

Empowering Women through Credit Schemes: A Study of PMEGP Beneficiaries in Bilaspur District of Chhattisgarh

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Abstract: This study examines the contribution of the Prime Minister's Employment Generation Programme (PMEGP) to women's entrepreneurship in Bilaspur District, Chhattisgarh, during 2021–2024. Using secondary data for 146 beneficiaries collected from the District Industries Centre (DIC), descriptive statistics and non-parametric tests (Kruskal–Wallis and Mann–Whitney U) were applied to analyze year-, sector-, and caste-wise variations in sanctioned loans. The findings show a significant rise in the average loan amount per woman—from ₹6.22 lakh in 2021–22 to ₹17.48 lakh in 2024–25 indicating an increase in financial support. Manufacturing units received higher average loans (₹18.42 lakh) than service-based enterprises (₹9.09 lakh), whereas caste-based differences were statistically insignificant. Although the number of beneficiaries fluctuated, financial assistance per beneficiary increased consistently. The study concludes that PMEGP has strengthened women's access to institutional credit and entrepreneurship opportunities but highlights the need for greater inclusion of marginalised social groups through targeted outreach and support.

Keywords: Women Entrepreneurship, Financial Inclusion, PMEGP, Capability Approach, Empowerment Theory, Inclusive Growth, Chhattisgarh

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