

A Study of Self-Employment in Rural Areas of Uttar Pradesh

DR ANUP KUMAR,
ASSISTANT PROFESSOR

Department of Social Work, Bundelkhand University, Jhansi, anupshakyauiet@gmail.com

Abstract

Self-employment is an important part of the rural economy of Uttar Pradesh and provides income and work to many the state's rural workforce. It includes own-account work, employment of family members in household enterprises, small businesses, agricultural and related activities, handicrafts, petty trade, transport, services, and other micro-enterprises. For a state with a large rural population and strong dependence on agriculture, the growth of stable self-employment can help people earn income, creating different types of jobs, poverty reduction, women's economic participation, and reduction of migration caused by lack of work or income.

This study studies the condition, types, opportunities, and main problems of self-employment in rural areas of Uttar Pradesh. It also analyses the changes in rural employment and the role of entrepreneurship-support programmes. The study is mainly based on information already collected by others from the Periodic Labour Force Survey (PLFS), government reports, policy documents, and published research. According to the PLFS 2025 Annual Report, 70.7 per cent of rural workers in Uttar Pradesh were self-employed in usual status (principal status plus subsidiary status). Of these, 50.8 per cent were own-account workers/employers and 19.8 per cent were helpers in household enterprises. Regular wage/salaried employment accounted for 9.8 per cent and casual labour for 19.5 per cent.

The study finds that although self-employment has large or important potential, its quality and sustainability vary considerably. Rural entrepreneurs face constraints related to insufficient money, limited access to bank loans, weak connections with buyers and markets, limited business and digital skills, lack of suitable technology, limited increase in product value, lack of basic facilities, and risk from sudden economic problems. Existing evidence also indicates large differences between regions and social groups in rural non-farm employment in Uttar Pradesh.

The study concludes that rural self-employment policy should move beyond merely creating enterprises and should focus on businesses continuing over time, productivity, ability to reach buyers, value addition, digital integration, access to financial services, development of useful skills, and participation of all social groups. Strengthening Self-Help Groups, rural enterprise clusters, producer organisations, training institutions, and convergence among government programmes can create a more sustainable rural self-employment ecosystem.

Keywords

Self-Employment; Rural Employment; Rural Entrepreneurship; Uttar Pradesh; Livelihood; Rural Development; Self-Help Groups; Micro-Enterprise; Women Entrepreneurship; creating different types of jobs.

1. Introduction

Employment is a main part of economic and social development. In rural India, employment is closely associated with household income, food security, social status, migration, and standard of living. Uttar Pradesh occupies a particularly important position in this context because of its large rural economy, extensive agricultural base, traditional occupations, small enterprises, and diverse socio-economic conditions.

Self-employment provides an alternative to dependence on wage employment. In self-employment, individuals generally work on their own account, run a business, employ others, or contribute as unpaid helpers in household enterprises. Rural self-employment may be found in agriculture and related activities as well as in non-farm activities such as retail trade, food processing, tailoring, handicrafts, repair services, transportation, construction-related enterprises, and digital services.

The importance of self-employment is clearly visible in recent labour-market statistics. The PLFS 2025 Annual Report shows that 70.7 per cent of rural workers in Uttar Pradesh were self-employed, compared with 9.8 per cent in regular wage/salaried employment and 19.5 per cent in casual labour. Within self-employment, own-account workers and employers represented 50.8 per cent, while helpers in household enterprises represented 19.8 per cent.

However, a high share of self-employment does not automatically mean that rural households have secure or prosperous livelihoods. Some self-employment may represent productive entrepreneurship, while other forms may be undertaken because suitable wage employment is unavailable. so, it is important to distinguish between self-employment chosen because of a good opportunity and self-employment taken because other work is not available.

This distinction is particularly relevant in Uttar Pradesh. Research on rural non-farm employment in the state suggests that movement away from agriculture has been influenced by both economic opportunities and distress in agriculture. Evidence also points to differences according to education, landholding, social group, and geographical region.

