



# Awareness Of Prime Minister Employment Generation Programme (Pmegp) Scheme Among College Students

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**Abstract:** The Prime Minister's Employment Generation Programme (PMEGP) is a flagship scheme of the Government of India aimed at generating employment opportunities by promoting self-employment ventures through the establishment of micro-enterprises. It is a credit-linked subsidy program implemented by the Ministry of Micro, Small, and Medium Enterprises and is administered by the Khadi and Village Industries Commission (KVIC) at the national level. The current research focuses on the government of India's most well-known and successful initiative, the PMEGP. This research focuses the awareness and as well as scheme impact on entrepreneurship skills among college students in Sivakasi Taluk.

**Index Terms - Prime Minister's Employment Generation Programme (PMEGP)**

## **I. INTRODUCTION**

In a developing country like India, unemployment especially among educated youth, is a major concern. In Indian context entrepreneurship refers to creating of employability so that the living standards of the people in society may improve. To promote entrepreneurship a course of entrepreneurs and entrepreneurship is now being introduced in the course curriculum of schools and colleges. Over the years, there is a significant growth in new technologies and new business models. The growing population, limited job opportunities in the formal sector, and changing economic conditions have created the need for alternative employment solutions. In response to this, the Government of India has introduced several schemes to promote entrepreneurship and self-employment. One such prominent initiative is the Prime Minister Employment Generation Programme (PMEGP).

## **II. SCOPE OF THE STUDY**

This study focuses on college students from various academic disciplines, aiming to analyze their awareness of the PMEGP scheme, sources of information, and interest in entrepreneurship. It will provide insights into how students perceive such government initiatives and whether they consider them viable career options. This study mainly concentrates on the examination of awareness of Prime Minister Employment Generation Programme among Arts and science college students in Sivakasi Taluk. The study was confirmed at Sivakasi Municipal Corporation in Virudhunagar District. This study shows the awareness of PMEGP scheme and the interest of college students on the startup ideas and study of the utilization of government schemes by them.

### III. SAMPLING DESIGN

According to the Records available with the District Statistical Hand Book 2023- 2024 in the Virudhunagar district Profile – There are 5 Arts & Science Colleges are operated in Sivakasi Taluk namely:

1. Government arts and Science College – 2275 Students
2. The Standard Fire Works Rajarathinam College for Women's - 3361 Students
3. Ayya Nadar Janaki Ammal College – 4458 Students
4. S.M.S Arts and Science College – 750 Students
5. Sri Kaleeswari College of Arts and Science – 2174 Students

### IV. SAMPLE SIZE

The present study is focused on Awareness of PMEGP Scheme among college students in Sivakasi Taluk, **110 respondents** were selected. The researcher has selected 1% of these education institution (i.e.) 130 respondents as samples calculated through **Stratified Random Sampling Method**. Out of 130 respondents 20 samples are error at the time of data collection mistakenly given by respondents. The following table show sample calculation for the study.

S. No	College Name	No. of Students	Percentage (1%)	No. of Samples
1	Government College	2275	22.75	23
2	SFR College	3361	33.61	34
3	ANJAC College	4458	44.58	44
4	SMS College	750	7.50	7
5	Sri Kaleeswari College	2174	21.74	22
<b>Total</b>		<b>13,018</b>	<b>130.18</b>	<b>130</b>

Source: Computed Data ([www.virudhunagar.nic.in](http://www.virudhunagar.nic.in))

### V. PMEGP SCHEME

In 2008: The Ministry of Micro, Small, and Medium Enterprises (MSME) officially launched the Prime Minister's Employment Generation Programme (PMEGP), which combined the earlier REGP and PMRY schemes. The Khadi and Village Industries Commission (KVIC) was tasked with the implementation of this initiative. 2014: The government initiated a series of reforms to broaden the reach and effectiveness of PMEGP, which included enhanced financial assistance, simplified loan access, and a stronger emphasis on supporting rural and underdeveloped regions. Post-2015: There was a concerted effort to boost the operational efficiency of the scheme by fostering better collaboration between government bodies and financial institutions. The launch of an e-Portal facilitated online applications and increased transparency in the application process. 2020-2021: In response to the COVID-19 pandemic, the government implemented strategies to promote entrepreneurship as a pathway to economic recovery. Specific financial aid and initiatives under PMEGP were designed to support the revival of small and micro-enterprises severely affected by the pandemic.

