

PERFORMANCE APPRAISAL OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME AND ITS ROLE IN WOMEN EMPOWERMENT: A STUDY OF PUNJAB

**A
THESIS**

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CHAPTER 8

FINDINGS, CONCLUSIONS AND SUGGESTIONS

This chapter highlighted the summary of whole research. The major findings and suggestions popped out of this study are outlined here. Some of the vital research contributions are mentioned to fill the gaps identified in the literature review. However, there are certain drawbacks also, those have been mentioned in this chapter suggesting future areas of research.

This chapter also represents the summary of research obtained through primary as well as secondary data. The overall performance of the PMEGP has been measured with respect to the number of persons employed, number of projects established and the amount of margin money utilized. Further perceptions of PMEGP's women beneficiaries and providers towards this particular programme, procedure and services have also been studied in the context of PMEGP by studying Punjab state. An attempt has also been made in this study to measure economic and social empowerment among women beneficiaries after starting a business under PMEGP's loan. The present study conducted in Punjab state because as per statistical abstract of Punjab 2012, number of registered factories in Punjab were 17,637 in 2010 and in 2011, registered factories were 17,644. Only 7 factories were added in 2011 as compared to 2010. One more fact revealed from Punjab statistical abstract 2012 that unemployment rate among educated youth in Punjab was more than uneducated youth. As per Punjab statistical abstract 2012, 79.63% educated youth unemployed on the flip side, only 20.37% uneducated youth unemployed.

Keeping in view the objectives of the study, both primary and secondary data was collected. The overall performance of the PMEGP was measured with the help of secondary data. Whereas economic and social empowerment among women beneficiaries and perceptions of women beneficiaries towards the programme, procedure and service were measured by primary data, collected through a questionnaire. Another questionnaire was designed for PMEGP's providers for measuring their perceptions towards the programme, procedure and services.

8.1 Findings of the study

Findings of 1st objective: Performance appraisal of PMEGP

Findings of performance appraisal of PMEGP have been divided into two parts i.e.

- (i) Year wise (2008 to 2017) analysis
- (ii) Industrial sectors wise analysis

Part -1

Findings pertaining to year wise 'Employment Generation' under PMEGP:

- ❖ In the Malwa region of Punjab, Bathinda district occupied 1st rank by employing 6,101 persons under PMEGP and having Compound Growth Rate (CGR) 0.16.
- ❖ In Doaba region of Punjab, 1st, 2nd, 3rd and 4th ranks pertaining to employment generation under PMEGP were occupied by Jalandhar district (2,603), Hoshiarpur District (2,322), Kapurthala district (2,091) and S.B.S. Nagar District (1,972) respectively. Compound Growth Rate (CGR) of Jalandhar district was 0.33 whereas the Compound Growth Rate (CGR) of S.B.S. Nagar was 0.42.
- ❖ In the Majha region of Punjab, Amritsar district attained the 1st rank by employing 2957 persons under PMEGP and having 0.33 CGR. 2nd and 3rd ranks were occupied by Gurdaspur and Tarantaran districts respectively.
- ❖ By comparing all the districts of Punjab pertaining to employment generation, first six ranks were occupied by Malwa region's districts (Bathinda, Sangrur, Moga, Patiala, Ludhiana and Mansa) whereas seventh and eighth ranks were attained by Majha region's districts (Amritsar and Gurdaspur) and ninth and tenth ranks were occupied by Doaba region districts (Jalandhar and Hoshiarpur).
- ❖ From the above analysis, it was observed that Prime Minister Employment Generation Programme is the most blooming in Malwa Region.
- ❖ One more fact observed in all (Malwa, Doaba and Majha) regions of Punjab is that top employment generated districts under Prime Minister Employment Generation Programme were having low consistency as CGR was low, whereas the last rank holder districts had maximum consistency as CGR was the highest.

Findings pertaining to year wise Projects established under PMEGP

- ❖ In the Malwa region of Punjab, maximum projects were established in Sangrur district from 2008 to 2017 followed by Bathinda district (656 projects), but the maximum CGR score in Malwa district was 3.47 which was attained by Faridkot district. Otherwise, Faridkot district attained the last rank with respect to total projects established from 2008 to 2017.
- ❖ In Doaba region of Punjab, Jalandhar district occupied the first rank. Second rank was attained by S.B.S Nagar by establishing 295 projects. Hoshiarpur and Kapurthala captured third and fourth ranks respectively. On the other hand, CGR score was maximum of least performer district, i.e. Kapurthala and minimum CGR score obtained by top performer district i.e. Jalandhar.
- ❖ In the Majha region of Punjab, Gurdaspur district attained the 1st rank by establishing 436 projects from 2008 to 2017 but got minimum CGR score i.e. 2.81. 2nd rank was occupied by the Amritsar district by putting 431 projects and Tarantaran district achieved the last rank.
- ❖ By comparing all the districts of Punjab pertaining to projects established, First five ranks were occupied by Malwa region's districts (Sangrur, Bathinda, Sri Muktsar Sahib, Patiala and Ludhiana), sixth and seventh ranks were occupied by Majha region's districts (Amritsar and Gurdaspur) whereas eighth, ninth and tenth positions were occupied by Doaba region's districts (Hoshiarpur, Kapurthala and Jalandhar).
- ❖ From the above analysis, it was observed that Malwa region's districts, top among all the three regions of Punjab.
- ❖ From the data of all the regions of Punjab, it was observed that top performer districts had less consistency and vice versa.

Findings pertaining to year wise Margin Money utilized under PMEGP

- ❖ In the Malwa region of Punjab, first rank was occupied by Bathinda district with respect to maximum Margin Money utilized from 2008 to 2017. Sangrur district and Sri Muktsar Sahib district acquired second and third ranks respectively.

