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(साहित्य-समाज-संस्कृति और राजनीति के खुले मंच की अर्द्ध वार्षिक-अव्यावसायिक पत्रिका)

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To Study the Impact of Merging of Banks in India

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Abstract :

This research paper aims to analyze the behavior of various mergers and acquisitions that have taken place in the Indian Banking sector. Several International and Domestic banks are engaged in the process of mergers and acquisitions. The principle objective to engage in this activity is to acquire the benefits of economies of scale. It is one method of ensuring that a competitive force is set up to reckon with in the international economy. Merging of the Indian banking sector through mergers and acquisitions on commercial considerations and business strategies is a vital pre-requisite. In the present times, the banking sector is a rapidly growing industry in India.

A comparatively new development in the Indian banking sector is enhanced through mergers and acquisitions. It will permit banks to achieve a world class position and throw superior value to the stakeholders. This paper will focus on the impact of merger on a company's stock and the effect on the equity share of the shareholder's capital. It will also focus on the main factors affecting the performance of the bank pre- and post-merger. The findings state that to a certain extent M&A's have been successful in the Indian banking sector. The paper also studies the State Bank of India and its Associates merger with the pros and cons of the banks and the employees of the banks. The required data are collected from secondary sources.

Introduction :

There have been multiple bank mergers in India in the past few months and many more are in the

pipeline. In a race to create Systemically Important Banks in India and tackle the burdening non-performing assets, mergers have been planned between equal players. But before we come to a conclusion, we must weigh how much the benefits of this step outweigh the cost. A pressing issue and a topic of debate, it might appear as a let's have a look at the bigger picture and dissect the current status.

Merger of banks has been done to address the issue of economic slowdown. The Finance Minister announced the merger of ten public sector banks into four, reducing the number of public sector banks from 27 to 12, with the goal of boosting the economy by increasing liquidity, diversifying risk, and combating the issue of non-performing assets. Following the merger, India's Finance Minister also announced a recapitalization of INR 55,000 crore.

What is Merger and Amalgamation?

A merger occurs when two or more companies/entities combine to form either a new company or an existing company that absorbs the other target companies, For example, the consolidation of two entities, Tata Steel and the UK-based Corus Group, with the resulting entity being Tata Steel. Amalgamation is a type of merger in which two or more businesses combine to form a completely new entity/company, For example, combination of two entities Mittal Steel and Arcelor have formed a new entity. Arcelor Mittal.

Any two public sector banking entities may initiate merger talks, but the merger scheme must be finalized by the government in consultation with the central bank and voted on in Parliament. The scheme may



be modified or rejected by Parliament. Parliamentary approval is also required in the case of a merger between a public sector bank and a private bank. Most bank mergers have resulted from the central bank's efforts to safeguard the financial system and depositors' funds. Some are also motivated by the need for consolidation and growth. Mergers anticipate that weak banks will sell assets, cut costs, and close loss-making branches

Historical Perspective :

The Banking Regulation Act of 1949 specifies the procedures for bank consolidation. The idea of bank mergers has been floating around since 1998, when the M. Narasimham Committee recommended to the government that banks be merged into a three-tiered structure. The Three large banks will be an international presence at top in India. Eight to ten national banks

Large number of regional and local banks was in working process in India. In 2014, the PJ Nayak Committee recommended that the government privatize or merge some PSBs. The government approved the "merger" of SBI's five associate banks and Bharatiya Mahila Bank (BMB) with SBI in 2017. In 2017, the government formed an Alternative Mechanism Panel, led by the Minister of Finance and Corporate Affairs, to investigate merger proposals of public sector banks.

Reasons for Merger of Banks :

The Indian government believes that a larger bank will be more resilient in the face of adversity. A larger bank also has a larger corpus to distribute, which improves the bank's ability to lend to large projects, particularly those in the infrastructure and power sectors. The government believes that larger banks will be able to compete more effectively on a global scale, as well as increase their economic efficiency by eliminating similar jobs and lowering lending costs. Protect too vulnerable PSBs from loss, thereby protecting customers and the financial system. Larger banks would also be able to comply with BASEL III standards. The formation of larger

banks can help to address the problem of credit lending, which is based on the twin balance sheet crisis.

