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About the Book

This book 'Financial Literacy Basics' emerges as a guiding light. The journey to financial empowerment begins with understanding the fundamentals, from budgeting and banking to managing credit and nasting the future. With each chapter, we delve deeper into the intricacies of presentations are equipping readers with the knowledge and tools necessary to complex financial landscape. Whether you are just starting your remaindance or looking to enhance your money management skills, this book arms to empower you to make informed decisions and secure a prosperous future. Welcome to the world of financial literacy, where your financial well-being is in your hands.

Cover Page





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THE IMPACT AND ROLE OF CORPORATE SOCIAL RESPONSIBILITY FUNDS FOR RURAL DEVELOPMENT IN INDIA

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ABSTRACT

Rural development refers to enhancing the standard of living and financial stability of people who inhabit in rural areas, which are usually sparsely populated and quite remote and rely mostly on agriculture and forestry for their livelihood. As we all know India is the largest populated country in the world, with 64.13 percent of the population resides in rural areas. A significant proportion of the rural population lacks access to Basic amenities, Education, modern equipment, cleanliness, sanitation, infrastructure etc. So, overall development of India is not possible without the growth of rural areas i.e. rural development. As a part of society it is the

Responsibility of corporate to contribute towards the society at large which also includes rural areas. Corporate social responsibility (CSR) refers to a sense of responsibility or self-regulation of the corporate that reflects a business's accountability and commitment for the well-being of communities and society and sustainable development through various environmental and social initiatives. CSR has been acknowledged by policymakers and development experts as a potential engine for rural development. The current paper makes an effort, with the aid of secondary sources, to highlight the contribution of corporate social responsibility (CSR)

Funds to India's rural development as well as to discuss the various CSR projects and the amount spent on them in the financial year 2021–2022 and ongoing projects of 2022–2023 by the Top corporations in India.

Keywords: Corporate Social Responsibility (CSR), Rural Development, CSR Programs, CSR Projects, Education, Modern Equipment.

INTRODUCTION

"Development of the countryside is the key to the development of the nation." As stated by Narendra Modiji is indeed a matter of fact as 65.13 percent population lives in Rural Areas. The residents of Indian villages continue to practice their traditional trades and occupations. More importantly, the villages protect India's century-old traditions unlike the westernized metropolitan population. However, the metropolis had somehow managed to monopolize all economic development, leaving the villages to live in a primitive way. Even though the government has been investing a lot of money on rural development, not every community has benefited as much as would be expected. In many villages, there are still glaring indications of poverty, sewage, unemployment, starvation, illiteracy, ill health, poor infrastructure, high mortality rates, etc.

Narwal and Sharma (2008) Suggested that rural development has a direct impact on societal progress and public welfare. Similar to the aforementioned, ignoring rural development can lead to the decline and depletion of the rural population's welfare, which could be detrimental to both business and society. On the other hand, a business gains by investing in the development of rural community in numerous ways. (NamitaVastradmath (2015) Neglecting the development of rural areas can have negative effects on business and society as well as the welfare of the rural people. It is essential to provide social services that are suitable in terms of both quality and quantity in order to advance economic progress and social justice, but this is not only the responsibility of the government. It is also essential to involve more people in the process of rural development. As a result, We can say that corporate social responsibility (CSR) can be considered as a major force behind efforts made by corporate houses to assist rural development in order to boost the standing of their business.



Ragin Ravindrab



से प्राप्त की 7 आयुर्वेद कलिज, वाघोली पुणे मैं सन 2007 से 2010 तक असिस्टेट प्रोफेसर पद कार्यरत था, सन 2010 से मैं पं. डॉ. शिव शक्ति लाल शर्मा आयुर्वेद महाविद्यालय, रतलाम, मध्य प्रदेश में पंचकर्म विभाग मैं कार्य के साथ सन 2021 एवं 2022 मैं प्राचार्य पद कार्यरत था, चर्तमान में मैं पं. डॉ. शिवशक्तिलाल शर्मा आयुर्वेद महाविद्यालय में पंचकर्म विभागाप्यक्ष पद पर कार्य कार्यरत हैं।

डॉ. अतिमा संतोष टाले का जन्म महाराष्ट्र राज्य के बुलडाना जिले में 24 में 1976 में को हुआ, मैने बीएएमएस की डिग्री 2000 में अमरावती विद्यापीठ के विदर्भ आयुर्वेद महाविद्यालय, अमरावती से प्राप्त की है। सन 2021 से मैं पं. डॉ. शिवशक्तिलाल शर्मा आयुर्वेद महाविद्यालय में मेडीकल ऑफिसर पद पर कार्यरत थी, वर्तमान में मैं अरितंत आयुर्वेद कॉलेज एवं रिसर्च इंस्टीट्यूट भोयन राठोड़, गोंधीनगर, गुजरात में पंचकर्म विभाग में ग्रोफेसर एवं विभागध्यक्ष के पद पर कार्यरत हैं।



