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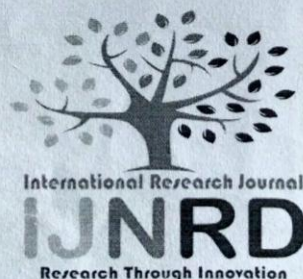
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Women Entrepreneurship: An overview of the Issues and Opportunities in the Rural Areas of Golaghat District of Assam

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Abstract:

Rural entrepreneurship refers to the rural enterprises which helps in optimum utilization of local resources by entrepreneurs, reduces the income inequality among the rural people and uplift the rural society as a whole. Women entrepreneurship is the first step towards women empowerment which plays an active role in generating employment opportunities not for her only, but to the other women also. Entrepreneurial works of women raise their status both socially and economically and it leads to rapid development of the rural and urban societies. The entrepreneurial activities of the women help themselves in improving their economic independence and social status. Hence without enhancing the women it is impossible to achieve economic development.

The present study aims at examining the issues and opportunities of women entrepreneurs in the rural areas of Golaghat District of Assam.

Keywords: Entrepreneurship, issues, opportunity, economic development, empowerment.

Introduction:

The development and growth of an economy is based not only on its physical, financial and human resources but on modernization of agriculture, industrialization and technological progress also. The economic development is directly proportional to the enterprising spirit of its population. Without entrepreneurship the optimum utilization of resources is impossible. In this situation both men and women entrepreneurs play significant role in their respective fields. Entrepreneurship is the act of setting up of a new business to take the advantages from it. It is characterized by innovation, risk-bearing, profit-earning, through self-employment both in the rural and urban areas.

Rural entrepreneurship refers to the rural enterprises which helps in optimum utilization of local resources by entrepreneurs, reduces the income inequality among the rural people and uplift the rural society as a whole. It also helps in providing manpower, machinery, material, management and markets to the rural people.

Women entrepreneurship refers to those entrepreneurial activities which are done by a woman or a group of women and it is such a revolution which provides many good to the women individually, to the family and to the society as a whole. Women entrepreneurship is the first step towards women empowerment which plays an active role in generating employment opportunities not for her only, but to the other women also. Entrepreneurial works of women raise their status both socially and economically.

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and it leads to rapid development of the rural and urban societies. According to J. Schumpeter, "Women who innovate, initiate or adopt business actively are called women entrepreneurs". In the rural areas of Assam the women's participation on entrepreneurial work has started from 1970's onwards. In the initial stage it was seen in urban areas but negligible in the rural areas. Gradually women entrepreneurship has extended to the rural areas too.

The real scenery of Assam is seen in the villages. 2011 census data showed 26395 villages against only 214 towns and 86% of total population lives in the rural areas. The census data also showed that 48.92% of the total population is women. There are such many rural women enterprises like handloom weaving, dairy farm, handicraft, piggery farm, poultry farm etc. are found in the rural areas of Golaghat District. The women engage themselves in such type of entrepreneurial activities as a part of their daily work. Their entrepreneurial activities help themselves in improving their economic independence and social status. Hence without enhancing the women it is impossible to achieve economic development.

Objectives of the research work:

The study is based on the following objectives:

1. To study the major challenges faced by the Rural Women Entrepreneurs.
2. To study the future prospects of these entrepreneurs.

Review of literature:

There are various studies that show that women enterprises play significant role in socio-economic development in the rural areas. With given objectives a brief review of relevant literatures are given below-

Dr. Gour Krishna Saha in his review article Women Entrepreneurship in NE states of India: A Vision shows the present scenario of women entrepreneurs in NE Region and their prospective areas.

Garima Mishra and Dr. U.V. Kiran in their study Rural Women Entrepreneurs: Concerns and Importance focus on women's position in society and their economic independence through entrepreneurial works.

Dr. Ratna Bhuyan and Dr. R.M. Pant in their study Successful women through Micro Entrepreneurs from Rural Areas of Assam show the enhance capability of women that helps in revolutionizing the economy of Assam.

Mala Mahanta and Dr. Parbin Sultana in their study The Development of Women entrepreneurship in Sonitpur District of Assam and Role Government discussed about how the women entrepreneurial works can be developed and what the Government's role in this regard.

Dr. Moheswar Rajkhowa in his study Problem faced by the Rural Women Entrepreneurs in Dibrugarh District of Assam shows that the rural women entrepreneurs faced various problems in their entrepreneurial works.

Dr. Darshana Das in her study Women Entrepreneurship in Assam: Status, Empowerment and Challenges shows women entrepreneurship as a tool to empower and economic independence.

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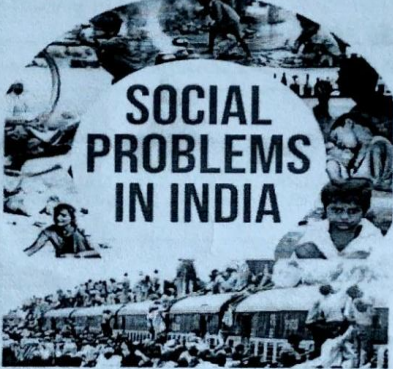
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Impact of Bank Merger on the Economy of India: A brief study
Nava Kamal Borah

Assistant Professor Department of Economics Marangi Mahavidyalaya Dist: Golaghat, Assam.

Abstract:

Bank merger is the process by which two or more than two banks decide to come together, work together under a single charter and create a new sphere of work often with a new name rather remain separately owned and operated. In the process of bank merger, the banks share information regarding resources, assets, debt etc. with each other. In India bank merging procedures are provided under the Banking Regulation Act, 1949. Two banks can initiate dialogue and discussion to finalize their Schemes in consultation with RBI. The merger of banks is the most important component for the economic development of the economy of India. They are also crucial for the economy as they are most of the times successful in saving and investment but fail in meeting the expectations. Merger of banks create variety of problems which causes great damage if the process of merging is not executed properly. The paper aims at finding the impact of bank merger on Indian Economy briefly.

