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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PERFORMANCE ANALYSIS THROUGH RATIO ANALYSIS OF MICROFINANCE INSTITUTIONS OF KARNATAKA, INDIA <i>JAYANTHI PATIL & DR. R. K. GOPAL</i>	1
2.	THE UPSIDE OF JOB HOPPING AMONG MEDICAL REPRESENTATIVES IN INDIA <i>SWAPNIL UNDALE & DR. MILIND PANDE</i>	2
3.	STATISTICAL PROCESS CONTROL <i>A. MYSTICA & J.MARY SUGANTHI BAI</i>	3
4.	MICRO FINANCE THROUGH SHG-BANK LINKAGE PROGRAMME: A STUDY OF SELECT COMMERCIAL BANKS IN YSR DISTRICT, ANDHRAPRADESH <i>O. MOHAMMAD RAFEE & DR. P. MOHAN REDDY</i>	4
5.	ASSESSMENT OF ECONOMIC VALUE CREATION OF SELECT INDIAN PUBLIC SECTOR BANKS: A COMPARATIVE STUDY <i>DR. B. M. KANAHALLI & RAVI B KASHINATH</i>	5
6.	DR. AMBEDKAR'S VISION ON INDIAN FARMING <i>DR. LAXMIKANT SHARMA</i>	6
7.	MARKETING OF INSURANCE PRODUCTS IN RURAL INDIA: A BIG CHALLENGE <i>DR. PANDIT C BILAMGE</i>	7
8.	BUYER BEHAVIOUR TOWARDS COSTUME JEWELLERY IN RAMANATHAPURAM DISTRICT, TAMIL NADU <i>DR. C. VIJAYAKUMAR & R. KALYAN KUMAR</i>	8
9.	CONSUMER SWITCHING BEHAVIOR IN CELLULAR SERVICE PROVIDER IN NORTH GUJARAT REGION <i>AMIT B. PATEL & DR. TEJAS N DAVE</i>	9
10.	IMPACT OF RURAL DEVELOPMENT SCHEMES ON HUMAN CAPITAL <i>DR. MIR PARVEZ A. & UNJUM BASHIR</i>	10
11.	RECENT TRENDS IN ON-LINE MARKETING ISSUES AND CHALLENGES <i>J.RAVI & U.ELANGOVAN</i>	11
12.	A STUDY ON THE STATUS OF CORPORATE SOCIAL RESPONSIBILITY INITIATIVES BY INFORMATION TECHNOLOGY COMPANIES IN INDIA <i>DR. A. M. SURESH & VIJAYALAKSHMI. S</i>	12
13.	MARKETING CHALLENGES IN SMALL TOURISM ENTERPRISES <i>A.ANCEY SANGEETHA & M.P.PRINCE ALLWYN JEBARAJ</i>	13
14.	CONSUMER PROTECTION STATUS IN TIGRAI: A SURVEY STUDY ON SELECTED FOOD ITEMS <i>DESTA KIDANU, ETSEGENET KIDANE & MAHMUD ABADR</i>	14
15.	INFORMAL INSTITUTIONS IN ETHIOPIA <i>KIROS HABTU</i>	15
16.	REGULATORY ISSUES IN PRACTICE OF CORPORATE GOVERNANCE IN NIGERIAN BANKING INDUSTRY <i>ABDULLAHI SHEHU ARAGA</i>	16
17.	STUDY ON FOOD FRANCHISE IN INDIA: WITH SPECIAL REFERENCE TO BANGALORE <i>LAKSHMI PRIYA. S, LATHA MANI BB, CHAITHRA H, KAVYA T & ASHWANTH ROOPIKA</i>	17
18.	LUXURY HERITAGE AND SERVICECAPE MANAGEMENT IN HOSPITALITY SECTOR OF JAMMU AND KASHMIR REGION <i>PARVINDER KOUR, AKSHI BHAGAT & SUDHANSHU GUPTA</i>	18
19.	A STUDY OF EMPLOYEE REWARDING & SOCIAL SECURITY PRACTICES OF PAINT UNITS IN GUJARAT <i>ANN PAUL AYNICKAL</i>	19
20.	MICRO FINANCE FOR WOMEN EMPOWERMENT <i>RANJINI. M.L</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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PERFORMANCE ANALYSIS THROUGH RATIO ANALYSIS OF MICROFINANCE INSTITUTIONS OF KARNATAKA, INDIA