Rural self-employment can however become a powerful instrument of development when entrepreneurs have access to finance, skills, technology, infrastructure, markets, and institutional support. Government programmes such as the Prime Minister's Employment Generation Programme (PMEGP), the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), Start-up Village Entrepreneurship Programme (SVEP), Rural Self Employment Training Institutes (RSETIs), Pradhan Mantri Mudra Yojana, and state-level entrepreneurship initiatives seek to support different dimensions of enterprise development.

Against this background, the present study examines the status and challenges of self-employment in rural Uttar Pradesh and considers how rural entrepreneurship can be made more productive, inclusive, and sustainable.

2. Conceptual Understanding of Self-Employment

Self-employment refers broadly to a situation in which a person earns a livelihood by operating an economic activity on their own account rather than working primarily as an employee for another person or organisation.

- Agricultural self-employment – cultivation and farming-related activities.
- Allied agricultural activities – dairy, poultry, fisheries, goat rearing and other livestock activities.

- Rural non-farm enterprises – shops, manufacturing, food processing, repair services and small businesses.
- Traditional occupations – weaving, pottery, carpentry, blacksmithing, handicrafts and other artisanal activities.
- Service enterprises – beauty services, tailoring, transport, mobile repair, digital services and educational services.
- Household enterprises – activities managed and operated by family members.
- Women-led enterprises – enterprises operated individually or collectively through Self-Help Groups.
- Youth entrepreneurship – new enterprises established by educated or trained rural youth.

Self-employment so represents a broad category and should not be treated as synonymous with entrepreneurship alone. Some self-employed persons operate relatively productive businesses, while others have very small and low-income activities.

3. Review of Literature

The rural employment structure of India has undergone large or important transformation over time. The movement of workers from agriculture towards non-farm activities has attracted considerable academic attention.

Kapoor, Kumar and Saroj examined rural non-farm employment in Uttar Pradesh and found a significant shift of workers from agriculture to non-farm activities across different expenditure and landholding groups. Their study also reported that greater non-farm employment was associated with higher household income and lower rural poverty. They argued that crop diversification, infrastructure, financial support and technological assistance could help the development of local micro-enterprises, particularly in post-harvest activities.

Hashmi's study of rural non-farm employment in Uttar Pradesh provides further evidence of structural changes in the rural labour market. The study found a high proportion of casual employment and changes in self-employment and regular employment. It also identified education, landholding, social-group characteristics and regional development as important factors affecting employment choices.

The literature also highlights the distinction between push and factors that attract people. factors that force people include low agricultural income, landlessness, agricultural risk, inadequate credit and underemployment. factors that attract people include higher returns in non-farm enterprises, better infrastructure, education, access to markets and entrepreneurial opportunities.

Research on rural livelihoods increasingly emphasises the importance of women's groups working together. Self-Help Groups can help savings, credit, training, collective production and market participation. Recent research examining DAY-NRLM training among SHG members in Gorakhpur highlights its relevance to women's empowerment, rural development and self-employment.

Government policy has increasingly recognised rural entrepreneurship as an employment-generation strategy. PMEGP supports the establishment of new micro-enterprises, while ASPIRE focuses on innovation, rural industries and entrepreneurship and supports livelihood business incubators in rural and underserved areas.

Despite these developments, a area that has not been studied enough remains. Much of the available literature concentrates either on rural non-farm employment, particular schemes, or specific districts. There is a need for

an integrated state-level assessment of self-employment that combines labour-market patterns, enterprise characteristics, gender, youth participation, finance, skills, markets and policy support.

4. area that has not been studied enough

Existing studies provide important information about rural non-farm employment and livelihood diversification in Uttar Pradesh. However, three major gaps remain. First, rural self-employment is broader than rural non-farm employment. Agriculture, livestock, household enterprises and non-farm businesses all contribute to rural self-employment, but these components are not always examined together. Second, the existence of self-employment does not necessarily indicate its quality. There is a need to examine whether self-employment generates adequate and stable income, productive assets, employment opportunities and livelihood security. Third, there is a need to connect employment patterns with government interventions, particularly entrepreneurship development, access to financial services, skill training, Self-Help Groups and market support.

