	12406.43	4.01	19467	2.73
18	Arunachal Pradesh	169	0.19	1764.81	0.57	2200	0.31
19	Assam	2417	2.71	6406.26	2.07	13786	1.94
20	Manipur	348	0.39	810.72	0.26	3124	0.44
21	Meghalaya	280	0.31	725.03	0.23	1430	0.20
22	Mizoram	401	0.45	1755.33	0.57	4278	0.60
23	Nagaland	517	0.58	2917.65	0.94	5838	0.82
24	Sikkim	132	0.15	449.18	0.15	867	0.12
25	Tripura	588	0.66	1444.21	0.47	3593	0.50
26	Andhra Pradesh	5577	6.26	17199.84	5.56	40268	5.65
27	Karnataka	4672	5.24	15862.48	5.13	37228	5.22
28	Kerala	3389	3.80	7881.81	2.55	13946	1.96
29	Puducherry	30	0.03	97.44	0.03	441	0.06
30	Tamil Nadu	6814	7.64	19871.81	6.42	48733	6.84
31	Telangana	2503	2.81	10811.78	3.49	23673	3.32
32	Dadra Nagar Haveli	4	0	23.16	0.01	63	0.01
33	Daman And Diu	6	0.01	42.09	0.01	75	0.01
34	Goa	68	0.08	322.70	0.10	664	0.09
35	Gujarat	2994	3.36	32082.49	10.37	60354	8.47
36	Maharashtra	2762	3.10	12181.54	3.94	35207	4.94
Grand Total		89118	100	309387.63	100	712693	100

Source: Compiled from MSME Annual Reports

The above data shows that Uttar Pradesh, Madhya Pradesh, and Jammu & Kashmir are the leading states in terms of the number of projects assisted, margin money subsidy disbursed, and employment generated during 2023-24. Uttar Pradesh alone accounts for 13.11% of all projects, 14.08% of total subsidy, and 15.75% of employment, highlighting its significant contribution to the program. Other high-performing states include Madhya Pradesh and Jammu & Kashmir showing a strong focus on entrepreneurial development in these regions. Smaller states and union territories such as Andaman & Nicobar, Puducherry, Dadra & Nagar Haveli, and Daman & Diu contribute minimally. It shows that PMEGP’s impact is highly concentrated in more industrialized regions.

4.3 Top 15 Banks margin money disbursed to units during 2023-24

Table 3: Top 15 Banks margin money disbursed to units during 2023-24

Rank	Bank Name	No. of Projects	Margin Money Disbursed (₹ lakh)
1	State Bank of India	9,645	28,778.62
2	Bank of Baroda	3,392	21,354.04
3	Jammu and Kashmir Bank Ltd	8,370	20,724.49
4	Punjab National Bank	5,876	20,047.02
5	Canara Bank	5,051	19,467.23
6	Union Bank of India	3,671	17,702.08
7	Central Bank of India	2,301	12,460.45
8	Bank of India	3,233	10,778.13
9	Indian Bank	1,920	7,006.20
10	Baroda Uttar Pradesh Gramin Bank	1,314	5,320.41
11	UCO Bank	1,584	5,293.15
12	Indian Overseas Bank	1,499	4,753.94
13	IDBI Bank	479	3,015.51
14	HDFC Bank	175	2,105.02
15	Meghalaya Rural Bank	570	2,192.71

Source: Compiled from MSME Annual Reports

The ranking of banks on the basis of margin money disbursed during the year 2024-25 reveals a strong

dominance of public sector banks in financing PMEGP projects. SBI emerges as the largest contributor disbursing ₹28,778.62 lakh, reflecting its extensive outreach and leadership in employment-oriented credit delivery. It is followed by Bank of Baroda, Jammu and Kashmir Bank, Punjab National Bank, and Canara Bank, each contributing more than ₹19,000 lakh and indicating their significant role in supporting micro enterprise development. The top five banks account for a substantial share of total margin money. Regional Rural Banks such as Baroda Uttar Pradesh Gramin Bank and Meghalaya Rural Bank also feature among the top 15, underscoring their importance in promoting rural entrepreneurship. It suggests that while public sector banks are the primary drivers of margin money disbursement and regional banks play a complementary role in expanding the reach of PMEGP to geographically diverse regions.

