

A Study on the Awareness of Pradhan Mantri Mudra Yojana (PMMY) Among the Youth in Pithoragarh District

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ABSTRACT

The purpose of this study is to assess young people in Pithoragarh District, Uttarakhand, on their knowledge of the Pradhan Mantri Mudra Yojana (PMMY). PMMY, which was introduced by the Indian government in 2015, targets underprivileged people, particularly young people, by offering financial assistance to small and micro businesses that are not corporations or farms. The program encourages self-employment and entrepreneurship by providing loans in three different amounts under the categories of Shishu, Kishore, and Tarun. The primary goal is to determine the degree of PMMY knowledge among young people in Pithoragarh District, specifically those between the ages of 18 and 35. Their understanding of the program's goals, qualifying requirements, loan categories, and application procedure will be examined. It will also assess how well PMMY promotes entrepreneurship and how it affects youth employment in the area. The study uses a survey-based methodology, gathering information using formal questionnaires given to young people from a range of socioeconomic backgrounds, professions, and educational backgrounds. The results will shed light on perceptions of PMMY's role in encouraging self-employment and business development, awareness gaps, and obstacles young people face when trying to access the program. The study's findings should shed light on the obstacles to obtaining PMMY loans, the function of awareness initiatives, and possible enhancements to the program's execution. The findings will help government organizations, financial institutions, and politicians create more effective outreach plans to optimize PMMY's impact, particularly among young people in rural and semi-urban areas like Pithoragarh.

Keywords: PMMY, Youth Awareness, Financial Assistance, Government Schemes, Socioeconomic Backgrounds

INTRODUCTION

The Indian government's flagship program, the Pradhan Mantri Mudra Yojana (PMMY), was introduced on April 8, 2015, with the goal of giving micro and small businesses that are not engaged in farming or agricultural financial support. With a particular emphasis on helping the poor and young people, the program mostly targets small and micro companies that are not corporations or farms. The purpose of PMMY is to assist self-employment, promote entrepreneurship, and give money to people who might not otherwise have access to regular banking services or loans based on collateral. Three types of loans

are offered under the program, each of which is intended to support a distinct stage of business expansion.

Shishu: Up to ₹50,000 in loans for people launching microbusinesses or new ventures.

Kishore: Loans for the expansion that range from ₹50,000 to ₹5 lakhs intended for the development or expansion of already-existing enterprises.

Tarun: Loans ranging from ₹5 lakhs to ₹10 lakhs, aimed at established companies in need of funding to expand or improve their operations.

By giving those in the low-income category who lack the collateral required to get traditional loans simple access to credit, the PMMY seeks to advance inclusive growth. The program is specifically intended to empower young people (those between the ages of 18 and 35), empowering them to launch or grow enterprises, become self-sufficient, and generate jobs, all of which will contribute to community-level economic growth.

OBJECTIVES OF THE PRIME MINISTER MUDRA YOJANA

The Pradhan Mantri Mudra Yojana (PMMY), launched in 2015, aims to foster entrepreneurship and financial inclusion, especially for underserved sections of society. Its key objectives are as follows:

Financial Inclusion: PMMY seeks to provide easy access to credit for small and micro enterprises, particularly those in the non-farm sector who often struggle to secure loans from traditional financial institutions. The scheme aims to integrate the unbanked and under banked populations into the formal financial system.

Promote Entrepreneurship: The scheme encourages the establishment of new businesses by offering financial support to individuals, particularly youth, women, and marginalized communities. By providing collateral-free loans, PMMY enables people with entrepreneurial aspirations to start or expand their businesses.

Support for Micro and Small Enterprises: PMMY provides financial assistance to micro, small, and medium enterprises (MSMEs), which are crucial for job creation and local economic development. Strengthening the often underfunded MSME sector is a key goal of the scheme.

Job Creation: By fostering entrepreneurship, PMMY aims to create employment opportunities, particularly in rural and semi-urban areas. Supporting small businesses helps address unemployment by encouraging people to start their own ventures rather than rely solely on wage employment.