- ❖ In Doaba region of Punjab, maximum Margin Money (602.78 Lacs) was utilized by Jalandhar followed by Hoshiarpur district (576.37 Lacs). Third and fourth ranks were captured by Kapurthala district and S.B.S. Nagar district respectively.
- ❖ In Majha region of Punjab, the maximum amount of Margin Money was utilized by the Amritsar district (473.19 Lacs), followed by Gurdaspur district (451.97 Lacs) and the last position was acquired by Tarantaran district by utilizing 132.19 lacs as margin money from 2008 to 2017.
- ❖ Out of the three regions of Punjab, first six positions were attained by Malwa region's districts (Bathinda, Sangrur, Sri Muktsar Sahib, Patiala, Mansa, Ludhiana) 7th and 8th ranks were occupied by Majha region's districts (Amritsar and Gurdaspur) and 9th and 10th ranks were attained by Doaba region's districts (Jalandhar and Hoshiarpur). It showed that maximum business of Prime Minister Employment Generation Programme was operated in Malwa region.

Part-2

Findings pertaining to Industry Sector wise 'Employment Generation' under PMEGP

- ❖ Industry sector wise analysis showed that in **Malwa region** from 2008 to 2017, maximum employment was generated in service and textile sectors by contributing 47.53% share. 2nd rank was captured by agricultural industry by employing 15.80% persons, 3rd rank was attained by Rural Engineering & the Biotechnology Industry by employing 9.74% persons, 4th rank was occupied by Polymer & Chemical industry by employing 8.56% persons, 6th and 7th ranks were attained by Forest based Industries by contributing 4.71%, Mineral based industry by employing 4.61% persons and Handmade Paper and Fiber Industry by employing 2.03% persons from 2008 to 2017 respectively.
- ❖ Industrial sector wise analysis showed that in **Doaba region** from 2008 to 2017, Service and Textile Sector captured 1st rank by generating employment of 54.46% persons and Rural Engineering & Biotechnology Industry occupied the 2nd rank by generating employment of 22.9% persons. It showed that 77.36% persons were employed in the aforesaid first two ranks holder industries. Rest 22.64% persons were employed in remaining four industries sectors. 3rd, 4th, 5th 6th and 7th ranks

were attained by Agriculture industry, Polymer and chemical industry, Mineral based Industry, Handmade Paper & Fiber industry and Forest based industry respectively.

- ❖ Industry sector wise analysis showed that in the **Majha region** from 2008 to 2017, on the basis of percentage, 1st, 2nd and 3rd ranks were captured by the Service and Textile sector (57.39%), Rural Engineering & Biotechnology Industry (19.58%) and Agricultural Industry respectively with respect to employment generation. Polymer and Chemical Industry (3.94%), Mineral based Industry (2.92%), Forest based Industry (2.49%) and Handmade Paper & Fiber industry (1.63%) occupied 4th, 5th, 6th and 7th rank respectively.

Findings pertaining to Industry Sector wise Projects established under PMEGP

- ❖ Industry sector wise analysis showed that in **Malwa region** from 2008 to 2017, maximum projects were established by service and textile sector by contributing 48.91%. 2nd rank was captured by Rural Engineering & the Biotechnology Industry by establishing 16.67% projects, 3rd rank was attained by Agricultural Industry by establishing 15.16% projects, 4th rank was occupied by Polymer & Chemical industry by establishing 8.13% projects. 5th, 6th and 7th ranks were attained by Forest based Industry by contributing 4.66%, Mineral based industry by establishing 4.44% projects and Handmade Paper and Fiber Industry established 2.02% projects from 2008 to 2017 respectively.
- ❖ Industry sector wise analysis showed that in **Doaba region** from 2008 to 2017, Service and Textile sector occupied the 1st rank by establishing 55.64% projects, Rural Engineering & Biotechnology Industry attained 2nd rank by establishing 23.18% projects. It showed that 78.82% projects were established in aforesaid first two ranks holder industries. Rest 21.18% projects were established in remaining four industry sectors. 3rd, 4th, 5th, 6th and 7th ranks were attained by agricultural industry, Polymer and Chemical Industry, Mineral based Industry, Forest based Industry and Handmade Paper & Fiber Industry.
- ❖ Industry sector wise analysis showed that in **Majha region** from 2008 to 2017, on the basis of percentage, 1st, 2nd and 3rd ranks were captured by Service and Textile

sector (55.72%), Rural Engineering & Biotechnology Industry (21.21%) and Agriculture Industry (12.22%) respectively pertaining to projects established under PMEGP. Polymer and Chemical industry (4.01%), Mineral based Industry (3.03%), Forest based Industry (2.15%) and Handmade Paper & Fiber industry (1.66%) occupied 4th, 5th, 6th and 7th rank respectively.

Findings pertaining to Industry Sector wise ‘Margin Money’ utilized under PMEGP

- ❖ Industry sector wise analysis showed that in **Malwa region** of Punjab from 2008 to 2017, Rural Engineering & Biotechnology industry occupied 1st rank by utilizing 29.51% Margin Money and Agriculture Industry occupied the 2nd rank by utilizing 27.74% Margin Money. It showed that 57.25% Margin Money was utilized in aforesaid first two ranks holder industries. Rest 3rd, 4th, 5th, 6th and 7th ranks were attained by Polymer and Chemical industry (14.84%), Service and Textile industry (13.68%), Mineral based Industry (9.84%), Handmade Paper & Fiber Industry (2.31%) and Forest based Industry (2.08%)
- ❖ Industry sector wise analysis showed that in **Doaba region** from 2008 to 2017, on the basis of percentage, 1st, 2nd and 3rd ranks were captured by Rural Engineering and Biotechnology Industry (31.36%), Service and Textile Industry (25.69%) and Agriculture Industry (15.27%) respectively with respect to Margin Money utilized. Polymer and Chemical industry (10.72%) occupied a 4th rank. Mineral based Industry (6.97%), Handmade Paper and Fiber Industry (5.90%) and Forest Industry (4.09%) attained 5th, 6th and 7th rank respectively.
- ❖ Industry sector wise analysis showed that in **Majha region** from 2008 to 2017, Service and Textile Sector attained the 1st rank by utilizing 34.06% Margin Money. In Agriculture sector, 19.28% and in RE & BT industry 18.05% Margin Money was utilized and captured 2nd and 3rd ranks respectively. 4th, 5th, 6th and 7th ranks were attained by Mineral based Industry (11.21%), Polymer and Chemical industry (7.67%), Forest based industry (7.29%) and Handmade Paper & Fiber industry (2.44%).
- ❖ In Doaba and Majha regions of Punjab, the Margin Money utilization pattern was almost same with respect to projects established and employment generation

