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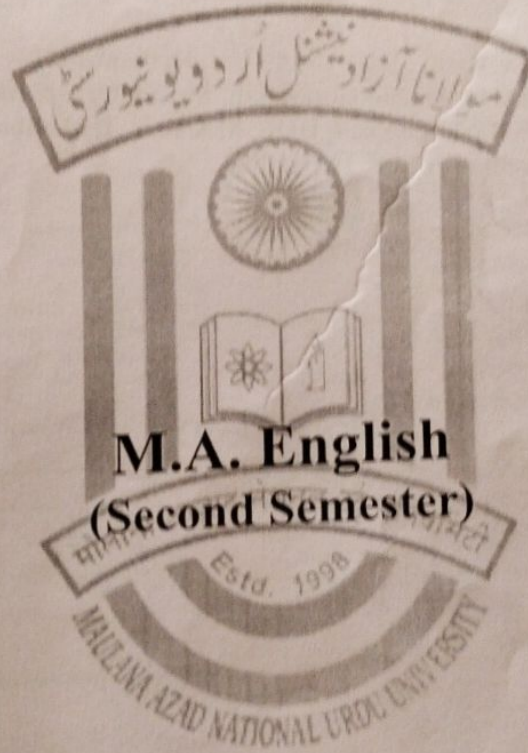
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Volume-II



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(అటానమస్)

ఉస్మానియా యూనివర్సిటీ క్యాంపస్

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డిగ్రీ విద్యార్థులు

రొసిన

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(కవితా సంకలనం)

పుస్తకావిష్కరణ



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అధ్యక్షులు, తెలుగు శాఖ



తెలుగు శాఖ

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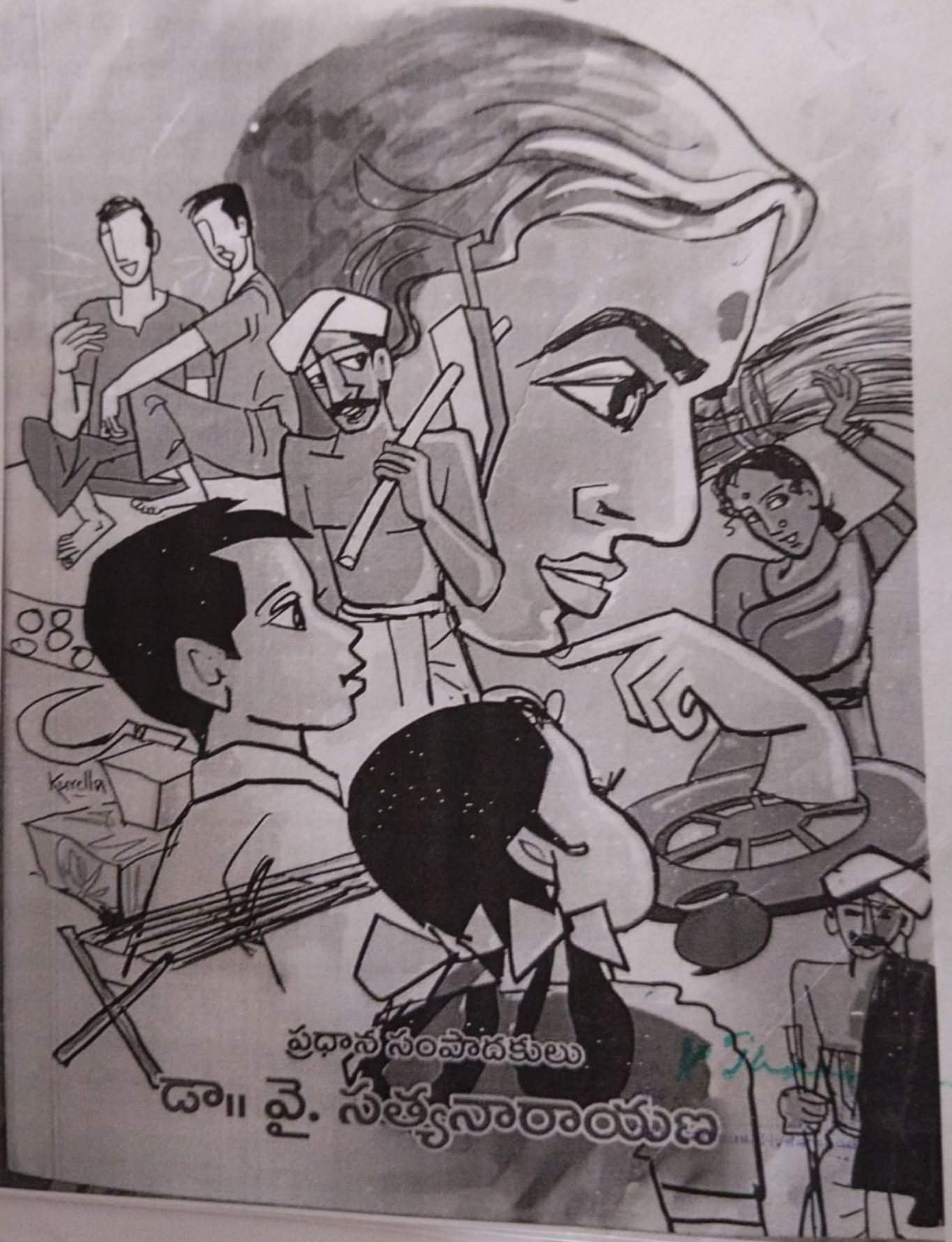
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She presented 42 papers in national and international conferences on commerce, finance and managerial topics at college and university levels. She also participated in TV discussions in Telugu about women empowerment, career guidance and other topics related to education.