Foster Self-Employment: The scheme helps individuals become self-employed, reducing dependence on government jobs or formal employment. PMMY encourages people, especially the youth, to create sustainable livelihoods through entrepreneurship.

Credit Access for Underserved Groups: PMMY provides financial support to disadvantaged and underserved sections of society, including women, Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), minorities, and other marginalized groups, ensuring they have access to financial resources for business ventures.

No Collateral Requirements: To promote financial inclusion, PMMY offers collateral-free loans to micro-entrepreneurs and small business owners, making it easier for them to secure credit without needing traditional collateral.

Ease of Access to Credit: The scheme simplifies the loan process with minimal paperwork, quick processing, and lower interest rates than traditional lending methods, making the loan application process less cumbersome and more accessible.

Regional and Sectorial Development: PMMY encourages businesses in various sectors, including manufacturing, trade, services, and technology, contributing to regional development. The scheme stimulates economic activity at the grassroots level, especially in rural and semi-urban regions, through local business growth.

Create a Vibrant and Competitive Micro-Enterprise Sector: By providing financial support, PMMY fosters a vibrant and competitive micro-enterprise sector, contributing to innovation, technological advancement, and economic dynamism at the local level.

Ease the Burden of Formal Borrowing: PMMY aims to reduce dependency on informal lending sources, such as moneylenders who charge exorbitant interest rates. By offering affordable credit, the scheme helps borrowers avoid the high-cost borrowing cycle prevalent in the informal sector.

AN OVERVIEW OF THE PRIME MINISTER YOJANA (PMMY) IN THE PITHORAGARH DISTRICT

In the northern Indian state of Uttarakhand, there is a district called Pithoragarh. The Himalayan Mountains encircle this scenic and strategically significant area. It also referred to as the "Gateway to the Himalayas," combines the natural beauty of the region with the difficulties that come with living in a rural, hilly region. The district is primarily agricultural, and many of its citizens rely on agriculture as their main source of income. Youth economic growth may be hampered by the region's major socioeconomic problems, which include migration, unemployment, and restricted access to financial institution. The Government of India introduced the Pradhan Mantri Mudra Yojana (PMMY) in 2015 with the goal of encouraging self-employment, financial inclusion, and entrepreneurship among small company owners and prospective business owners, especially in underprivileged regions. This plan is a challenge as well as an opportunity for Pithoragarh.

Socio-Economic Profile

Rural Economy: Agriculture is the primary source of income in Pithoragarh's primarily rural economy. Because of the district's emphasis on seasonal agriculture and lack of diverse economic activity, many young people in the area have limited work options. Young people have few employment possibilities due to a high rate of underemployment caused by a lack of industrial growth and poor infrastructure.

Youth Demographics: A sizable portion of Pithoragarh's population is between the ages of 18 and 35. Finding stable, long-term work is especially important to this population. However, the lack of industries and inadequate infrastructure make it difficult to create jobs on a broad scale, thus it's important to support local youth self-employment and entrepreneurship.

Agricultural Dependency: Agriculture is an unstable source of revenue all year round due to its extreme seasonality and susceptibility to environmental influences. This unpredictability makes life unpredictable for the district's youth, which increases the demand for business endeavors that can offer steady income and job prospects.

Challenges Faced by the Youth in Pithoragarh

Underemployment and Unemployment: High rates of youth unemployment are a result of the district's inadequate infrastructure and lack of industrial development. Due to a lack of appropriate options, many young people are compelled to accept seasonal or low-paying occupations or stay unemployed. The situation is further made worse by young people's ignorance about self-employment and entrepreneurial opportunities.

Access to Credit: The restricted availability of official credit in Pithoragarh is a major obstacle for

prospective business owners. Many young people in the district find it difficult to obtain loans from traditional financial institutions because they lack banking facilities, financial knowledge, and collateral. Their capacity to launch small firms is hampered by their inability to obtain loans or expand already-existing businesses.

Migration to Urban Areas: Many young people from Pithoragarh move to urban areas like Delhi, Mumbai, or even Dehradun in quest of better employment opportunities. The district loses its educated and talented youth as a result of this migration, creating a brain drain that hinders local growth.

