



# Shivaji University, Kolhapur

## Yashwantrao Chavan School of Rural Development

| One Day Workshop | 20 February 2024 |



Indian Council of  
Social Science Research  
(ICSSR)

### 'AN IMPACT ASSESSMENT OF PRADHAN MANTRI MUDRA YOJANA: INSIGHTS FROM WESTERN MAHARASHTRA'



Workshop Venue:

**Seminar Hall, Department of Economics,  
Shivaji University, Kolhapur**



## About the University:

Standing as one of the prominent universities in the state of Maharashtra, the Shivaji University was established in the year of 1962. At present the university is a home for 43 different departments with a sprawling campus of 840 acres. The university is named after a Great Maratha Warrior and Founder of the Maratha Empire, Shri Chhatrapati Shivaji. On November 18, 1962, a world-renowned educationist Dr. Sarvapalli Radhakrishnan, then President of the country inaugurated the university. In the beginning, the University started functioning with 34 affiliate colleges and about 14000 students with 5 post-graduate Departments on its campus. Today, the number of affiliated colleges is 279 with 43 post-graduate departments on the campus and the student strength has reached at above 2.50lakh. The University imparts education in ten major faculties which comprise the Arts and Fine Arts, Social Sciences, Science, Commerce and Management, Education, Law, Engineering and Biotechnology. Shivaji University, which was primarily founded to cater the regional aspirations, has now emerged as transcending the initial regional image and emerged as one of the premier institutes of higher education and research in the country.

## About the ICSSR:

Indian Council of Social Science Research (ICSSR) was established in the year of 1969 by the Government of India to promote research in social sciences in the country. The ICSSR offers grants for various endeavors such as projects, fellowships, international collaborations, capacity building, surveys, publications, and more, all aimed at fostering research in the social sciences within India. Additionally, the National Social Science Documentation Centre (NASSDOC), affiliated with the ICSSR, extends library and information support services to researchers in the social sciences. Moreover, the ICSSR has established the ICSSR Data Service to function as a national platform for data sharing and reuse among the social science community in India, thereby enhancing the research landscape in the country.

## About YCSR:

The idea of setting up the Yashwantrao Chavan School of Rural Development was conceived on the eve of the Golden Jubilee of the Shivaji University in 2012, which coincided with the birth centenary of a visionary national leader from Maharashtra, Shri Yashwantrao Chavan, the first Chief Minister of the linguist state and the former Deputy Prime Minister of the country. Incidentally Shri. Yashwantrao Chavan was also a founder of this University. Apart from his excellence as

a literary person, a freedom fighter and a social worker Yashwantrao Chavan had his unique contributions to the Cooperative movement and rural development, which made him a popular leader among the Common People.

Rural development desires an integration of all areas of knowledge. It requires a multi-disciplinary approach towards the rural development ideology. It is with this philosophy in mind, that the University approached the Maharashtra State Government to set up a full-fledged integrated school at the University campus. This is how the YCSR came into existence from the academic year 2013-14, which is committed to conceptually and practically empowering the youth for rural development. The focus of the YCSR is to integrate all local institutions, industries and organizations in the vicinity for the universal coordination of knowledge for overall rural development. The school is encouraging academic, research, training, and extension activities concerning the cause of managing rural development on a sustainable basis. The school being a multidisciplinary centre covers the disciplines of Science and Technology, Social Sciences, Agricultural Sciences and Trade and Managerial Subjects. Hence, apart from the academic training, the above-stated approach makes the mission of the YCSR to promote the sustainable and equitable socio-economic development of rural people through professional training and management.

## About the Workshop:

Financing is the key issue that hinders the growth of entrepreneurship in India. Financial illiteracy, a lack of records and financial access, a lack of infrastructure, high costs, and technological barriers are some of the major problems that micro firms, small businesses, and entrepreneurs face in India. To mitigate this problem government undertook many efforts and launched several programmes. PMMY is one among these different programmes and it provides financial support for entrepreneurship development. The proposed research work attempts to analyse the socio-economic background of the beneficiaries of the PMMY, the reach of PMMY in Western Maharashtra, the socio-economic upliftment of PMMY beneficiaries and the contribution of PMMY in entrepreneurship development.