pattern. But in case of Malwa region, the Margin Money utilization pattern was different as compare to projects established and employment generation pattern. In Malwa region, Service and Textile Industry sector occupied the 4th rank in the case of Margin Money utilization, whereas this sector occupied the first rank with respect to projects established and employment generation pattern. It showed that Service & Textile sector generated maximum employment and established maximum projects, but the success rate of the Service Sector was not maximum as Margin Money utilization in case of Service Sector occupied the 4th rank.

The study concluded that Prime Minister Employment Generation Programme has the potential for future growth as the employment generation, projects established and Margin Money utilization has increased in the second four years duration (2013 to 2017) as compared to first five years duration (2008 to 2013). Out of three regions of Punjab, Malwa Region performed well with respect to employment generation, the project established and margin Money utilized from 2008 to 2017. Approximately First five ranks were occupied by Malwa region with respect to employment generation, the project established and Margin Money utilized. Service and Textile Sector and Rural Engineering and Biotechnology Sector enjoyed major chunk of share with respect to employment generation, the project established and margin money established in Doaba and Majha region.

Findings of 2nd objective: Role of PMEGP in Women Empowerment

Two aspects of women empowerment were studied in the present study i.e. Economic Empowerment and Social Empowerment.

Demographic profile of surveyed women beneficiaries:

- ❖ Surveyed data of 250 women beneficiaries under Prime Minister Employment Generation Programme depicted that in Malwa region (51.06%), in Doaba region (45.24%) and in the Majha region (70%), maximum women beneficiaries belong to 24 to 28 years old group followed by 29 to 33 years old age group.
- ❖ In Malwa region, 38.3%, 18.1% and 43.6% women beneficiaries belong to SC, OBC and General category respectively. In Doaba region, 42.9%, 19% and 38.1% women beneficiaries were distributed among above said categories. In Majha

region, categories wise distribution was 30% (SC category), 35% (OBC category) and 35% (General category),

- ❖ Qualification based distributed surveyed data of 250 women beneficiaries showed that in all regions (Malwa, Doaba and Majha) maximum respondents were undergraduate. Only 12.8%, 7.1% and 0% were postgraduate in Malwa, Doaba and Majha region respectively. Technically qualified beneficiaries were only 0.5% in Malwa whereas in Doaba and Majha region not even a single technical qualified took this programme.
- ❖ Out of 250 surveyed women beneficiaries, 197 were married who took this programme. 14.9%, 11.9% and 20% were unmarried women beneficiaries in Malwa, Doaba and Majha regions respectively, who had taken the loan under this programme.
- ❖ 241 women beneficiaries out of 250 surveyed data reported that they came to know about the programme from friends and relatives. Not even a single woman beneficiary reported that newspaper, internet and seminars served as a source of information for them.
- ❖ Margin Money has been the most attractive feature of the Prime Minister Employment Generation Programme for women beneficiaries. More than 50% women in each region reported that Margin Money attracted them towards this programme. 24.5% of Malwa, 14.3% of Doaba and 20% of Majha region's women beneficiaries replied 'no collateral money' as an attractive feature of the programme which motivated them. Only 4.8% each from Malwa and Doaba region and 5% of Majha region women beneficiaries reported 'entrepreneurship' as an attraction for them to step forward for this programme. Low family income became the biggest reason for taking loan under this programme by 8%, 2.4% and 15% women beneficiaries of Malwa, Doaba and Majha region respectively. In Malwa region, 10.1%, in Doaba region, 23.8% and in Majha region, 5% women beneficiaries replied unemployment as a reason for taking loan under this programme.
- ❖ Any beneficiary can choose for manufacturing or service sector after taking loan under Prime Minister Employment Generation Programme. In the present surveyed data, in Malwa region, 16% women beneficiaries started manufacturing

business and 84% women beneficiaries started business under service sector. In Doaba region, 23.8% women beneficiaries went with manufacturing sector and 76.2% women beneficiaries selected service sector. Only 5% women beneficiaries selected for manufacturing sector in Majha region.

- ❖ Maximum surveyed women beneficiaries took a loan under less than 5 lacs category in all regions viz. Malwa (74.5%), Doaba (82.9%) and Majha (85%). Only 1.6% women beneficiaries of Malwa region took a loan under more than 15 lacs category. In case of 5 Lacs to 10 Lacs category, 17.6%, 12.2% and 10% from Malwa, Doaba and Majha women beneficiaries respectively took the loan.

Findings pertaining to Economic Empowerment of women beneficiaries under PMEGP

In the present study, economic empowerment of women beneficiaries has been divided into two sections i.e. decision making and growth and development.

- ❖ Women beneficiaries' decision making power after taking loan under Prime Minister Employment Generation Programme was categorized into four categories viz.
 - Household decisions,
 - Business decisions,
 - Financial decisions and
 - Production and Marketing decisions.

Women beneficiaries were asked to tell about whether the particular decisions were taken by a male partner or by you or with mutual consent (jointly). The findings revealed that the majority of the household decisions were taken in all the regions of Punjab with mutual consent. In Malwa region, 37.27% women beneficiaries took various household decisions themselves, whereas 62.73% women beneficiaries took decisions with mutual consent. In Doaba region, 44.03% women replied they took household decisions themselves and 55.98% women beneficiaries replied they took with mutual consent. 40% women beneficiaries in the Majha region took decisions themselves, whereas 60 % women beneficiaries took household decisions with mutual consent.

