



RESEARCH ARTICLE

An Assessment of the Socio-Economic Profiles and Operational Progress of the PMEGP: A Comparative Study

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ABSTRACT

The Prime Minister's Employment Generation Programme (PMEGP) plays a crucial role in the vision of promoting entrepreneurship and generating employment in both rural and urban areas, thereby encouraging self-reliance. It encourages entrepreneurship and self-employment by providing a margin money subsidy on bank loans for setting up new enterprises. Employment generation is essential for combating poverty, properly using people's intellectual, physical, and skill-based potential, and ensuring the working population becomes economically productive. This paper aims to conduct a comparative analysis of the PMEGP beneficiaries across the 2018-19 and 2023-24 cohorts of Assam. This study captures the shifts in socio-economic conditions alongside the digitalisation of the loan-sanctioning process and the Entrepreneurial Development Programme (EDP) during the two time periods. A sample of 310 beneficiaries from three districts of Assam, namely, Dhubri, Kamrup (R), and Dima Hasao. The districts are selected based on the highest, moderate and lowest number of beneficiaries in both the cohorts in Assam. Data from 155 beneficiaries were collected each year, and statistical analysis of percentages, the Chi-square test and the t-test are used. The study found a significant shift in the respondents' demographic profile towards females and an increase in income levels. On the other hand, the study found a change in perception of the respondents towards the loan sanctioning process of the banks and the EDP. Although the empirical evidences confirm the transition from physical processing to digitalisation, it also highlights the persistent structural barriers in the banking credit undertaking.

1. INTRODUCTION

To fight against poverty and unemployment, the generation of efficient, fairly compensated employment is an indispensable component (Gupta, 2018). This poses a major challenge for an emerging country like India. India's unemployment situation

differs greatly from that of industrialised or developed nations. In India, both rural and urban areas are encountering redundancy. Subsequent governments and policymakers have always faced pressure to increase employment opportunities in India to strengthen the country's workforce and enable the

population to become economically independent. Through various initiatives and schemes like Startup India, Stand-Up India, Make in India, Digital India, Skill India, and the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), each of which focuses on different aspects of entrepreneurial development, ranging from market access and capacity building to finance and infrastructure, the government has attempted to address these challenges. However, schemes like Startup India and Skill India face challenges related to bureaucracy, information asymmetry, and inclusion that hinder their full impact. Stronger outreach, digital enablement, local-level capacity building, and regular impact evaluation are required to bridge these gaps (Basavapattan, 2025). The government has played an important role in stimulating entrepreneurship, providing skills and training support to individuals, and helping them create sustainable, self-reliant livelihoods. To reduce poverty, migration, economic disparity, and unemployment, and to develop rural areas and backward regions, rural entrepreneurship is one of the perfect solutions to adopt (Jadhav, 2019). In this aspect, the Ministry of Micro, Small & Medium Enterprises (M/o MSME) has helped in promoting the growth and development of the Khadi, Village, and Coir Industries, in cooperation with concerned ministries/departments, state governments, and other stakeholders (Govindaraj, 2022).

To generate entrepreneurial ventures and self-employment opportunities in India, the Government launched the Prime Minister's Employment Generation Programme (PMEGP) on 15th August 2008 as a central sector scheme. Up to 31st December 2025, 10.73 lakh micro-enterprises with margin-money subsidy of approximately ₹29,295 crore have generated an estimated 87 lakh jobs (PIB Report, 2026). This marks the effective operation of the scheme in generating employment opportunities in the economy. At the national level, the Khadi and Village Industries Commission (KVIC) has been appointed as the nodal agency for the implementation of PMEGP. At the field level, the programme is implemented by KVIC, State Khadi and Village Industries Boards (KVIBs), and District Industries Centres (DICs), which carry out the authority of the corresponding state governments. Under the

programme, banks offer loans in addition to KVIC-provided margin money assistance.

Over the years, PMEGP has provided financial assistance, technical support, and training to entrepreneurs across the country. PMEGP has helped entrepreneurs to have access to credit, new technology, and resources, thus enabling them to scale up their operations and compete globally (Sharma, 2024).