5. Objectives of the Study

- To examine the status and nature of self-employment in rural areas of Uttar Pradesh.
- To analyse the major forms of rural self-employment.
- To examine the role of self-employment in rural livelihood diversification.
- To identify the major opportunities and challenges faced by rural self-employed persons.
- To examine the role of women and youth in rural self-employment.
- To assess the importance of financial, skill-development and institutional support.
- To examine the role of government programmes in promoting rural self-employment.
- To suggest policy measures for strengthening sustainable rural entrepreneurship.

6. Research Questions

- What is the current position of self-employment among rural workers in Uttar Pradesh?
- What are the major forms of rural self-employment?
- What factors encourage or constrain rural self-employment?
- To what extent can self-employment contribute to income and livelihood security?
- What role do women, youth and Self-Help Groups play in rural entrepreneurship?
- How can government programmes improve the sustainability and productivity of rural enterprises?

7. Methodology

7.1 Research Design

The study adopts a research design that describes and examines information mainly based on information already collected by others. The objective is to examine the status and structure of rural self-employment rather than to estimate the direct effect of a particular government programme.

7.2 Sources of Data

- Periodic Labour Force Survey (PLFS), Ministry of Statistics and Programme Implementation, Government of India.
- Government of Uttar Pradesh reports and policy documents.
- Ministry of Micro, Small and Medium Enterprises reports.
- DAY-NRLM and rural livelihood-related government information.

- Published academic research papers and journal articles.
- Relevant reports of NABARD and other public institutions.

7.3 Data Analysis

The study uses percentage analysis, comparative analysis, trend interpretation, analysis based on common themes of published literature, and policy analysis.

The study does not claim to have conducted a primary household survey. so, household-level estimates of profit, businesses continuing over time or income are not presented as original survey findings.

7.4 Scope

The study area is rural Uttar Pradesh. The analysis considers self-employment in both agricultural and non-agricultural activities, while particular attention is given to rural non-farm entrepreneurship because of its potential for diversification.

8. Results and Discussion

8.1 Status of Self-Employment in Rural Uttar Pradesh

The PLFS 2025 data demonstrate the central importance of self-employment in the rural labour market of Uttar Pradesh.

Employment Status	Percentage
Own-account worker/Employer	50.8
Helper in household enterprise	19.8
Total Self-employed	70.7
Regular wage/salaried	9.8
Casual labour	19.5
Total	100.0

Source: PLFS Annual Report 2025, Ministry of Statistics and Programme Implementation.

The table indicates that about seven out of every ten rural workers in Uttar Pradesh were classified as self-employed under usual status (principal status plus subsidiary status). The largest component was own-account workers/employers, followed by helpers in household enterprises.

This finding shows that self-employment is not a marginal phenomenon. It forms the dominant employment category in rural Uttar Pradesh. At the same time, the high proportion requires careful interpretation. Self-employment can include both economically successful enterprises and low-productivity household activities. so, policy should focus not only on increasing the number of self-employed people but also on increasing productivity, income and enterprise sustainability.

8.2 Major Areas of Rural Self-Employment

Rural Uttar Pradesh has strong possibilities for self-employment because of its agricultural resources, labour force, traditional skills and large local consumer markets.

Agriculture and related activities include crop cultivation, vegetable production, horticulture, dairy, poultry, goat rearing and fisheries. The development potential is greater when primary production is connected with processing and marketing. A useful rural value-chain model is: Agriculture → Processing → Packaging → Branding → Marketing. Such value chains can create additional employment within rural communities.