Current Status of Merger of Banks in India :

The Finance Minister announced the largest consolidation plan for public sector banks (PSBs), merging ten of them into four. The Indian government has decided to merge the following banks:

- Indian Bank and Allahabad Bank (Anchor Bank - Indian Bank).
- Punjab National Bank, Oriental Bank of Commerce, and United Bank will be merged (Anchor Bank - PNB).
- The Union Bank of India will be merged with Andhra Bank and Corporation Bank (Anchor Bank - Union Bank of India).
- Canara Bank and Syndicate Bank (Anchor Bank - Canara Bank).
- After consolidation, the total number of PSBs has decreased from 27 in 2017 to 12.
- Previously, Vijaya Bank and Dena Bank merged with Bank of Baroda (BoB) – effective April 1, 2019.
- Following the completion of all merger exercises, India's next-generation PSBs can now be ranked according to their business size, as follows:

Merger of Banks – Benefits :

- The consolidation of PSBs aids in the strengthening of its presence on a global, national, and regional scale.
- Due to the presence of shared overlapping networks, it has the potential to reduce operational costs. And the banks' lending costs will be reduced as their operational efficiency improves.
- All merged banks in a specific bucket share a common Core Banking Solutions (CBS) platform, which allows them to synergize technologically.



- Larger banks are better able to raise resources from the market rather than rely on the state exchequer.
- For the benefit of customers, the loan tracking mechanism in PSU banks is being improved.
- As the number of PSBs decreases as a result of the merger process, capital allocation, performance milestones, and monitoring will become easier for the government.
- Large banks will have large balance sheets as a result of the consolidation of PSBs, allowing them to meet the credit needs of the expanding Indian economy.
- It will also strengthen PSBs' ability to raise funds without relying on the state budget.
- Banking entities formed by the merger of PSU banks will be better able to absorb financial shocks.
- Economies of Scale - Bank mergers will result in improved scale efficiency due to increased customer base and market reach.
- A broader range of products and services for customers would result in lower lending capital risk.
- Enhanced Operational Efficiency - A synergistic partnership would make the best use of each other's network, customer base, and access to low-cost deposits.
- Organizational restructuring would improve managerial efficiency while also providing opportunities to learn best practices from each constituent entity.
- Global Bank - Stakeholders would have more options if banks were stronger and more globally competitive.

Merger of Banks – Challenges :

The banking sector forms the very base of our economy thus it is of momentous importance to keep this sector healthy and strong. This desire for growth has increased the merger and acquisition activities across the board and the Indian Banks too did not

stay aloof from this wave of mergers and acquisitions (M&A). Initially, banks were merged to save non-performing banks or non-efficient banks but as time evolved the system evolved too. In recent times mergers and acquisitions have also been made on grounds of business growth, profitability, and organizational structure.

With 27 public sector banks, including the second-largest PNB, being merged and reduced to 12, almost every other individual who has a savings account or fixed deposit with a public sector bank is likely to be impacted. The finance minister, Nirmala Sitharaman in her press briefing said that the creation of next-generation banks was imperative for India to become a \$5 trillion economy in the next five years.

- The banks that are merging are expected to see a slowdown in decision making at the top level, as senior executives of such banks will put all decisions on hold, resulting in a drop in credit delivery in the system.
- The geographical synergy between the merged banks is somewhat lacking during the merger process. In three of the four mergers, the merged banks only serve one region of the country.
- The move is sound, but the timing is not ideal. The economy is already slowing, and private consumption and investment are on the decline.
- As a result, there is a need to boost the economy and increase credit flow in the short term, and this decision will impede that credit flow in the short term.
- A complex merger with a weaker and undercapitalized PSB would hinder the bank's recovery efforts because the weaknesses of one bank could be transferred to the merged entity, causing the merged entity to become weak.
- There would be a number of human resource issues, such as difficulty adapting to a new emerging culture, dissatisfaction due to long-distance transfers, and so on.



- Customer retention would be difficult because customers might be hesitant to bank with a larger parent bank.
- With increased market power, larger banks may engage in monopolistic behavior, ignoring local needs.

Merger of Banks – Way Forward

Dual regulation of PSBs by the Ministry of Finance and the RBI frequently results in decision paralysis – making consolidation of banks a redundant measure if they are not given the power to act quickly, as PJ Nayak pointed out. Before making any significant changes to any emerging architecture, public bank governance must be improved. Larger banks provide greater resilience to the banking sector, but ignoring larger red flags such as strong credit appraisal and risk control systems will do little to help create robust banks. As a result, it is critical to focus on ensuring a solid foundation for PSBs.

