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SELF HELP GROUPS: A DYNAMIC TOOL FOR SOCIO-ECONOMIC UPGRADATION OF SEMI-URBAN WOMEN

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ABSTRACT

Self Help Groups and Microfinance are double-edged swords to uplift the socio-economic position of women especially in semi-urban areas which in turn slowly eradicate the poverty of our country. Initiatives such as the SHGs-BLP, MFIs-BLP, etc., have been progressively promoted for the constructive effect on women's socio-economic independence mainly in rural and semi-urban areas all over India. The present study aims to analyze the available literature on SHGs and the effect of SHG on the social as well as economical up-gradation of women in Sivakasi Block, Virudhunagar district of Tamilnadu. Mini research was also conducted. All the required primary data for the current study have been collected from 150 women participants selected among 30 Women SHGs operating in and around Sivakasi Block by using the Stratified (1:5) random sampling method. The data collection process was conducted during the month of September and November 2020 after the Tamilnadu Government announced COVID-19 unlock4.0 in August 2020. The findings evidenced that there is a constructive effect of SHGs on women's socio-economic independence which includes improved community awareness, income contribution to the family, saving behaviours, child's education, Standard of living & social status, repayment of loans, improved decision-making skills, etc.

AN IN-DEPTH STUDY ON PROBLEMS AND PROSPECTS OF SELECTED WOMEN ENTREPRENEURS OF RAJKOT DISTRICT

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ABSTRACT

Women development is considered as one of the primary sectors for the overall growth of the economy. The government has played its role wisely in uplifting women by introducing various policies and schemes. Moreover, they provide lots of initiatives that help women to choose business as their career. Women entrepreneurs are facing lots of problems and at the same time they enjoying various prospects in this field. This study aims to highlight various problems and the prospect of women entrepreneurs. 102 women entrepreneurs of Rajkot district are selected as a sample for this study and data is collected through a questionnaire. The questionnaire consists of four parts demographic profile, problems of women entrepreneurs, prospects of women entrepreneurs, and expectations of women entrepreneurs. The various test has been performed to analyzed data. The study exposes various problems that affect women entrepreneurs and some favorable factors too which helps them to succeed in an entrepreneurial world.

SECTORAL INTERDEPENDENCE AND TWIN BALANCE SHEET CRISIS: AN EVIDENCE FROM INDIA

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ABSTRACT

The paper states about the twin balance sheet problem in India. The problem of twin balance sheets is a problem that occurs when there is a stress in one sector's balance sheet due to the other business, such as growing NPAs in banks due to the inability of infrastructure companies to repay loans. Banking sector and industrial sector of any economy plays a crucial role in its development. It is necessary to broadly study these two sectors. It is important to look after the proper functioning of these sectors by looking at their balance sheets in order to minimize non-performing assets and bad loans. It was also mentioned in the report of economic survey, in 2015-16, that "twin balance sheet problem is the biggest issue in Indian economy". According to the RBI's financial stability report, 2018, gross non-performing assets ratio has been increasing continuously, it hasn't reduced. Measures have been taken by the government to solve the twin balance sheet crisis. India has been trying to solve this problem of twin balance sheet by putting bank in charge for restructuring decisions. Public Sector Asset Rehabilitation Agency (PARA) has been setup in order to take politically tough decisions and to address the tough decisions.

STUDY ON MICROFINANCE MUDRA SCHEME WITH REFERENCE TO ANDHRA BANK AND ICICI BANKS

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ABSTRACT

In our country there are 70% of population lives in Rural areas and 60% depends on Agriculture and its allied exercises (According to world Bank reports), Microfinance can assume a vital role in offering financial types of assistance to poor and low income people (or) little ventures who are not connect with the formal financial institutions. This present study focuses on the different delivery models of the Microfinance institute through which one can access to loans. Additionally, about Mudra loan which is one among the different projects drove by government of India in Microfinance as a plan. In this study I have looked at the issues of Mudra loan based on number of Account, sanction amount and amount Disburse for specific years in Public sector bank and private sector banks.

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With sincere regards

Thanking you profoundly

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