The scheme aims to generate employment opportunities in rural as well as urban areas of the country by setting up new self-employment ventures, projects or micro enterprises. It also aims: to provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, to help arrest migration of rural youth to urban areas. to increase wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment. The scheme is implemented by Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level. At the state level, the scheme is implemented through state bodies, District Industries Centres (DICs) and banks.

**SOURCES OF KNOW ABOUT PMEGP SCHEME**

The researcher has examined the sources of know about PMEGP scheme of the respondents, the results are depicted under Table 1.1.

**TABLE 1.1**  
**SOURCES OF KNOW ABOUT PMEGP SCHEME**

S. No	PMEGP Scheme	No of respondents	Percentage
1	Social media	55	50.0
2	Government websites	10	9.10
3	Newspaper/magazines	9	8.20
4	College seminars/conference	20	18.20
5	Parents/family members	8	7.30
6	Banks/government office	8	7.30
<b>Total</b>		<b>110</b>	<b>100.00</b>

**Source: Primary Data**

Table 1.1 indicates that out of 110 respondents, 50.00% (55) of the respondents know PMEGP scheme through social media, 9.10% (10) of the respondents know from government websites, 8.20% (9) of the respondents know from newspapers/magazines, 18.20% (20) of the respondents know from seminars/conferences organized by educational institutions, 7.30% (8) of the respondents know from their parents/family members and 7.30% (8) of the respondents know about PMEGP scheme through banks/government office.

It is inferred that most of the respondents (50.00%) know PMEGP scheme through social media (55).

**OBJECTIVES OF PMEGP**

The researcher has examined the respondents perceive the objectives of the PMEGP.

**TABLE 1.2**  
**OBJECTIVES OF PMEGP**

S. No	Objectives	No of respondents	Percentage
1	Reducing the unemployment strength in rural areas	27	24.50
2	Supporting start-up and new business	47	42.70
3	Financial assistance to unemployed youth	16	14.50
4	Providing employment opportunity	20	18.20
<b>Total</b>		<b>110</b>	<b>100.00</b>

**Source: Primary Data**

Above Table 1.2 indicates that out of 110 respondents, 24.50% (27) of the respondents think that the objective of PMEGP scheme is Reducing the unemployment strength in rural areas, 42.70% (47) of the respondents think that the objective of PMEGP scheme is Supporting start-up business, 14.50% (16) of the respondents think that objective of PMEGP scheme is providing Financial assistance to unemployed youth, 18.20% (20) of the respondents think that objectives of the PMEGP scheme is to Provide employment opportunity.

It shows that most of the respondents (42.70%) think that the objective of PMEGP scheme is to support start-up business and new business (47).

**CHALLENGES IN APPLYING PMEGP**

The researcher has examined that what are the challenges faced by respondents due to applying the PMEGP scheme. The results are depicted under Table 1.3.

**TABLE 1.3**  
**CHALLENGES IN APPLYING PMEGP**

S. No	Challenges	No of respondents	Percentage
1	Lack of awareness	57	51.80
2	Complex application process	19	17.30
3	Difficulty in getting loan approval	17	15.50
4	Lack of proper business idea	17	15.50
<b>Total</b>		<b>110</b>	<b>100.00</b>

**Source: Primary Data**

Table 1.3 indicates that out of 110 respondents, 51.80% (57) of the respondents are lack of awareness in applying PMEGP scheme, 17.30% (19) of the respondents had complex application process in applying PMEGP, 15.50% (17) of the respondents faced difficulty in getting loan in PMEGP and 15.50% (17) of the respondents does not have lack of proper business idea for applying PMEGP.

It is inferred that majority (51.80%) of the respondents' lack of awareness in applying PMEGP scheme (57).

### SUGGESTIONS FOR REDUCING LACK OF AWARENESS

The researcher has examined that in case of lack of awareness in applying PMEGP scheme, what the government should do to increase the awareness of PMEGP scheme. The results are depicted under Table 1.3.1.