4.4 Trend Analysis of Margin Money Subsidy Disbursed and Employment Generated under PMEGP

Table 4: Trend Analysis of Margin Money Subsidy Disbursed and Employment Generated under PMEGP

Year	Margin Money Subsidy Disbursed (₹ Crore)	Index	Employment Generated (EG)	Index
2017-18	1,312.40	100.00	3,87,184	100.00
2018-19	2,070.01	157.73	5,87,416	151.71
2019-20	1,950.82	148.65	5,33,224	137.72
2020-21	2,188.80	166.78	5,95,320	153.76
2021-22	2,977.66	226.89	8,25,752	213.27
2022-23	2,722.17	207.42	6,81,336	175.97
2023-24	3,093.88	235.74	7,12,944	184.14

Interpretation

The trend analysis of PMEGP indicates a generally increasing trend in both margin money subsidy disbursed and employment generated during the period from 2017–18 to 2023–24. The margin money subsidy disbursed increased steadily from the base index of 100 in 2017–18 to 235.74 in 2023–24, showing a substantial rise in financial assistance provided under the scheme. Similarly, employment generation also showed a significant upward trend, with the trend index increasing from 100 to 184.14 during the study period. The highest growth in both indicators was observed in 2021–22, reflecting the strong post-pandemic recovery and increased government support for entrepreneurship and self-employment activities. Although a slight decline was observed in 2022–23, both indicators improved again in 2023–24. It reveals that PMEGP has consistently expanded

its financial support and employment generation capacity, thereby contributing significantly to entrepreneurship development and economic growth in India.

4.5 Analysis of the Effect of Projects Assisted on Employment Generation under the PMEGP

Table 5: Descriptive Statistics

	Mean	Std. Deviation	N
Employment Generated	697509.286	198059.3835	7
Number of Projects Assisted	77199.5714	17537.03861	7

Table 6: Correlations between the Number of Projects Assisted and Employment Generated

		Employment Generated	No. of Projects Assisted
Pearson Correlation	Employment Generated	1	0.894
	Number of Projects Assisted	0.894	1
Sig. (1-tailed)	Employment Generated	.	0.003
	Number of Projects Assisted	0.003	.
N	Employment Generated	7	7
	Number of Projects Assisted	7	7

The Pearson correlation coefficient between the number of projects assisted and employment generated is 0.894. It indicates a strong positive association between the two variables. This relationship is statistically significant at the 1 percent level ($p = 0.003$). It implies that increases in the number of projects assisted are closely associated with higher levels of employment generation during period of study.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894 ^a	0.799	0.759	97251.19

a. Predictors: (Constant), Number of Projects Assisted
Source: Compiled from MSME Annual Reports

Table 8: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	1.88076E+11	1	1.88076E+11	19.886	.007 ^b
	Residual	47288973053	5	9457794611		
	Total	2.35365E+11	6			

a. Dependent Variable: Employment Generated
b. Predictors: (Constant), Number of Projects Assisted

Table 9: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-81871.799	178597.934		-0.458	0.666
	Number of Projects Assisted	10.096	2.264	0.894	4.459	0.007

a. Dependent Variable: Employment Generated
Source: Compiled from MSME Annual Reports

The model yields an R² value of 0.799. It shows that approximately 79.9 percent of the variation in employment generation over the period is explained by the number of projects assisted. The adjusted R² value of 0.759 confirms the reliability of the model. The ANOVA results show that the regression model is statistically significant ($F = 19.886$,

$p = 0.007$). The regression coefficient for the number of projects assisted is positive and statistically significant ($B = 10.096$, $t = 4.459$, $p = 0.007$). This indicates that on average, each additional project assisted during period of study resulted in the generation of approximately 10 additional employment opportunities, holding other factors constant.

The standardized beta coefficient ($\beta = 0.894$) indicates a strong influence of project assistance on employment generation.

5. Major findings

- 1) PMEGP applications showed fluctuations during the period 2019-20 to 2023-24, with a sharp decline during the COVID pandemic year 2021-22 followed by a strong and consistent recovery in subsequent years, indicating renewed entrepreneurial interest.
- 2) The General and OBC categories accounted for the largest share of applications across all years, while increasing participation from SC, ST, and Minority groups reflects the inclusive outreach of the PMEGP scheme.
- 3) Significant inter-state variations were observed in projects assisted, margin money subsidy disbursed, and employment generated, with states such as Uttar Pradesh, Jammu & Kashmir, Madhya Pradesh, Tamil Nadu, and Gujarat emerging as top performers.
- 4) Jammu & Kashmir and Madhya Pradesh also recorded strong performance in terms of projects assisted, subsidy disbursed, and employment generation, indicating effective implementation of PMEGP in these states.
- 5) Southern states such as Tamil Nadu, Andhra Pradesh, and Karnataka showed significant contributions to PMEGP performance, particularly in employment generation and subsidy utilization.
- 6) Public sector banks played a dominant role in financing PMEGP projects, with the State Bank of India, Bank of Baroda, Punjab National Bank, and Canara Bank leading in margin money disbursement, while regional rural banks also supported rural entrepreneurship.
- 7) The study found that both margin money subsidy disbursed and employment generated under PMEGP showed an overall increasing trend during the study period and that indicates the growing effectiveness of the scheme.
- 8) It is found that there is a strong positive relationship between the number of projects assisted and employment generation, with each additional project creating approximately ten employment opportunities on average during the period of study.