Non-farm self-employment includes retail shops, food processing, repair and maintenance, tailoring, carpentry, welding, transportation, small manufacturing, handicrafts, construction-related services, digital and mobile services, and local tourism and cultural products. Research on Uttar Pradesh shows that non-farm activities have become increasingly important for rural livelihood diversification, although the structure of such employment differs across regions.

8.3 Role of Women in Rural Self-Employment

Women are important contributors to rural household enterprises. Their participation may occur through dairy, livestock, food processing, tailoring, handicrafts, agricultural processing, petty trade and SHG-based enterprises.

Self-Help Groups can provide women with opportunities for savings, access to credit, collective production, entrepreneurship training, marketing, knowledge of money management, decision-making and increased participation in household economic activities.

However, women entrepreneurs may face additional constraints, including limited control over productive assets, restricted mobility, unpaid care responsibilities, limited access to markets and inadequate digital skills. as a result, women's entrepreneurship policy should include not only credit but also training, market linkage, technology and institutional mentoring.

8.4 Youth and Rural Entrepreneurship

Rural youth increasingly aspire to move beyond traditional agricultural occupations. Small businesses, digital services, transport, repair work, food processing, online commerce and modern agricultural enterprises can provide alternatives to migration.

The Government of Uttar Pradesh has introduced entrepreneurship-oriented initiatives such as CM-YUVA, which seeks to promote self-employment among young people through financial assistance and institutional support. The effectiveness of such initiatives depends on the availability of appropriate training, local market demand, credit, mentoring and post-establishment support.

8.5 Finance and Credit

Access to finance is one of the most important requirements for starting and expanding a rural enterprise. Many potential entrepreneurs possess skills or business ideas but lack adequate money needed for daily business activities. The financing problem includes start-up capital, money needed for daily business activities, investment in machinery, business expansion finance and emergency financial support.

PMEGP is specifically designed to assist new self-employment ventures and micro-enterprises. Its objectives include employment generation, support for traditional artisans and unemployed youth, and reduction of rural-to-urban migration. Pradhan Mantri Mudra Yojana is another important source of micro-enterprise credit, while state-level programmes provide additional support.

However, access to formal credit remains insufficient for many small rural entrepreneurs because of documentation requirements, limited knowledge of money management, lack of security given for a loan in some cases, risk perceptions and inadequate knowledge of available schemes.

8.6 development of useful skills

Business success requires more than technical skill. A rural entrepreneur may need knowledge of keeping financial records, pricing, managing stock and materials, digital payments, taxation and registration, packaging, branding, online marketing, customer relations, quality standards and business planning.

Entrepreneurship training should so be connected with actual enterprise opportunities rather than being limited to short-term classroom training.

8.7 ability to reach buyers

One of the most important challenges faced by rural entrepreneurs is limited access to profitable markets. A producer may have a good product but still receive a low return because of dependence on middlemen, poor packaging, lack of branding, limited transport, insufficient market information, low ability to negotiate prices and weak digital presence.

Digital commerce provides new opportunities. Rural enterprises can potentially reach consumers beyond their immediate villages through online platforms, social media, digital payments and organised producer networks. Policy emphasis should so shift from a production-oriented approach to a production-plus-market model.

8.8 Regional Differences

Uttar Pradesh is geographically and economically diverse. Western, Central, Eastern and Bundelkhand regions differ in agriculture, infrastructure, industrialisation, irrigation, urban connectivity and livelihood structures.

Research on rural non-farm employment has identified significant regional differences within Uttar Pradesh. Evidence suggests stronger non-farm opportunities in some western areas, while southern areas have experienced greater employment vulnerability and casualisation.

For example, Western Uttar Pradesh has opportunities in agro-processing, dairy, horticulture, logistics and market-linked enterprises. Central Uttar Pradesh can develop food processing, services, trade and small manufacturing. Eastern Uttar Pradesh has potential in handicrafts, agriculture-linked enterprises, livestock and local services. Bundelkhand can develop water-efficient agriculture, livestock, food processing, handicrafts, renewable-energy-linked enterprises and rural services.