For her eminence in academics and contributions to education, she received numerous awards including Inspiring Women of the Year – 2021, Global Faculty Award (2022) from AKS, New Delhi, Vidya Siromani Award (2015) from Potti Srinamulu Telugu University, Andhra Pradesh Ugadi Puraskaram by X-Ray Cultural Club, etc.



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### ABOUT THE BOOK

In India, there are around 6.3 million Micro, Small, and Medium Enterprises (MSME'S). Between 2019 and 2020, the number of registered enterprises in this industry expanded by 18.5 per cent year on year, accounting for about 29 per cent of GDP and employing nearly 11 crore people. As a consequence, the bottom of the economic pyramid provides the bulk of the people with their primary source of income and is also responsible for income distribution and wealth development. Furthermore, their role as auxiliary units to large enterprises provides the much-needed wheels for inclusive and broad-based economic development, which is desperately missing in today's climate. MSME'S account for around 90 per cent of all businesses and more than half of all employment globally, according to the World Bank. As a consequence, governments give MSME'S top priority in policy design in order to accommodate the rising workforce.

A favorable business environment, including access to resources, markets, and information, is essential for these enterprises to continue to play a key role in the betterment of lives and the creation of new employment. The logic of the research project is inspired by the literature's descriptions of these enterprises' journeys to survival and growth. The study's primary goal is to assess individual entrepreneurs' experiences with sound financial management via the use of appropriate tools and standard business practices. The research uses a structured questionnaire to evaluate the most efficient use of available resources as well as the entrepreneurial decision-making that underpins resource allocation decisions, which is based on an extensive literature review that indicates that access to finance is the most significant bottleneck.

The findings of the study provide a comprehensive perspective on financial management techniques and processes for a diverse range of MSME'S, ranging from education to finance to real estate to retail business to software development to hospitality to travel and tourism to entertainment to sports and fitness. This book contains a plethora of knowledge on the world of MSME'S, including their financial issues, limitations, and trade-offs that must be made. The interpretation of primary data acts as a platform for interpretative discussion of the difficulties that have arisen and the long-term solutions that have been devised. It's a great primer for educators and aspiring entrepreneurs, with a heavy focus on the practical elements of starting and running a successful business. I am honored to write this prologue and convey my gratitude for the team's efforts in bringing this compendium together. Micro, Small and Medium Enterprises Businesses (MSME'S), I believe, would benefit from this exercise.

