

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION No. 654  
TO BE ANSWERED ON 06.02.2025

RURAL JOBS CREATED UNDER PMEGP

654. SHRI AMAR SHARADRAO KALE:  
PROF. VARSHA EKNATH GAIKWAD:  
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:  
DR. AMOL RAMSING KOLHE:  
SHRI SANJAY DINA PATIL:  
SHRI BAJRANG MANOHAR SONWANE:  
SHRI NILESH DNYANDEV LANKE:  
SMT. SUPRIYA SULE:  
SHRI BHASKAR MURLIDHAR BHAGARE:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the number of rural jobs created and rural enterprises established under the Prime Minister's Employment Generation Programme (PMEGP) in Maharashtra since its inception;
- (b) the key sectors that have benefited the most under PMEGP in terms of job creation;
- (c) the percentage of PMEGP beneficiaries in rural areas as women and those belonging to marginalized communities;
- (d) the initiatives undertaken to encourage their participation in the programme;
- (e) whether the Government conducted any impact assessment studies to evaluate the success of PMEGP in rural areas;
- (f) if so, the key findings of these studies, particularly with respect to employment generation and rural entrepreneurship;
- (g) the steps taken by the Government to ensure that beneficiaries under PMEGP receive adequate skill development and training for running successful enterprises; and
- (h) the number of loan applications under PMEGP that have been approved and disbursed by banks and financial institutions in rural areas during the last three years?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

- (a): Since the inception of the Prime Minister's Employment Generation Programme in 2008-09, a total of 42,541 rural enterprises have been assisted under the Scheme in the State of Maharashtra generating employment to around 3,40,328 persons. Year-wise data is given at **Annexure – I**.
- (b): The key sectors that have benefited the most under PMEGP in terms of job creation are Service & Textile, Agro-Based Food Processing, Rural Engg. & Bio-Tech, Mineral, Polymer & Chemical, Forest, Hand Made Paper & Fibre and Coir. Sector-wise details in terms of number of units assisted and estimated employment generated in the last 3 financial years and current FY 2024-25 (upto 01.02.2025) is given in **Annexure – II**.
- (c): Details of percentage of women and beneficiaries from marginalized communities under the PMEGP Scheme for last 3 financial years and current FY2024-25 (upto 01.02.2025) is given at **Annexure – III**.

(d): The initiatives undertaken to encourage the participation of women and beneficiaries belonging to marginalized communities in the programme include:

- i. Beneficiaries under Special Category including women and entrepreneurs from marginalized communities, i.e. SC, ST and OBC, are provided with higher subsidy of 25% and 35% of the project cost in urban and rural areas respectively as compared 15% and 25% of the project cost for General Category beneficiaries.
- ii. Contribution of beneficiaries under Special Category including women and entrepreneurs from marginalized communities is 05% as compared to 10% for General Category beneficiaries.
- iii. Conduct of awareness programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, North Eastern Region, etc. with focus on special category.
- iv. Conduct of two-days free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
- v. Acceptance of PMEGP applications from prospective beneficiaries in 11 regional languages since January, 2024.
- vi. Industries related to animal husbandry like dairy, poultry, aquaculture, insects (bees, sericulture, etc.) have been allowed under the scheme.

(e) & (f): Ministry of MSME is implementing PMEGP since 2008-09 with Khadi and Village Industries Commission (KVIC) as nodal agency at the national level for generating employment opportunities in the country by setting up of micro- enterprises in the non-farm sector. KVIC has carried out a study through Indian Institute of Public Administration (IIPA) to analyze the impact of Covid-19 on employment generation on randomly selected 11126 PMEGP units assisted during 2017-18 to 2021-22 in rural as well as urban areas of the country. As per the study, the employment per unit in PMEGP units has increased from an average 9 persons per unit during 2021-22 to an average 11 per unit in the period 2023.

(g): The steps taken by the Government to ensure that beneficiaries under PMEGP receive adequate skill development and training for running successful enterprises are as below:

- i. Awareness programs are conducted in all the States/UTs including backward and under-performing areas, aspirational districts, Northeastern Region etc.
- ii. Engagement of Marketing, Banking and Technical Experts in various KVIC offices to provide handholding support to the applicants in filling up the applications.
- iii. A two-day free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs. KVIC has also developed a mobile app for online EDP and made it live, with effect from 22.10.2019.
- iv. Webinars are organized on various activities for setting up of micro-enterprises on every Sunday for the awareness of youth and prospective entrepreneurs.