Relevance of PMMY in Pithoragarh

With its emphasis on lending small company owners money without collateral, PMMY is extremely relevant to Pithoragarh's young. The importance of PMMY for the district is highlighted by several factors:

Financial Inclusion for Youth in Rural Areas: PMMY was created especially to provide financial services to underserved and rural communities. PMMY can provide loans without collateral to assist start or grow small companies in a place like Pithoragarh, where young people frequently have trouble obtaining official credit. One of the main obstacles to entrepreneurship in rural areas is thus removed.

Promoting Self-Employment: PMMY provides loans in three different categories: Tarun (₹5 lakh to ₹10 lakh), Kishore (₹50,000 to ₹5 lakh), and Shishu (up to ₹50,000). These loan types have the potential to greatly help young people by empowering them to work for themselves and pursue a variety of entrepreneurial ventures, including handicrafts, tourism, local services, and agriculture-based businesses.

Diversification of the Local Economy: PMMY can assist in diversifying Pithoragarh economy, which presently depends largely on agriculture and seasonal tourism, by enticing young people to launch small enterprises. New businesses in industries like food processing, handicrafts, ecotourism, and organic farming can help create a more diverse and sustainable local economy.

Prospects for Development in Pithoragarh through PMMY

Given the socioeconomic challenges that young people in Pithoragarh confront, the Pradhan Mantri Mudra Yojana (PMMY) offers several opportunities to encourage self-employment, entrepreneurship, and economic development in the region. PMMY's focus on providing easily accessible, collateral-free loans to potential business owners might greatly aid in resolving some of the region's most pressing problems.

1. Encouraging Rural Entrepreneurship

Pithoragarh is predominantly rural, with agriculture and handicrafts playing significant roles in the economy. PMMY loans can help foster entrepreneurship by encouraging individuals to establish micro-enterprises in sectors such as:

- **Agriculture & Allied Activities:** Loans can be used to improve farming techniques, invest in agro-processing units, or establish food processing businesses.
- **Handicrafts and Traditional Art:** Many people in Pithoragarh are skilled in local handicrafts, such as woolen textiles, woodwork, and metal crafts. PMMY loans can help these artisans scale their businesses, expand production, and reach wider markets.
- **Tourism-Related Ventures:** Given Pithoragarh's scenic beauty, PMMY can be used to support the development of small-scale tourism ventures like homestays, trekking agencies, handicraft shops, or eco-tourism businesses.

2. Job Creation and Skill Development

Access to PMMY loans will help local youth and women start their own businesses, reducing unemployment

ment and underemployment. By encouraging self-employment, the scheme can contribute to economic stability and promote the development of skills. Additionally:

- **Skill Training Centers:** Setting up training centers in fields like digital marketing, hospitality, and handicrafts can help build a more skilled workforce in the region.
- **Women Empowerment:** PMMY provides special emphasis on women entrepreneurs, making it a valuable tool to foster women's participation in the local economy. Women in Pithoragarh can start small-scale businesses in areas like food processing, tailoring, and dairy farming, which are well-suited to the local demographic.

3. Enhancing Infrastructure and Local Businesses

PMMY can catalyze the development of local infrastructure and businesses. With financial support, entrepreneurs can:

- **Upgrade Small Enterprises:** Small businesses can use the loans to enhance production capacity, invest in machinery, or upgrade technology, which will improve their competitiveness.
- **Boost Retail and Service Sectors:** Small retail shops, local service providers (such as repair services, beauty parlors, or small eateries), and transport businesses can all benefit from the scheme, improving overall local services.

4. Promoting Sustainable Development

Pithoragarh is a region rich in natural resources, but it is also vulnerable to environmental challenges, such as landslides and floods. Through PMMY, local businesses can invest in sustainable practices such as:

- **Eco-friendly Enterprises:** Micro-businesses in sectors like organic farming, waste management, and renewable energy (such as solar power) can be supported.
- **Natural Resource-Based Industries:** Sustainable mining, herbal products, and natural fabric manufacturing are areas that can create eco-friendly growth while protecting local ecosystems.

