

**MUDRA: PROBLEMS OF WOMEN ENTREPRENEUR - AN ANALYTICAL STUDY**

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**ABSTRACT**

MSME very well covers those self employed / own account entrepreneurs and household enterprises that organize the economic activity at a very low scale and in an informal manner. There are number of issues related to women entrepreneur, among them a consolidated view towards the problems faced by women entrepreneurs becomes important to track the most important problems. Hence, the main objective of the study is to analyze the problems faced by the women entrepreneurs in MSME in Virudhunagar district of Tamilnadu. A sample of 100 women respondents were selected those who borrowed loan under MUDRA scheme during January 2019 to June 2019 in Virudhunagar district of Tamilnadu. Stratified random sampling method was adopted to collect data. Unless the beneficiary problems cannot be solved under the schemes in place, there is not any purpose of bringing one in the system.

**Key Words:** MUDRA, Women Entrepreneur and problems of Women

**INTRODUCTION**

MSME have direct implication on development of entrepreneurial ventures and diversification of industrial sector. MSME sector encompasses entire non-agricultural segment of National Economy. MSME Act, 2006 brought together varied set of industrial activities hitherto classified under Small Scale Industries (SSI), Small Scale Business Sector Enterprise, Village and Cottage Industries to make MSME highly heterogenic in nature. This sector now encompasses all kinds of non-agricultural activities from a very small village, town to metro Politian cities. The heterogeneity of this sector is reflected in different features enterprises like in the size of business which may operate in different markets (rural, urban, local, regional, national and international), with varied level of skills, capital, sophistication and with different kind of growth orientation in organized or unorganized sector of the economy.

MSME very well covers those self employed / own account entrepreneurs and household enterprises that organize the economic activity at a very low scale and in an informal manner. The role of MSME becomes more inclusive when it becomes an instrument to transform the economic status of few special segments of the society like women workforce, unemployed youth, SC/STs, physically challenged people and some traditional industries like handicraft etc.

This study focuses on one such segment i.e. women entrepreneurs. In India 26.61 lakhs of women owned enterprises forms 7.36% per cent of total MSMEs (MS ME,2014-15) which contributes to 3.09 per cent of industrial output and gives employment to about 8 million people. Statistically 98 per cent of women-owned enterprises are micro-enterprises as per this report. There are number of issues related to women entrepreneur, among them a consolidated view towards the problems faced by women entrepreneurs becomes important to track the most important problems. Hence, the main objective of the study is to analyze the problems faced by the women entrepreneurs in MSME in Virudhunagar district of Tamilnadu.

The remaining part of the this study is organized as follows: After a brief introduction in Section -I, Data and methodology are outlined in Section - II, Section - III presents the analysis and findings of the study and Section - IV gives conclusion of the study

**DATA AND METHODOLOGY**

A sample of 100 women respondents were selected those who borrowed loan under