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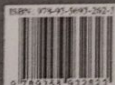
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(*Hibiscus cannabinus* and *Amaranthus viridis*)



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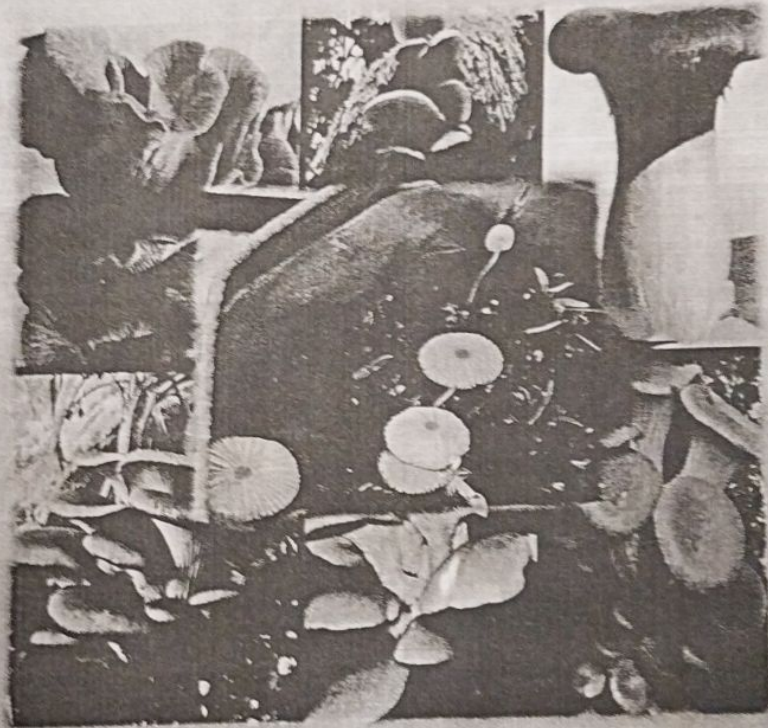
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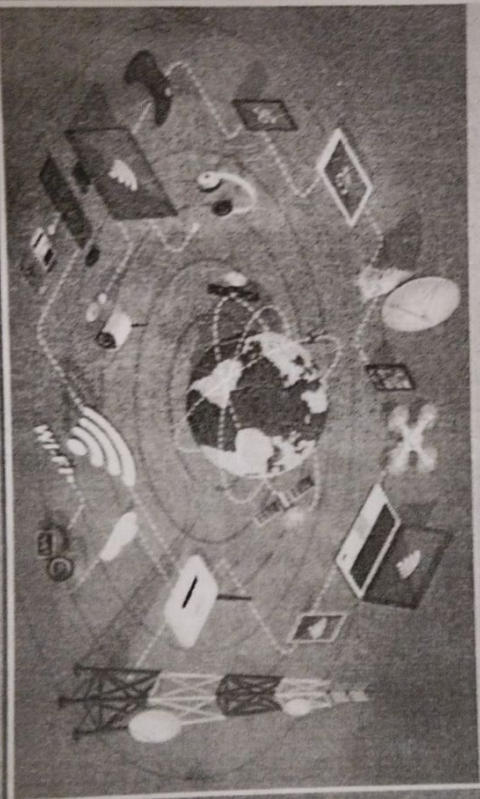
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