5. Development of Transport and Connectivity

Improved access to finance through PMMY can also support businesses in improving transportation and logistics services in Pithoragarh. With better connectivity, it will be easier for businesses to:

- **Access Larger Markets:** Expansion of small businesses can help them reach state or national markets, enabling greater income and economic mobility.
- **Improve Supply Chains:** PMMY loans can also be directed towards enhancing local supply chains, improving distribution networks for agricultural produce, manufactured goods, and handicrafts.

6. Digitalization and Financial Inclusion

PMMY promotes financial inclusion, ensuring that even the unbanked population has access to financing options.

- **Digital Literacy Programs:** Loans could be used to introduce digital literacy campaigns to help people run businesses online, promoting e-commerce for local businesses.
- **Financial Access:** With more people having access to banking and digital payment systems, local entrepreneurs can reduce reliance on informal financial channels, improving transparency and business sustainability.

SIGNIFICANCE OF THE STUDY

This study aims to assess the level of awareness about the Pradhan Mantri Mudra Yojana (PMMY) among the youth in Pithoragarh, a predominantly rural district, to promote entrepreneurship and

financial inclusion. The research will help in understanding how well the youth understand Prime Minister Mudra yojana and its potential for supporting micro enterprises. It will help to encourage young people to pursue entrepreneurship and reduce unemployment in the region by utilizing government schemes. The study will provide insights that can help improve outreach strategies. The findings may inform targeted awareness campaigns and suggest improvements in communication to make PMMY more accessible and effective.

REVIEW OF LITERATURE

Sharma and Rawat (2019) study conducted by in Uttarakhand, specifically in rural areas, revealed that awareness about the Pradhan Mantri Mudra Yojana among youth was generally low. Many young individuals in areas like Pithoragarh were unaware of the full scope of the scheme and its eligibility criteria. The research highlighted that despite the scheme's potential, there was a gap in the dissemination of information, especially in remote districts like Pithoragarh. The youth were often not familiar with the processes required to avail the scheme's benefits, such as documentation, eligibility, and the terms for repayment of loans.

Kumar and Devi (2018) PMMY aims to enhance access to capital for aspiring youth, challenges such as inadequate financial literacy and the complex application procedures deter many youth from taking advantage of the scheme. In Pithoragarh, the youth were found to have limited knowledge about the different types of loans available under PMMY, including Shishu, Kishore, and Tarun loans. These barriers, coupled with the lack of proper guidance, often prevented youth from utilizing the scheme, despite their interest in entrepreneurship.

Nishu (2022) conducted a study on in which they study about the importance of MUDRA the Micro Units Development and Refinance Agency (MUDRA) was introduced by the Indian government in 2015 with the intention of "funding the unfunded." MUDRA has shown to be a viable new funding option for microbusiness entities with up to Rs. 10 lakh in requirements. Undoubtedly, this is a commendable initiative that the Indian government, as it provides refinancing to all economically disadvantaged sectors. Extra consideration is provided to individuals or businesses in the SC, OBC, and General categories that require financing, with the assistance of this program. They are able to cover their expenses. Under this programme, loans are provided to women and priority industries, including agriculture and The Pradhan Mantri Jan Dhan Yojana, MSMEs, SHGs, Mudra Card, NULM (National Urban Livelihood Mission).

Dwivedi, Ritesh. (2018) studied the financial structure has consistently been guided by a fundamental blueprint for both pragmatic compassing growths. Covering every demographic under monetary administration is the main goal of the monetary consideration. Some of the most important measure to "fund the unfunded" "microbusiness sector has been adopted by the government (GOI). The pradhan mantra mudra yojana (PMMY) is one of the governments of India's (GOI) initiatives that are crucial to the development of financial inclusion. The program's concept is to give small business up to a 10 lakh credit requirement. This research paper provides a state based scheme performance study, an overview of PMMY and performance analysis of the schemes based on state, caste and category. SWOT analysis of the schemes.