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ABSTRACT

Measuring the performance of microfinance institutions (MFIs) is not a trivial task. Indeed, looking at the financial sustainability of an MFI only gives one feature of its performance. As many MFIs primarily exist in order to help the poorest people, one also has to include aspects of outreach in their performance. Hence, MFIs' performance can be termed multidimensional. This study examines the performance of microfinance institutions (MFIs) using financial ratios. These ratios are assessed in relation to the dual objectives of MFIs of financial sustainability and outreach. The financial ratios used are categorised as profitability, portfolio quality and productivity ratios. The profitability ratios are hypothesized to be positively related to the financial sustainability and negatively to the outreach, while the portfolio quality and productivity ratios are expected to be negatively related to the financial sustainability and positively to the outreach. Data used in this study is a balanced panel data of 17 MFIs for the period of 2009-2013 and is extracted from the MIX market. Using random effect panel data estimation, we find important ratios in context of performance measurement of MFIs and also conclude that the trade-off between the dual objectives of MFIs is present.

THE UPSIDE OF JOB HOPPING AMONG MEDICAL REPRESENTATIVES IN INDIA

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ABSTRACT

The nature of pharmaceutical marketing is unique and dynamic. This demands highly skilled sales representatives which are popularly known as Medical representatives. Companies spent considerable amount on training of their representatives. Pharmaceutical market is very competitive and more than 20000 companies operating in Indian Market. In this highly competitive market retaining salespeople has become highly challenging for pharmaceutical industry. The purpose of this study was to identify underlying reasons for quitting jobs among medical representatives. With more than 55 lakh population, more than 4000 doctors and 6000 chemists, Pune is one of the important sales territories for pharma industry in India. Subjects were selected from the city and surveyed. The study concluded that not only inadequate compensation but its late reimbursement also cause medical representatives to quit job.

STATISTICAL PROCESS CONTROL

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ABSTRACT

The quality development concepts have seen a great growth over the entire 20th century. To help an organization to survive in the world class market, Total Quality Management technique was introduced. TQM is a continuous development process developed to satisfy the customers by meeting their expectations. Statistical Process Control is one of the TQM methods that improves quality and reduces variation. The seven basic Quality Control tools help to eliminate the randomness in a process, to develop an effective method to analyze and a systematic way of thinking and problem solving. The present paper illuminates the concepts of the seven basic quality control tools - pareto diagram, process flow chart, cause and effect diagram, check sheet, histogram, scatter diagram and control chart. This paper covers the need of each tool, steps to construct them, their use and advantages.

MICRO FINANCE THROUGH SHG-BANK LINKAGE PROGRAMME: A STUDY OF SELECT COMMERCIAL BANKS IN YSR DISTRICT, ANDHRAPRADESH

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ABSTRACT

Government of India select micro finance is powerful tool to reduce poverty and improve the women empowerment. Micro finance is a very small amount, but it helps the poor people meet their needs and to raise their income levels and improve their living standards. Social and economical backward women have formed in to a group on the bases of "self-help" members voluntarily coming together to save small amount regularly, establishing linkage with banks for the delivery of financial services their members, delivery of credit to the needy members. SHGs-banks linkage programme, aimed at providing a cost effective mechanism for providing financial services to "self-help groups". It impacted the lives of millions of poor women's positively; SHG-Bank linkage programme (SBLP) started as pilot project 1992. on the basis of the recommendation of S K Kalia Committee. National Bank for Agriculture and Rural Development (NABARD) sponsored SHG-Bank linkage programme is the fastly growing micro finance programme in the world covering 98 million poor households. The present study is an attempt to analyze micro finance through shg-bank linkage programme, a study of select commercial banks (syndicate bank, state bank of India) in YSR kadapa district, Andhra Pradesh. The study includes broad objectives are to analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed.

