

# THIRD CONCEPT

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- ❖ **India's Mission Shakti**
- ❖ **Russia under Putin**
- ❖ **China's American Dilemma**
- ❖ **Gandhi on Truth & Non-Violence**
- ❖ **Journalism & Social Media**
- ❖ **Environmental Degradation**

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## An International Journal of Ideas

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# Women Empowerment through SHGs

Dipen Saikia\*

**E**mpowerment of women is basically a process of inclusion and participation in all activities of life, both within the household and outside. The process of empowerment begins in the minds of women, in their very belief about themselves and their rights, breaking free of the sense of inferiority since childhood. Women being considered the most oppressed, empowerment has come to be associated with their struggle for social justice, economic and gender equality.

Poor women are relatively powerless without control of resources. Until recently, women's relatively low participation in setting up business and in economic activities in developing countries was because of the social system that promoted skewed ownership of resources (especially land and capital) in favour of male members. And yet there is clear evidence that whenever the social system deviates from the standard norm of male ownership of economic resources, women can seize business opportunities with equal success as men.

## Role of Self-Help Groups (SHGs)

The rise of SHGs and more formal SHG Federations coupled now with SHG Bank linkage have made this a dominant form of microfinance in addition to microfinance institutions (MFI). The policy environment in India has been extremely supportive for the growth of the microfinance sector in India.

Particularly during the International Year of Microcredit 2005, significant policy announcements from the Government of India (GoI) and the Reserve Bank of India (RBI) have served as a shot in the arm for rapid growth.

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SHGs have spread rapidly due to their ease of replication. SHG Bank Linkage has provided the capacity for SHGs to increase their capital base to fund more members and bigger projects. Today, it is estimated that there are at least over 2 million SHGs in India. In many Indian states, SHGs are networking themselves into federations to achieve institutional and financial sustainability. Cumulatively, 1.6 million SHGs have been bank – linked with cumulative loans of Rs.69 billion. In 2004 – 05 alone, almost 800,000 SHGs were bank – linked.

## Structure of SHG

A SHG is a group of about 10 to 20 people, usually women, from a similar class and region, who come together to form savings and credit organisations. They pooled financial resources to make small interest bearing loans to their members. This process creates an ethic that focuses on savings first. The setting of terms and conditions and accounting of the loan are done in the group by designated members.

## SHG-Bank Linkage

A most notable milestone in the SHG movement was when NABARD launched the pilot phase of the SHG Bank Linkage programme in February 1992. This was the first instance of mature SHGs that were directly financed by a commercial bank. The informal thrift and credit groups of poor were recognised as bankable clients. Soon after, the RBI advised commercial banks to consider lending to SHGs as part of their rural credit operations thus creating SHG Bank Linkage. The linking of SHGs with the financial sector was good for both sides. The banks were able to tap into a large market, namely the low – income households, transactions costs were low and repayment rates were high. The SHGs were able

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- ❖ **Multi-Identities & Populist World**
- ❖ **Yoga & Human Well-Being**
- ❖ **On Human Rights**
- ❖ **Women Empowerment**
- ❖ **Political Participation of Tribal Women**

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# Appraising Current India-China Relations

Dipen Saikia\*

*[The pattern of contemporary relationship between New Delhi and Beijing has traversed a topsy-turvy terrain, especially at the bilateral level and vis-à-vis Pakistan. Unresolved border issues, China's frequent claims on the Indian state of Arunachal Pradesh and overall tilt of bilateral trade in favour of China are worrisome issues for India. Undoubtedly, in multilateral platforms like BRICS, G-20, there is often unanimity of views between the two countries on global issues; nevertheless, when it comes to South Asia, specifically with regard to Pakistan, with which China maintains 'all-weather friendly' relations, there is divergence of approaches between New Delhi and Beijing. Ed.]*

Exchange of high-level visits by political leaders between Beijing and New Delhi is often closely watched by the scholars, experts, commentators and diplomats inside the country and outside. In one of his previous articles published October 2014 in a leading weekly, this author had tried to pinpoint differences between China and India. And this brief article endeavours to appraise India-China relations in the present perspective. We shall gauge present problems and challenges confronted by the Chinese foreign policy. We shall also look into changing stance of Chinese moves to balance its relationship with India and other South Asian countries.