**TABLE 1.3.1**  
**SUGGESTIONS FOR REDUCING LACK OF AWARENESS**

S. No	Awareness	No of respondents	Percentage
1	Conduct conference/ seminars	18	31.50
2	Improve social media campaigns	19	33.30
3	Initiatives via banks	9	15.70
4	Provide mentoring and training for students	11	19.50
<b>Total</b>		<b>57</b>	<b>100.00</b>

**Source: Primary Data**

Table 1.3.1 indicates that out of 110 respondents, 31.50% (18) of the respondents think government should conduct conference/seminars to reduce the lack of awareness of PMEGP scheme, 33.30% (19) of the respondents think government should improve social media campaigns, 15.70% (9) of the respondents think government should conduct awareness initiatives via banks and 19.50% (11) of the respondents think government should provide mentoring and training for students to increase awareness about PMEGP scheme.

It is inferred that most of the respondents (33.30%) think that government should improve social media campaigns to increase awareness about PMEGP to the general public (19).

### AWARENESS PROGRAM CONDUCTED BY COLLEGE

The researcher has further analysed the whether the educational institution conducting the related to government schemes/PMEGP that the awareness program The results are shown in Table 1.4.

**TABLE 1.4**  
**AWARENESS PROGRAM CONDUCTED BY COLLEGE**

S. No	Program on awareness	No of respondents	Percentage
1	Conducted	53	48.20
2	Not conducted	57	51.80
<b>Total</b>		<b>110</b>	<b>100.00</b>

**Source: Primary Data**

Table 1.4 reveals that out of 110 respondents, 48.20% (53) of the respondents' educational institutions organized awareness program about PMEGP and 51.80% (57) of the respondents' colleges does not organize awareness program about PMEGP.

It is inferred that majority (51.80%) of the respondents' opinion that the education institution does not conduct any government initiatives/PMEGP awareness programme (57).

### TYPE OF AWARENESS PROGRAM CONDUCTED BY COLLEGE

The researcher has further in-depth analysed the type of awareness program organized by college about PMEGP Scheme. The results are depicted under Table 1.5

**TABLE 1.5**  
**TYPE AWARENESS PROGRAM CONDUCTED BY COLLEGE**

S. No	Type of Awareness Program	No of respondents	Percentage
1	Seminar/conference	29	54.70
2	KVIC sponsored, people education programme	11	20.80
3	Essay writing/elocution competition	7	13.20
4	District level awareness camp on PMEGP	6	11.30
<b>Total</b>		<b>53</b>	<b>100.00</b>



**Source: Primary Data**

It clearly indicated that the Table 1.5 shows that out of 110 respondents, 54.70% (29) of the respondents attended awareness program about seminar/conference in college, 20.80% (11) of the respondents attended awareness program of KVIC sponsored, people education programme, 13.20% (7) of the respondents attended awareness program on essay writing / elocution competition and 11.30% (6) of the respondents attended awareness program on district level awareness camp on PMEGP.

It is inferred that majority of the respondents (54.70%) attended seminar/conference about PMEGP in their college (29).

**AWARENESS LEVEL OF PMEGP SCHEME**

The researcher has examined that the awareness level of PMEGP scheme among college students and results are shown in Table 1.6.

**TABLE 1.6**  
**AWARENESS LEVEL OF PMEGP SCHEME**

S. No	PMEGP	HA	A	M	LA	UA	Total
1	Eligibility to apply PMEGP scheme	33 30.00%	32 29.10%	32 29.10%	7 6.40%	6 5.50%	110 100.00%
2	Registration procedure for PMEGP Scheme	21 19.10%	39 35.50%	37 33.60%	9 8.20%	4 3.60%	110 100.00%
3	Know about the CIBIL score that affect loan amount	16 14.50%	32 29.10%	37 33.60%	15 13.60%	10 9.10%	110 100.00%
4	Maximum cost of the project under PMEGP scheme for manufacturing sector and service sector	24 21.80%	31 28.10%	33 30.10%	10 9.10%	12 10.90%	110 100.00%
5	Subsidy provided by the government	16 14.50%	37 34.20%	39 34.90%	9 8.20%	9 8.20%	110 100.00%
6	Know about the training program will be conducted by the district industrial center	19 17.30%	30 27.30%	41 37.30%	12 10.90%	8 7.30%	110 100.00%

**Source: Primary Data**

\* HA-Highly Aware, A-Aware, M-Moderate, LA-Less Aware, UA-Unaware

The researcher has assigned the following weight to the respondent's awareness level about PMEGP scheme. Highly Aware - 5 Points, Aware - 4 Points, Moderate - 3 Points, Less Aware - 2 Points, Unaware - 1 Point.