ASSESSMENT OF ECONOMIC VALUE CREATION OF SELECT INDIAN PUBLIC SECTOR BANKS: A COMPARATIVE STUDY

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ABSTRACT

Economic Value Added (EVA) has received a lot of recognition as a measure of shareholder value creation. While the measure has been widely used for the purpose all over the world, many research studies have appeared to examine variety of issues related to EVA. An attempt is made in this paper to determine shareholders value (in terms of economic value added) of selected public sector banks during the last ten years. I.e. since 2004-05 to 2013-2014, and in our study equity approach has been followed to compute EVA. During the analysis the values of EVA and their rankings, we found that economic value added which a bank must earn to maintain its viable existence, has been lost by many banks while earned by many others in different periods.

DR. AMBEDKAR'S VISION ON INDIAN FARMING

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ABSTRACT

Dr. Ambedkar had an in depth study of the plight of the poor masses living in rural India who were having dependence on agriculture for their livelihood. Dr. Ambedkar was very much concerned about the problems of Indian farmers well as the Indian agriculture. His views on the state of Indian agriculture are very logical and seem to have relevance even in the present context of our economy. One is small and fragmented holdings over which scientific cultivation is not possible and the other is lack of capital and other inputs which are not available in the desired amount to the poor farmers due to which they are not able to cultivate the land effectively. Dr. Ambedkar suggests the consolidation of holdings and collective farming to tackle this problem. Dr. Ambedkar showed his deep concern about the increasing concentration of land in the hands of a few big farmers leading to inequality among farmers and exploitation of small farmers and agricultural labourers. In this respect he suggested state should be the owner of the land and it should take a lead to distribute the land to the farmers. Dr. Ambedkar suggested imposition of income tax in farm sector also on the pattern of business sector i.e. on the basis of capacity to pay.

MARKETING OF INSURANCE PRODUCTS IN RURAL INDIA: A BIG CHALLENGE

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ABSTRACT

A large population of India lives in the rural areas. The impact of risks associated with life, health and property are far more severe on this population as compared to the urban population with higher levels of income. The Indian insurance market is opened to private players to reach all sections of the society in both rural and urban areas. The rural area is most untapped by any insurance company. The government is trying hard to protect the rural people from risks. It has introduced many insurance schemes to cover the rural mass in to insurance sector. The insurance companies are also making efforts to improve the rural business. Still they have not achieved the objective to a fuller extent. Therefore, there is a vast opportunity for insurance companies to reach the rural area with innovative products which suits the needs of rural mass. Reaching out to the rural mass is not easy. Lack of financial literacy, low per capita income, lacklustre attitude of the people, apathy of intermediaries to visit far off places etc are the major challenges faced by the insurance companies. To unleash this potential, insurance companies will need to show long-term commitment to the sector, design products that are suitable for the rural population and utilise appropriate distribution mechanisms. Insurance companies will have to pay special attention to the characteristics of the rural population and their life styles and pattern of earnings before they can successfully penetrate the rural sector.

BUYER BEHAVIOUR TOWARDS COSTUME JEWELLERY IN RAMANATHAPURAM DISTRICT, TAMIL NADU

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ABSTRACT

This article is an outline of the study conducted on the topic "Buyer behaviour towards costume jewellery in Ramanathapuram District, Tamil Nadu" The main objectives of the study is to find the awareness level of the buyers towards Costume jewellery, to analyse the attitude of the buyer towards Costume jewellery and to trace out the impact while buying and using Costume jewellery. This study mainly focuses the preferences, attitude and behaviour of the Buyer towards Costume jewellery in Ramanathapuram district only. The present study is an empirical research based on survey method. The researchers have collected primary data by comprehensive questionnaire and Secondary data have been collected from websites, books and journals. This study was carried out for a period of two months. The data which were collected from the respondents were analysed by using percentage analysis. Five point scales that are Likert's scale analysis, weighted average ranking, Garattee Ranking Technique and chi-square tests are used.