- ❖ Business related decisions were more taken with mutual consent than by women beneficiaries, in all the regions of Punjab. Out of three regions, only it was observed in the Doaba region that 2.04% women beneficiaries replied that the decision regarding which type of business to be started was being taken by male partner only.
- ❖ Finance related decisions were more taken with mutual consent in all the regions of Punjab.
- ❖ In Malwa region, 3%, 36%, 62% women beneficiary replied Finance related decisions were being taken by male, female, jointly respectively.
- ❖ In Doaba and Majha region, no one replied male option in case of Finance related decisions. Distribution between female and jointly option in the Doaba region with respect to Finance related decisions region was 40% and 60%.
- ❖ In Majha region, 38% women beneficiaries replied Finance related decisions were taken by their selves and 62% women beneficiaries replied decisions were taken with mutual consent.
- ❖ Out of the major four decisions (Household decisions, Business decisions, Financial decisions and Production and Marketing decisions) only in case of Production and Marketing decisions, 8%, 10%, 9% women beneficiaries from Malwa, Doaba and Majha regions respectively replied that these decisions were being taken by the male partner only.
- ❖ It was observed from data that **Doaba's women beneficiaries** were most empowered **among three regions**. In every kind of decisions viz. Household, business, and financial, production and marketing decisions, Doaba region's women beneficiaries' average score of female option was the highest.
- ❖ Growth and Development was the second variable to measure economic Development among women beneficiaries. This variable was measured with the help of a Weighted Average Score. The ranking was assigned to sub variables (Knowledge for work, Independence, Communication skills, Managerial skills, Risk taking ability, Leadership qualities, Problem-solving competency, Knowledge of market, Marketing skills, Technical know-how, Self-confidence) on the basis of the Weighted Average Score. 1st rank was captured by Communication skills followed by Independence, managerial skills and courage.

Every sub variable gained more than 4 WAS (Weighted Average Score) so it indicated that women beneficiaries were agreed that they felt growth and development after starting a business under Prime Minister Employment Generation Programme.

- ❖ On the basis of Area (Malwa, Doaba and Majha), results of comparative analysis of Growth and Development showed that level of growth and development was same among women beneficiaries of Malwa, Doaba and Majha regions. As ‘**p Value**’ of the Kruskal Wallis test was 0.435 which was more than 0.05. So the null hypothesis accepted.
- ❖ On the basis of type of business started (manufacturing and service), results of comparative analysis of Growth and Development depicted that type of business to be started has no significant effect on Growth and Development of Prime Minister Employment Generation Programme’s women beneficiaries. As ‘p Value’ of Mann Whitney (U) test was 0.173 which was more than 0.05. So the null hypothesis accepted.
- ❖ On the basis of the amount of loan distributed, Kruskal Wallis test value was significant. It showed that the amount of loan taken affects the growth and development of women beneficiaries of PMEGP. The P value Kruskal Wallis test was .000. To know about which loan group category was more empowered was tested with the help of ‘**post hoc test**’. In ‘post hoc test’ Bonferroni correction was applied and crucial value was taken .0083 (.05/6) to minimize the effect of error 1.
- ❖ In post hoc tests, a comparison was presented with the help of ‘Mann Whitney’ test between four categories, i.e. category 1 (less than 5 lacs), category 2 (5 lacs to 10 lacs), category 3 (10 lacs to 15 lacs) and category 4 (more than 15 lacs).
- ❖ Post Hoc results showed that there was no significant difference between category 1 and 2, and category 3 and 4. But the results were significant between category 1 and 3, category 1 and 4, category 2 and 3 and category 2 and 4.

Findings pertaining to Social Empowerment of women beneficiaries under PMEGP

Social empowerment among Prime Minister Employment Generation Programme’s women beneficiaries was analyzed with the help of two variables viz. Effect on Mobility & Freedom and Recognition & Acceptance level.

- ❖ Effect on Mobility & Freedom was measured with the help of a Weighted Average Score. Ranking was assigned to various sub variables (Mobility within social community, Mobility within occupational community, Freedom to visit outside area of your choice, Freedom of action, Freedom to fight against domestic evils, Strength to fight against social evils) on the basis of Weighted Average Score. First rank was enjoyed by 'Freedom to visit outside area of your choice, Freedom of action' and last rank was gained by 'Strength to fight against social evils, Mobility within the occupational community.'
- ❖ On the basis of Area (Malwa, Doaba and Majha), results of comparative analysis of effect on mobility and freedom showed that level of mobility and freedom was same among women beneficiaries of Malwa, Doaba and Majha. As the p value of the Kruskal Wallis test was 0.899 which was more than .05. So the null hypothesis accepted.
- ❖ On the basis of type of business started (manufacturing and service), Results of comparative analysis of effect on mobility and freedom depicted that type of business to be started has no significant effect on mobility and freedom of Prime Minister Employment Generation Programme's women beneficiaries. As the p value of Mann Whitney (U) test was 0.687 which was more than .05. So, null hypothesis accepted.
- ❖ On the basis of the amount of loan distributed, Kruskal Wallis test value was significant. The calculated P value was .000. To know about which loan group category was more empowered, a post hoc test was conducted. In post hoc test, Bonferroni correction was applied and crucial value was taken as .0083 (.05/6) to minimize the effect of error 1.
- ❖ In post hoc test, a comparison was done with the help of Mann Whitney test between four categories, i.e., category 1 (less than 5 lacs), category 2 (5 lacs to 10 lacs), category 3 (10 lacs to 15 lacs) and category 4 (more than 15 lacs).
- ❖ Post hoc test results showed that there was no significant difference between category 1 and 2, category 1 and 4, category 2 and 4, and category 3 and 4. But the results were significantly different between categories 1 and 3 and categories 2 and 3. It showed that level of mobility and freedom was more in category 3 as compared to other categories.

