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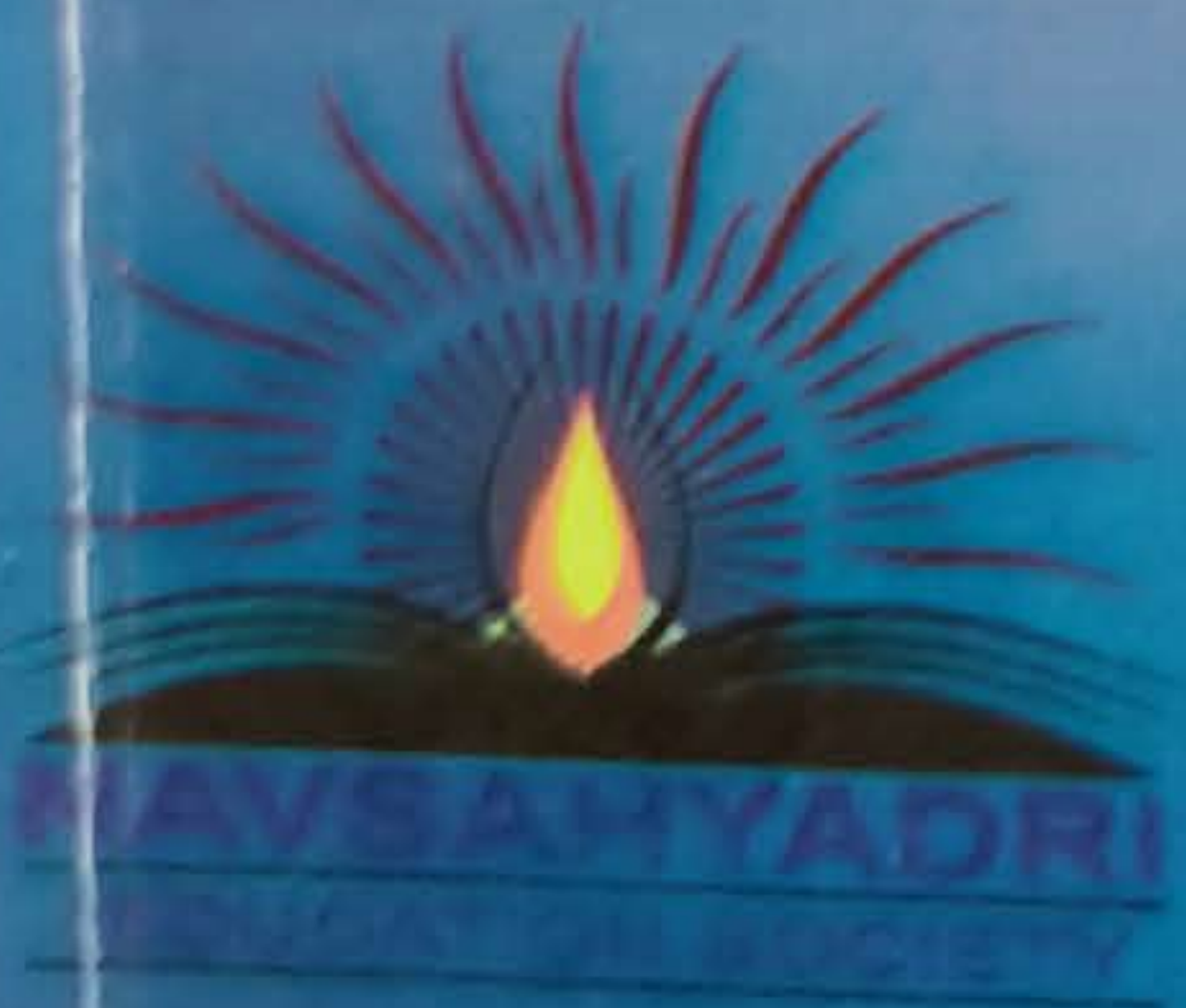
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A Study on Schemes of Indian Banks for Promoting Rural Women Entrepreneurship

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ABSTRACT:

Today's India requires job creators than job seekers. Entrepreneurship is the need of today's world. The rural areas of India can be developed only if there are ample amount of employment opportunities in the villages. Even if opportunities are limited, employment opportunities can be created by self employment. Self employment will lead to employment creation and this will open avenues for several others to get employed. Rural youth have immense potential but due to lack of apt avenues and opportunities available in the rural areas, men migrate to urban areas in search of employment so that they can earn bread and butter for their family. Women due to lack of awareness about their own potential and various opportunities available to them for creating employment are unable to grow. This acts as an impediment for the society. Unavailability of finance acts as an impediment for rural business entrepreneurs to undertake entrepreneurship. Awareness about various schemes available by Indian Banks to support rural women will not only support them to become entrepreneurs but will also create employment opportunities. This will help to promote rural women entrepreneurship which will in turn transform the rural villages and will change their life style. The present research study deals with various schemes run by Indian Banks to support rural women entrepreneurs' thus promoting rural women entrepreneurship. The present research is based on secondary data collected by meeting branch managers of various banks in person, reading various books, journals, magazines, Ph.D. thesis and M.Phil. Dissertations and browsing various websites, to exhume and understand the schemes which will support women entrepreneurs of rural areas to run their business smoothly without facing financial constraint.

KeyWords: Schemes of Indian Banks, Rural Women Entrepreneurs, Rural Women Entrepreneurship.

Introduction:

Entrepreneurship is the need of the today's hour. Today's India requires job creators than job seekers. This is because Entrepreneurship and Entrepreneurs will act as panacea of the various problems of the society as unemployment, underemployment, poor quality of life and various other problems etc. The Rural India can grow and can come at par with the urban India only if there are opportunities created in the rural pockets through awareness about the avenues available and the ways and methods to tap those avenues. Women form the backbone of the society. If rural women are able to create their own new venture and employ others, she is not only able to work but also create employment opportunities for several other women in the rural areas.

In order to start any new venture, rural women confront several challenges. Due to poor financial background, unavailability of funds and exploitation from money lenders present in villages, women are unable to grow and start their new venture even if they dream of creating one. Thus financial institutions play a very important role in this sphere. There are various financial institutions, Indian Banks which have schemes to support and promote rural women and encourage taking up entrepreneurship. The present research study deals with the schemes run by various Indian Banks to support Rural Women Entrepreneurs so that they can utilize these schemes and thus can create and run their own venture.

Objectives:

To study the schemes run by various Indian Banks to support Rural Women Entrepreneurs for promoting Rural Women Entrepreneurship.