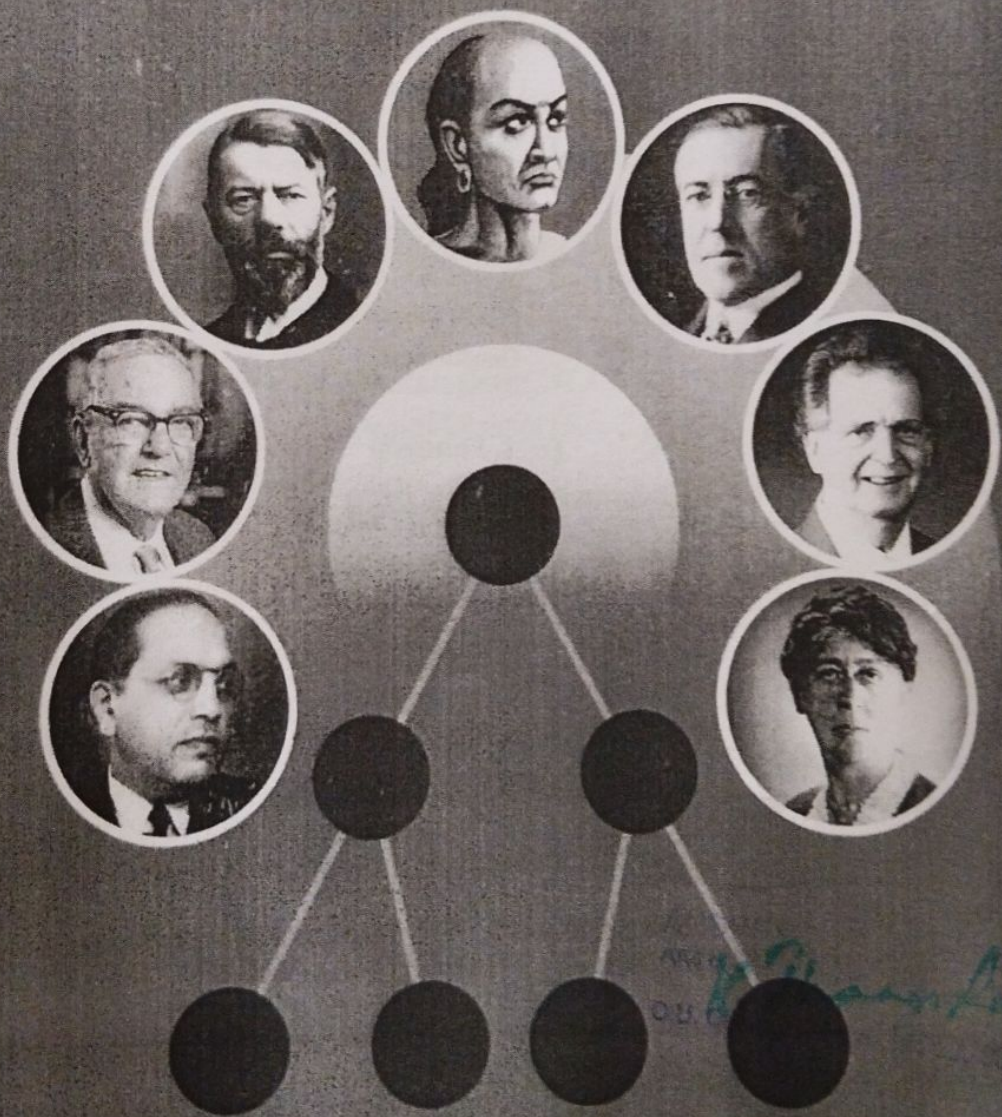
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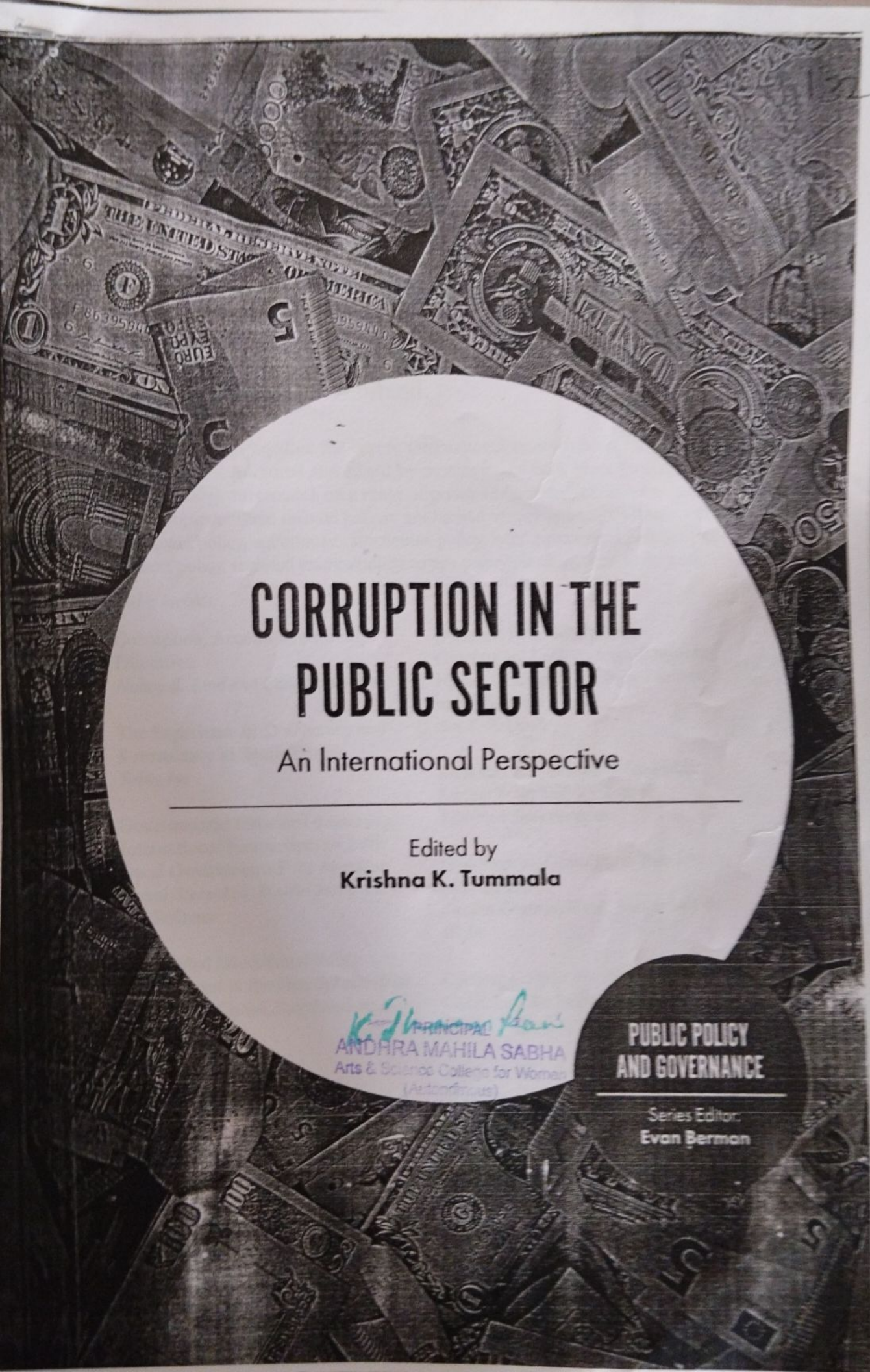
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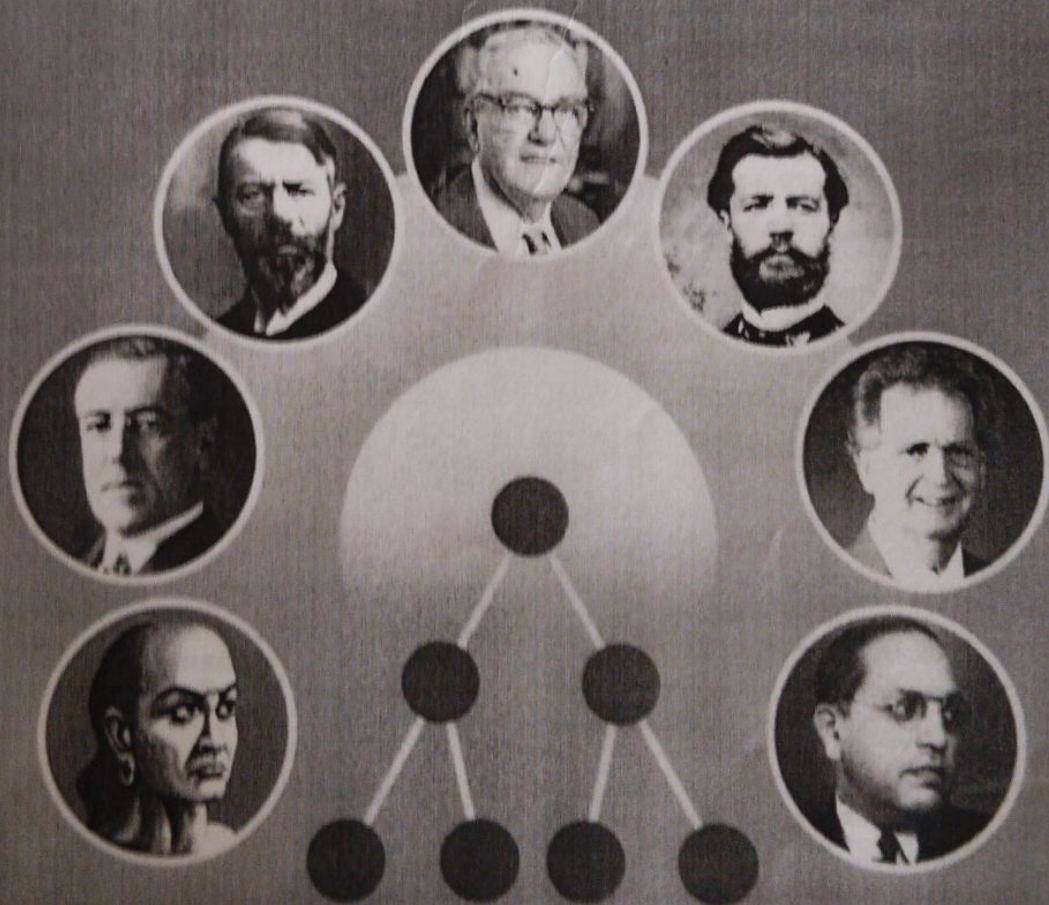