- ❖ The second variable to analyze the Social empowerment among women beneficiaries under Prime Minister Employment Generation Programme was recognition and acceptance. Various variables used to measure recognition and acceptance were family Recognition, Father / husband's attitude, Recognition in social activities, Recognition in the business world, Acceptance in day to day household decisions, Acceptance in social activities' decisions, Acceptance in business's decisions. Ranking based on Weighted Average Score was used to measure recognition and acceptance. Weighted Average Score was more than 4 in every variable. It depicted that woman beneficiaries of Punjab under Prime Minister Employment Generation Programme felt that they started getting recognition within the family and society after they started their own business. However 1st rank was captured by family recognition and last rank by Father / husband's attitude. Results showed that the foremost required attribute which is father/husband's attitude got the last rank.
- ❖ Level of Recognition and acceptance was same among Malwa, Doaba and Majha Region. This result was tested with the help of the Kruskal Wallis test. As a P value was 0.495 which was more than 0.05, so, null hypotheses were accepted.
- ❖ The Mann Whitney U test was applied to know about the level of recognition and acceptance between Manufacturing and service sector. The result showed that type of business to be started has no significant effect on the recognition and acceptance of Prime Minister Employment Generation Programme's women beneficiaries. As a P value was more than 0.05.
- ❖ Amount of loan sanctioned under Prime Minister Employment Generation Programme to women beneficiaries has a significant effect on the recognition and acceptance and it was proved with the help of Kruskal Wallis Test. The p value Kruskal Wallis test was .000.
- ❖ To find out which loans category (category 1, i.e., less than 5 lacs, category 2, i.e., 5 lacs to 10 lacs, category 3, i.e., 10 lacs to 15 lacs, category 4, i.e., more than 15 lacs) improved more in terms of recognition and acceptance, post hoc test was performed with the help of Mann Whitney (U) test.
- ❖ Results of post hoc test showed that there was no significant difference between category 1 and 2, category 1 and 4, category 2 and 4. But the results were significant between category 1 and 3, category 2 and 3 and category 3 and 4.

The study concludes that Prime Minister Employment Generation Programme played a vital role in the economic and social empowerment of women beneficiaries in all the fields. All the sub variables of economic and social empowerment attained Weighted Average Score more than 4. It depicted high level of satisfaction among PMEGP's women beneficiaries. Out of all regions of Punjab, Doaba region's women beneficiaries felt more confident in term of taking various business related decisions. Level of mobility and freedom, recognition and growth and development remained same with respect to a different region of Punjab, type of business (manufacturing and service) started under the programme. But level of mobility and freedom, recognition & acceptance and growth & development different with respect to different loan amount categories (less than 5 lacs, 5lacs to 10 lacs, 10 lacs to 15 lacs and more than 15 lacs)

Objective 3: Findings pertaining to perceptions of women beneficiaries regarding Programme, Procedure and services of PMEGP

Part-A:

Findings pertaining to perceptions of women beneficiaries regarding Programme

- ❖ Malwa region's women beneficiaries have the highest level of awareness regarding various clauses of the Prime Minister Employment Generation Programme as compared to Doaba and Majha region women beneficiaries. As when women beneficiaries were asked about awareness regarding various clauses of the programme, then in Malwa region, 51.06% women beneficiaries, in Doaba region, 38.1% women beneficiaries and in Majha region, 45% women beneficiaries replied 'yes' that they knew about various clauses of the programme.
- ❖ Weighted Average Score (WAS) of various clauses of the programme viz. Eligibility clause, Loan clause and other clauses were 4.29, 4.18 and 4.29 respectively. It inferred that Punjab women beneficiaries of Prime Minister Employment Generation Programme were highly satisfied with the various clauses of the programme as Weighted Average Score was more than 4 in every case.
- ❖ Perceptions regarding Prime Minister Employment Generation Programme clauses among Malwa, Doaba and Majha regions' women beneficiaries were

tested by applying Kruskal Wallis Test. Calculated p value was .755 which was more than .05. Hence, Area wise analysis found that out of the three regions of Punjab i.e., Malwa, Doaba and Majha region's women beneficiaries have the same bent of mind towards various clauses of the programme

- ❖ Women beneficiaries of Prime Minister Employment Generation Programme belonging to Manufacturing as well as service class Sector were satisfied with eligibility, loan and other clauses. As overall Weighted Average mean score was more than 4 in every clause.
- ❖ Perceptions regarding Prime Minister Employment Generation Programme clauses among women beneficiaries belonging to Manufacturing and service sector were also tested by applying Mann Whitney (U) Test. The calculated significant value was 0.758 which was more than 0.05. Hence, it was found that there was no significant difference between perceptions of manufacturing and service sector women beneficiaries of Prime Minister Employment Generation Programme regarding various clauses of the programme.
- ❖ Loan category wise analysis showed that higher the loan amount less the level of satisfaction regarding various clauses of the programme. Women beneficiaries who have taken loan under 5 lacs and 5 lacs to 10 lacs secured WAS more than 4 in eligibility, loan clause and other clauses but women beneficiaries who had taken loan from 10 lakh to 15 lacs category secured 3.67, 3.93 and 4.11 WAS in eligibility, loan clause and other clauses respectively. It showed that their satisfaction level was less in the case of eligibility and loan clauses. WAS score was 3 in the above said three clauses.
- ❖ Kruskal Wallis test was applied to know about the significant difference among the Perceptions of Prime Minister Employment Generation Programme women beneficiaries belonging to different loan clauses regarding various clauses of Prime minister Employment Generation Programme. As p value of Kruskal Wallis test was .000 which was less than .05, it showed that there was a significant difference among different loan classes' women's beneficiaries' perceptions regarding the programme.