प्रो: डॉ. पुष्पेन्न कुमार पाण्डेच का जन्म मध्य प्रदेश के विध्य क्षेत्र के अन्तर्गत रीचा संभाग के सीधी जिले में 04 अप्रैल सन् 1984 एक ब्राह्मण परिवार में हुआ। आपके पिता स्व. श्री ग्रम लखन पाण्डेय एक साधारण शासकीय शिक्षक थे एवं माता श्रीमती मालती पाण्डेय गृहणी, आपने स्कूली शिक्षा सीची जिले में ही प्राप्त की, एव बीएएमएस की उपाधि सन् 2006-07 में विक्रम विश्वविद्यालय, उन्जैन अन्तर्गत शासकीय स्व. आयुर्वेद महाविद्यालय, उन्जैन (म. प्र.) से प्राप्त की। स्नातक उपाधि सन् 2001-02 से सन् 2006-07 के दौरान लगातार तीन वर्षों तक छात्र संघ में रहे। एवं अन्तिम वर्ष की परीक्षा प्रथम स्थान प्राप्त कर उत्तीर्ण की।



स्नातकोत्तर उपाधि हेतु आयोजित प्रवेश परीक्षा में मध्य प्रदेश में प्रथम स्थान अर्जित कर आपने शासकीय स्व. आयुर्वेद महाविद्यालय, रोवा में प्रवेश प्राप्त किया सन् 2008-09 में प्रवेश उपरान्त सन् 2011-12 में एम. डी. आयुर्वेद (संहिता) में उपाधि प्राप्त की। इस समय में अवधेश प्रताप सिंह विश्वविद्यालय, रोवा से यह उपाधि अर्जित करने वाले आप एक मात्र छात्र रहे।

आपने मध्य प्रदेश आयुर्विज्ञान विश्वविद्यालय, जबलपुर (म. प्र.) से आयुर्विद्यावारिधि (पीएव.डी.) की उपाधि हाल ही में सन् 2022-23 में प्राप्त की।

आपने 16/04/2012 से अध्यायन कार्य पं. डॉ. शिव शक्तिलाल शर्मा आयुर्वेद महाविद्यालय, स्तलाम (म. प्र.) में व्याख्याता के रूप में प्रारम्भ किया। वर्तमान में आप इसी महाविद्यालय में प्राचार्य पट पर कार्यरत हैं।

डॉ. हमन जुनार का उन्म राजस्थान के उदयपुर जिले में 5 सितंबर 1991 में को हुआ उन्होंने बीएएमएस की डिग्री 2015 में मदन मोहन मालवीय राजकीय आयुर्वेद महाविद्यालय, उदयपुर राजस्थान से प्राप्त की साथ ही राष्ट्रीय आयुर्वेद संस्थान, जवपुर राजस्थान से इंटर्नेशिप पूर्ण की एवं एमएस की डिग्री 2019 में डॉ सर्वपद्धी राधाकृष्णन राजस्थान आयुर्वेद विश्वविद्यालय, जोधपुर राजस्थान से प्राप्त की 7 उन्होंने 2 साल 8 महीने तक पं. डॉ. शिव शक्ति लाल शर्मा आयुर्वेद महाविद्यालय, राजलाम मध्य प्रदेश में प्रसूति तंत्र एवं ली रोग विभाग में असिस्टेंट प्रोफेसर के पद पर कार्य किया एवं वर्तमान में पास्त्र इंस्टिट्यूट ऑफ आयुर्वेद एवं रिसर्च, पास्त्र यूनिवर्सिटी, खंडोदरा, गुजरात में प्रसूति तंत्र एवं सी रोग विभाग में असिस्टेंट प्रोफेसर के पद पर कार्य कर रहे हैं।





राम आयुर्वेद संस्कृत बुक प्रकाशन कं.

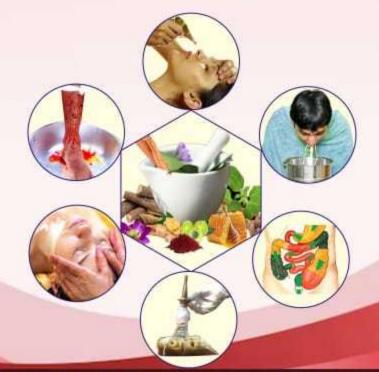
सभी प्रकार की आयुर्वेद एवं संस्कृत की पुस्तकों के प्रकाशक एवं विक्रेता। बुकान ने .- 872, खुरेटों का चीराहा, किशनपोल बाबार, जबपुर-302001 (राज.), E-mail: ramayurved3@gmail.com, Mob.- 9772987647





