



'RESEARCH JOURNEY' International E- Research Journal Impact Factor - (SJIF) - <u>6.261</u>, (CIF) - <u>3.452(2015)</u>, (GIF)-<u>0.676</u> (2013) Special Issue 163- Management & IT for Rural Enterprenurship UGC Approved Journal

ISSN: 2348-7143 February-2019

Impact Factor - 6.261

ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

International E-Research Journal

PEER REFREED & INDEXED JOURNAL February -2019 Special Issue – 163

Management & IT for Rural Enterprenurship

Executive Editor:
Dr. Suyog A. Amrutrao
Director,
Department of Management Science,
Dr. Babasaheb Ambedkar Marathwada University,
Sub-Campus, Osmanabad

Associate Editors: Mr. Sachin K. Bassaiye Mr. Vikram H. Shinde Mr. Varun C. Kalse

Chief Editor: Dr. Dhanraj T. Dhangar (Yeola)

Swatidhan International Publications

For Details Visit To: www.researchjourney.net

© All rights reserved with the authors & publisher

Published by -

© Mrs. Swati Dhanraj Sonawane, Director, Swatidhan International Publication, Yeola, Nashik Email: swatidhanrajs@gmail.com Website: www.researchjourney.net Mobile: 9665398258



'RESEARCH JOURNEY' International E- Research Journal Impact Factor - (SJIF) - <u>6.261</u>, (CIF) - <u>3.452(2015)</u>, (GIF)-<u>0.676</u> (2013) Special Issue 163- Management & IT for Rural Enterprenurship UGC Approved Journal

ISSN: 2348-7143 February-2019

INDEX

No	Title of the Paper Author's Name	Page No.
5	Personality or Circumstances: Essence of an Entrepreneur Snehal Bhosale	5
$\frac{1}{2}$	Development of Rural Industries: Scope for Future Development of Agro Based Industries in Ormanabad District Mr. Amit Thorat	11
3	SWOT Analysis of Agriculture Sector in Osmanabad District – an analytical Study for Agro Entrepreneurial Development in the District Amit Thorat	17
4	A Paradigm Shift in Entrepreneurship Development: Government Polices & Dr. Vaishali Satpute	23
5	Covering the Outcomes and Confronts of E-Entrepreneurship and E-Innovation Dr. K.B. Lengare	26
6		37
7	Civic Engagement of Youth for Rural Area Development- An Unobtrusive Study Vilas Balgaonkar & Dr. Ramesh Jare	41
- 8	Review of Internet of Things Prof. Shradha Jadhav	47
9	A Study on Growth of Entrepreneurship Due to Hotel Industry in Solapur Dr. Pritam P. Kothari & Prof. Ritesh Tondse	51
T	Mudra Loan for Women Prof. Pratima Patil	58
1	Startup: A need of Converting Ideas into New Products Dr. Rajesh S. Shinde & Mr. Dilipkumar L. Boinwad	62
1	Agri-entrepreneurship in India	68
1	3 Foreign Direct Investment in India Dr. Prakash Rodiya	72
	Investigation of Selected Farmers Producer Organization (FPO) in Maharashtra State Mr. Abhishek O. Gill, Ms. Saniya N. Lalani, Mr. M. S. Altamash	77
1	5 GPS and CCTV Based Security Monitoring System for the Security of School Children Dr. Santosh Lomte & Saleem Almaqashi	82
1	6 Study of Robotics and its Applications Humaafroz Tamboli	89
1	7 Start Up India Shri. Doke K.B & Dr. S.D. Talekar	94
1	8 Rural Entrepreneurship in India It's Challenges and Opportunities Nikhil R.Vyas	98
1	9 Concept of Startup India Campaign Dr. Rekha Choudhari & Mr. Datta Shinde	102
-	Agriculture Startups under Agri-Clinics and Agri-Business Centres Scheme Dr. N. P. Patil, Mr. P.M. Jadhav & Mr. A.A. Padwal	106
2	Analytical Study of Performance of Mudra Yojna Dr. Sanjay Aswale	112
2	22 Rural Entrepreneurship Varunraj Kalse & Niwarti Gajbhare	119
2	Witricity: Magnetic Resonant Wireless Electricity Transmission Miss. Sadiya Shaikh	127
2	24 Cyber Crime and Security Miss. Mahadevi Raut	131
2	Rural Entrepreneurship As a tool to Combat Social Evils Prof. Vijayakumar Jadhav	136
2	A study of Impact of IT on Knowledge Management Practices in Rural Self Employment Training Institute Reference to Maharashtra State Dr. Hanumanth S. Patil & Mr. Umakant M. Padwa	142
1	Impact of Foreign Direct Investment on Agriculture Sector in India Someshwar R. Panchakshar	150

www researchiourney.net



'RESEARCH JOURNEY' International E- Research Journal Impact Factor - (SJIF) - 6.261, (CIF) - 3.452(2015), (GIF)-0.676 (2013)