The MUDRA Scheme has played a significant role in promoting financial inclusion and supporting the growth of micro and small enterprises in India. It has helped create employment opportunities, boost entrepreneurship, and contribute to economic development at the grassroots level. MUDRA provides loans under three categories, namely Shishu, Kishore,



and Tarun. The loan amounts offered under these categories are as follows:

- Shishu: Up to ₹50,000
- Kishore: Between ₹50,001 and ₹5 lakh
- Tarun: Between ₹5,00,001 and ₹10 lakh

Western Maharashtra is known for its vibrant entrepreneurial ecosystem, with numerous small-scale enterprises contributing significantly to the regional economy. PM-MUDRA, with its emphasis on supporting micro, small, and medium-sized enterprises (MSMEs), has the potential to play a crucial role in boosting entrepreneurship and fostering economic growth in this region.

The key objective of the PMMY is to develop the micro-enterprise sector in the country. To augment the entrepreneurship development as well as for the expansion of the micro enterprises; financial support in the form of refinance is provided. With this backdrop, the present study attempted to know how far the objectives of PMMY were achieved, and how it promoted entrepreneurship development, penetration of micro-enterprises, employment generation and effective implementation of the PMMY programmes.

### Objectives of the Workshop:

The Outcome of the Research Project entitled “*A Socio-economic Impact Assessment of Pradhan Mantri Mudra Yojana with special reference to Western Maharashtra*” based on following objectives will be discussed in the proposed workshop.

- (1) To study the socio-economic background of the beneficiaries of the PMMY
- (2) To assess the reach of PMMY in Western Maharashtra
- (3) To examine the socio-economic upliftment of PMMY beneficiaries
- (4) To assess the contribution of PMMY in entrepreneurship development.

### Who Can Participate?

Researcher, PMMY Beneficiaries, Self-Help Group, Asha Workers, Anganwadi Workers, Bank and Post office officials, Panchayat Members, Members from NGOs, Research Scholars, and Faculty Members

### Registration:

Participants should finalize their registration through Google Form by 18 February 2024.

### Registration Link:

<https://forms.gle/bjcgxrqZ7cXKwFSL7>

### Honors and Experts

Shri. Kulabhushan Upadhye	Director, RSETI, Kolhapur
Shri. Ganesh Godase	Lead District Manager, Kolhapur
Dr. M.S. Deshmukh	Dean, Faculty of Humanities, Shivaji University, Kolhapur
Dr. Pratima Pawar	Head, Department of Sociology, Shivaji University, Kolhapur

### Our Patrons:

**Prof. (Dr.) D. T. Shirke**- Vice-Chancellor, Shivaji University, Kolhapur, Maharashtra

**Prof. (Dr.) P.S. Patil**- Vice-Chancellor, Shivaji University, Kolhapur, Maharashtra

**Dr. V. N. Shinde** – Registrar, Shivaji University, Kolhapur, Maharashtra

### Organizing Committee:

Dr. N.C. Mali	I/C Director, YCSRSD
Dr. Kavita S. Vadrale	Project Co-ordinator & Workshop Convener
Dr. Santosh Sutar	Project Director
Dr. Umesh Gadekar	Project Director
Dr. Gajanan Salunkhe	Project Director
Mr. Chetan Galage	Project Director
Mr. Sudhir Desai	Committee Member
Dr. Vaishali Bhosale	Committee Member
Dr. Amol Minchekar	Committee Member
Dr. Umesh Gadekar	Committee Member
Mr. Parshuram Vadar	Committee Member
Dr. Tanaji Ghagare	Committee Member
Dr. Dada Nanavare	Committee Member
Dr. Pratap Khot	Committee Member
Dr. Mrunalini Jagtap	Committee Member
Dr. Urmila Dashwant	Committee Member
Dr. Nilam Khamkar	Committee Member
Dr. Munkir Mujavar	Committee Member

### Contact:

**Yashwantrao Chavan School of Rural Development, Shivaji University, Kolhapur**

Email- [ycsrds@unishivaji.ac.in](mailto:ycsrds@unishivaji.ac.in) (Office): 0231-2609437

Dr. Kavita S. Vadrale: 08408099613