Regional planning should so be based on local resources and market conditions.

9. Major Challenges of Rural Self-Employment

- Lack of adequate capital: Small entrepreneurs often begin with limited personal savings, restricting investment in equipment, raw materials and expansion.

- Low productivity: Many household enterprises operate with traditional technology and limited economies of scale.
- weak connections with buyers and markets: Dependence on local markets and middlemen can reduce profit margins.
- Skill deficiency: Technical training without business-management skills may not produce sustainable enterprises.
- Digital divide: Limited digital literacy and internet-based business skills can prevent rural entrepreneurs from accessing larger markets.
- Infrastructure constraints: Poor roads, electricity reliability, storage facilities and logistics can increase costs of running a business.
- working outside the formal system: Many micro-enterprises operate informally, making it difficult to access institutional finance, insurance, formal markets and government procurement.
- Gender barriers: Women entrepreneurs may face restrictions on mobility, ownership of assets, finance and decision-making.
- Risk and business closure or failure: Rural enterprises can be affected by agricultural shocks, demand fluctuations, health emergencies, price changes and climate-related events.
- self-employment taken because other work is not available: Some individuals enter low-return activities because adequate wage employment is unavailable.

10. Government Initiatives Supporting Self-Employment

Several programmes can contribute to rural self-employment.

10.1 PMEGP

PMEGP supports new self-employment ventures and micro-enterprises in rural and urban areas. The programme seeks to generate employment and support traditional artisans and unemployed youth.

10.2 DAY-NRLM and SHGs

The rural livelihoods framework promotes groups working together and livelihood development, particularly among rural women.

10.3 SVEP

The Start-up Village Entrepreneurship Programme supports rural entrepreneurs through training, mentoring, enterprise development and community-based support within the NRLM ecosystem.

10.4 RSETIs

Rural Self Employment Training Institutes provide entrepreneurship-oriented skill training to help self-employment.

10.5 MUDRA

Micro-enterprise credit can help entrepreneurs establish or expand small non-farm businesses.

10.6 CM-YUVA

Uttar Pradesh's CM-YUVA programme is designed to encourage educated and trained youth to establish small industries, service ventures and businesses.

10.7 ASPIRE

ASPIRE promotes innovation, rural industries and entrepreneurship through livelihood business incubators, especially in rural and underserved areas.

These programmes provide a large or important institutional foundation, but their effectiveness depends on awareness, accessibility, timely delivery, convergence and post-financing support.

11. Discussion

The findings suggest that self-employment is the backbone of rural employment in Uttar Pradesh in terms of the share of workers classified in this category. The 70.7 per cent share reported by PLFS 2025 is particularly significant.

On the positive side, self-employment can generate household income, use local resources, create employment for family members, reduce dependence on agricultural wages, encourage local entrepreneurship, support women's economic participation and reduce the need for migration when enterprises become viable.

On the negative side, low-capital self-employment can be characterised by low productivity, irregular earnings, limited ability to reach buyers and insufficient social protection. This is consistent with research on Uttar Pradesh's rural non-farm economy, which shows that the transition from agriculture to non-farm work can be associated with both opportunity and distress.

The central policy question is so not simply "How many people are self-employed?" but rather "How productive, sustainable, inclusive and income-generating is their self-employment?" This change in perspective is essential for designing effective rural employment policy.

