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AGRICULTURAL DEVELOPMENT: ROLE OF RURAL BANKS – A STUDY

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ABSTRACT

In this paper, an attempt is made to explain the role of Andhra Pradesh Grameena Vikas Bank in providing credit to the farmers' community in the sample survey mandals for development of agriculture. The sample survey conducted upon 1565 account holders, out of which 522 agriculturists. The study found that 58.00 per cent of the sample is represented by small and marginal farmers. The increase in the average yield registered at the highest of 58.78 per cent with paddy followed by sugarcane, jute and groundnut during the period of study. This is a positive indicator to show the rural credit is acting as a catalyst for the enrichment of the rural farmers. The average amount of credit disbursed to the sample borrowers was Rs.225 lakhs, though it varies from district to district, scheme to scheme and in different size of holding groups. The average amount of credit disbursed and the size of land holding were found to be positively correlated. But the size of credit granted was found inadequate to meet the requirements of a large number of borrowers. The average credit was found to be the highest for jute crop with 18.00 per cent followed by cashew 13.64 per cent. In the survey year, the annual net income was found the highest in agriculture sector and thus it is central to the rural development of the country.

WOMEN, WORK AND STRESS MANAGEMENT: A COMPARATIVE STUDY OF EDUCATION AND FINANCE SECTORS

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ABSTRACT

In the present study, causes of stress among the women working in the education and finance sectors at Coimbatore have been identified and analysed. The stress emanates from two sources, namely organization and the family. The factors identified for the stress include anxiety about the relocation and uncertainty, future of their children and financial implications. The percentages of women being affected by these in two sectors are comparable. The stress can be managed by maintaining balance between the professional and the personal obligations. Professional responsibilities require time management, completion of task, meeting deadlines, proving her competencies and handling problems skillfully while at the personal end, she has to maintain relationship, bringing up children and meeting both the ends.

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