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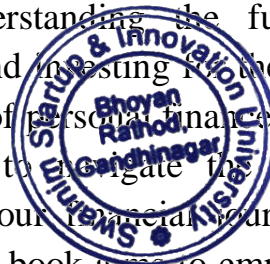
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About the Book

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 investing for the future. With each chapter, we delve deeper into the intricacies of personal finance, equipping readers with the knowledge and tools necessary to navigate the complex financial landscape. Whether you are just starting your financial journey or looking to enhance your money management skills, this book aims 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.



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लेखक परिचय

डॉ. संतोष रामभाऊ टाले का जन्म महाराष्ट्र राज्य के अकोला जिले में 18 अक्टूबर 1970 में को हुआ, मैने बीएएमएस की डिग्री 1994 में अमरावती विद्यापीठ के श्री गुरुदेव आयुर्वेद महाविद्यालय, मुकुंज आश्रम से प्राप्त की एवं एम. डी. पंचकर्म की डिग्री 2005 में पुणे विद्यापीठ से एवं आयुर्वेद सेवा संघ द्वारा संचालित आयुर्वेद महाविद्यालय, नाशिक से प्राप्त की 7 आयुर्वेद कॉलेज, वाघोली पुणे में सन 2007 से 2010 तक असिस्टेंट प्रोफेसर पद कार्यरत था, सन 2010 से मैं पं. डॉ. शिव शक्ति लाल शर्मा आयुर्वेद महाविद्यालय, रतलाम, मध्य प्रदेश में पंचकर्म विभाग में कार्य के साथ सन 2021 एवं 2022 में प्राचार्य पद कार्यरत था, वर्तमान में मैं पं. डॉ. शिवशक्तिलाल शर्मा आयुर्वेद महाविद्यालय में पंचकर्म विभागाध्यक्ष पद पर कार्य कर रहा हूँ।



डॉ. प्रतिभा संतोष टाले का जन्म महाराष्ट्र राज्य के बुलढाना 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 मेडिकल ऑफिसर पद पर कार्यरत थी, वर्तमान में मैं अखिल आयुर्वेद कॉलेज एवं रिसर्च इंस्टीट्यूट भोयन राठोड़, गांधीनगर, गुजरात में पंचकर्म विभाग में प्रोफेसर एवं विभागाध्यक्ष के पद पर कार्यरत हूँ।



डॉ. पुष्पेन्द्र कुमार पाण्डेय का जन्म मध्य प्रदेश के विध्व क्षेत्र के अन्तर्गत रीवा संभाग के सीधी जिले में 04 अप्रैल सन् 1984 एक ब्राह्मण परिवार में हुआ। आपके पिता स्व. श्री राम लखन पाण्डेय एक साधारण शासकीय शिक्षक थे एवं माता श्रीमती मालती पाण्डेय गृहणी, आपने स्कूली शिक्षा सीधी जिले में ही प्राप्त की, एम बीएएमएस की उपाधि सन् 2006-07 में विक्रम विश्वविद्यालय, उज्जैन अन्तर्गत शासकीय स्वि, आयुर्वेद महाविद्यालय, उज्जैन (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 स्वि. आयुर्वेद महाविद्यालय, रीवा 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, रीवा से यह उपाधि अर्जित करने वाले आप एक मात्र छात्र रहे।

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

आपने 16/04/2012 में अध्ययन कार्य पं. डॉ. शिव शक्तिलाल शर्मा आयुर्वेद महाविद्यालय, रतलाम (म. प्र.) में खाद्यशास्त्र के रूप में प्रारम्भ किया। वर्तमान में आप इसी महाविद्यालय में प्राचार्य पद पर कार्यरत हैं।

डॉ. हेमन्त कुमार का जन्म 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, जबपुर राजस्थान से इंटरशिप पूर्ण की एवं एमएस की डिग्री 2019 में डॉ सर्वपल्ली राधाकृष्णन राजस्थान आयुर्वेद विश्वविद्यालय, जोधपुर राजस्थान से प्राप्त की 7 उन्होंने 2 साल 8 महीने तक पं. डॉ. शिव शक्ति लाल शर्मा आयुर्वेद महाविद्यालय, रतलाम मध्य प्रदेश में प्रसूति तंत्र एवं स्त्री रोग विभाग में असिस्टेंट प्रोफेसर के पद पर कार्य किया एवं वर्तमान में पारुल इंस्टीट्यूट ऑफ आयुर्वेद एवं रिसर्च, पारुल यूनिवर्सिटी, खंडोदा, गुजरात में प्रसूति तंत्र एवं स्त्री रोग विभाग में असिस्टेंट प्रोफेसर के पद पर कार्य कर रहे हैं।



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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 Ahmedabad, 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, Kartavya 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 Upadhyay Ki Chintan Drishti" published by Shivank Publication New Delhi.

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Dr. Nivedita Dwivedi taught at Narendra Dev University of Agriculture and Technology, Ayodhya, Regional Institute of Cooperative and Management (Gandhinagar) and also worked as a Consultant in Knowledge Consortium of Gujarat (Dept. of Education, Govt. of Gujarat) and a private Consulting Firm. She is presently working as an Assistant Professor in Entrepreneurship and Innovation Department at Swarnim Start-up and Innovation University, Gandhinagar, Gujarat. You can be reached at: nivedita.akdwivedi@gmail.com



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Problems faced by Women during their Entrepreneurial Journey

Dr. Archana Pandey¹

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 entrepreneurship 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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