Conclusion :

While a larger bank has more capital, personnel, and expertise to deal with a severe fiscal challenge, historical evidence shows that larger banks are more likely to act in direct conflict with established principles of conventional human, social, and legal responsibilities. Larger banks have more lobbying power and a greater say in national law-making, allowing them to pass laws that benefit them. However, there is no guarantee that such legislation will benefit the general public. Some banks that grow too large and serve a large portion of the population become too big to fail, and it becomes a concern for governments around the world to ensure that

such banks do not fail because their failure would have a catastrophic impact on global markets.

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3

The Role and Importance of Micro Finance and Self-help group in India

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Sonubhau Baswant College of Arts & Commerce,
Shahapur, Dist. Thane

Research Paper - Commerce

ABSTRACT

The greatest challenge before our country is to minimize poverty. India's economic growth has failed to make a significant contribution in reduction of poverty. Government of India has started various poverty alleviation programs but they had failed to deliver the objectives to the level which is desired. The reasons may be many such as failure to reach the target group, loopholes in the system, developing a robust mechanism to name a few. Many countries including India experimented with subsidized credit which only led to increase in the NPAs. The microfinance has come forward to fill up the gap. But the outreach is too small as compared to the requirement and potential. However there is development can be noticed due after active role played by NABARD and formation of SHGs groups. Few mutual finance company has also entered in to business of providing finance the recent has brought a fresh focus on the problem of regulation in field of microfinance. The paper delineates three distinct aspects of microfinance, first growth of microfinance in India and some other countries; secondly it discusses the role played by NABARD and other National Banks in growth of SHGs and Grameen Bank. Third, it deals with the role of government in framing legislation for protection of right of micro borrowers. The study also deals with the need for a regulatory body to regulate, develop and guide the numerous MFIs and NGOs who work in the field of microcredit. The paper discusses the factors and theoretical position associated with evolution of microfinance and its role in global scenario.

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Impact of Recent Changes in Banking Sector in India

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ABSTRACT

Indian Banking Industries fairly grown up well with world changing scenario. Banking system working with different classes of banks like Public, Private, Regional Rural and Co-operative banks under the apex of Reserve bank of India. In Indian banking sector has been unusual growth and diversification. Indian banks dump their traditional function and have been improving, innovating new types of services to tackle consumer services. Bank offers so many changes to access their banking and other services with various new technology. Researcher want to study of this novel trends in banking sector. Banking sector has notable trends like NEFT, RTGS, ATM, IMPS, Mobile Banking, Internet banking, Banking Software, Financial inclusion, Demonetization, Risk management and Bank consolidation. Researcher want to focus on its meaning, significance and its limitation of all banking trends.

Key Words:-Wide usability of NEFT RTGS & IMPS, Technology Innovation, Demonetization, Bank Consolidation, Financial Inclusion, Bank consolidation & Risk Management.

INTRODUCTION

Today, we are having a fairly well developed banking system with different classes of banks like public sector banks, foreign banks, private sector banks both old and new generation, regional rural banks and co-operative banks with

the Reserve Bank of India as the fountain Head of the system. In the banking field, there has been an extraordinary growth and diversification of banking industry has been so stupendous that it has no parallel in the annals of banking anywhere in the world. During the last 41 years since 1969,



स्वातंत्र्य लढ्यात अधिकांशी नायकांचे योगदान

डा.डॉ. राहु संकर सवकार

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स्वातंत्र्यलढ्यात महत्वाची भूमिका अधिकांशी क्रांतिकारकांची संख्या फार मोठी आहे. एव इतिहासात ते उल्लिखित राहिले. काही अधिकांशींनी आपापल्यांच्या फाटकाची राखणिल्या. काहींनी आपल्या सर्व-संस्कृतीवर टीकांचे परिक्षेपासून आपल्या संरक्षिततासाठी उपाय केले, तर काहींनी योग्यवेळीच, विषयवेळीच लढे उभारले. ज्या-ज्यावेळी जंगलपट्टावारीत अधिकांशी जमातीचे स्वातंत्र्य, अस्मितत्व, अस्मिता, संस्कृती योग्यता आदी. त्या-त्यावेळी जागतिकीय अधिकांशींनी उपाय केले. इतिहासात सर्वप्रथम देशीय अधिकांशी जमातीचीच लढा घडवा लागला. म्हणून तर मुस्लिमधुने आपल्या कवितेत म्हणतात-

