

The Management Study of Construct of Funds in Rural Women Entrepreneurs in District Utter Pradesh

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Abstract— Rural women Entrepreneur is very helpful idea in rural area because make of women self independently and goal achiever. Rural area is very weaker section in Indian Economy so that this area very important role plays in improves our poverty line, Gross Domestic Product and Higher Education. Even mostly motivated women are doing struggle for best opportunities and ideas now a days. Overall NABARD is very helpful in this initiative of government. Rural women are poor in Manage of funds and generate of new funds so make one strategy between NABARD and rural women. This strategy is that combination of proper resources, funds and quality of services.in this includes quickly training of employees for new update in technology, enhance saving income, building of friendly culture, no face valve only output based support. Microfinance targets the rural and urban households, with an emphasis on women borrowers, provisions of finance for creation of assets and their maintenance and bringing in greater quality of services. The rural poor women are incapacitated due to various reasons because most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor person is not only weak in socio-economic terms but also lacks access to knowledge and information, which are the most important Components of today’s development process. This is possible when we focused on highly output; maintain women confidence, success thinking power. Because finance maintain is very difficult for women and many women cannot recreate of funds, no control of optimum utilization of funds and inflation, and no have saving income facilities. So Every women entrepreneur should know of role and responsibilities regard our loan amount, socially wealth fare, enhance saving income through paid for good quality of our services , make of satisfaction level ,use of formal culture and complete legal formalities like audit ,documentation ,taxation. The main objectives of this study are to optimum utilization of funds, recreate of funds and identify of various challenges for rural area women entrepreneurs and improve financial condition of rural area. Descriptive and exploratory research has been used in this study. Exploratory research asked that how many kinds of challenges in fields and descriptive research asked that used of optimum utilization of fund, recreate of funds and improve income impact. The Very Important information is that 36 percent direct financing in rural area, 53 percent refinancing to Micro finance Institutions and 5 percent for investment. The largest community based on Micro Finance programme in world 8.5 million self-help Groups 100 million Rural HHs.



Keywords: Rural women Entrepreneur, E-SHAKTI, NABARD

I. INTRODUCTION

Entrepreneurs are very important play a role in developing of economy and dynamic of saving income. Rural women entrepreneur enhance living standard in rural area and motivate of women for career opportunities. This is very important that adopted new technologies, Make short term strategy for updated technology, and Government schemes Optimum utilization of sources funds (not over flow) and frequently training of employers for new updates.

Enhance Motivation in employers for higher education because in rural area employers dose not interested in higher education and quickly adopt new technologies. Every rural women entrepreneur follows this, Enhance the friendly culture of organization like employer’s relationship, rule and regulation. It is very important think now a days Control excessed use of funds, increased saving, follow legal rules and regulation like audit.

NGOs are very help role playing in Self Help Groups members in problems solving. NGOs play a act in enhance financial condition and reduces the poverty line in rural area, improve the living life of rural women. Research study concludes that the NGOs is one of the best role player in rural area for highly growth achievement.

We have NABARD for rural area loan provider but in perception of rural women not proper coordination between bank and rural women. NABARD opened the many schemes for rural women entrepreneurs like E SHAKTI pilot for 2 districts and more themes WE MOVE WITH THE DREM OF DIGITAL INDIA. It is a project under which, the social and financial data of the Self Help Groups and Self Help Promoting Institutions, Non-Government Organizations, Banks, Government agencies members in the selected districts digitized. Digitation brings all SHGs on to technology platform and into the fold of Financial inclusion, thereby helping them access wider range of financial services. These help bankers in client appraisal and credit dispensation. E SHAKTI scheme is very helpful in rural women, this impact on rural women for self-employment, increase of creativities for own business, new create of funds for long

term through talent and enhance the saving income of women. This is based on digitalization for rural area in India. "PADHEGA INDIA TOH BADHEGA INDIA".