Schemes like PMEGP help create employment opportunities through micro-entrepreneurial ventures. It enables a new entrepreneur to establish their units as well as create an entrepreneurial wave in every nook and corner of the country, especially in rural areas (Khan et al., 2018). A study by Wadichar et al. (2022) shows how PMEGP has proved itself to be a successful livelihood tool in reducing poverty, unemployment, and social and economic disparities among participants. It is implemented to improve self-employment opportunities at the regional level, reduce rural-urban migration, enhance artisans' wage-earning ability, and raise the employment rate of both urban and rural areas (Dessai, 2017). Gupta (2018) emphasised developing awareness programmes and skill development infrastructure with a well-structured and planned training schedule, complementing the geographical and personal needs of the workforce in the North Eastern Regions of India. PMEGP has contributed to the inclusive growth of the vulnerable sections of society, and also contributed to their capacity building and provided them with training for future opportunities. The male population in Nainital was engaged in self-entrepreneurship and other employment opportunities, but the female category and the trans category needed better opportunities to grow (Joshi, 2025). PMEGP increased the entrepreneurial avenues in the Marathwada district of Maharashtra, as well as ensured overall expansion in the socioeconomic sector through sustainable livelihood and employment-creating capabilities (Altamash, 2020). The new beneficiaries need to go through compulsory EDP training, which helps in capacity-building (Mishra & Pandey, 2019). The EDP training has shown a positive impact on the skill enhancement of beneficiaries. Salunkhe (2016) confirmed that the majority of the beneficiaries were able to provide

employment opportunities to the rural unemployed people in the Kolhapur district of Maharashtra. PMEGP had encouraged the youth to set up their own business instead of any dependency on a formal job, which has helped in reducing unemployment and socioeconomic disparities among beneficiaries in the Palghar district of Maharashtra (Jadhav & Thakur, 2026). Khan et al. (2018) found that the minority community benefited the most from PMEGP in Jammu and Kashmir. PMEGP beneficiaries faced many challenges, viz., unresponsive behaviour from the banks, delays in the sanctioning of proposals and disbursal of loans from the bank, reduction of project cost from the bank, and huge pendency of work at the branch and nodal banks (Unnisa & Amulya, 2016). PMEGP made significant strides in employment generation and socio-economic upliftment; however, various gaps remain in implementation and support mechanisms (Christy & Subalakshmi, 2025).

2. RESEARCH GAP

Various studies on the significance of PMEGP have been conducted across mainland Indian states; however, there remains a critical empirical deficit concerning its performance in the northeastern states, especially within the state of Assam. This study addresses the vital research gap by executing a two-cohort comparative analysis focused on Assam. It uniquely synthesises beneficiary socio-economic characteristics with grassroots perceptions of the digitalised loan pipeline and the transitioned online EDP training model. The study tries to capture the working of the PMEGP in Assam at the grassroots level.

3. OBJECTIVES OF THE STUDY

1. To conduct a comparative analysis of the socio-economic profiles of PMEGP beneficiaries between the 2018-19 and 2023-24 periods.
2. To evaluate and compare the efficiency, transparency, and structural delivery of the loan sanctioning process and Entrepreneurship Development Programme (EDP) under PMEGP across the 2018-19 and 2023-24 study periods.

4. RESEARCH METHODOLOGY

The present study assesses the socio-economic profiles and operational progress of PMEGP in Assam.

This study is based on primary and secondary data. The primary data is collected using a survey schedule from three districts of Assam, namely, Dhubri, Kamrup (R), and Dima Hasao. The districts are selected based on the highest, moderate, and lowest number of beneficiaries in 2018-19. The level of development in the three districts is different, which is expected to capture the structural heterogeneity of Assam. The secondary data was collected from the published gazettes of central and state government organisations, Khadi and Village Industries Commission (KVIC) Mumbai and Guwahati, District Industrial Centre (DIC) Dhubri, Kamrup (R), and Dima Hasao, Khadi and Village Industries Board (KVIB) Dhubri, Kamrup (R), and Dima Hasao, textbooks, research journals, research theses, and published and unpublished records of the government, etc.

The PMEGP beneficiaries' information is collected using the Systematic Sampling Method and a direct personal interview. The study is empirical in nature as it is based on data personally gathered with the help of a schedule. Two groups of beneficiaries are taken into consideration in this study, namely the beneficiaries of 2018-19 and 2023-24. The two groups are selected to determine the performance of the PMEGP over the years. The population sizes for 2018-19 and 2023-24 are 267 and 434, respectively. Using Cochran's formula, the required sample size for the study is estimated to be 249, but for statistical significance, it is rounded up to 310. The total of 310 is divided between the two time periods, which are 155 per year. For fair representation of the districts, the sample size is selected proportionately to the district's population. The population and sample size of the three districts of the two beneficiaries of the two time periods are given below (**Table 1**):

Table 1.