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वारीय काळातपासून भारतात अधिकांशींनी स्वतंत्र राज्ये होती. महाराष्ट्रातील सातपुडा पर्यंतराज्यीय विस्ताराने, जवळपास महादेश कोठ्यांचे राज्य अखंड उरले. जंगलपट्टावारीत अस्मितवान होते. गोंदवळराज्यीय अधिकांशी तोंडाला राज्याचा इतिहासलेखीय गौरवकाठी आहे. आपल्या गौरवकाठी ऐतिहासिक गाथांमधूनच कवितेत अधिकांशी साहित्यात अतिशयवेळी उभयतः होण्या विषयी. इतिहासकळात योग्य, यारी. उपज काळाची अधिकांशींनी त्यांच्या दृष्टीमाटी लढाया केला. वारीय स्वातंत्र्यकाळातील अधिकांशी क्रांतिकारकांची आपल्या घाबराची अतृप्ती केले जाणवूवीया स्वातंत्र्य मिळवून देण्यासाठी धुन मोठे योगदान दिले आहे. केवळ महाराष्ट्रातच नव्हे तर संपूर्ण देशात जमातीच्या अधिकांशींनी आपल्या घाबराची बाकी जाणून देत स्वातंत्र्य करणाऱ्यासाठी केलेला यत्न, विवेके लगे आणि त्याची केलेले घाबरात स्वातंत्र्यलढ्याची बाळ देणार. परंतु अधिकांशींचे दुर्दैव जसे की या दुर्लभाची, वारीची इतिहासात योग्य ती गौर केलेली नाही. त्यामुळे अधिकांशींनी स्वातंत्र्यलढ्यासाठी केलेले योगदान जसोच्या समोर जाणजे नाही. अधिकांशी हे केवळ जंगलपट्टावारीत योग्य आहेत अशीच त्यांची संभावना होत जाणेली आहे. परंतु जागतिकीय वा अराजकी घडण्याने मुदत देण्याने योग्यवेळी आहे आणि देशात पुढासविरीतून मूळ करणाऱ्या प्रेरणा लक्षादीर्घीयत जाणवली आहे.

वारीय संवेचिपट्टा मोठा यत्न अखंड, अस्मित लोकांच्या अधिकांशी विजय लोकांच्याका 1% अधिकांशी ११.१% यारी देशात स्वातंत्र्य मिळाले. तेव्हा साहित्यात लोकांच्या बाबत की, असा योग्यपुत्रा आहे.



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Contemporary Financial Issues in India : Analysis and Solutions

Prof. Sanjay Mahboob Tadi

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Soubham Barwant College Shahapur, Dist Thane, (MS), India

Abstract :

This research paper examines the prevailing financial challenges faced by India, highlighting issues such as Non-Performing Assets (NPAs), fiscal deficit, inflation, unemployment, income inequality, infrastructure deficit, tax reforms, digital divide, and global economic uncertainties. The paper offers a comprehensive analysis of each issue and proposes policy recommendations to address them.

Keywords Non-Performing Assets (NPAs) Fiscal Deficit Inflation Unemployment Income Inequality Infrastructure Deficit Tax Reforms Digital Divide.

I. Introduction :

Background and Context :

The introduction sets the stage for the research paper by providing a comprehensive overview of the contemporary financial landscape in India. It aims to offer readers a clear understanding of the broader economic context within which the discussed issues and proposed solutions operate.

India, with its rapidly growing economy and diverse demographic profile, has emerged as a pivotal player in the global economic arena. Over the past few decades, the country has witnessed substantial economic reforms, transforming it into one of the world's largest and fastest-growing economies. However, this growth has also been accompanied by a set of persistent financial challenges, which necessitate careful examination and strategic intervention.

The financial sector in India is a complex interplay of various elements, including banking, capital markets, taxation, and public finance. This intricate web of factors significantly influences the overall economic stability and prosperity of the nation. Understanding the nuances of these issues is imperative for policymakers, economists, and stakeholders alike, as they collectively strive to navigate the intricacies of the Indian economy.