CONSUMER SWITCHING BEHAVIOR IN CELLULAR SERVICE PROVIDER IN NORTH GUJARAT REGION

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ABSTRACT

It's been very tough competition among the various mobile service providers in all over the world. The Indian mobile market continues to be dominated by prepaid subscribers. There has been a massive growth rate of subscribers. Indian mobile market is one of the fastest growing markets and is forecasted to reach 868.47 million users by 2013. The availability of a number of subscriber options for consumers and varied tariff rates of each player, lead the consumers to switch between service providers. Everyday number competitors come with new and attractive promotional schemes and or services that has made possible to reduce the tariff rates at all time low, which directly or indirectly affect the consumers and it encourages customers to change the mobile service providers. With this reference the proposed study is designed to know the existing subscribers, their switching behaviour and most important factors contributing to their switching behaviour with the sample size of 400 customers in the region of north Gujarat.

IMPACT OF RURAL DEVELOPMENT SCHEMES ON HUMAN CAPITAL

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ABSTRACT

Development scenario in the rural India has undergone significant changes but still a lot needs to be done to eradicate the chronic poverty in rural hinterland. Right policy interventions supplemented with people's involvement in our villages can harvest better returns from the schemes initiated from time to time. Only then our march towards global power in the 21st century would become a reality. In the recent past a plethora of schemes aiming for the human development under various banners have been launched with big bang in the country. A huge sum of financial investment has been incurred to achieve the sole aim of poverty eradication. As these schemes were based on top down approach, most of them went bust. The aim of the paper was not only to study the basic family structure, the status of beneficiaries holding under different developmental schemes and the infrastructure available in the study area and but also the evaluation of some of the major rural development schemes in the state of Jammu & Kashmir. The study reveals, among other reasons the primary flaw with these schemes has been the non existence of an effective monitoring and evaluating regime.

RECENT TRENDS IN ON-LINE MARKETING ISSUES AND CHALLENGES**J.RAVI****HEAD****DEPARTMENT IN B. COM. (CS)****INDO-AMERICAN COLLEGE****CHEYAR****U.ELANGOVAN****ASST. PROFESSOR****DEPARTMENT OF COMMERCE****INDO-AMERICAN COLLEGE****CHEYAR****ABSTRACT**

With the development in information technology, the marketers will overcome the above challenges. Online marketing is vital in even changing market. In Indian context online marketing is in the beginning stage, for its development, great amount of computer literacy & internet acquaintance is required. To solve the problems of existing physical marketing virtual (sky) marketing is required and e-marketing will fulfill this requirement. Indian customers are more habited and find of to see & physically verify the products, while they are purchasing the product. In view of the rapidly changing competitive global market, enterprises are striving to achieve improvement in performance, customer satisfaction, quality service, security and profitability. This is possible only with the passage of time. Marketing would change with changing situations. It will secure its important position let it be change its nature. It is everlasting, ever-changing & always given new direction for research.

A STUDY ON THE STATUS OF CORPORATE SOCIAL RESPONSIBILITY INITIATIVES BY INFORMATION TECHNOLOGY COMPANIES IN INDIA

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ABSTRACT

The paper studies the contribution by the Information Technology (IT) and Information Technology Enabled Services (ITES) sector towards corporate social responsibility (CSR) in India. The IT sector has been a champion in CSR initiatives and reporting. The status of their initiatives is compiled here. The data is collected from the annual reports for the financial year 2013-14 being the first year of compulsory CSR contribution and reporting as per Companies Act 2013.

MARKETING CHALLENGES IN SMALL TOURISM ENTERPRISES

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ABSTRACT

This study identifies the specific key factors associated with successful marketing of micro, small & medium tourism enterprises and highlights the gaps in knowledge available through the literature. It forms the basis for the development of guidelines for use by those seeking to develop an effective marketing strategy or improve existing operations. Further funding is required to develop material in this report into an industry friendly manual. This would provide a detailed guide for development of tourism marketing operations, currently not available to would-be operators.