- ❖ To know further which loan class perceptions were different from other loan classes, Post Hoc test was applied. In post hoc test, a comparison was done with the help of Man Whitney test between group 1 &2, 1&3, 1&4, 2&3, 2&4, 3&4 respectively. Just to justify with the type 1 error, crucial value was taken .0083(.05/6) by applying Bonferroni correction. P value of group 1 &2, 1&3, 1&4, 2&3, 2&4, 3&4 were .061,.005,.003,.000,.004,.005 respectively. Hence, results showed that only in case of group 1 and 2, null hypothesis was accepted otherwise in all other cases there was a significant difference between the perceptions of women beneficiaries regarding the programme.

Part-B

Findings pertaining to perceptions of women beneficiaries regarding PMEGP Procedure

- ❖ A beneficiary can deposit application for a loan under Prime Minister Employment Generation Programme with PKVIC, PKVIB and DIC. Surveyed results showed that in Malwa region, 26.1%, 28.2% and 45.7% applications were deposited with PKVIC, PKVIB and DIC respectively. In Doaba region, 19%, 28.6% and 52.4% applications were deposited with PKVIC, PKVIB and DIC respectively. Whereas in Majha region, PKVIC received 20% and PKVIB received 30% and DIC received 50% applications. Maximum applications were received by DIC as DIC operate in rural as well as urban areas, but PKVIC and PKVIB operate only in rural areas.
- ❖ In Malwa region, 48.1% women beneficiaries filled application loan forms with help whereas 51.9% beneficiaries filled form without any help. In Doaba region, 51.2% women beneficiaries filled application form with help and 48.8% women beneficiaries without help. 55% women beneficiaries of the Majha region reported that they filled form themselves and 45% filled forms with help. It showed that almost in every region, 50% women beneficiaries filled application form with help and 50% women beneficiaries filled application form without help.
- ❖ In Malwa (60%), Doaba (59.5%) and Majha (60%) region's women beneficiaries reported that they did not feel any difficulty while filling the form while 34% of Malwa, 40.5% of Doaba and 40% of Majha region's women beneficiaries of

Prime Minister Employment Generation Programme replied that they felt difficulty in filling the Prime Minister Employment Generation Programme form.

- ❖ Technical questions highlighted as the major difficulty in three regions of Punjab while filling the application forms. In Malwa region, 54.7%, in Doaba region, 94.1% and in Majha region, 75% women beneficiaries reported that they felt technical questions as the most difficult part while filling the loan application form.
- ❖ In Malwa, Doaba and Majha region, 66.5%, 64.3% and 75% women beneficiaries respectively, reported that they got the loan under Prime Minister Employment Generation Programme on time.
- ❖ Procedural formalities and delay in the site inspection reported as the major causes in delay of loan under Prime Minister Employment Generation Programme in the Malwa, Doaba and Majha region of Punjab.
- ❖ In Malwa region, 46.8% women beneficiaries reported procedural formalities and 24.2% women beneficiaries reported site inspection as the main reason of delay in loan under the programme. Whereas, in Doaba region and in Majha region, 20% and 40% women beneficiaries respectively, reported procedural formalities as the cause of delay in the loan. 40% women beneficiaries of Doaba region and Majha region each reported site inspection as the reason of delay in the loan.
- ❖ Punjab's women beneficiaries of Prime Minister Employment Generation Programme were highly satisfied with various procedural formalities of the programme as Weighted Average Score (WAS) was more than 4 in all the cases. In the case of application soundness (4.02), in Interview soundness (4.29), in Entrepreneurship Development Programme (4.31) and in Margin Money WAS was (4.10).
- ❖ Area wise analysis showed that Majha' Prime Minister Employment Generation Programme' women beneficiaries were most satisfied with procedural formalities of the programme as Weighted Average Mean Score of three variables (application soundness (4.31), Entrepreneurship Development Programme (4.50), Margin Money (4.35) out of four variables was maximum as compared to Malwa and Doaba region. Only in case of Interview soundness, Malwa region's Weighted Average Mean Score was highest i.e. 4.34.

- ❖ Area wise analysis found that satisfaction level was same among women beneficiaries of three regions of Punjab regarding procedural formalities of the programme as p value of the Kruskal Wallis test was 0.495 which was more than .05.
- ❖ Sector wise analysis found that there was no difference between Manufacturing as well as Service Sector's women beneficiaries under Prime Minister Employment Generation Programme regarding procedural formalities of the Programme. As calculated p value of Mann Whitney test was 0.555 which was more than .05.
- ❖ As per Kruskal Wallis test' results, As p value was 0.148 which was more than 0.05, there was no significant difference among different loan classes' women beneficiaries' perceptions regarding the procedural formalities of the programme.

Section 3

Perceptions of women beneficiaries regarding Prime Minister Employment Generation Programme's services

- ❖ Women beneficiaries of Malwa, Doaba and Majha regions reported that they were fully satisfied with the services of the PMEGP dealing agencies, i.e. Punjab Khadi Village Industry Commission (PKVIC), Punjab Khadi Village Industry Board (PKVIB) and District Industrial Commission (DIC).
- ❖ 60.11% women beneficiaries of Malwa, 52.38% women beneficiaries of Doaba and 70% women beneficiaries of Majha reported an encouraging attitude of banks towards them. Whereas 39.89% women beneficiaries of Malwa, 47.62% women beneficiaries of Doaba and 30% women beneficiaries of Majha reported a discouraging attitude of banks also.
- ❖ In Malwa region, 30.32%, in Doaba region, 16.67% and in Majha region, 30% women beneficiaries reported that they were asked for some kind of security or Fixed Deposit while disbursement of loan. As per Prime Minister Employment Generation Programme guidelines, no such security is required while disbursement of loan under this programme.
- ❖ Weighted Average Score was applied to compare the services of the Agencies (PKVIC, PKVIB and DIC) and Banks. Weighted Average Score in case of the

ambience of agencies and Banks was 4.24 and 4.23 respectively, in case of staff, 4.24 and 3.03 respectively, in the case of timely information 4.21 and 3.74 respectively. It was inferred that Weighted Average Score was more in case of agencies than banks. Hence, Women beneficiaries of Prime Minister Employment Generation Programme were more satisfied from agencies (PKVIC, PKVIB and DIC) than banks.

