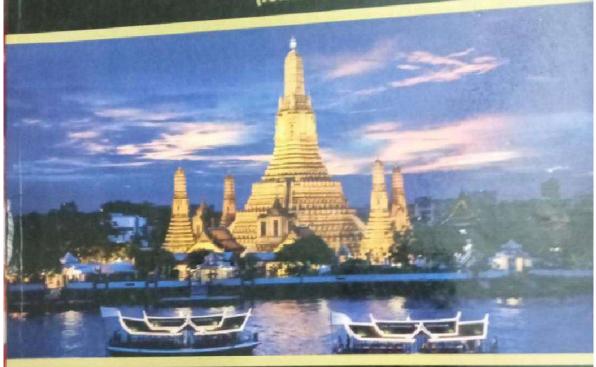
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Microfinance: A Strategy for Woman Empowerment

Dr. Joyati Bhattacharya

Abstract— Microfinance has emerged as a powerful instrument of poverty silevision in the heat two decades. In locia, microfinance score is deceased by Self-help Group-Bank Linkage Programme as a cost effective mechanism for providing financial services to the post, apposably weeken. In this endeavour, microfinance not only most the financial needs of the renal poor women but also strengthen has collective self-help capacities which in due course contribute to empowerment. Thus, involvement of women is microfinance movement in new being considered as a major policy strategy to empower women. But in the process, there are problems too. A better accentrateding of the diversity of women's livelihood and of constraints is important to bring lasting change in the lives of women is read locks.

Keywards- Micro-finance, Self-Help Groups, Virtuous spiral.

1. INTRODUCTION

Willest women thrive, all of the society benefits, and successfing generations are given a better start in life - Koff Annan

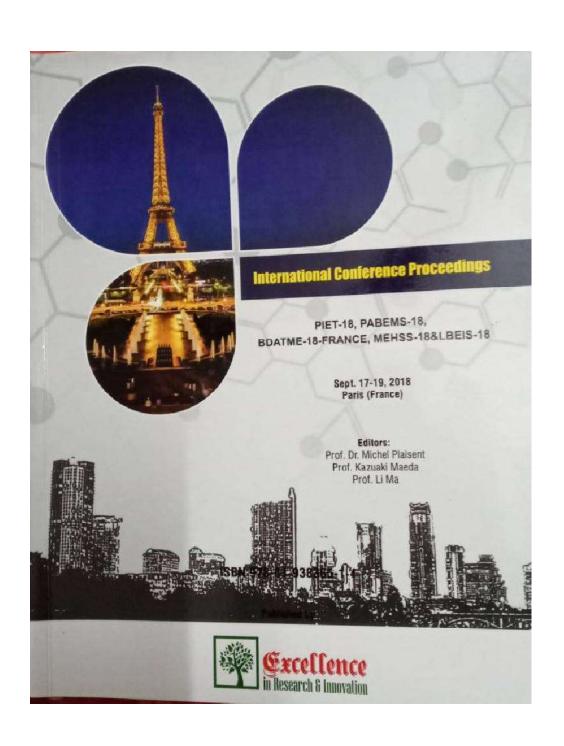
One of the most discussed subjects of the last two decades is nicro-finance. Since the familiarization of the philosophy of Professor Mohammad Yunus who tried to organize the poorest of the poor into Self-help Groups (SHGs) with a view to make them realize the importance of short-term small credit in stuning self-sufficiency, micro-finance is being considered as a major strategy of combating poverty and unemployment in under developed world. The low economic growth of the underdeveloped and developing countries is generally perserved to be due to the lack of capital resources, parisolarly in the hands of the poor who constitute the greater more of the population in such countries. Low capital, low productivity, low iscome and low savings along with a weak dipital hase operate to sustain and perpetuate poverty in developing assentifies. But a comprehensive and harmonious development of a country needs uniform development of all its sitions, it pecessociones the reduction of the histus between people which unfortunately is a dominant feature of the developing countries. In this context the role of micro-finance in costal and it is more profound for women who for various mesons generally lack the necessary conditions and skill of suppresentable is often considered by concerned groups and people that micro-financing system can be an effective means of maching women and involving them in the development A 2001 survey conducted on 29 microfinance institutions by the Special Unit on Micro-finance of the United Nations Capital Development Fund reveals that 60 percent of these institutions' clients are women.

Thus, it is generally conceived that although microfinance can not be an all-encompassing remedy to the barriers of women's empowerment, but such programmes, when properly designed and executed, may contribute substantially to women's empowerment.

II. WHAT IS MICROFINANCE

Microfinance is the supply of loans, savings and other financial services to the poor. The poor throughout the developing world are generally not part of the formal employment sector. Micro finance provides such financial services which generates self-employment among the poor. It makes available the institutional credit to the economically weaker section of the population. It can be defined as a broad range of financial services such as deposits, loans, money transfer and insurance to the poor, low income households and micro level enterprises. It is also defined as the small scale financial services provided to the people who work in agriculture, fishing and herding, run small micro enterprises or work on daily basis in lieu of wages. Financial services usually include credit and savings, but sometimes additional services such as the issue of cheques, drafts, guarantees etc are also provided by microfinance institutions. The Task Force instituted by the National Bank for Agriculture and Rural Development (NABARD) defined micro finance as "provision. for thrift, credit and other financial services and products of very small amounts to the poor in rural and semi urban areas for enabling them to raise their income levels and in improving living standards. MIX recognizes many general definitions of microfinance, but for analysis purposes, employs a functional definition: "Microfinance services - as opposed to financial services in general - are retail financial services that are relatively small in relation to the income of a typical individual. Specifically, the average outstanding balance of microfinance products is no greater than 25 percent of the average income per person (GNI Percapita)3 In India, microfinance has been defined by the National Microfinance. Tankforce, 1999 as "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban areas for enabling them to raise their income levels and improve living standards."4