Significance of the Study :

The significance of this research lies in its potential to provide actionable insights and policy recommendations for addressing the contemporary financial issues in India. Each of the identified challenges, such as Non-Performing Assets (NPAs), fiscal deficit, inflation, and others, presents a unique set of complexities that require tailored solutions. Through a systematic analysis of these

issues, this research aims to contribute to a more informed and effective approach towards financial stability and sustainable economic growth in India.

Furthermore, the implications of these financial challenges extend far beyond the economic sphere. They have profound socio-political ramifications, influencing aspects like income distribution, employment opportunities, and overall quality of life. By delving into these issues, this research endeavours to shed light on the holistic impact of financial policies and their role in shaping the socio-economic fabric of the nation.

In essence, this research paper serves as a critical bridge between theoretical economic concepts and real-world policy implementation. It strives to offer practical solutions that can be adopted by policymakers, financial institutions, and other relevant stakeholders to steer India towards a path of robust financial stability and inclusive growth. Through this endeavour, we aim to contribute to the broader discourse on global financial systems, with India as a pertinent case study.

II. Non-Performing Assets (NPAs) :

Definition and Classification :

Non-Performing Assets (NPAs), also known as bad loans, refer to loans or advances extended by financial institutions (primarily banks) that have stopped generating income for the lender. These loans are categorized into two main groups :

Substandard Assets : These are loans where the borrower has delayed payment for more than 90 days but less than 12 months. They carry a higher risk of default.

Doubtful Assets : These are loans where payment has been delayed for over 12 months. These loans are highly likely to default.

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THE BRIGHT FUTURE & SCOPE OF START-UP COMPANIES IN MODERN INDIA: SHAPING TOMORROW

Dr. Ankush More

Professor & Head UG & PG Department of Economics
Sonubhau Baswant College of Arts & Commerce

Abstract

India has the third-largest start-up ecosystem in the world, with consistent annual growth of 12 -15% predicted for the coming year. After the USA and China, India has developed into the third-largest start-up environment worldwide. The report revealed that a record-breaking 44 Indian firms earned unicorn status in 2021, bringing the country's total number of unicorn start-ups to 83, with the majority operating in the services industry. This article focuses on scope of Start-Up Companies in Modern India.

Key Words: *Start-Up, Business, Public-Private Companies, Ecosystem, Make in India*

Introduction

India, a land of vibrant culture and rich history, is now emerging as a hotbed for a new generation of innovative and passionate entrepreneurs. The nation's rapidly growing economy, coupled with a youthful population and a burgeoning middle class, is fuelling an unprecedented boom in the start-up industry. With an all-time high of over 3,100 start-ups and counting, Indian entrepreneurs are fearlessly tackling challenges and contributing significantly to the country's development trajectory. In this blog post, we will delve into the factors that are driving this entrepreneurial revolution and explore the bright future that lies ahead for Indian start-ups and their visionaries. Buckle up as we embark on a journey to uncover how Indian start-ups are set to shape tomorrow's world!

Review of Literature

Different examinations which address the issues of Start-up organizations in India are considered for the survey of writing. According to Chokhani (2017) on the Challenges Faced by Startup Companies Skilled ability is reluctant to join new businesses, as they have seen in the past mass terminating and scaling back. Raising the capital has been a since quite a while ago drawn test for new companies. In new businesses work is questionable because of organizations arriving at scale and afterward cutting

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Role and Problems of Housing Financing System in India

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Research Paper - Commerce

Introduction:-

According to Wallace F. Smith “Housing finance is a factor of production quite distinct from labour, materials and risk-taking.” The price of other factors involved in housing construction need to be paid mostly in cash at time they are used. In housing sector finance serves the following vital purposes. Finance is needed for:

- (a) Purchase and development of house-sites, purchase of building materials and actual building a house;
- (b) Covering risks involved in long term housing investment.

Importance of housing finance:

From the foregoing definition it is obvious that housing sector is indissolubly linked with the financial sector. The fact is that housing is a very expensive commodity which needs heavy capital outlay testifies to the vital role of finance in housing sector. In fact, housing leans heavily on finance which makes housing function of finance to considerable extent.

Let us see the extent to which housing is a function of finance. As seen earlier, land in this country is more valuable than most other commodities and, therefore, purchase and development of house-sites involve a substantial amount of finance. Similarly, actual building of a house is quite expensive because it involves purchase of costly building materials and labour.