It is observed from the above Table 1.6, out of the 110 respondents, 30.00% (33) of the respondents are Highly Aware about the eligibility criteria to apply PMEGP scheme, 35.50% (39) of the respondents are Aware about registration procedure for PMEGP scheme, 33.60% (37) of the respondents are Moderate about the CIBIL score that affect loan amount of PMEGP scheme, 30.10% (33) of the respondents have Aware and Moderate level of awareness of maximum cost of the project under manufacturing sector and service sector in PMEGP scheme, 34.90% (39) of the respondents have Aware and Moderate level of awareness of subsidy provided by the government in PMEGP scheme and 37.30% (41) of the respondents are Aware about the training program will be conducted by the district industrial center.

It is inferred that majority of the respondents are Moderate aware about the PMEGP Scheme.

**OPINION ABOUT PMEGP SCHEME**

The researcher has examined that the respondent's opinion related to PMEGP scheme. The results are depicted under Table 1.7.

**TABLE 1.7**  
**OPINION ABOUT PMEGP SCHEME**

S. No	Statements	SA	A	N	DA	SDA	Total
1	PMEGP scheme satisfies your financial requirements	38 34.50%	<b>45</b> <b>40.90%</b>	19 17.30%	4 3.60%	4 3.60%	<b>110</b> <b>100.00%</b>
2	This scheme helps in the development of business	22 20.00%	<b>51</b> <b>46.40%</b>	29 26.40%	5 4.50%	3 2.70%	<b>110</b> <b>100.00%</b>
3	It promotes interest of young entrepreneurship	31 28.20%	<b>43</b> <b>39.10%</b>	26 23.60%	6 5.50%	4 3.60%	<b>110</b> <b>100.00%</b>
4	This scheme acts as a back bone of investors by supporting of investments	21 19.10%	<b>48</b> <b>43.60%</b>	30 27.30%	7 6.40%	4 3.60%	<b>110</b> <b>100.00%</b>
5	Promotes the growth of industrial sectors in India	29 26.40%	<b>50</b> <b>45.50%</b>	21 19.10%	3 2.70%	7 6.40%	<b>110</b> <b>100.00%</b>
6	PMEGP scheme has helped improve job opportunities in rural and semi-urban areas	29 26.40%	<b>42</b> <b>38.20%</b>	32 29.10%	3 2.70%	4 3.60%	<b>110</b> <b>100.00%</b>
7	PMEGP scheme provides sufficient support to help new businesses succeed	30 27.30%	<b>41</b> <b>37.30%</b>	28 25.50%	5 4.50%	6 5.50%	<b>110</b> <b>100.00%</b>
8	PMEGP has contributed to reducing unemployment in the country	25 22.70%	<b>50</b> <b>45.50%</b>	24 21.80%	8 7.30%	3 2.70%	<b>110</b> <b>100.00%</b>
9	PMEGP scheme provides adequate training and guidance to entrepreneur's	27 24.50%	<b>44</b> <b>40.50%</b>	24 21.80%	7 6.40%	8 7.30%	<b>110</b> <b>100.00%</b>
10	PMEGP encourages entrepreneurs to start new business with innovate ideas	21 19.10%	<b>47</b> <b>42.70%</b>	29 26.40%	8 7.30%	5 4.50%	<b>110</b> <b>100.00%</b>
11	The scheme has been particularly effective in empowering women entrepreneur's	26 23.60%	<b>42</b> <b>38.20%</b>	28 25.50%	5 4.50%	9 8.20%	<b>110</b> <b>100.00%</b>
12	PMEGP has enabled young entrepreneurs to start their businesses more easily	18 16.40%	<b>53</b> <b>48.20%</b>	27 24.50%	6 5.50%	6 5.50%	<b>110</b> <b>100.00%</b>
13	Bank project and loan approval criteria in PMEGP are simple and easily understandable	27 24.50%	<b>47</b> <b>42.70%</b>	24 21.80%	5 4.50%	7 6.40%	<b>110</b> <b>100.00%</b>
14	PMEGP scheme is accessible & affordable to your business	20 18.20%	<b>47</b> <b>42.70%</b>	30 27.30%	8 7.30%	5 4.50%	<b>110</b> <b>100.00%</b>
15	Do you believe PMEGP should be promoted entrepreneurship among college students?	19 17.30%	<b>49</b> <b>44.50%</b>	31 28.20%	2 1.80%	9 8.20	<b>110</b> <b>100.00%</b>