It was concluded from the data that PMEGP' women beneficiaries of all the regions of Punjab were fully satisfied from various clauses of the programme as the Weighted Average Score was more than 4 in every clause. Level of satisfaction from the programme, among three regions of Punjab and type of business was same, whereas in case of women beneficiaries belong to different loan categories, level of satisfaction was different. Women beneficiaries wanted to change subsidy release period as the Weighted Average Score was below 4. Satisfaction level from various procedural formalities was same among three regions of Punjab, type of business and different loan categories. Women beneficiaries wanted to bring certain changes in bank services with respect to staff's behavior and timely information. On the other hand, women beneficiaries were fully satisfied with the services of the agencies (PKVIC, PKVIB and DIC).

Objective 4: Providers' perception regarding Prime Minister Employment Generation Programme, Procedure and Services

Part 1: Providers' perception regarding Prime Minister Employment Generation Programme

- ❖ All the dealing authorities of the Prime Minister Employment Generation Programme i.e., PKVIC, PKVIB, DIC and banks were in favor of the financial soundness of the project, the experience of the beneficiary, Proposal Viability as the criterion for the recommendation of loan applications.
- ❖ The Loan application recommendation range was different among different PMEGP' providers. According to PKVIC, application recommendation range was more than 75%. Whereas 50% PKVIB were in favor of 50% to 75% applications recommendation range and rest 50% PKVIB in favor of more than 75% application recommendation range. In case of DIC, 50% to 75% application

recommendation nod was given by 27.08%, and rest 72.20% DIC providers were in favour of more than 75% recommendation range.

- ❖ In case of Banks, the application recommendation ranges varied between less than 25% to 75% range. 13.10% surveyed bank providers were in favour of less than 25 % recommendation range. Whereas 55.30% and 31.06% bank providers gave a nod to 25% to 50% range and 50% to 75% range respectively.
- ❖ Application rejection reasons were ranked on the basis of the Weighted Average Score. According to programme providers, 1st rank based on weighted average was assigned to projects in negative list being the application rejection reason. 2nd and 3rd rank was assigned to norms not fulfilled by the beneficiaries and unappealing proposal respectively. Financial instability, already loan taken from other banks or under another scheme, the existence of the same units and insufficient paper work occupied 4th, 5th 6th and 7th ranks respectively.
- ❖ Perception of Prime Minister Employment Generation Programme providers (agencies and Banks) regarding various clauses (eligibility, operational and financial) of the programme was measured on the basis of the Weighted Average Score based on a five point Likert scale.
- ❖ In case of eligibility clause, a Weighted Average Score of agencies was 4.75 and banks were 4.15. Although in case of both providers, the Weighted Average Score was more than 4, so both the providers were fully satisfied from eligibility clauses of the programme. Since the agency Weighted Average Score was more than banks so agencies were more satisfied than banks.
- ❖ In case of operational clauses, a Weighted Average Score of agencies was 4.50 and it was 4.10 in case of banks. So, once again agencies seemed more satisfied than banks.
- ❖ Weighted Average Scores of the financial clauses of the programme, in case of agencies was 3.67 and in case of banks were 2.83. Satisfaction level from various financial clauses (amount granted for publicity, awareness programme, exhibitions, EDP, Traveling expenditures, forward and backward linkage, Misc. Expenditures) was average in the case of agencies and below average in case of banks.

Part II: Providers' perception regarding Prime Minister Employment Generation Programme' procedure:

- ❖ Both Programme providers (Agencies and Banks) were not in favor of approving the full amount of the loan, applied by PMEGP' beneficiary.
- ❖ Perception regarding programme' procedural formalities was divided under five heads viz. Application, Publicity, Margin Money, Entrepreneur Development Program and higher authority assistance.
- ❖ Weighted Average Scores of the application in the case of agencies was 4.48 and in case of banks were 4.54. It showed that both the providers were fully satisfied from procedural formalities pertaining to the application. But banks seemed more satisfied than agencies.
- ❖ In case of publicity, a Weighted Average Score of agencies was 3.97 and of banks were 2.78. It showed that the agencies' satisfaction level was average towards publicity formalities and banks' perceptions were below average. Both the providers want to bring change for the promotion of the PMEGP and its products.
- ❖ A third variable for assessing perception of providers regarding procedural formalities was subsidy, the Weighted Average Score in case of agencies was 4.17 and in case of banks it was 3.65. The major sub variable which brought down the WAS score, in case of banks was, time taken for disbursement of subsidy to the beneficiary (2.15). As per norms of the programme, after the lapse of three years of loan, subsidy amount was credited to beneficiary' account.
- ❖ Weighted Average Score regarding Entrepreneurship Development Programme in the case of agencies was 4.77 and in case of banks was 4.13. Agencies seemed more satisfied than banks.
- ❖ In case of higher authority assistance, a Weighted Average Score of agencies (4.36) was more than banks (4.18). Both the providers were highly satisfied as the score was more than 4.

Part III: Providers' perception regarding Prime Minister Employment Generation Programme' services

- ❖ Weighted Average Scores of agencies in the case of perception regarding technology usage by PMEGP was 4.86 and in case of banks it was 4.42.