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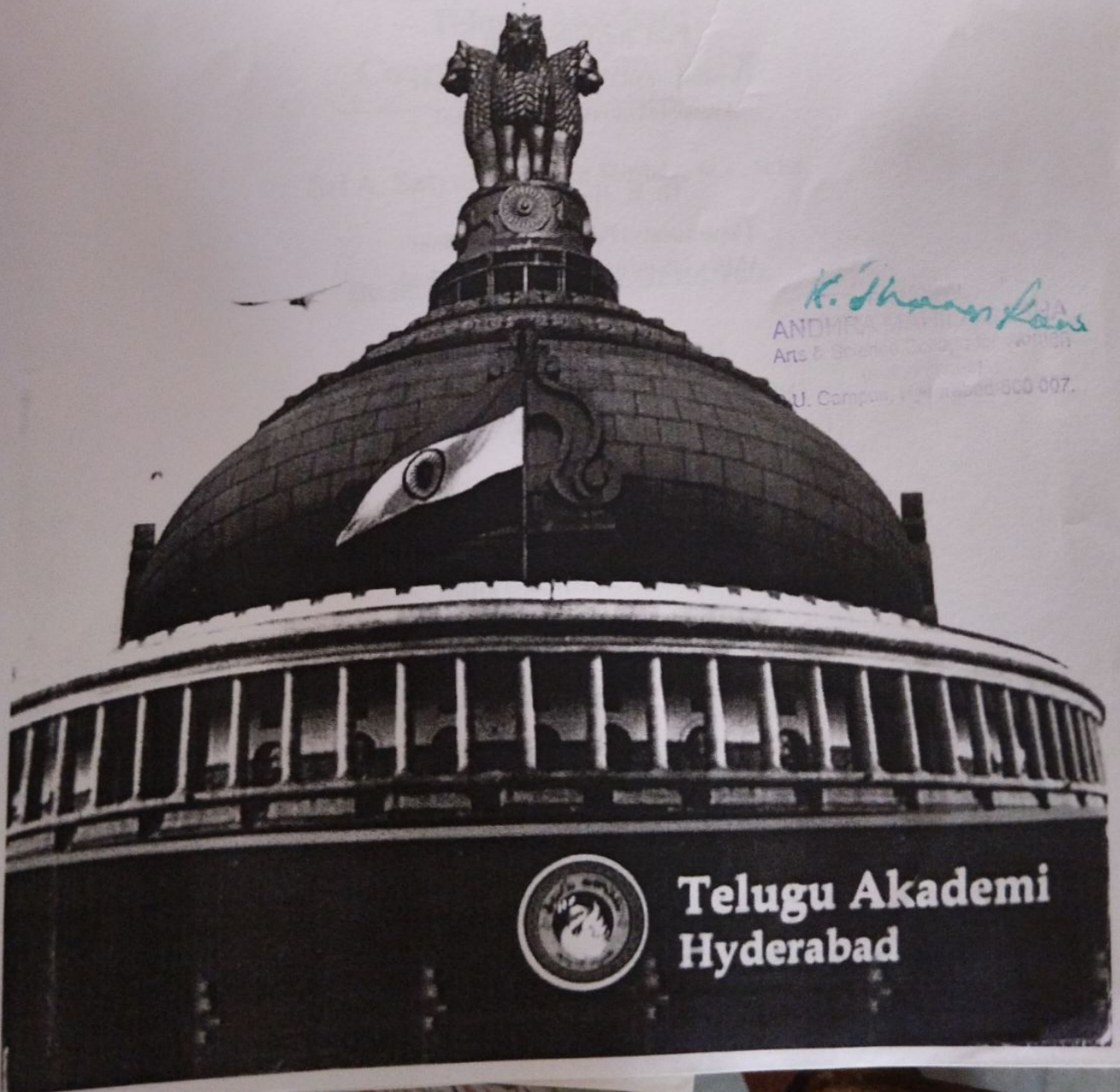