Parkash & Devaki (2018) have anatomized the performance of MUDRA with special reference to the Tamilnadu state through a relative study of time 2015- 16 and 2016- 17. They studied the account permission and quantum expended under the all schemes of loan furnishing services vice like Shishu,

Kishore and Tarun. The study set up that account sanctioned and quantum expended under the Shishu scheme is increased but under the Tarun scheme has dropped and under the Kishore scheme account sanctioned is increased but quantum disbursement shows no important difference.

OBJECTIVE OF THE STUDY

1. To assess the level of awareness about PMMY among youth in Pithoragarh.
2. To examine the understanding of PMMY among the youth in pithoragarh.

DATA COLLECTION

The study is using a mixed-methods approach, combining both quantitative and qualitative techniques to collect detailed data. This includes surveys, interviews, and the analysis of secondary data sources. A structured questionnaire is designed to collect responses, featuring both closed-ended questions (such as multiple choice and Likert scale) and open-ended questions (short answer). The closed-ended questions measure the level of awareness, while the open-ended questions provide further insight into the participants' responses. This study is based on both the method the data collection that is primary source of data and secondary source of data. The data is collected with help of questionnaire and published articles and research papers. In this study the questionnaire is filled by approximately 150 youth of pithoragarh district.

DATA ANALYSIS AND INTERPRETATION

For conducting this study I have taken the sample size of 145 youth from the pithoragarh district, to know their level of awareness about the Prime Minister Mudra yojana in pithragarh respondent are both male and female.

1. Demographic Profile of Respondents

The study has collected 145 responses from youth in the Pithoragarh district of Uttarakhand; their demographic characteristics, including age, gender, social category, educational qualifications, and occupational status, have been explored. Regarding age, most of the respondents (73.5%) belong to the 18- to 25-year age group, whereas those below 18 constitute 13.1%, those between 25 and 30 years of age constitute 8.3%, and 5.5% constitute the age group above 30. Thus, the study leans heavily towards the young population transitioning from education to employment. About gender, the distribution tends to be almost equal, with female respondents accounting for 51% and males 49%, thus ensuring practically equal visibility for both genders. As far as social background is concerned, around 64.8% of the participants come from the General Category, leaving the rest 35.2% from OBC, SC, and ST categories, a moderate amount of social mixture. The educational qualification of respondents ranges widely, with the largest segment (53.1%) having completed high school, then 31% are graduates, followed by 11% postgraduates, and finally 4.9% hold qualifications above postgraduate, e.g., MPhil, PhD, or other professional degrees. Most respondents, about 85.4%, considered themselves students, while the remaining 14.6% reported being employed in some capacity across sectors of the economy. Overall, the demographic profile indicates that the respondents are predominantly young, educated individuals—mainly students from the general category—providing a well-rounded base to assess awareness and perception of the Pradhan Mantri Mudra Yojana (PMMY) among the youth of Pithoragarh district.

2. Awareness Level of PMMY

This survey reveals a major insight into the situation; it points to a sizable percentage of youth in the Pithoragarh district having basic knowledge regarding PMMY. The data indicates that 73.5% of the respondents stated that they have heard of the Mudra Yojana, whereas the remaining 26.5% have not heard of the scheme. The perception gives the idea that the scheme has been able to reach a large majority of the youth while on the other hand, a considerable number of young people are yet to know about it, thus underlining the need for more concerted outreach and information dissemination efforts.

The driving force to make youth aware of the PMMY is foremost through social media. Facebook, YouTube, Instagram, and WhatsApp have become vital in disseminating information regarding government schemes. These were channels that enabled sharing updates and promotional affairs, especially with the younger crowd who are digitally active. This also justifies the relevance of digital media as a promotional tool for welfare schemes. From the survey outcomes, it is apparent that most of those aware of the PMMY comprehend to a considerable degree its aims and benefits. The majority know that the scheme is meant to foster entrepreneurship in micro and small business units by providing them financial help in the form of loans without security. It is understood that PMMY aims to provide institutional credit for persons who may like to set up a new business or expand and diversify an existing one. This portrayal is an affirmative perception of the scheme toward creating self-employment and small enterprises. Besides, respondents generally do not entertain detailed knowledge concerning interest rates, repayment, application procedures, or documentation requirements. This incomplete knowledge could be an impediment to the utilization of the scheme, as it may dissuade potential entrepreneurs from bothering to learn about the application procedure and the advantages afforded to them through this loan.