Key Words: Merger, Economic Development, Resources, Saving, Investment. Introduction:

A bank is a financial intermediary that deals in accepting deposit and making loans and provides other monetary services to the customers. Commercial bank which is run by the motive of profit earning covers institutions from small neighborhood banks to multinational institutions with hundreds of branches. Two or more banks can join together under a charter for reducing the cost of banking operation and resulting in better non-performing assets by bank merging.

Bank merger is the process by which two or more than two banks decide to come together, work together under a single charter and create a new sphere of work often with a new name rather remain separately owned and operated. In the process of bank merger, the banks share information regarding resources, assets, debt etc. with each other. Generally, one bank will take over in name during the merge but in rare cases, they may create a newly chartered bank with a new name. There are three types of merger namely, horizontal merger which increases market share, vertical merger which prevents business disruptions and concentric merger which expand offerings.

In India bank merging procedures are provided under the Banking Regulation Act, 1949. Two banks can initiate dialogue and discussion to finalize their Schemes in consultation with RBI. The proposal must be placed in parliament for approval and the parliament has the right to modify, accept or reject the merger scheme.

The merger of bank includes certain challenges like Tech interaction, Human resources, decision making and provisions. To recover the economy of India from the economic slowdown, Union Finance Minister Nirmala Sitharaman has announced ten public sector banks into four entities for boosting the economy by increasing its liquidity and diversifying the risks.

Objectives of the paper:

This research article is an attempt to focus on past and recent concerning the impacts of bank merger on financial performance of banks and assess the public's interest on the activities of the merger of banks. The main objectives of this research paper are:

1. To study the history of bank merger and the ideas behind the merging of banks in India.
2. To examine the positive and negative impacts of bank merger on the economy of India in recent years.

Methodology:

Descriptive method is used in this paper to study the impacts of bank merger on Indian Economy. The paper is based on secondary data which are collected from books, magazines, periodicals, websites, articles published in newspapers etc.

Review of Literature:

Several studies have conducted to evaluate the role, impacts, challenges, opportunity etc. of the bank merger on the economy of India.

Berger et.al (1999) had given a comprehensive review of literature evaluating mergers and acquisitions in banking industry and the impact of mergers on the efficiency of banks.



Barman, B., Munshi S. Aktar and Das Abhijit in their research paper "Bank Merger: Boon or Bane for Indian Economy" (2022) have studied the merits and demerits of bank merger on Indian Economy.

Bandi, R. Prasad in his research article "A brief history of bank mergers in India" (2017) has evaluated the history of bank merging in India from the early 1960s.

Yadav k. Preety, Rai Arun, Gupta Piyush and Malik Atal in their study "Bank mergers on shareholder's wealth" (2021) have examined the effect of the bank merger of six banks into four banks.

Verma Ruchita and Rathore Janaki in their study "Mergers and Acquisitions in the banking sector: A comparative Review" (2018) evaluated the comparative assessment of the status of bank mergers and acquisitions in India and in other countries.

Interpretation and Findings:

The analysis and interpretation of topic the Impact of bank merger on the economy of India is done on the basis of the objectives of the research paper. Since the data are collected from the secondary sources, so a few statistical analysis and interpretation is done here.

History of Bank Merger:

Bank merger is not a new concept, the history of Indian banking shows that the concept of bank merger in India originated in the nineteenth century. Bank merger has been playing significant role in the transformation of India's industry sector since the period of World War -II. In India six banks had been merged during 1970s, during 1980s 1990s and 2000s the number of bank merger had been increased to eight, eight and eleven respectively. During 2010s and 2020s the number of bank merger was nine and ten respectively.

Recently, in 2019, Government of India has merged ten Public sector Banks into four banks. Union Finance Minister Nirmala Sitharaman has announced this mega merger and she hopes that it will help to manage the capital more efficiently. After this merger, India is having twelve Public Sector Banks which will result in seven large Public Sector Banks and five smaller ones. Recently, Punjab National Bank is merged with Oriental Bank of Commerce and United Bank of India, Indian Bank is merged with Allahabad Bank, Canara Bank is merged with Syndicate Bank and United Bank of India is merged with Andhra Bank and Corporation Bank. After this, total number of Public Sector Bank has decreased from 27 in 2017 to 12. The merge has come into effect from April 2020.

Goals of the bank merger in India:

The bank merger is executed as a part of the Union Government's bank consolidation agenda. The main goals of bank merger in India are as follow:

1. Bank merger is helpful to strengthen the economy of India,
2. It helps in increasing the rate profit of the merging banks,
3. It can boost efficiency in banking operation which will increase the rate of profit and increase the value of the shareholders.
4. Bank merger is done to increase the network of branches globally,
5. It is done to rationalizing the operational cost of the branches,
6. To improve ability to deal with external shocks,
7. To increase the capacity in using modern and sophisticated technology and to raise ability of the banks in their functions,
8. To diversify their service for attaining quick growth and achieve speedy development with wider market access and to lowering the cost of borrowing as the banks are credit providers.
9. To reduce the risk of bankruptcy and to raise the improved capacity of market valuation.

The Government of India thinks that a larger bank will solve the economic problems successfully and it will improve the ability to lend to large projects of the merged banks. Merging of banks will protect the banks from incurring loss.

Impacts of bank merger:

Merger of bank is a way for the Government to keep the check over the financial system of the enlarged institution. It will be more protected and profitable with less operational risks which develop the capacity to meet the demand for loan and attain economic growth. But working culture of the weaker banks may act as an obstacle to the success of the scheme of bank merger due to lack of