China and India, the two giant Asian neighbours, have hosted two multilateral summits in 2016. China hosted the G-20 summit and India hosted the BRICS summit in November 2016. The two countries endeavoured to organise respective summits without any hindrance and free from bilateral differences. Therefore, both countries tried to downplay their differences and sought

to create a positive ambience for the summits. A restraint in behaviour has been the call of the time.

First of all, we shall like to assess the changed Chinese tone and instance towards India and other south Asian nations. The geo-politics of the South and East Asia has changed drastically. China is faced with a complex and deteriorating political and security situations in its Asia-Pacific periphery.

First, the contours of Indian foreign policy have changed significantly. The pro-Western tilt which began during the NDA's previous stint and continued during the UPA's two successive terms has now become more pronounced. So much so that the Barack Obama administration wanted India to be given the exalted status of NATO ally. India had concluded the Logistics Exchange Memorandum of Agreement (LEMOA) with Washington in August 2016 in a culmination of a decade of negotiations between the two countries. The LEMOA had been fully operationalised over the past few months of 2018 and in early September 2018, India concluded the third

\* Associate Prof. Dept. of Pol. Sc., Moridhal College, Moridhal, Assam.

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- ❖ **Post-Mandal Reservation Policy**
- ❖ **SHGs & Women Empowerment**
- ❖ **Relevance of Gandhism**
- ❖ **Anal of Manipur**



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# Managing Environment via Rural Local Governance

Dr. Dipen Saikia\*

*[People are facing an enormous challenge in environmental problems in day-to-day life. We had ignored these severe issues at earlier stage. Now we are realizing the severity of the problem. In order to realize that many countries are focusing on the environmental issues to avoid such issues like global warming, ozone depletion, forest degradation, natural resource depletion, deforestation etc. Global warming and climate change are the great challenges and it has become an undisputed fact about our current livelihoods are adversely affected by this. Because of this, our planet has become warmed up and every year witnesses rise in temperature almost all over the world.]*

**W**hile analysing these issues, the member countries of the United Nations (UN) have come together on this particular issue and hold their summit every year to deal with environmental problems. However, people should also need to focus on protecting natural resources and be concerned about.

India is also facing a series of environmental problems and government intends to improve the natural resources through various enactments, policies and programmes. India is having enormous natural resources, number of species, plants, animals and micro-organism such as deserts, rainforests and coral reefs etc. India is facing multiple problems pertaining to environment and in recent years its biodiversity richness has been declining.

In this background, rural local governance plays an important role to resolve environmental issues at local level and it has competence to manage the common resources as a unit of self-government. Local government can mobilize the people to protect nature through collective action. As a result, 73rd Amendment to the Constitution of India has given devolving power to the local government through decentralization of power.

Decentralization involves the administrative, fiscal and democratic devolution of power and resources by governments from top to bottom and

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influence democratic voices through communities and pressure over the issues that affect their daily life<sup>1</sup>. The Constitutions of India envisages a local government as a self-reliant unit through its Directive Principles of State Policy under Article 40. Decentralization of power helps in creating a condition favourable for local government to exert control over the natural resources with the help of communities on grounds of both efficiency and equity<sup>2</sup>. Hence, this paper focuses on environmental issues at the ground level and how rural local bodies act to deal with these challenges and managing the natural resources at grassroots.

## Major Issues and Challenges

The World Bank has identified the major issues in South Asian countries in environmental development through their studies at various levels. The following issues are identified by the World Bank: water availability and water quality has been declining in arid and semi-arid region, risks of flood, droughts and water-borne diseases also increased, reduction of hydropower and bio-mass production, death caused by extreme weather, declining agriculture productivity, fisheries<sup>3</sup>. These are all the causes that lead the people to poverty and it will create social and environmental problems.

While focusing on this problem, government should have strategy to overcome the obstacles and constraints to protect the natural resources. Since there is an ambiguity in making policy to