Conclusively, awareness about PMMY among the youth in the district of Pithoragarh might be termed as elementary yet incomplete. Majorities of the youth has heard about the scheme and are familiar with the fact that it supports entrepreneurship; however, there is an urgent situational gap when it comes to knowledge about loan types, interest rates, and working procedures. It is high time for policymakers and the agencies involved in carrying this scheme forward to intensify awareness drives, using the channels of digital media and institutions of learning, so that youth are aware not only of PMMY being there but well conversant with its total scope and functioning mechanisms.

3. Factors Influencing Awareness

For calculating the various factor and forces which influence the level of awareness among the youth of pithoragarh district. It is found that youth are more aware about the yojana and they get financial assistance to start their own business and some also for expansion and diversification of the business. It id found that approximately 82.1% did not apply the for this yojana only 17.9% youth applied for the yojana. 37.4% youth think that the process of apply loan in this yojana are most simple and appropriate. This is one of the attractive schemes for those individuals who want to start their own business and also generate more and more employment and contribute to the growth of the economy. It is suggested by the youth of pithoragarh district that there is more focus should be done on campaigning and conducting more and more awareness programs (promotional assistances).

The study reveals that a majority of the youth (73.5%) are aware of the PMMY, which reflects the success of various outreach efforts, including government campaigns and the role of social media in spreading awareness. However, it also points to a critical limitation: although the youth are generally aware of the scheme's existence and its main objectives, there is a notable lack of understanding

regarding key specifics, such as the various loan categories (Shishu, Kishore, and Tarun), interest rates, and the detailed eligibility criteria. This indicates that while the scheme's broad objectives are communicated well, the finer aspects—which could influence a youth's decision to apply—remain unclear.

Understanding these details is essential because the PMMY is designed to provide different loan amounts for various stages of business development. Without clear knowledge of these categories, interest rates, or the application procedure, youth may feel uncertain or overwhelmed, which could deter them from taking further steps to utilize the scheme.

Key factors affects:

Simplicity of the Application Process: About 37.4% of respondents find the application process simple and accessible, which is crucial for encouraging youth to apply. Simplifying the process further could remove barriers and increase participation.

Utilization Gap: Despite high awareness, only 17.9% of youth have applied for the scheme. This gap suggests barriers such as lack of confidence, eligibility concerns, or difficulty accessing financial institutions. Addressing these issues could improve utilization.

Need for Focused Campaigns: Respondents recommend more targeted awareness campaigns to bridge knowledge gaps, especially regarding loan categories, eligibility criteria, and interest rates. These campaigns could help increase youth engagement and participation.

CONCLUSION:

The conclusion of the study reflects a key finding: although there is a substantial awareness of the Pradhan Mantri Mudra Yojana (PMMY) among the youth in Pithoragarh, there are significant gaps in their understanding of crucial details that can affect their decision to apply for the scheme. These gaps primarily include a lack of knowledge about the specific loan categories (Shishu, Kishore, and Tarun), the interest rates, and the application process itself. While many youths are familiar with the general objectives of PMMY, such as its goal of providing financial assistance to aspiring entrepreneurs, these missing details play a pivotal role in making an informed decision about whether or not to apply.

In conclusion, while there is a relatively high level of awareness about the Pradhan Mantri Mudra Yojana among the youth of Pithoragarh, significant gaps remain in their understanding of key details such as loan categories, interest rates, and the application process. Despite the awareness, the low application rate suggests that there are barriers to utilization that need to be addressed, such as simplifying the process further and providing more comprehensive information. The study recommends that the government and relevant institutions focus on conducting more targeted and intensive awareness campaigns, especially on social media platforms, to bridge these gaps. These campaigns should aim to increase knowledge about the specifics of PMMY, such as the types of loans available, the eligibility criteria, and the application process. In addition, initiatives should focus on empowering youth to take the next step from awareness to application, fostering entrepreneurship, and contributing to the overall economic growth of the region.

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