On the top that, taxes, amortization charges, charges to cover risk involved in long-term investment, etc. call for an additional substantial amount. Thus to find finance is perhaps the most tough assignment for all those who are concerned with housing sector.



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स्वातंत्र्यलढ्यात महत्त्वाची भूमिका अधिकांशी क्रांतिकारकांची संख्या फार मोठी आहे. एतद्दिहासात ते उदात्त राहिले. काही अधिकांशी आत्मत्यागाच्या चढावळी राबविल्या. काहींनी आपल्या सर्व-संस्कुतींचा होकार करितानाच आत्मत्याग करितल्यासाठी तयार केले, तर काहींनी योग्यवेळीच, विषयवेळीच तसे उभारले. त्या-उभारलेली उदात्तपदांसाठी अधिकांशी जबाबीचे स्वातंत्र्य, अभिमान, अस्मितता, संस्कुती योग्यता अशी. त्या-उभारलेली आत्मत्यागीत उदात्त केले. दिवसांत सर्वप्रथम देशीय अधिकांशी जबाबीचीच लढाई घडवा लागता. म्हणून तर सुधीरकुमार आपल्या कवितेत म्हणतात-

‘हा देश आपला सुधीरचा’

ज्यात त्याने दिविसांनी
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वारीय काळातून आरंभून अधिकांशींनी स्वतंत्र राज्ये होती. महाराष्ट्रातील सातपुडा पर्यटनक्षेत्रातील विमानाने, जवळपास महाराष्ट्र कोठ्यांचे राज्य अखंड राखून आरंभून घेतले. महाराष्ट्रातील अधिकांशी कोठ्यांना राज्याचा दिविसांतूनही गौरविले आहे. आपल्या गौरविलेले दिविसांतून गौरविलेले अधिकांशी साहित्यात अधिकांशींचे उदात्त होण्या विषयी. दिविसांतूनही योग्यता, यशस्वी - प्रथम जगातील अधिकांशींनी त्यांच्या दृष्टीसाठी लढाई केल्या. वारीय स्वातंत्र्यासाठी अधिकांशी क्रांतिकारकांनी आपल्या घराबाही अगुती देऊन सातपुडाचा स्वातंत्र्य मिळवून देण्यासाठी धुप मोठे योगदान दिले आहे. केवळ महाराष्ट्रातच नव्हे तर संपूर्ण देशात वारीय अधिकांशींनी आपल्या घराबाही बाही सातपुडा देश स्वातंत्र्य करणाऱ्यासाठी केलेला यशस्वी, विविधे तसे आणि त्यांनी केलेले घराबाही स्वातंत्र्यलढ्याची बाही देतात. परंतु अधिकांशींचे दुर्दैव आहे की त्या दुर्भाग्याची, वारीय दिविसांतून योग्य ती गौरविलेले नाही. त्यामुळे अधिकांशींनी स्वातंत्र्यलढ्यासाठी केलेले योगदान जगाच्या समोर जाणवते नाही. अधिकांशी हे केवळ जगातून राहणारे लोक आहेत अशीच त्यांची संभावना होऊ जाणवते आहे. परंतु जगातील या वारीय अधिकांशींचे दुर्दैव देणेंतूनही योग्यता आहे आणि देशात दुर्भाग्याचीचूक घडणाऱ्या प्रेरणा त्यांनीदेखील जाणवली आहे.

वारीय अधिकांशींनी देशात घडवून आणिलेले योग्यता अधिकांशी अधिकांशी विविध योग्यतांचा 1% अधिकांशी 1% देशात योग्यता मिळवून देण्यासाठी योग्यता घडवून आणणे, जगात योग्यता घडवून आणणे.

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ऐतिहासिक संशोधनातील डिजिटल साधनांचे महत्त्व

डॉ. सीमा नरेश परटोले
पीएच. डी. स्कॉलर, इतिहास विभाग
एस. एन. डी. टी. विद्यापीठ,
चर्चगेट, मुंबई.