6. Summary

The present study examined the performance and impact of the PMEGP in India with a focus on employment generation, inclusiveness, and financial support mechanisms. Using secondary data from official PMEGP and MSME sources, the study analysed category wise applications at the national level, state-wise performance in terms of projects assisted, margin money subsidy disbursed, and employment generated, the role of banks in margin money disbursement.. the study concludes that PMEGP has made a substantial contribution to entrepreneurship development, self-employment generation, and inclusive economic growth in India. However, regional imbalances and variations in participation among social categories indicate the need for improved outreach, awareness, and institutional support to enhance the effectiveness of the programme. PMEGP has

made a meaningful contribution towards entrepreneurship development, self-employment promotion, and employment generation in India. Continued policy support, efficient implementation, timely financial assistance, and wider institutional participation can further enhance the effectiveness and outreach of the programme.

References

- [1] Altamash, M. S., & Khandare, D. M. (2020). *Study of Prime Minister's Employment Generation Programme in selected districts in Marathwada region*. *International Journal of Research and Analytical Reviews*, 7(1), 502–509.
- [2] Azamat, O., Fayzullokh, S., & Nilufar, A. (2023). The impact of entrepreneurship on poverty reduction. *International Journal of Professional Business Review*, 8(3). <https://doi.org/10.26668/businessreview/2023.v8i3.101>
- [3] Borkar, K., Rodrigues, A., Mascarenhas, A. S., & Mascarenhas, A. (2022). A study on trend and pattern of beneficiaries of Prime Minister Employment Generation Programme. *Webology*, 19(1). <https://doi.org/10.14704/web/v19i1/web19136>
- [4] Tripathy, P. K., & Koley, J. (2015). A review of Prime Minister's Employment Generation Programme (PMEGP) in the state of West Bengal. *International Journal of Business and Administration Research Review*, 2(10), 139–147.
- [5] Wadichar, R. K., Wadate, J. D., & Manusmare, P. (2022). Does Prime Minister Employment Generation Programme (PMEGP) impact on entrepreneurship development? Evidence from Nagpur district. *International Journal of Commerce and Management Studies*, 7(3), 1–16.
- [6] Goyal, N., & Sharma, M. (2020). *Impact of various employment schemes on employment generation in Northern India: An empirical study in Punjab and Haryana*. In Proceedings of the International Conference. https://doi.org/10.1007/978-981-15-2906-1_6
- [7] Khan, M. S. (2017). Entrepreneurship development and its role in economic growth. *International Journal of Management and Social Sciences Research*, 6(3), 1–6.
- [8] Kumar, J. S., & Shobana, D. (2023). A comprehensive assessment of Prime Minister Employment Generation Programme (PMEGP) performance and achievements in North-East India. *EPRA International Journal of Economics, Business and Management Studies*, 10(9), 105–117. <https://doi.org/10.36713/epra1013>
- [9] Ekambaram, S. (2024). Role of PMEGP in employment generation and women entrepreneurship in India. *Journal of Entrepreneurship and Development Studies*, 8(2), 45–53.
- [10] Kumar, J. S., & Shobana, D. (2023). *A comprehensive assessment of Prime Minister Employment Generation Programme (PMEGP) performance and achievements in North East India*. **EPRA International Journal of Economics, Business and Management Studies**, 10(9), 105–117
- [11] Tripathy, P. K., & Koley, J. (2015). *A review of Prime Minister's Employment Generation Programme*

(PMEGP) in the state of West Bengal. **International Journal of Business and Administration Research Review**, 2(10), 139–147.

- [12] Amrinder Kaur. (2014). Role and performance of Prime Minister Employment Generation Programme (PMEGP) in assisting micro, small and medium enterprises (MSME) and self-employment. *Indian Management Studies Journal*, 18, 31–38.
- [13] Wadichar, R. K., Wadate, J. D., & Manusmare, P. (2022). Does Prime Minister Employment Generation Programme (PMEGP) impact on entrepreneurship development? Evidence from Nagpur district. *International Journal of Commerce and Management Studies (IJCAMS)*, 7(3).
- [14] Archana, M. V., & Raghunandan, G. H. (2025). An analytical study of Prime Minister's Employment Generation Programme in Karnataka. *National Research Journal of Information Technology & Information Science*, 12(2), 51–56.
- [15] Khadi and Village Industries Commission. *Prime Minister's Employment Generation Programme (PMEGP)*. Government of India.