2018-19 beneficiaries	Population (267)	Sample (155)
Dhubri	186	110
Kamrup	55	30
Dima Hasao	26	15
2023-24 beneficiaries	Population (434)	Sample (155)
Dhubri	142	55

Kamrup	260	86
Dima Hasao	32	14

Thus, 155 beneficiaries from each of 2018-19 and 2023-24 are taken for analysis in this study.

Depending upon the necessity, tables and statistical tools such as averages, percentages, chi-square tests, and t-tests are used, and the data is processed through MS-Excel and SPSS (13) package.

5. DATA ANALYSIS

This section summarizes and discusses the results of the study.

Objective 1: To conduct a comparative analysis of the socio-economic profiles of PMEGP beneficiaries between the 2018-19 and 2023-24 periods.

The current section presents the profile of beneficiaries of the Prime Minister's Employment Generation Programme, providing background information on their characteristics, including age, gender, community, educational qualification, family type, monthly income, and business type. The motive of this profile is to capture a visualisation of the Prime Minister's Employment Generation Programme's beneficiaries responding to the schedule. This objective attempts to compare the demographic profile of beneficiaries of the PMEGP across three districts in Assam.

Table 1.1 represents respondents by age group of three districts of Assam for the years 2018-19 and 2023-24. It can be seen that in both years, the maximum number of respondents pertained to the age group of 28 to 38 years. It reveals that the Prime Minister's Employment Generation Programme is particularly popular among young entrepreneurs. Year-wise analysis depicts that in 2018-19, 7.74% of respondents are in the age group of 18-28 years, 38.70% are in the 28-38 age group, 33.54% are in the 38-48 age group, and 20% are in the 48 and above age group. The same pattern is witnessed in the year 2023-24. The majority of the respondents are from the 28-38 age group. In 2023-24, 7.10% are in the 18-28 age group, 39.35% are in the 28-38 age group, 34.84% are in the 38-48 age group, and 18.71% are in the 48 and above age group. The chi-square value is 7.06, and the p-value is 0.631, which is more than

0.05. So, the result shows that there is no difference in age group between the two years.

Table 1.1: Distribution of respondents according to age

Year	2018-19		2023-24		Total	
Age (years)	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
18-28	12	7.74	11	7.10	23	7.41
28-38	60	38.70	61	39.35	121	39.03
38-48	52	33.54	54	34.84	110	34.19
48 and above	31	20.00	29	18.71	60	19.35
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 7.0596, p-value = 0.631

Table 1.2: Distribution of respondents according to gender

Year	2018-19		2023-24		Total	
Gender	Frequency	%	Frequency	%	Frequency	%
Male	105	67.74	96	61.94	201	64.84
Female	50	32.26	59	38.06	109	35.16
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 4.46, p-value = 0.035

Table 1.2 depicts the number of respondents by gender in the three districts of Assam for the years 2018-19 and 2023-24. It can be seen that in both years, the maximum number of respondents is male. In 2018-19, 67.74% of the respondents are male, and 32.26% are female. In 2023-24, 61.94% of the respondents are male, and 38.06% are female. The percentage of female respondents increased in the year 2023-24 compared to 2018-19. The chi-square value is 4.46, and the p-value is 0.035, which is less than 0.05. So, the result indicates that there is a difference in enrolment of respondents according to gender between the two time periods.

Table 1.3: Distribution of respondents according to the Community

Year	2018-19		2023-24		Total	
Community	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
General	112	72.26	108	69.68	220	70.97
OBC	9	5.81	16	10.32	25	9.35
SC	25	16.13	14	9.03	39	11.29
ST	9	5.81	17	10.97	26	8.39
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 11.6018, p-value = 0.237

Table 1.3 depicts the number of respondents from various communities, viz. General category, Other Backward Classes, Scheduled Caste, and Scheduled Tribe. In both years, i.e., 2018-19 and 2023-24, the respondents from the General category are the highest, i.e., 72.26% and 69.68%, respectively. In the year 2018-19, the percentage of OBC and ST category respondents is similar, which is 5.81%. However, both OBC and ST category respondents increased in the year 2023-24, which are 10.32% and 10.97%, respectively. While in 2018-19, the SC category respondents (16.13%) are higher compared to those of 2023-24, which was 9.03%. The chi-square value is 11.608, and the p-value is 0.237, which is more than 0.05. The result shows that the pattern of distribution of respondents according to community in both years is the same.