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Malvika Krishnan

Conflict and Peace Building: A Study of Women Organizations of Northeast India

Prof. Joyati Bhattacharya

Abstract* The women in Northeast India have traditionally performed an important role in the peace process of the region. Women's increasing participation in the peace process of Northeast is being considered as silver lining in otherwise doomed situation of the region. But what is disappointing is that when women's role in the peace process is praised and encouraged, their foray in active politics is being frowned upon. Despite their remarkable contribution, women in Northeast India could not make an expected assertion in the political process of the region. Women's peace movement in Northeast still has a long way to go to be an independent movement, not dictated by the terms of patriarchy.

Keywords- Conflict, Civic Sphere, Peace politics

I. INTRODUCTION

Those who are at war with others are not at peace with themselves William Hazlett

Any disturbed region of the world has witnessed a sustained peace building process. Northeast India is not an exception to that. In fact, as an inclusive democratic process, peace building requires involvement and co-operation of all stakeholders. Incidentally, women are always found to be the most important stakeholders in any peace struggle. The vulnerability of women often acts as a catalyst for them to assume a variety of roles in a politically disturbed society. This is probably the reason that leads women to contribute significantly in any trouble-torn society. Research suggests that in many countries women have not only proved to be extremely creative in developing survival mechanisms, but they have also played important role, though unacknowledged in most cases, in ending organized violence of long duration and intense dimension in many turbulent societies. Something of such kind happened in Northeast India also. Thus, Northeast India which is experiencing five decades of political unrest, frequently escalating to insurgency and armed conflict, has created space for the involvement of women in peace building more as a corollary response to the changing scenario of the region than any actual consciousness on the part of women. However, with passage of time, the nature of involvement has assumed a pervasive form with women found to have been engaged in the peace process of any part of Northeast India, irrespective of it being tribal or non-tribal fronically, women's status as second-class citizens has given them an advantage to find

innovative ways to deal more proficiently with the posture peace. Because women are not ensembled with a peace. Because mainstream, those in power consider them less threatening a mainstream. This has given the thus not worthy of subversion. This has given the opposite to the movement to grow and act as a vehicle of posto the movement change in otherwise doorned situation of the region sales and winner has sales and sales a increasing participation of women has not only him stabilizing the fragile society of Northeast from breaking as completely but also enabled women to come out of the exclusive private domain to assert in the so long union public sphere of life. Political Scientist Anuradha Dulla sa up the change in the words that "In Northeast India skid.) a history of conflict for more than five decades, worse has been kept from peacemaking processs...(But) non in a like Nagaland. Manipur and Assam, women action playing a positive role and are able to articulate a view of peace and security with social justice, women's no economic rights, co-existence, tolerance and participant democracy as its core. Esta Manchanda summanul as affirmative response of women to the ongoing demandals time by saying that "Traditionally here was no space for Su-Women in the indipenous structures of power at representation but Naga Women's peace activism las specup for the women a recognized space in civil society

II. METHODOLOGY

The present study is a descriptive analytical work shall carried out mainly on secondary sources. As were participation in the peace building process of a confid sile society is a common phenomenon in any part of the selfthere is plenty of literature dealing with the subjection There is no exception to that in case of Northeast as sell the process of resolution of long sustained outlies Northeast, many of the women organization has all decisive contribution. There is a whole range of literate p highlights various aspects of women's involvement and peace-building process of Northeast India. For the sale 22 present study, a critical analysis of the existing liants made to derive the conclusions which employed as aspect of women's marginalization beyond the spherical society. Thus, the primary objective of the subjective understand the role of the women's organization causes of their marginalization in the civic appear of like

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Media and Women

Emerging Perspectives

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Governance in Multicultural Societies **Issues and Trends**



Editor Pankaj Chakraborty



Holy Cross College Agartala, India

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Multiculturalism—A Concept Re-examined in the Context of NE India

layashree Roy' and Ioyati Bhattacharya' Department of Political Science. Assam University

INTRODUCTION

MEANING OF MULTICULTURALISM

Multiculturalism relates to communities containing different cultures or where different cultures can coexist peacefully and equitably. The concept of 'multiculturalism' is very precise. Different scholars viewed the concept in their own way. According to Caleb Rosado. multiculturalism is a system of beliefs and behaviour that recognizes and respects the presence of all diverse groups in an organization or society, acknowledges and values their socio-cultural difference and encourages and enables their continued contribution within an inclusive cultural context which empowers all within the organization or society. Sanjay Pandey viewed that multiculturalism must mean to include preservation of cultural diversity in the given geographical coverage. Multiculturalism as a concept would imbibe equality, diversity, harmony, opportunity to public offices etc. According to Gurpreet Mahajan, multiculturalism exclusively refers to pluralism, which is largely religious and ethnic but carries linguistic, behavioural and cultural elements. Therefore, plural, diverse and multicultural are the terms commonly used to describe the society that comprise of different religions, races, languages and cultures. From the definitions of different scholars it can be said that 'multiculturalism' is an umbrella term which incorporates within it a variety of meanings, attitude, beliefs and values. Hence, the major elements of multiculturalism can be summed up on the following heads:

- All human beings are the products of their own culture. Each culture has its own ways of constructing its world, which give meaning to the lives of the people.
- There exists the plurality of values and traditions with in