Research Paper - History

सारांश

प्रस्तुत संशोधनाचे ध्येय इतिहासाच्या डिजिटल साधनांचा अभ्यास करणे हे आहे. प्रस्तुत लेखामध्ये इतिहासाच्या संकेतस्थळे, ई-बुक्स, डिजिटल अभिलेख, ऑनलाईन शोधनिबंध व प्रबंध, गुगलबुक्स, ऑडीओ बुक्स, डिजिटल लायब्ररी, ऑनलाईन न्यूजपेपर्स, संस्थागत भांडार, ई-जर्नल्स, इलेक्ट्रॉनिक्स पाठ्यपुस्तके, युट्यूब आणि ई-पुस्तकालय यांसारख्या डिजिटल साधनांचा थोडक्यात आढावा घेण्यात आला आहे. तसेच या डिजिटल साधनांमधून इतिहास विषयाची संदर्भसाधने कोणकोणती मिळतात यांची चर्चा करण्यात आली आहे.

मुख्य शब्द : इतिहास, डिजिटल साधने, इलेक्ट्रॉनिक

प्रो.इ. एच.कार यांच्यामते, "इतिहास म्हणजे वर्तमानकाळ आणि भूतकाळ यांतील अखंडपणे चालणारा संवाद होय". इतिहास लेखनात सत्यता आणि विश्वसनीयता यावी यासाठी इतिहासकाराला विविध ऐतिहासिक साधनांचा संदर्भ घेऊन इतिहास लेखन करावे लागते. या ऐतिहासिक संदर्भसाधनांचे प्रामुख्याने दोन प्रकार पडतात. ते म्हणजे प्राथमिक आणि दुय्यम साधने. प्राथमिक साधनांमध्ये सार्वजनिक कागदपत्रे, समकालीन कागदपत्रे, गुप्त पत्रव्यवहार, प्रश्नावली, खाजगी पत्रव्यवहार, नकाशे, तक्ते, नाणी, जमाखर्च, प्राचीन भारतीय कला, नद्या, पर्वत आणि पुरातत्वीय अवशेष यांचा समावेश होतो. दुय्यम साधनांमध्ये ऐतिहासिक काव्य, पोवाडे, कुळकटी, महजर, करीने, वंशवेली, शकावल्या, खंड, काव्ये, चरित्र आणि ग्रंथ यांचा समावेश होतो. साधने हजारो वर्षांच्या कालखंडातील अनेक प्रकारची, अनेक स्वरूपातील आणि भिन्न भिन्न काळातील असतात. इतिहासाच्या साधनांचा अभ्यास करणे, इतिहास साधनांचे योग्य तो उपयोग करणे आणि साधनांची विश्वसनीयता पडताळण्यासाठी साधनांचे वर्गीकरण करणे गरजेचे असते. देव यांच्या मते, "साधनांचे वर्गीकरण म्हणजे साधनांची गटवार विभागणी होय."(देव, २००२)

THE ROLE OF NGOS WORKING FOR WOMEN'S EMPOWERMENT & RIGHTS IN INDIA: PRINCIPLES, ROLE & CHALLENGES

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Abstract

The place and importance of women in India is a topic of great significance, as it encompasses their multifaceted roles, contributions, and challenges faced in various aspects of society. From the past, women have been celebrated for their wisdom, strength, and resilience. The journey of women in India has not been without its challenges. The deeply ingrained patriarchal mindset has often relegated women to subordinate roles, limiting their opportunities for growth and development. Practices such as dowry, child marriage, and female infanticide have long persisted in various parts of the country, causing immense suffering and injustice to countless women. Many Non-Governmental Organisation has working for them by conducting different empowerment related activities. This paper tries to understand the Role of the NGOs for women empowerment and rights by decision making. In order to fully understand the paper, qualitative research methodology has been utilised in conjunction with rich secondary sources, including carefully chosen academic papers, to assess the role of NGOs in empowering women and rights by decision making.

Keywords: Non-Governmental Organization (NGOs), Role of NGOs, Women's Empowerment, Women's Rights, Women's Rights Principles, Challenges and Decision making.

INTRODUCTION

An NGOs for women can make great positive changes with regard to issues that women in India face. India is a country that, as many other countries do, have a myriad of challenges faced by its women. From sexual violence and domestic abuse to economic inequality and limited access to education, the hurdles seem overwhelming. An NGO for women can play a pivotal role in addressing and combating these challenges. In this blog, we will explore how an NGO for women in India can make a difference by focusing on issues such as sexual violence, domestic abuse, forced prostitution, widow abandonment, education accessibility, support for women with disabilities, economic empowerment and childcare for children with disabilities and other issues.