12. Policy Suggestions

- Shift from enterprise creation to enterprise sustainability: Government programmes should monitor enterprises after establishment and provide support during the initial years of operation.
- Improve access to credit: Banks and financial institutions should develop simple and accessible credit mechanisms for micro and household enterprises, accompanied by knowledge of money management.
- Strengthen rural enterprise clusters: Enterprises producing similar products should be organised into clusters to reduce input costs, improve technology and increase ability to negotiate prices.
- Develop local value chains: Agricultural products should increasingly be processed, packaged and branded locally to increase value addition and employment.
- Expand women's entrepreneurship: Women-led SHG enterprises should receive integrated support covering finance, technology, packaging, branding, transport and ability to reach buyers.
- Create youth enterprise hubs: Rural youth should have access to centres offering business counselling, digital training, project preparation, financial guidance and mentoring.
- Strengthen digital entrepreneurship: Digital literacy should become an integral component of rural entrepreneurship programmes.
- Promote skill-plus-credit models: Training should be linked directly with credit and enterprise establishment: Skill → Business Plan → Credit → Enterprise → Mentoring → Market → Expansion.
- Improve market linkages: SHGs, producer organisations and rural enterprises should be connected to institutional buyers, government procurement, exhibitions and digital marketplaces.

- Regionalise entrepreneurship policy: District and regional entrepreneurship plans should reflect local resources and market opportunities.
- Promote social protection: Self-employed workers, especially low-income and informal entrepreneurs, should have greater access to insurance, pension, health protection and social-security mechanisms.
- Strengthen convergence: PMEGP, DAY-NRLM, SVEP, RSETIs, MUDRA and Uttar Pradesh's entrepreneurship programmes should be better coordinated so beneficiaries receive integrated support.

13. Conclusion

Self-employment occupies a central position in the rural economy of Uttar Pradesh. The latest PLFS 2025 data indicate that 70.7 per cent of rural workers in the state were self-employed in usual status, demonstrating the importance of self-employment as a source of livelihood.

The study shows that rural self-employment has strong possibilities to support income generation, creating different types of jobs, women's empowerment and local economic development. Agriculture and related activities continue to provide important livelihood opportunities, while non-farm enterprises offer opportunities for diversification into trade, manufacturing and services.

however, the high level or large presence of self-employment should not be interpreted as evidence that all rural entrepreneurs enjoy adequate income or economic security. Some self-employment activities are small-scale and low-productivity and may reflect limited alternatives in the rural labour market. Evidence from Uttar Pradesh's rural non-farm sector also shows the importance of distress-factors that force people, regional differences and inequalities associated with education, landholding and social background.

The future of rural self-employment so depends on improving its quality rather than simply increasing its quantity. Access to affordable finance, entrepreneurship-oriented skills, technology, digital infrastructure, market linkages, value addition and social protection is essential.

Uttar Pradesh has a strong institutional base for supporting entrepreneurship through programmes such as PMEGP, DAY-NRLM, SVEP, RSETIs, MUDRA and state-level initiatives. The major challenge is to ensure that these programmes reach potential entrepreneurs effectively and provide continuous support throughout the enterprise lifecycle.

A sustainable rural self-employment strategy should so be built around the principle of "local resources, local skills, local enterprises and wider markets." Such an approach can transform rural self-employment from a survival strategy into a productive instrument of inclusive rural development.

14. Limitations of the Study

The study is mainly based on information already collected by others and published literature. as a result, it does not provide original household-level estimates of enterprise profitability, business survival or individual entrepreneurial motivation.

PLFS provides broad employment-status information, but it does not by itself capture every dimension of enterprise performance. In addition, state-level data may conceal large or important district-level and regional variation. Future research should undertake primary surveys covering selected districts of Western, Central, Eastern and Bundelkhand regions of Uttar Pradesh.

A mixed-method study combining household surveys, case studies, interviews with rural entrepreneurs and government-programme beneficiaries would provide a deeper understanding of the sustainability of rural self-employment.

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ADDITIONAL SOURCE NOTES

- The employment figures should be checked against the official PLFS annual report published by the Ministry of Statistics and Programme Implementation, Government of India.
- Information about PMEGP should be checked against the official Ministry of Micro, Small and Medium Enterprises portal.
- Information about DAY-NRLM should be checked against the official Ministry of Rural Development portal.
- Information about MUDRA and RSETIs should be checked against official Government of India and sponsoring-bank sources.
- This paper is based on secondary information and does not claim to present an original household survey.

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