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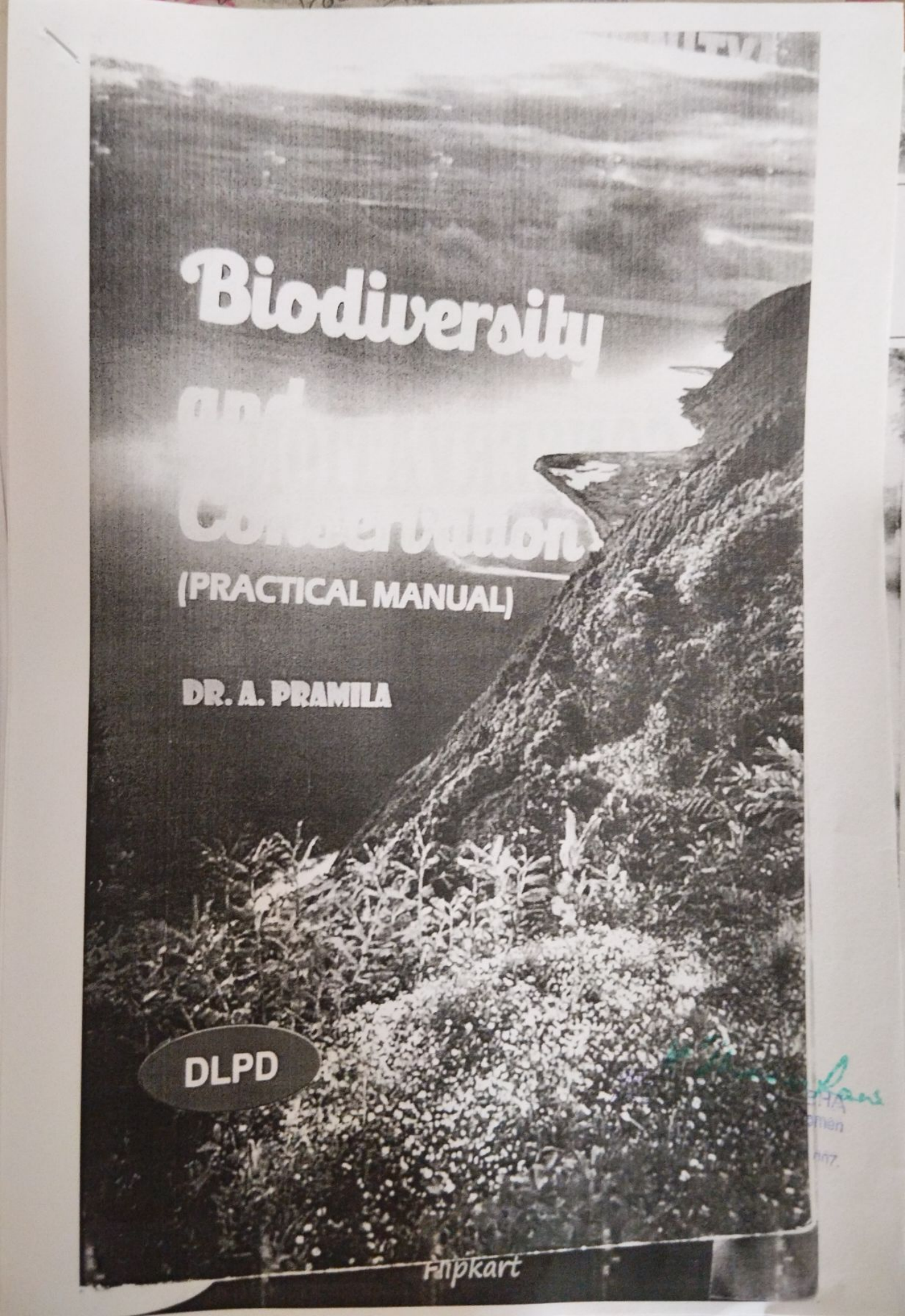
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