

Educational Profile of PMEGP Beneficiaries: An Empirical Analysis in Buldhana District, Maharashtra

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Abstract: Education is one of the key determinants of entrepreneurial success, influencing an individual's ability to manage resources, adopt innovation, and sustain business enterprises. The Prime Minister's Employment Generation Programme (PMEGP) is a flagship credit-linked subsidy scheme of the Government of India designed to promote self-employment through the establishment of micro-enterprises. This study examines the educational profile of PMEGP beneficiaries in Buldhana District, Maharashtra, using primary data collected from 513 beneficiaries. The analysis reveals that the majority of beneficiaries possess secondary and higher secondary education, indicating that PMEGP has effectively encouraged entrepreneurship among moderately educated youth. The findings provide valuable insights for policymakers to strengthen entrepreneurship development and skill enhancement initiatives in the district. PMEGP is implemented nationally through the Ministry of MSME, with KVIC as the nodal agency and support from State KVIBs, DICs, and banks.

Keywords: PMEGP, Entrepreneurship, Educational Qualification, Self-Employment, Buldhana District, MSME.

I. INTRODUCTION

Entrepreneurship has emerged as a vital instrument for employment generation and economic development in India. To encourage self-employment and promote micro-enterprises, the Government of India introduced the Prime Minister's Employment Generation Programme (PMEGP). The scheme provides financial assistance through credit-linked subsidies for establishing new manufacturing and service enterprises, particularly in rural and semi-urban areas.

Buldhana District, located in the Vidarbha region of Maharashtra, is characterized by an agrarian economy with increasing participation in small-scale industries and service enterprises. The district has a literacy rate of approximately 76.14%, providing a favorable environment for entrepreneurial development.

Educational qualification significantly influences entrepreneurial competence, financial literacy, business planning, and adoption of modern technologies. Therefore, analyzing the educational background of PMEGP beneficiaries helps assess whether the scheme effectively reaches individuals with different educational levels and contributes to inclusive entrepreneurship.

II. OBJECTIVES OF THE STUDY

- To examine the educational profile of PMEGP beneficiaries in Buldhana District.
- To identify the dominant educational categories among beneficiaries.
- To assess the role of education in entrepreneurial participation under PMEGP.



- To provide policy suggestions for improving entrepreneurship development.

III. RESEARCH METHODOLOGY

Research Design: Descriptive Research

Study Area: Buldhana District, Maharashtra

Source of Data: Primary data collected from PMEGP beneficiaries

Sample Size: 513 Respondents

Sampling Technique: Convenience Sampling

Statistical Tools Used:

Frequency Analysis

Percentage Analysis

Tables and Graphical Presentation

IV. EDUCATIONAL PROFILE OF PMEGP BENEFICIARIES

Table 1: Distribution of Respondents According to Educational Qualification

Educational Qualification	Frequency	Percentage
Under 8th	3	0.58
8th Pass	74	14.42
10th Pass	145	28.27
12th Pass	167	32.55
Diploma	16	3.12
Graduate	97	18.91
Post Graduate	10	1.95
Invalid Entry	1	0.20
Total	513	100.00

V. INTERPRETATION AND DISCUSSION

The educational distribution indicates that 12th Pass beneficiaries (32.55%) form the largest group among PMEGP beneficiaries in Buldhana District. This is followed by 10th Pass beneficiaries (28.27%) and Graduates (18.91%).

Nearly 61% of the respondents have completed either the 10th or 12th standard, suggesting that PMEGP predominantly attracts entrepreneurs with secondary and higher secondary education. These beneficiaries are likely to possess adequate literacy and basic business knowledge required for managing micro-enterprises.

Graduates constitute 18.91% of the respondents, reflecting growing interest among educated youth in self-employment. In contrast, only 1.95% of beneficiaries are postgraduates, indicating that individuals with higher educational qualifications may have greater preference for salaried employment or other career opportunities.

The findings demonstrate that PMEGP successfully promotes inclusive entrepreneurship by supporting beneficiaries across different educational backgrounds while particularly encouraging individuals with moderate educational qualifications.



VI. MAJOR FINDINGS

The highest proportion of beneficiaries are 12th Pass (32.55%).

10th Pass respondents account for 28.27%.

Graduates represent 18.91% of the total beneficiaries.

Nearly 61% of beneficiaries have completed secondary or higher secondary education.

Participation of diploma and postgraduate beneficiaries remains comparatively low.

PMEGP has significantly contributed to promoting entrepreneurship among educated rural and semi-urban youth in Buldhana District.

VII. CONCLUSION

The study concludes that PMEGP has played a significant role in promoting entrepreneurship among individuals possessing secondary and higher secondary education in Buldhana District. The predominance of 10th and 12th pass beneficiaries demonstrates that the scheme effectively supports aspiring entrepreneurs with basic educational qualifications. Educational attainment enhances financial awareness, business planning, and enterprise management, thereby contributing to the sustainability of micro-enterprises.

To maximize the impact of PMEGP, implementing agencies should strengthen entrepreneurship development programmes, digital and financial literacy training, and post-establishment mentoring. Such interventions would improve enterprise performance and encourage greater participation of technically qualified and graduate youth in entrepreneurial activities.

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