CONSUMER PROTECTION STATUS IN TIGRAI: A SURVEY STUDY ON SELECTED FOOD ITEMS

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ABSTRACT

Currently there is growth in population and income of the people of Ethiopia; on the other hand, due to market oriented economy, there is more involvement of the private sector in the economy. As a result, it is expected more business transactions; may be because of such business transactions, reports show that there are more unfair trade practices in Ethiopia. Therefore, the paper investigates the extent of consumers are protected from unfair trade practices and assesses the involvement of government bodies in protecting the consumers in Tigray-Ethiopia. To do that, cross-sectional data was collected from 391 consumers and analysed using descriptive statistics. The research shows that more than half of the consumers do not know whether or not they buy reduced and adulterated food item; about 40% do not know whether or not they buy expired food item. This indicates that majority of the consumers are vulnerable to unfair trade practice. Based on the experience of the consumers, while sugar and coffee are more vulnerable to weight reduction, honey, butter, red pepper and edible oil are more exposed to adulteration. Against the proclamation 661/2009, there are food items in the market without stated shelving periods. Hence, to protect the consumers from possible unfair trade practice, there is need of: (a) increasing awareness level and participation of consumers, (b) strict implementation of the laws and regulations of the Country, (c) acquiring testing equipment and/or forming integration with other organizations, and (d) developing integration between consumers associations and marketing cooperatives.

INFORMAL INSTITUTIONS IN ETHIOPIA**KIROS HABTU****LECTURER****DEPARTMENT OF ACCOUNTING & FINANCE****COLLEGE OF BUSINESS & ECONOMICS****MEKELLE UNIVERSITY****MEKELLE****ABSTRACT**

It has been argued that institutions and institutional mechanisms (governance structures) contribute a lot for development and explain differences in growth rates and development paths in developing countries. Using secondary data such as literature, International Food Policy Research Institute-Ethiopian Rural Household Survey (IFPRI-ERHS) data and the data from the Nile Basin Development Challenge (NBDC) farmer focus group discussion taken place in Diga, Jeldu and Fogera, the study presented some qualitative and statistical evidence on existing informal institutions/governance structures in Ethiopia. The study also examines the economic benefits of these institutions and how to map these institutions for sustainable economic development or social capital. The study obtained the possible informal governance structures in rural Ethiopia such as Iddir, Mahber, Eqqub, Elder's Group, Gadaa/Cheffe Kore, Debo/Wobera/Wonfel/Oxen sharing (labor sharing) and Women's Association. These informal institutions or governance structures engaged in different economic and social activities. The major benefits include risk coping, provision of credit, common property regulation, manpower and traction force, conflict resolution and information.

REGULATORY ISSUES IN PRACTICE OF CORPORATE GOVERNANCE IN NIGERIAN BANKING INDUSTRY

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ABSTRACT

The study has been carried out to investigate the inherent ambiguities in the provisions of the 2006 Central Bank of Nigeria (CBN) Code of Corporate Governance for the commercial banks in the country, which have made it easy to be circumvented by the commercial banks in the country. Evidently, the banking industry in Nigeria has witnessed some sharp practices bordering on breaches of corporate governance (CG) best practices, which were perpetuated despite the existence of such CBN Code on corporate governance. This leads to the distress of ten (10) out of the twenty five (25) existing commercial banks collapse of many banks in 2009. This study discovers that there are inherent loopholes in the provisions of the 2006 CBN CG Code for the banks in the country, which made the banks to subvert them with relative ease. The ineffectual regulatory framework of CG for the banks is due to some fundamental defects, which negate best practices of CG. The study therefore recommends, among others, that: the CBN Code for banks in Nigeria be revised to incorporate CG best practices such as: stiff penalty on banks against victimization of insider whistleblowers to encourage bank workers to speak up on any observed breaches against best practices of corporate governance; constant evaluation of the implementation of guidelines incorporated in the CBN Code; rigid control over the insider related lending to directors and the top management of banks; tenure of external auditors of banks be pegged at only five years without renewal option; tenure of the non-executive directors of bankers be pegged at five years of only one term; and adequate regulations on transparency and disclosure of information.

