# GOVERNMENT OF INDIA MINISTRY OF LABOUR AND EMPLOYMENT LOK SABHA

## UNSTARRED QUESTION NO.3339 TO BE ANSWERED ON 16<sup>TH</sup> DECEMBER, 2024

#### PRADHAN MANTRI ROJGAR YOJANA

#### 3339. MS. PRANITI SUSHILKUMAR SHINDE:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) the details of the initiatives taken by the Government to increase awareness of the Pradhan Mantri Rojgar Yojana among potential beneficiaries, particularly in rural areas;
- (b) the manner in which the Government is ensuring that training programmes under the Pradhan Mantri Rojgar Yojana are aligned with current market demands to enhance employability;
- (c) whether there is an action plan in place for this purpose, if so, the details thereof;
- (d) the details of steps being taken by the Government to simplify the application process and minimize bureaucratic delays for applicants under the scheme; and
- (e) the measures being implemented by the Government to address funding limitations and inadequate infrastructure to support consistent project execution and effective skill development under the Pradhan Mantri Rojgar Yojana?

#### **ANSWER**

### MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SUSHRI SHOBHA KARANDLAJE)

(a) to (e): Government of India, through Ministry of Micro, Small and Medium Enterprises, has introduced the Prime Minister's Employment Generation Programme (PMEGP) in 2008-09 by merging the then existing employment generation programmes namely Rural Employment Generation Programme (REGP) and Pradhan Mantri Rozgar Yojana (PMRY). Ministry of MSME is implementing PMEGP for assisting entrepreneurs in setting up of new enterprises in the non-farm sector. It aims to provide employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep.

The initiatives taken by Government to increase awareness of PMEGP to support growth, development and sustenance of microenterprises throughout the country, including rural areas, include awareness programs in States/UTs, including backward and underperforming areas, aspirational districts, Northeastern Region etc., through print and electronic media, organising webinars on various activities and radio jingles in regional languages, etc.

The steps taken by the Government to simplify the application process and minimize bureaucratic delays for applicants under PMEGP are dedicated online portal for receiving and processing of application, offline medium allowed for the prospective beneficiaries in rural areas, applications in 11 regional languages through offline mode, to provide handholding support and inclusion of applicants from Aspirational districts and transgenders under Special Category eligible for higher subsidy.

All bank loans to MSMEs qualify for classification under Priority Sector Lending, Scheduled Commercial Banks have been mandated not to accept collateral security in the case of loans up to ₹10 lakh extended to units in micro and small enterprises (MSE) and for loans up to ₹25 lakh to units in the MSE borrowers, banks are advised that the timelines for credit decisions shall not be more than 14 working days.

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