According to the guidelines of the Prime Minister's Employment Generation Programme, the minimum qualification to enrol in the scheme is 8th standard. **Table 1.4** shows that in both years (2018-19 and 2023-24), the maximum number of respondents is 10th pass. Only 1.94% and 3.87% are postgraduate students in 2018-19 and 2023-24, respectively. The chi-square value is 14.38, and the p-value is 0.57, which is more than 0.05, indicating that in both years there is no difference among the respondents as per the qualification pattern.

Table 1.4: Distribution of respondents according to educational qualification

Year	2018-19		2023-24		Total	
Educational qualification	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Upto 8th class	17	10.97	25	16.13	42	13.55
Upto 10th class	58	37.42	48	30.97	106	34.19
Upto 12th class	47	30.32	39	25.16	86	27.74
Upto Graduation	30	19.35	37	23.87	67	21.61
Upto Post graduation	3	1.94	6	3.87	9	2.90
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 14.3878, p-value = 0.570

Table 1.5: Distribution of respondents according to family type

Year	2018-19		2023-24		Total	
Family type	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Nuclear	101	65.16	113	72.91	214	69.03
Joint	54	34.84	42	27.09	96	30.97
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 0.9968, p-value = 0.318

Table 1.5 depicts the number of respondents according to family type, viz., nuclear and joint. In both years (2018-19 and 2023-24), the

Table 1.6: Distribution of respondents according to monthly income						
Year	2018-19		2023-24		Total	
Monthly income	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Upto 10,000	51	32.90	43	27.74	94	30.32
10,000-50,000	58	37.42	58	37.42	116	37.42
50,000-1,00,000	33	21.29	45	29.03	78	25.16
Above 1,00,000	13	8.39	9	5.81	22	7.10
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 16.8205, p-value = 0.042

respondents belonged to a nuclear family with 65.16% and 72.91%, respectively. The chi-square value is 0.997, and the p-value is 0.318, which is more than 0.05, indicating that in both years there is no difference among the respondents according to family type.

Table 1.6 indicates the monthly income of the respondents in 2018-19 and 2023-24. In both years, 37.42% of respondents were earned in the range of Rs. 10,000 to 50,000. In 2023-24, the respondents in the range of Rs. 50,000-1,00,000 increased to 29.03% as compared to that of 2018-19, which is 21.29%. However, in 2023-24, the respondents earning a monthly income above Rs. 1,00,000 decreased to 5.81% compared to that of 2018-19, which is 8.39%. The chi-square value is 16.82, and the p-value is 0.042, which is less than 0.05, indicating a difference in income among the respondents between the two time periods.

Table 1.7: Distribution of respondents according to business type

Year	2018-19		2023-24		Total	
Business type	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Manufacturing	104	67.10	81	52.26	185	59.68
Service	51	32.90	74	47.74	125	40.32
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 1.0420, p-value = 0.307

The beneficiaries of the Prime Minister's Employment Generation Programme can use the loan for manufacturing business as well as any business under the service sector. According to the PMEGP guidelines,

any beneficiary can establish a business in the manufacturing sector up to Rs. 50 lakhs and in the service sector up to Rs. 20 lakhs. In 2018-19, most of the respondents opted for the manufacturing sector, which is 67.10%, and the service sector is 32.90%. In 2023-24, as well, the respondents opting for the manufacturing sector fell to 52.26%, and the respondents opting for the service sector rose to 47.74%. But the respondents in the manufacturing sector are higher than in the service sector. The chi-square value is 1.042, and the p-value is 0.307, which is more than 0.05, indicating no difference in the business type of the respondents between the two time periods (**Table 1.7**).

Objective 2: To evaluate and compare the efficiency, transparency, and structural delivery of the loan sanctioning process and Entrepreneurship Development Programme (EDP) under PMEGP across the 2018-19 and 2023-24 study periods.