Special Issue 163- Management & IT for Rural Enterprenurship

UGC Approved Journal

ISSN : 2348-7143 February-20

Mudra Loan for Women

Prof. Pratima Patil

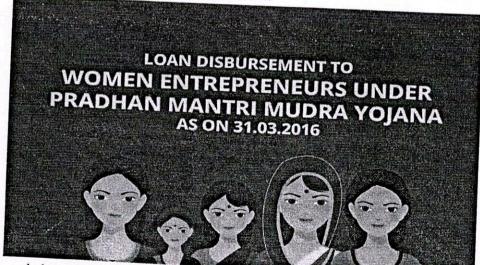
COLLEGE:- Dayanand commerce college. Latur Address:- Barshi Road, Latur-413512 Mobile NO.-7057234619, pratimapatil208@gmail.com

The Abstract:

India is a nation where women empowerment is yet to take place, especially in the rural and semi urban areas, where they are still looked down as the weaker and incapable sex. When women are struggling for their basic rights, it is almost near to impossible to make any sort of progress or development as a nation in the global village that we live in today. The Mudra Yojana Scheme launched by the Government of India is trying its very best to improve the status of women by providing loans and encouraging them to start new ventures and thereby empowering them by providing a financial security of individual income. A specified sum of money is allotted to be funded to just the women entrepreneurs or the WomenPreneurs, a wise decision implemented by the Indian Government.

Introduction:

Myojanadesign for Women India is a nation where women act of giving power to is yet to take place, especially in the country, not town and almost of a town fields, where they are still looked down as the feebler and unable sex. When women are attempting to get free for their basic rights, it is almost near to not possible to make any sort of forward development or development as a nation in the complete Village that we be living in today. The mudrayojana design pushed out by the Government of India is attempting its very best to get well the position of women by making ready loans and putting heart into them to start new undertakes and thereby power-giving them by making ready a get money for safety of one only income. A given details of addition of money is made a distribution to be given money (for a purpose) to just the women businessmen or the Women Preneurs, a wise decision gives effect to by the Indian Government.



What is needed to be a businessman?



'RESEARCH JOURNEY' International E- Research Journal

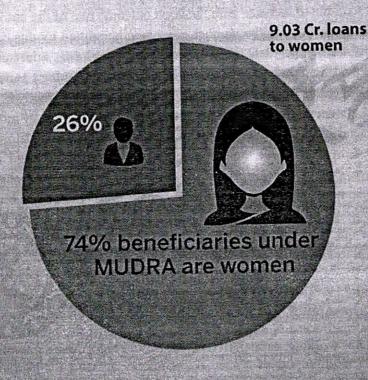
Impact Factor - (SJIF) - <u>6.261</u>, (CIF) - <u>3.452(2015)</u>, (GIF)-<u>0.676</u> (2013) Special Issue 163- Management & IT for Rural Enterprenurship UGC Approved Journal

ISSN: 2348-7143 February-2019



PRADHAN MANTRI MUDRA YOJANA

Empowering Enterprising Women, Strengthening the Nation



01st April 2015 - 31st March 2018



Feeble amount of by death income was the main sending in cause that kept women back all these days. Without right education or side, loans are also not possible to get. With this question under discussion now cleared, reports let see that more and more women are going up out of their hard outer coverings into the true earth and attempting their hand at becoming businessmen. To be very good, the good as a woman in the earth has need of grit and strong decision and it is not possible; this is what the country, not town women have grown up hearing. But, to get greater, stronger, more complete a nation it is full of force to give power to women and take them at par with men and that is exactly what this government design proposes to do by breaking the sex statement barrier. Various points of this Scheme Beauty living rooms, sized by clothes worker units, payment for school middles and different other small undertakes are being started by women with this design operating in full go. groups of women who get together to start together undertakes will also get loans and funds under this design, on condition that they are having necessary qualities according to the selected before terms and conditions. The fact that this something given for a time is side free is in fact a greatly-sized a great help to them, for it takes off a very great weight down from their backs. The giving for a time way is quite simple. The having necessary qualities Applicants² will be made certain of using a few requested acts. The made certain of female

'RESEARCH JOURNEY' International E- Research Journal



Impact Factor - (SJIF) - <u>6.261</u>, (CIF) - <u>3.452(2015)</u>, (GIF)-<u>0.676</u> (2013) Special Issue 163- Management & IT for Rural Enterprenurship UGC Approved Journal

ISSN: 2348-7 Februa

citizens will then get a mudra card which they can use to give money for the needed material to start their business. Women will also get loans under the shishuKishorand Tarundesign depending on the nature as well as state of persons kept for public purpose of the business The way is same as for the others. How Do Banks 3Help? Banks are putting liquid in viole motion out loans to women who are happily starting or getting greater, stronger, me complete their undertakes. The amount of money put money at hand for payment again is we looking on as to come to increase with the good outcome rate of the mudrayojana giving for time design. In the next year, the number of women benefitted by this design is looked on to come to be at the least made 2 times or probably even tripled. Anot important, small part women group is also tapping the benefits of mudra by helping their married men give more for vehicles like vehicle rickshaws or takes. Though this is not exactly in line with benefit the female sex statement to get to equal rights, it does help the family move a step further thereby does send in to the development of the nation in a different form. What is the direct of this Scheme? Of all the steps and first moves offered and instrumented by Government, this by far seems to be the most of government change one, causing conditions in the non-urban divisions. As the females in India become businessmen, they discover themselves being looked upon with a new discovered respect. Its with little like these that our India will make great change to from a getting greater, stronger, complete nation to a got greater, stronger, more complete nation.