II. OBJECTIVE OF THE STUDY

The present research study aims to achieve the following objective:

- Rural area developing in terms of finance through of startup of business.
- Improve the living standard in rural area of Women and poverty line of India.
- Enhance the saving income of women and motivate of women for long term business.
- Reduce the government loan rate and increased the investment and funds rate in rural area.
- Stopped short term business process in rural area of women entrepreneur.
- Improved work quality of women, Self Help Groups promoted in whole India, reduced illiterate rate in India.
- To assess the effectiveness Self Help Groups identified and new talent, reduced poor thinking level of women entrepreneurs.
- Optimum used of funds and recreate of new funds through diversification of business.
- Enhance the hand made products, homemade products and low cost high qualities based products.
- Enhance the sustainable development area in poverty line and social development in rural women entrepreneur.
- Best Practice of good corporate social responsibilities and Follow of audit process.

A. Key Words:

Recreating of funds, Optimum Utilization of funds, rural women Entrepreneurs Financial growth, enhance economy, improve poverty in rural area, New Technology, services, reproductively.

III. METHODOLOGY

The study will be followed in primary and secondary sources of data. Primary data will be collected by researcher own words. Secondary data will be sources used of concept published research papers, through articles, NABARD site. Sampling data collected through random sampling, case study on rural women for self-employment, collected some information through government data.

IV. SUMMERY, CONCLUSION AND SUGGESTIONS

This study highlights the some important points, based on overall summery and very helpful suggestion for future through researcher. Very careful presentation of introduction of rural women entrepreneurs' concept. The conclusion drawn the sample in this study is based on primary and secondary data collected. Hypothesis generated by theory. The based on government data are 1.38lakh projects, through Prime Ministers Employment scheme for rural women Entrepreneurs 30%. Under this scheme government providing the more benefits for rural women like subsidies, minimum rate of interest, easily provide loan, minimum

formalities of documentation, follow rule and regulation, help in structure of business and government providing some contribution in entrepreneurship for rural women.

V. LITERATURE REVIEW RESEARCH

The Researcher proposes to make study women rural entrepreneur and covering the rural women. So in my research widely explain of SHGs, cover the rural area women Entrepreneurs in Utter Pradesh, used of current data of government for rural women entrepreneur like E-SHAKTI scheme Digital India in rural area. Told that what role play of NABARD in recreate of funds in rural area. What is E-SHAKTI scheme, how generate of new funds through new updates.

- Firstly the research is widely explain only some points not widely explain of each and every point of rural area.
- Research only on utter Pradesh District rural women.
- Use of Current data on E-SHAKTI scheme not others schemes of Government.

A. Define the argue in research of RAVI S page no. 1, 2, 3

The modern society are understood of women entrepreneurship in rural area and enhance the productivities in our output. So that women entrepreneur in rural area are very increasing. The government are taking the best opportunities for women in rural area. Women are doing well done role play in improving economy and poor poverty line. Now a days women in rural area are great leader for leading the increasing the entrepreneurship in rural women area. Every women wants the change in rural area for enhance economy and self-dependency. In India show the improve poverty and enhance thinking of rural women. Our society are allowing the business for women. Rural women are more earn, standard living and increasing small business in rural area.

B. Define the argue of Research in Dr. SYED AZHARUDDIN reference page no. 214, 215

Now a days rural women entrepreneurs involvement in process of decision, updated knowledge, high potential are very needed in modern community. But are enhancing rural women involvement enhance through creative thinking, digitization India and interest in business.

C. New Suggestion by researcher

Firstly now a day's not possible delay of sanctioning loan process through banks, NABARD, other than. Because today India based on digitalization process and tracked of loan status. It is possible based on Marketing segmentation, target marketing, survey of marketing; identify customers need, very highly consideration on customer relationship like penetration marketing process. Last research limitation that only based on self-employment, social economy. This is based on modern women not rural women entrepreneur. But my suggestion is that we follow the marketing penetration, improve quality, long term business, and ongoing process, quickly adaptation of new technology, training and development, self-motivation for rural women. Rural Women's large involvement possible only through quick training, other than benefits, updating and follow proper system like legal, auditing and saving income. Not only social

wealth faire. Because social wealth faire as well as create of new funds are very important part of rural are improvement.

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