As stated by the Ministry of Micro, Small and Medium Industries (MoMSME), 2022, under the PMEGP, in the case of General category beneficiaries, banks sanction 90% of the project cost and in the case of Special category beneficiaries, 95% of the project cost. Banks finance Capital Expenditure in the form of a term loan and Working Capital in the form of cash credit. The maximum project cost under PMEGP for the manufacturing sector is Rs. 50 lakhs and Rs. 20 lakhs for the service sector, which includes both term loan and cash credit. The sanction is issued online, and copies of the sanction order are sent to the applicants (by e-mail/hard copy) as well as to KVIC/KVIB/DIC/other Implementing Agencies (IAs) within 30 days from the receipt of the application from the District Agencies.

Table 2.1: Distribution of respondents according to ease of approaching the banks for the PMEGP loan

Year	2018-19		2023-24		Total	
	Frequ ency	%	Frequ ency	%	Frequ ency	%
Ease of approa ching the banks for the PMEGP loan						
Easy	50	32.3	109	70.3	159	51.29
Difficul t	105	67.7	46	29.7	151	48.71
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 4.823, p-value = 0.028

Table 2.1 depicts the ease with which the respondents approached the banks for the PMEGP loan in 2018-19 and 2023-24. In 2018-19, responses show that 32.3% of the respondents found it easy to approach the banks for the PMEGP loan, while 67.7% of the respondents found it difficult to approach. But the scenario changed completely in 2023-24. 70.3% of the respondents were of the view that they found it easy to approach the banks, while only 29.7% of them found it difficult. This problem can be solved by proper intervention by the nodal agencies. The p-value of the chi-square test was less than 0.05, which indicated that there is a difference in the opinions of the respondents during the two time periods.

Table 2.2 indicates the distribution of the respondents according to the repayment of the instalments of the PMEGP loan on time. It is found that the repayment percentage is high in both years. In 2018-19, 74.84% of respondents repaid the instalments on time, while 25.16% failed to repay on time. But in 2023-24, the repayment percentage increased to 92.91%, and only 7.09% failed to repay on time. The p-value of the chi-square test is 0.108, which indicates that there is not much difference in the repayment pattern of the PMEGP loan by the respondents in the two time periods.

Table 2.2: Distribution of respondents according to repayment of the instalments of the PMEGP loan on time

Year	2018-19		2023-24		Total	
	Frequ ency	%	Frequ ency	%	Frequ ency	%
Repaymen t of instalment s of the PMEGP loan on time						
Yes	116	74.84	144	92.91	260	83.87
No	39	25.16	11	7.09	50	16.13
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 2.5894, p-value = 0.108

Table 2.3 illustrates the distribution of respondents according to the inspection of units by implementing agencies in 2018-19 and 2023-24. The table shows that in 2018-19, 38.06% of units are inspected by KVIB/KVIC/DIC, 59.36% of units are inspected by the banks, and both the nodal agencies and banks inspected 2.58% of units. In 2023-24, 48.38% of units are inspected by the KVIB/KVIC/DIC, 45.16% of units are inspected by the banks, and 6.45% of units are inspected by both. The p-value of the chi-square test is 0.012, which is less than 0.05, which shows that there is a difference in the inspection pattern of the nodal agencies and the banks in the two time periods.

Table 2.4 shows the amount of time taken by the nodal agencies to contact the beneficiaries after submission of the PMEGP form in the two time periods. In 2018-19, 10.32% of respondents are contacted within 5 days, 16.77% of respondents are contacted in 5-10 days, and 72.90% of respondents reported that the nodal agencies took more than 10 days to contact. In 2023-24, 23.23% of respondents are contacted within 5 days, 18.06% are contacted in 5-10 days, and 58.71% are contacted after 10 days. The p-value is less than 0.05, indicating a statistically significant difference in the time taken by the nodal agencies to contact beneficiaries between the two time periods. During 2018-19, it took the

implementing agencies longer to contact the respondents compared to 2023-24.