STUDY ON FOOD FRANCHISE IN INDIA: WITH SPECIAL REFERENCE TO BANGALORE

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ABSTRACT

International business is one of the sources of business opportunities for both domestic as well as to the foreign entrepreneurs. The introduction of globalisation in the earlier 90's has become boon for the conduct of trade and also surged the flexibility of commerce. THE GLOBALISATION of market with the globalisation of product reduced the trade and investment barriers. Also the philosophy of integrated Global market assists entrepreneurs to tap into the international business market. Managing and positioning of innovative business in different countries among different economic systems, diverse levels of economic developments, un-uniformed political system, opposite cultures and wide range of consumer became easy, with this the many forms of entering into the international business also came to limelight, they are: Licensing, franchising, acquisition & merger, turnkey projects, joint ventures, Exporting, Importing, MNCs.... etc. Franchising is one amongst international business tool. It's the well famous means of undertaking business internationally. The business of franchising is relatively a new concept to India though it's an old concept to foreign countries. Franchising is still an emerging cult in India.

LUXURY HERITAGE AND SERVICECAPE MANAGEMENT IN HOSPITALITY SECTOR OF JAMMU AND KASHMIR REGION

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ABSTRACT

India embraces a particular place in the international hospitality world. Changing trends and demands have led to innovative approaches in hospitality sector. Moreover a blended or a contemporary approach can be seen even at the Luxury heritage hotels that are intend to serve on the traditional and cultural basis. Also the definition of servicescapes in terms of hospitality sector needs a thoughtful approach especially at Luxury heritage properties where the services are supposed to be more influenced by the modernized concepts. The study aims to explore the servicescapes in terms of Indian Luxury heritage hotels and also to study the impact of modernized or contemporary styles on Indian hospitality sector. The paper is based on data collected from various sources that address conceptual and methodological issues related to extant cultural services and modernized servicescapes in Luxury heritage hotels.

A STUDY OF EMPLOYEE REWARDING & SOCIAL SECURITY PRACTICES OF PAINT UNITS IN GUJARAT

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ABSTRACT

Amongst all resources required for an organization Human Resource is the most important resource. To retain efficient and experienced workforce in an organization is very crucial in overall performance of an organization. Rewarding and social security practices can help make an organization competitively more value added and profitable. Rewarding and social security are most important aspect for the employee in the company especially for paint companies. In paint companies many hazardous chemicals as well as highly inflammable chemicals are used and these may affect not only factory employees but also office staff, surrounding society, environment, animals, etc. This research study is conducted to know what the organizations are contributing towards their employees, society, environment, etc. The aim of this research paper is to analyse the rewarding and social security practices of selected paint units in Gujarat.

MICRO FINANCE FOR WOMEN EMPOWERMENT

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ABSTRACT

The present article tries to draw the attention on how microfinance had impact on women's empowerment through SHG's (Self Help Groups) and the work of NGO's such as SEWA. The government and NABARD have recognized this and have emphasized the SHG approach and working along with NGO's in the initiatives. Micro finance in India is still in nascent stage to create a massive impact in poverty alleviation. Considering the entrepreneurial environment women's activities are very interesting as they have great source of knowledge and innovation. Women are experienced in balancing and handling difficulties. The banks also play very important role by providing loans to SHG's at an amazingly low interest rate and Self help groups can access loans from banks. Banks play a major role in empowering poor women by providing them dignity, self esteem and economic independence. Banks are also benefitted as their loans get repaid in the process. The women grow enormously self confident as they get to handle money by themselves. Once women are involved with SHG there is no question of looking back. SHG provides some of basic facilities like providing finance stability, children's health, education; they strive to solve problems themselves. The focus on poor women in micro finance has a very positive impact especially in empowering them in decision making within the family and providing control and ownership to women entrepreneur.

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