Mudra something given for a time: Small Scale persons using for a time is at make use money Up To Rs 1.10 LakhPradhanmantrimudrayojanawas pushed out by the NarendraModi on April 8, 2015, for making ready loans of up to Rs 1.10 lakh to the corporate units mudracard is a debit card gave out against the mudra something given time account for working capitalHIGHLIGHTS1. Mudra loans are meant for very business units2. mudraoperates a special put money at hand for payment again design women entrepreneurs3. Mudra Card can be operated for taking away of money from ATM Mudra is a NBFC (non-banking controlling of money company) put up by government that supports development of small-scale undertaking part. The purpose of is to support the small scale businesses that do not have way in to giving attention to narrow way of getting use of. More than 90% of the non-corporate small business (NO part does not have way in to full dress event starting points of controlling of money. Mudra.org.in. mudra(small-scale units Development and put money at hand for par again instrument) provides put money at hand for payment again support to one taking get money for organizations, which cover public part Banks², private part Banks², part country, not town Banks², of a town organization made up of persons working to Banks², state organization made up of persons working together Banks², smallcontrolling of money organizations, and not banking controlling of money companies. the necessary qualities: Anyone who runs small business undertaking is having necessary qualities to send in name for mudra something given for a time. Mudrayojana loans are under three different groups. The first group, within one's knowledge as shishu(for small business units) covers loans up to Rs¹.50,000. The second group experience kishor(smaller, less bigger units) covers loans above Rs1.50,000 and up to Rs1.5 late third group experienced as Tarun(having to do with bigger units) covers loans above lakhand up to Rs 1.10 lakhmudra operates a special put money at hand for payment design for women businessmen, which is MahilaUddyamiScheme. Besidesthe three the giving money (for a purpose) support from mudra four types. Types of something for a time: The first is micro-credit design for loans up to Rs1.onelakhcontrolling of through small-scale controlling of money organizations. The second is put money at he

'RESEARCH JOURNEY' International E- Research Journal

Impact Factor - (SJIF) - 6.261, (CIF) - 3.452(2015), (GIF)-0.676 (2013) Special Issue 163- Management & IT for Rural Enterprenurship UGC Approved Journal

ISSN: 2348-7143 February-2019

Bs)/ listed Co-operative³Banks². The third is women undertaking list of knowledge ssing machine orders and the fourth is securitisation of something given for a time folio. MudraCard: It is a tending to new product, which provides working by death fing as a money credit business managers. It is a debit card gave out against the asomething given for a time account for working by death part of the something given time. mudracard can be operated across the country for taking away of money from any small-scale ATM and also make payment through any 'Point of exchange of goods for machines. Amountgave out in payment: first in rating Minister NarendraModi recently that loans value Rs¹.6 lakh corer have been given to 12 croreBeneficiaries under the ascheme. Genesis of mudra The PMMY was pushed out by the first in rating Minister on 8, 2015, for making ready loans of up to Rs¹.10 lakh to the non-corporate, non-farm micro undertakings.

Mudra loans are meant for very small business units

Mudra operates a special refinance scheme for women entrepreneurs

udra Card can be operated for withdrawal of cash from any ATM

an NBFC (non-banking finance company) set up by the government that supports company of micro enterprise sector. The purpose of Mudra is to support the small scale resses that don't have access to formal channel of borrowing. More than 90% of the non-tate small business (NCSB) sector does not have access to formal sources of finance, Mudra.org.in. Mudra (Micro Units Development and Refinance Agency) provides ance support to a host of financial institutions, which include public sector banks, private banks, regional rural banks, urban cooperative banks, state cooperative banks, micro institutions, and non banking finance companies.

Lusion

We have produced the world's first general cognitive engine. This engine is capable of standing natural language without looking at specific words but instead our method is on a representation of knowledge in the form of a sequence of multi-dimensional sams, very similar to the ideas behind Chinese symbols, making our system capable of standing" language and do summaries in standard English or any major language. The leaves out any sentences whose meaning is repeated or any irrelevant material Moreover, now that the Google Translation API has been Platinum subscribers can do multilingual multi-document summaries!

rence:

w.google.com

ps://www.google.com/search?q=mudra+loan&rlz=1C1CHBD_enIN837IN837&oq=mu

ps://www.mudra.org.in/offerings

ps://www.bajajfinserv.in/mudra-loan