Table 2.3: Distribution of respondents according to the inspection of the units by the implementing agencies

Year	2018-19		2023-24		Total	
Inspect ion of the units by the implem enting agencie s	Frequ ency	%	Frequ ency	%	Freq uenc y	%
KVIC/K VIB/DI C	59	38.06	75	48.38	134	43.22
Banks	92	59.36	70	45.16	162	52.25
Both	4	2.58	10	6.45	14	4.51
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 12.7935, p-value = 0.012

Table 2.4: Distribution of respondents according to the time taken by the nodal agencies to contact them after submission of the PMEGP form

Year	2018-19		2023-24		Total	
Time taken by the nodal agencies to contact the beneficiari es after submissio n of the PMEGP form	Frequ ency	%	Frequ ency	%	Frequ ency	%
Within 5 days	16	10.32	36	23.23	52	16.77
5-10 days	26	16.77	28	18.06	54	17.42
After 10 days	113	72.90	91	58.71	204	65.81
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 262.131, p-value = 0.001

Table 2.5: Distribution of respondents according to the time taken by the nodal agencies to sanction the PMEGP loan

Year	2018-19		2023-24		Total	
Time taken by the nodal agencies to sanction the PMEGP loan to the beneficiari es	Frequ ency	%	Frequ ency	%	Frequ ency	%
Less than 30 days	39	25.16	107	69.03	146	47.10
30 days	89	57.42	41	26.45	130	41.94
More than 30 days	27	17.42	7	4.52	34	10.97
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 254.765, p-value = 0.001

Table 2.5 shows the amount of time taken by the nodal agencies to sanction PMEGP loans to beneficiaries in the two time periods. In 2018-19, 25.16% of respondents received the loan in less than 30 days, 57.42% received it in 30 days, and 17.42% received it in more than 30 days. In 2023-24, 69.03% of respondents received the loan in less than 30 days, 26.45% received it in 30 days, and 4.52% received it in more than 30 days. The p-value is less than 0.05, indicating a statistically significant difference in the time taken by the nodal agencies to sanction the loan amount to the respondents between the two time periods.

According to the guidelines of the Prime Minister's Employment Generation Programme (PMEGP), every beneficiary must undergo the Entrepreneurship Development Programme (EDP). The duration of the EDP is 5 days for projects that cost up to Rs. 5 lakhs, and for projects with a cost above Rs. 5 lakhs, the duration of the EDP is at least 10 days. No EDP training is required for projects up to Rs. 2 lakhs. For the beneficiaries who choose offline mode, they can select the training centre according to their preference. The beneficiaries who have undergone training of at least 10 days (offline mode) or 60 hours (online mode) under the Entrepreneurship Development Programme (EDP), Skill Development

Programme (SDP), Entrepreneurship cum Skill Development Programme (ESDP), or Vocational Training (VT) do not undergo EDP training (MoMSME, 2022).

The table 2.6 shows the duration of the EDP between the two time periods. In 2018-19, it took a shorter time for the completion of the EDP. 87.74% of respondents completed the EDP in less than 20 days, and 12.26% completed it in 20-40 days. While in 2023-24, 49.03% of respondents completed the EDP in less than 20 days, 22.58% completed it in 20-40 days, 16.77% completed it in 40-60 days, and 11.61% completed it in more than 60 days. The EDP duration is longer in 2023-24 compared to 2018-19. The p-value of the chi-square test is 0.040, which is less than 0.05, indicating that there is a difference in the duration of the EDP in the two time periods.

The able 2.7 shows the mode of attendance at the EDP in two time periods. In 2018-19, 38.06% of respondents attended the EDP session online, while 61.94% attended it offline. On the contrary, in 2023-24, 93.54% of respondents participated in the session online, while only 6.45% attended it offline. Over time, the number of online sessions has increased compared to offline sessions. The p-value of the chi-square test is 0.010, which is less than 0.05, which means there is a difference in the mode of delivering EDP sessions between the two time periods. The shift in the mode of delivery is due to the introduction of the Udyami portal.

Table 2.8 shows the satisfaction level of the EDP training among the respondents between the two time periods. The respondents of both time periods are satisfied with the EDP training. The p-value of the t-test is 0.616, which is more than 0.05, indicating that there is no statistical difference between the two groups. It means there is no difference in the opinions

of the respondents regarding the EDP training between the two time periods.