**Source: Primary Data**

**\* SA-Strongly Agree, A-Agree, N-Neutral, DA- Disagree, SDA- Strongly Disagree**

The researcher has assigned the following weight to the respondent's opinion about PMEGP scheme. Highly Aware - 5 Points, Aware - 4 Points, Moderate - 3 Points, Less Aware - 2 Points, Unaware - 1 Point.

It is observed from the above Table 1.7, out of the 110 respondents, 40.90% (45) of the respondents Agree opinion about PMEGP scheme satisfies your financial requirements, 46.40% (51) of the respondents Agree opinion about scheme that helps in the development of business, 39.10% (43) of the respondents Agree opinion about that it promotes interest of young entrepreneurship, 43.60% (48) of the respondents Agree opinion about this scheme acts as a back bone of investors by supporting of investments, 45.50% (50) of the respondents Agree opinion about the promotes the growth of industrial sectors in India, 38.20% (42) of the respondents Agree opinion about PMEGP scheme has helped improve job opportunities in rural and semi-urban areas, 37.30% (40) of the respondents Agree opinion about the scheme provides sufficient support to help new businesses succeed, 45.50% (50) of the respondents Agree opinion about scheme has contributed to reducing unemployment in the country, 40.50% (44) of the respondents Agree opinion about the scheme provides adequate training and guidance to entrepreneur's, 42.70% (47) of the respondents Agree opinion about the scheme encourages entrepreneurs to start new business with innovate ideas, 38.20% (42) of the respondents Agree opinion about the scheme has been particularly effective in

empowering women entrepreneur's, 48.20% (53) of the respondents Agree opinion about the scheme has enabled young entrepreneurs to start their businesses more easily, 42.70% (47) of the respondents Agree opinion about bank project and loan approval criteria in PMEGP are simple and easily understandable, 42.70% (47) of the respondents Agree opinion about the scheme is accessible & affordable to your business, 44.50% (49) of the respondents Agree opinion about that do you believe the scheme should be promoted entrepreneurship among college students.

It is inferred that majority of the respondents are Agree the statements regarding the opinions about PMEGP Scheme.

### PLANNING TO START YOUR OWN BUSINESS AFTER GRADUATION

The researcher has examined that the respondents are planning to start own business after graduation. The results are depicted under Table 1.8.

**TABLE 1.8**

#### PLANNING TO START YOUR OWN BUSINESS AFTER GRADUATION

S. No	Start business after graduations	No of respondents	Percentage
1	Yes, definitely	50	45.50
2	May be, if i get the support and guidance	43	39.10
3	May be, if i get the financial assistance	17	15.50
<b>Total</b>		<b>110</b>	<b>100.00</b>

#### Source: Primary Data

It clearly indicated that Table 1.8 that out of 110 respondents, 45.50% (50) of the respondents are planning to start own business after graduations, 39.10% (43) of the respondents are planning to start own business after graduations may be, if I get the support and guidance and 15.50% (17) of the respondents are planning to start own business after graduation may be, if I get the financial assistance.

It is inferred that most of the respondents (45.50%) are planning to start your own business after graduation (50).

### INTEREST TO APPLYING FOR PMEGP

The researcher has analysed the respondent's interest for applying the PMEGP Scheme. The results are depicted under Table 1.9.