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ROLE OF AYURVEDA IN SUBSTANCE USED DISORDERS

Dr. Sariput Nagorao Bhosikar Dr. Nandkishor Pralhadrao Umale



Role of Ayurveda in Substance Used Disorders



Dr. Sariput Nagorao Bhosikar Dr. Nandkishor Pralhadrao Umale

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Dr. Harnam Singh earned Ph.D. from University of Lucknow, Lucknow Uttar Pradesh. He earned his Post-graduate degree in Applied Economics and Business Administration in Finance Management. Having 27 National and International Publications Dr. Singh has presented 12 Research Paper in International and 47 in National Conferences. He has attended Faculty Development Program and National Workshops at reputed institute like IIM Abamdabad, BICIPS Delhi and University of Lucknow. Dr Singh Conducted several Research Training on Skill development, Women Empowerment and Rural Development and also associated as Executive Committee member in various National level NGOs like SAVERA, Sumangalam, Karttavya Foundation etc. Recently his edited books Rural Management in Post-Reform Era,

Rural Development in Post-Colonial Era, Cases in Entrepreneurship and Corporate Social Responsibility & Social Entrepreneurship published by Bookwell New Delhi. He is an author of a book entitled "Insurance Industry in India: Issues and Concern" which is published by LAMBERT Publishers Germany and "Pandit Deendayal Upadhyaay Ki Chintan Drishti" published by Shivank Publication New Delhi.

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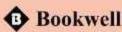
Dr. Nivedita Dwivedi carned her doctoral in Extension and Communication Management (Enterprise Development) from Chandra Shekhar Azad University of Agriculture and Technology, Kanpur in 2012 and Master's in Extension and Communication Management (2008) from Banaras Hindu University (BHU), Varanasi. Dr. Nivedita has been awarded by University Gold Medal for her academic performance graduation by Narendra Dev University of Agriculture and Technology, Ayodhya.

Dr. Dwivedi could publish two books, 'Women in Agriculture: Issues & Concern (2012)' and 'Indian Village: A Socioeconomic Study (2013)' with Lambert Academic Publishing, Germany. She has contributed research papers in various National and International Journals, viz. 'International Journal of Social Entrepreneurship and Innovation', 'International Journal of Procurement Management' and 'International Journal Business and Globalisation' and several other journals. She has been invited by All India Radio (AIR) as an expert to talk on different themes of entrepreneurship and agriculture.

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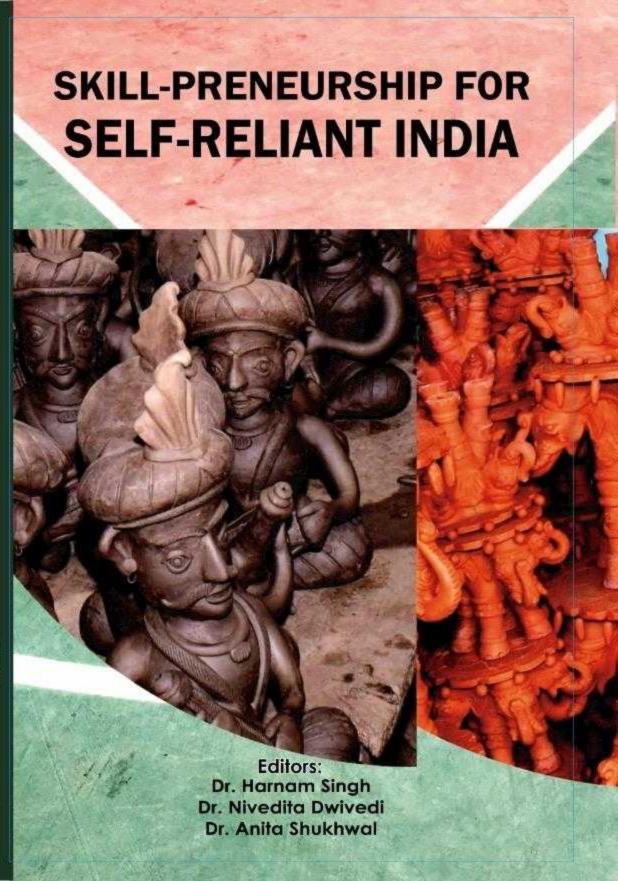
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Editors: Dr. Harnam Singh Dr. Nivedita Dwivedi Dr. Anita Shukhwal





Problems faced by Women during their **Entrepreneurial Journey**

Dr. Archana Pandev

Abstract

Today's world is changing with fast pace. Political as well as economics transformations to be present everywhere. Various studies have witnessed that women entrepreneurship have rapid growth over the past 30 years. In the recent years study of women entrepreneurship has experienced great growth, gaining broad consensus among academics and contributing above all to understanding all those factors that explain the difficulty of women in journey of entrepreneurship.

The present review focuses on the problem faced by women during their journey of becoming entrepreneur.

Keywords: Economics, women entrepreneurship, problem, journey

Introduction

The word 'entrepreneur' is derived from the French word 'entreprendre' which means 'to undertake' and 'to try'. Many researchers provide different definitions of entrepreneurs in the literature. Entrepreneurs are risk takers who make decisions in solving urgent problem (Pickle and Abrahamson, 1990). In this era of industrialization and 21st century female entrepreneurs are representing the fastest growing class of entrepreurship worldwide and also have received attention of many industries and academics. As per the literature survey, women are making a significant contribution to entrepreneurial activity (Noguera et al., 2013) and economic development (Kelley et al., 2017;

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