Table 2.6: Distribution of respondents according to the duration of the EDP

Year	2018-19		2023-24		Total	
Duration of the EDP	Frequency	%	Frequency	%	Frequency	%
Less than 20 days	136	87.74	76	49.03	212	68.39
20 to 40 days	19	12.26	35	22.58	54	17.42
40 to 60 days	0	0.00	26	16.77	26	8.39
More than 60 days	0	0.00	18	11.61	18	5.81
Total	155	100	155	100	310	100

Source: Surveyed data

Chi-square = 8.3104, p-value = 0.040

Table 2.7: Distribution of respondents according to mode of attending EDP

Year	2018-19		2023-24		Total	
Mode of attending EDP	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Online	59	38.06	145	93.54	204	65.80
Offline	96	61.94	10	6.45	106	34.20
Total	155	100	155	100	310	100

Source: Surveyed data Chi-square = 6.5697, p-value = 0.010

Table 2.8: Distribution of the respondents according to the EDP satisfaction level

Year	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total	Mean	Standard deviation
2018-19	22 (14.19)	125 (80.65)	5 (3.23)	3 (1.94)	0 (0)	155 (100)	1.92	0.498
2023-24	14 (9.03)	136 (87.04)	3 (1.94)	2 (1.29)	0 (0)	155 (100)	1.96	0.400

Source: Surveyed data

t-test value = -0.503, p-value = 0.616

6. FINDINGS OF THE STUDY

The findings of the study have shown the following:

1. There is no difference in the age group of the respondents in both years.
2. There is a difference in enrolment of the respondents according to gender between the two time periods. The percentage of female respondents has increased in the year 2023-24.
3. The pattern of distribution of respondents according to community in both years was the same.
4. There is no difference in educational qualification among the respondents between the two time periods.
5. In both years, there was no difference according to family type.
6. There is a difference in the income level of the respondents between the two years.
7. There is no difference in the business type of the respondents between the two time periods.
8. There is a difference in the opinions of the respondents in terms of approaching the banks between the two time periods. The respondents of 2023-24 were of the view that it was easier to approach the bank than the respondents of 2018-19.
9. There is not much difference in the repayment pattern of the PMEGP loan in the two periods.
10. During 2023-24, there has been a considerable change in the inspection pattern of the banks and nodal agencies. The respondents were of the view that their units were inspected thoroughly by the nodal agencies.
11. During 2018-19, it took the implementing agencies a longer time to contact the respondents compared to 2023-24.
12. There has been a difference in the time taken by nodal agencies to sanction the loan amount to the respondents between the two time periods.
13. According to the MoMSME Circular, 2022, the respondents who have already undergone training of at least 10 days or 60 hours under EDP, SDP, ESDP, and VT need not undergo training again. There is a difference in the duration of EDP training between the two periods.
14. There is a difference in the mode of delivery of the EDP sessions. During 2023-24, 93% participated online, while during 2018-19, only 38% did so.

15. The respondents of both time periods were satisfied with the EDP training.

7. POLICY RECOMMENDATIONS

The following suggestions are made based on the findings of the study:

1. While approving the loan, priority should be given to young, budding entrepreneurs rather than older ones.
2. The mode of EDP should not be completely virtual. It can be a hybrid mode of both online and offline.
3. Different financial literacy programmes should be made compulsory for the PMEGP beneficiaries.

The banks should maintain a strict time frame for approving, rejecting, or requesting modification on an online application. Failing to do so by the banks, legal actions must be taken backed by the government.

8. CONCLUSION

It is a known fact that entrepreneurship is the backbone of the nation. Entrepreneurship has gained momentum in the past few years. It is not just helpful for creating new ventures but also for generating employment. The comparative analysis has helped to understand the performance of the scheme over the years. While there is a significant increase in the income level among the beneficiaries of 2023-24, there is a shift in the demographic profile toward more female beneficiaries. The Jan Samarth Portal has digitalised the banking process and reduced the discrepancies concerning the ease of approach to the banks. The duration of the loan sanctioning process has been shortened. Also, the repayment of the loan on time has led to the reduction of the non-performing assets (NPAs) of the banks. On the other hand, the shift to the Udyami Portal (online EDP platform) is highly convenient for the beneficiaries. The EDP sessions were satisfactory, though there was scope for improvement in terms of portal navigation and hands-on business. By evaluating beneficiary profiles alongside their experiential perceptions, this study concludes that while digitalisation has successfully compressed administrative delays in the loan sanctioning and EDP pipelines, it has not entirely

insulated vulnerable socio-economic cohorts from commercial credit rationing.

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CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

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