**TABLE 1.9**

#### CONSIDER TO APPLYING FOR PMEGP

S. No	Applying for PMEGP	No of respondents	Percentage
1	Yes, definitely	47	42.70
2	May be	35	31.80
3	No	28	25.50
<b>Total</b>		<b>110</b>	<b>100.00</b>

#### Source: Primary Data

It clearly indicated that Table 1.9 that out of 110 respondents, 42.70% (47) of the respondents opinion that if the government/Banks provide proper guidance consider in applying PMEGP, 31.80% (35) of the respondents opinion that may be if the government provide proper guidance for applying PMEGP and 25.50% (28) of the respondents opinion that not consider for applying PMEGP.

It is inferred that most of the respondents (42.70%) opinion that if the government/Banks provide proper guidance then considering for applying PMEGP (47).

**REASON FOR NOT APPLYING PMEGP**

The researcher has further in-depth analysis of the reason for not applying PMEGP scheme of the respondents who opinion that may be and not that the respondents for not applying PMEGP. The results are depicted under Table 1.9.1.

**TABLE 1.9.1**  
**REASON FOR NOT APPLYING PMEGP**

S. No	Reason for not applying PMEGP	No of respondents	Percentage
1	Their procedures/formalities	9	8.20
2	Complex application process	7	6.40
3	Difficult in getting loan approval	8	7.30
4	Need lot of business document	11	10.00
5	Subsidy release is delayed	5	4.50
6	Lack of handling support	8	7.30
7	Mandatory own contribution	3	2.70
8	High rejection rated by banks	12	10.90
<b>Total</b>		<b>63</b>	<b>100.00</b>

**Source: Primary Data**

It clearly indicated that Table 1.9.1 that out of 110 respondents, 8.20% (9) of the respondents consider their procedures/formalities are the reason for not applying PMEGP, 6.40% (7) of the respondents consider complex application process are the reason for not applying PMEGP, 7.30% (8) of the respondents consider difficult in getting loan approval are the reason for not applying PMEGP, 10.00% (11) of the respondents consider need lot of business document are the reason for not applying PMEGP, 4.50% (5) of the respondents consider subsidy release is delayed are the reason for not applying PMEGP, 7.30% (8) of the respondents consider lack of handling support are the reason for not applying PMEGP, 2.70% (3) of the respondents consider mandatory own contribution are the reason for not applying PMEGP and 10.90% (12) of the respondents consider high rejection rates by banks are the reason for not applying PMEGP.

It shows that most of the respondents (10.90) reason for not applying PMEGP is because of their high rejection rate by banks (12).

**VI. CONCLUSION**

The present study revealed that the overall awareness of the Prime Minister Employment Generation Programme among college students is relatively low. Although a fair number of students expressed interest in entrepreneurship, many were either unaware or only partially informed about the PMEGP scheme and its benefits. The findings indicate that while students are interested in self-employment and government support schemes, the reach and communication of such schemes need to be improved significantly. PMEGP is an important program designed to encourage entrepreneurship by providing funding and support, students' awareness of it is still quite low. In order to close the knowledge gap, the results emphasize the necessity of focused awareness campaigns, workshops, and partnerships between government organizations and academic institutions. Through PMEGP, students can be encouraged to investigate entrepreneurial prospects, which can greatly aid in local economic development and self-employment.

Proactive steps like awareness campaigns, workshops on entrepreneurial development, adding PMEGP-related material to college courses, and cooperation between academic institutions and regional businesses are crucial to closing this gap. When it comes to holding student-specific seminars, training sessions, and outreach initiatives, government officials and non-governmental organizations (NGOs) can be quite helpful. In conclusion, raising college students' knowledge of PMEGP in Sivakasi Taluk can significantly influence the development of self-reliance, entrepreneurship, and unemployment reduction. The program can act as a potent stimulant for regional economic growth and sustainable development by providing young people with the required information and tools. Effective use of digital platforms, active involvement of educational institutions, and practical exposure through workshops and seminars can bridge this gap. By implementing the suggested measures, the government and educational bodies can foster a more entrepreneurial mindset among students and empower them to take advantage of employment generation programs like PMEGP in the future.

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