- ❖ Banks seemed more satisfied than agencies regarding appearance of physical facilities of the working place. As Weighted Average Score of agencies was 3.45 and in case of banks were 4.42.
- ❖ Both the providers were fully satisfied with their higher authority promises.
- ❖ Weighted Average Score regarding higher authority record keeping was above 4 in case of both the providers.
- ❖ Both the providers have full faith on their higher authority. As the Weighted Average Score was 4.05 in case of agencies and 4.39 in case of banks.
- ❖ Weighted Average Score regarding working hours was 4.32 in case of agencies and 4.39 in case of banks.
- ❖ Weighted Average Score regarding overall satisfaction from the programme was 4.50. It portrayed that agencies (PKVIC, PKVIB and DIC) were fully satisfied from the PMEGP.
- ❖ Weighted Average Score regarding overall satisfaction from the programme was 2.98. It showed that satisfaction level of the banks of the programme was below average. Banks wanted certain changes in the programme.

The study concluded that agencies (PKVIC, PKVIB, DIC) attitude towards loan application approval was linear as compare to banks. As Loan application recommendation range by various agencies varied between 50% to 75% whereas in case of banks, loan application recommendation range varied between less than 25% to 50%. It depicted from reasons for rejection of loan applications that women beneficiaries of Punjab were unaware regarding various clauses of the programme. Women beneficiaries, applied to those projects which are in the negative list. Both the agencies as well as banks seemed satisfied from eligibility and operational clauses, but the Weighted Average Score was below 4 in case of financial clauses. Hence, both the providers, wanted to increase funding from the Government for the promotion of the programme. As far as satisfaction level from the programme's procedure concerned, both agencies and banks seemed satisfied from application soundness, Entrepreneurship Development Programme, Higher Authority Assistance but wanted to alter some norms regarding Margin Money and Publicity. As weighted Average Score of aforesaid two clauses in the case of agencies was below 4 and below 3 in

case of banks. From services point of view, banks seemed more satisfied than agencies. The overall satisfaction level of the programme, of agencies was above average, whereas in case of banks it was below average. As per banks opinion, in case of default, the whole financial loss burden was borne by them, it must be shared by the agencies too. While at the loan application's recommendation stage, agencies played vital role, but at the time of default, their share was negligible.

Suggestions based on the findings of the programme:

- ❖ Data showed that most of the beneficiaries were unaware regarding basic clauses of the programme. Online test pertaining to basic clauses of the programme should be designed before filling application for PMEGP loan.
- ❖ PMEGP women beneficiaries as well as providers both suggested to lesser the subsidy credit period. As subsidy is the most attracted features of this programme, but the subsidy amount is credited to the beneficiary's account after a lapse of three years provided the beneficiary has not made any default in payment of EMI of Loan. So, if the beneficiary wants to enjoy subsidy amount then he or she has to repay the loan amount regularly for three years. But as this programme is meant for new entrepreneurs, hence, it becomes really difficult for some entrepreneurs earn sufficient profits to repay the loans without subsidy assistance.
- ❖ PMEGP's women beneficiaries suggested that the government should start loan EMIs at least after one year of loan approval so that they are able to start earning from the business and are able to repay the loan EMI too. It became a major hurdle for them to repay EMI immediately after the sanction of loan under the programme.
- ❖ PMEGP's women beneficiaries as well as PMEGP providers (PKVIC, PKVIB and DIC) suggested postponing the EDP stage. As per PMEGP regulation, every beneficiary has to clear 3 to 7 days EDP training period before the loan approval. In some cases, it was seen, banks denied to approve the loan on financial grounds. Some of the beneficiaries face rejection of loan from banks even after EDP training. So they suggested postponing the EDP training stage after loan approval.
- ❖ PMEGP providers, both agencies as well as banks are in favor of alternation of the budget and modes of publicity for PMEGP. According to them PMEGP' products

are very superior in term of quality, but due to lack of proper publicity, PMEGP' products are not successful.

- ❖ PMEGP's providers suggested increasing the loan amount limit.
- ❖ PMEGP banks provider suggested to share the financial loss responsibility among all providers as PKVIC, PKVIB and DIC role is limited only up to loan application approval whereas rest of the whole financial responsibility has been borne by the banks only.
- ❖ For the balanced growth of the economy, PMEGP's targets regarding employment, projects and margin money should be fixed industry sector wise.
- ❖ Year wise data pertaining to employment generation, projects established and margin money utilized under PMEGP showed frequent ups and downs. To bring consistency, targets should be fixed year wise instead of five years basis.
- ❖ To resolve technical issues of the beneficiaries, a separate technical cell should be established at banks.
- ❖ As this scheme is meant for new entrepreneurs, Awareness camps should be organized at various colleges and Universities.
- ❖ In today's competitive world, to beat competition, pricing policies must be such which are able to beat the price war. But in case of PMEGP's product, prices are too high due to low scale of production. Government should intervene to control PMEGP products' prices.
- ❖ Data showed that only the peer groups served as source of awareness about the programme in the present study. Other sources as source of awareness were not reported by the women beneficiaries. To popularize the programme, other media like television, radio, seminars, loan Melas etc. should be used.
- ❖ Lack of co-operation was seen between agencies (PKVIC, PKVIB and DIC) and banks. For the smooth functioning of the programme, coordination is must between both the providers.
- ❖ The majority of the bank personnel were reluctant to grant loans under PMEGP due to poor recovery. To improve recovery, necessary legislative changes should be introduced in the PMEGP clauses. Some strict legal actions in case of any defaults must be conveyed to the beneficiaries before the approval of the loan.

Scope for Future Research:

- ❖ The prime motive of any research could be to generalize the results. As the present study is conducted only in the state of Punjab, so the findings can't be generalized.
- ❖ Further study can be conducted to compare the performance of PMEGP between two states.
- ❖ Entrepreneurship Development Programme (EDP) is one of the important elements of this programme. Beneficiaries as well as EDP providers can be studied in the future.
- ❖ Banks faced major problems while operating this programme, thus future research can be made exclusively on bank personnel who deal under this programme.
- ❖ PMEGP is operated in rural as well as in urban areas. Future research can be carried on to know about effectiveness of the programme in urban areas or rural areas.