

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1035
TO BE ANSWERED ON 05.02.2026

EMPLOYMENT THROUGH MSME

1035. SHRI BHAUSAHEB RAJARAM WAKCHAURE:

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

- (a) whether there is a huge shortage of employment in Shirdi and the reasons for the local pilgrimage-based industries excluded from the benefit of the Micro, Small and Medium Enterprises (MSMEs) schemes;
- (b) the reasons for the benefits of MSME schemes not reaching the actual entrepreneurs;
- (c) the reasons for non availability of skill development and financial support facilities for youth; and
- (d) the time by which the Government proposes to priorities employment generation?

ANSWER

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

(a) to (d): The Central Government supplements the efforts of the State/UT Governments through various schemes, programmes and policy initiatives for overall development and promotion of MSMEs in the country including Maharashtra. A total of 3,56,208 MSMEs, including informal Micro Enterprises, are registered on Udyam Portal with an employment of 11,10,044 persons in Ahmednagar district (renamed as Ahilyanagar district) of Maharashtra till 31.1.2026 which includes pilgrimage based industries.

Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister's Employment Generation Programme (PMEGP). It is a central sector scheme generating employment opportunities primarily in rural areas by assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector across the country including state of Maharashtra.

Under the Scheme, General Category beneficiaries can avail Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as Scheduled Castes, Scheduled Tribes, OBCs, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region (NER), Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas.

Number of micro enterprises assisted, Margin Money subsidy disbursed, estimated employment generated under PMEGP in Ahmednagar district during FY 2022-23 to FY 2024-25:

Financial Year	No. of Micro-enterprises Assisted	Margin Money Subsidy (Rs. Cr)	Estimated Employment Generated
2022-23	163	7.27	1,304
2023-24	87	5.12	696
2024-25	69	4.76	552

The Ministry also implements Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans extended to MSEs. The ceiling for guarantee coverage under the scheme is Rs 10 crore. Since inception in 2000 till 31.12.2025, number of guarantees approved, for MSEs in Ahmednagar District is 73,775 for an approved amount of Rs. 6,704 crore and estimated employment generated is about 1.37 lakh.