(h): Number of loan applications under PMEGP that has been sanctioned, released and Margin Money disbursed in rural areas in last 3 years and current FY 2024-25 (upto 01.02.2025) is as below:

<b>Year</b>	<b>No. of Loan Sanctioned</b>	<b>No. of Loan Released</b>	<b>No. of units benefitted for MM</b>
2021-22	88929	85238	84696
2022-23	116206	104553	68470
2023-24	126376	106908	68939
2024-25	70090	42526	30916

\*Upto 01.02.2025

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**Annexure-I: referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 654 for answer on 06.02.2025.**

Details on the number of units assisted under PMEGP in rural areas of Maharashtra since inception i.e. from FY 2008-09 till FY2024-25

<b>Financial Year</b>	<b>No of Units Assisted</b>	<b>Estimated Employment Generated</b>
2008-09	1,340	10,720
2009-10	2,637	21,096
2010-11	3,878	31,024
2011-12	1,852	14,816
2012-13	2,873	22,984
2013-14	1,719	13,752
2014-15	2,777	22,216
2015-16	1,815	14,520
2016-17	2,325	18,600
2017-18	2,513	20,104
2018-19	4,193	33,544
2019-20	3,310	26,480
2020-21	2,307	18,456
2021-22	3,137	25,096
2022-23	2,760	22,080
2023-24	2,038	16,304
2024-25*	1,067	8,536
<b>Grand Total</b>	<b>42,541</b>	<b>3,40,328</b>

\*Upto 01.02.2025

**Annexure-II****Annexure-II: referred to in reply to part (b) of the Lok Sabha Unstarred Question No. 654 for answer on 06.02.2025**

Sector-wise performance under PMEGP in terms of number of units assisted and estimated employment generated in last 3 years and current FY 2024-25 (upto 01.02.2025)

Sl. No.	Sectors	2021-22		2022-23		2023-24		2024-25	
		No of Units Assisted	Est. Emp. Generated	No of Units Assisted	Est. Emp. Generated	No of Units Assisted	Est. Emp. Generated	No of Units Assisted	Est. Emp. Generated
1	Service And Textile Industry	54,922	4,39,376	43,010	344,080	45,287	362,296	18,436	147,488
2	Agro Based Food Processing Industry	16,895	1,35,160	14,751	118,008	17,916	143,328	8,321	66,568
3	Rural Engg. And Bio-Tech Industry	15,232	121,856	12,376	99,008	11,804	94,432	5,233	41,864
4	Polymer And Chemical Based Industry	3,433	27,464	2,907	23,256	2,963	23,704	1,309	10,472
5	Mineral Based Industry	7,435	59,480	7,138	57,104	6,302	50,416	2,857	22,856
6	Forest Based Industry	2,434	19,472	2,579	20,632	2,181	17,448	955	7,640
7	Hand Made Paper AndFibre Industry	2,162	17,296	2,085	16,680	2,506	20,048	1,056	8,448
8	Coir Board Based Industry	707	5,656	321	2,568	159	1,272	68	544
	<b>Total</b>	<b>103,220</b>	<b>825,760</b>	<b>85,167</b>	<b>681,336</b>	<b>89,118</b>	<b>712,944</b>	<b>38,235</b>	<b>305,880</b>

\*Upto 01.02.2025.

**Annexure-III**

**Annexure-III: referred to in reply to part (c) of the Lok Sabha Unstarred Question No. 654 for answer on 06.02.2025**

Total number of PMEGP beneficiaries in rural areas along with percentage of women and beneficiaries from marginalized communities beneficiaries for last 3 financial years and current FY 2024-25 (Upto 01.02.2025)

<b>No of Units Assisted in Rural Regions</b>											
<b>Financial Year</b>	<b>Total No of Units Assisted</b>	<b>No. Women</b>		<b>SC</b>		<b>ST</b>		<b>OBC</b>		<b>Minority</b>	
		<b>No of Units</b>	<b>% of Total Units</b>	<b>No of Units</b>	<b>% of Total Units</b>	<b>No of Units</b>	<b>% of Total Units</b>	<b>No of Units</b>	<b>% of Total Units</b>	<b>No of Units</b>	<b>% of Total Units</b>
2021-2022	84,694	31,548	37%	8,170	10%	6,497	8%	26,323	31%	19,396	23%
2022-2023	68,470	25,745	38%	7,340	11%	4,300	6%	25,599	37%	11,233	16%
2023-2024	68,939	27,881	40%	8,216	12%	4,018	6%	25,217	37%	11,695	17%
2024-25*	30,916	12,121	39%	5,096	16%	3,148	10%	10,096	33%	3,967	13%

\*Upto 01.02.2025