"Women's empowerment and rights" refers to the process of enhancing women's access to control over the strategic life decisions that affect them as well as access to the opportunities that allow them to fully realise their potential. It is based on the assumptions that women and men differ from one another in their social positions and that these differences consist of asymmetric, unequal power relations between the sexes. In order to improve women's quality of life, the process of women's empowerment as an economic, political, and sociocultural process challenges the system of sexual stratification that has led to women's subjugation and marginalisation.

REVIEW OF LITERATURE

1. **Minisha Gupta (2021)** aims to identify the role of non-government organisations (NGOs) in promoting women empowerment through immediate livelihood facilities. Women are creative enough to start their own venture, but they are not able to explore the available opportunities because of male dominance, lack of education and proper government support. Thus, NGOs play a major role in training and empowering women to attain immediate livelihood.

2. **Diriba Ayele, Sori Tefera (2020)** emphasizes to investigate the effects of NGOs on socio-economic empowerment of women by conceptualizing and developing five basic dimensions of women empowerment including income, saving, decision-making ability, expenditure level, and assets ownership rights of women based on empirical evidence from some NGOs operating in Ethiopia.

3.

4. **Devaraj Dutta (2020)** study is an attempt to evaluate the role of Non-Governmental Organizations in protection and promotion of child rights. The study was carried out in North Lakhimpur Sub-Division of Lakhimpur District of Assam State. The study is based on both theoretical and empirical data.

5. **Sharda jai haryani, bharati motwani (2020)** The study identified a positive impact of NGO initiatives on the empowerment of rural women. Thus we can conclude that NGOs in India are effectively working towards upliftment of socio-economic status of the poor women in the rural areas thereby attaining the goal of rural management.

5. **Dr. Kunhi Sikha Bhuyan (2020)** states about women empowerment through education; the problems, the historical background of women education, constitutional provision and also forwarded some suggestions. Hope that our paper will help about to understanding the women educational scenario and importance of education in her development and empowerment.

OBJECTIVES OF STUDY

1. To study of the NGOs working in women empowerment.
2. To understand the Principles Guiding NGOs in India.
3. To know the Challenges for Empowerment of Women.
4. To identify the Role of of NGO's for women's Empowerment and Rights.

RESEARCH METHODOLOGY

The present study is analytical research in nature. The qualitative research methodology has been used as a research methodology to analyse the role of NGOs in empowering women and women's rights. The study is based on the secondary data which has been gathered from the research papers, newspapers, magazines, books, journals, annual reports of Government of India, and authorized websites.

The Ten Principles Guiding for Working NGOs in India:

In the diverse tapestry of India, where traditions and modernity interweave, the fight for women's rights has been an ongoing struggle. Non-Governmental Organizations (NGOs) have emerged as crucial players in this narrative, championing the cause of gender equality, empowerment, and justice. Before unraveling the dynamic role of NGOs in advocating for women's rights, let's understand the foundational principles that steer their efforts:

1. **Inclusivity:** NGOs strive to be inclusive, ensuring that their initiatives consider the diverse backgrounds, cultures, and circumstances of the women they aim to serve.
2. **Empowerment:** Central to their mission is the empowerment of women, not only economically but also socially and emotionally, fostering a sense of independence and self-worth.
3. **Non-Discrimination:** NGOs vehemently oppose any form of discrimination, advocating for equal opportunities regardless of gender, caste, religion, or socio-economic status.
4. **Human Rights:** Women's rights are viewed as fundamental human rights, and NGOs work to safeguard and promote these rights, aligning with international human rights conventions.
5. **Community Engagement:** NGOs actively involve communities in their efforts, believing that sustainable change requires the participation and understanding of the society in which women live.
6. **Legal Advocacy:** NGOs engage in legal advocacy, working to ensure that laws protecting women are not only comprehensive but also effectively implemented.
7. **Awareness and Education:** Promoting awareness and education about women's rights is a cornerstone. NGOs aim to inform both women and society at large about the importance of gender equality.
8. **Health and Well-being:** Recognizing the interconnectedness of health and rights, NGOs address women's health issues, emphasizing reproductive health, mental well-being, and access to healthcare.

डॉ. गौतम कोनवो

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