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have helped to integrate the low-income population into a more formal financial sector. Thus, while the microfinance industry in India promotes development of the country's financial system, the informal sector is both included and empowered. New opportunities and new challenges are being felt in the field of microfinance. In recent years microfinance is in news for bad reasons. There are a number of suicide cases of micro credit clients all over India for excess interest charges and high handedness of recovery agents in recovery of loans.

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03

Global Warming & Climate Change

Dr. Amit Bhowmick

Assistant Professor & HOD

Department of Sociology

Nur Mohammad Smriti Mahavidyalaya
Dhuliyani, Murshidabad, West Bengal

Dr. Sudipta Pramanik

Assistant Professor, Department of Sanskrit

Kaliganj Govt. College

Debagranj, Nadia

"..... Earth has warmed since 1880. Most of this warming has occurred since the 1970s, with the 20 warmest years having occurred since 1981 and with all 10 of the warmest years occurring in the past 12 years....."

The year 2014 ranks as the warmest on record"

-----**National Aeronautics and Space Administration (NASA)**

"Global warming is for real. Every scientist knows that now, and we are on our way to the destruction of every species on earth, if we don't pay attention and reverse our course."

(.....**Theodore C.Sorensen**)

Global warming is a specific example of the broader term "Climate Change" and refers to the observed increase in the average temperature of the air near earth's surface and oceans in recent decades. Its effect particularly on developing countries is adverse as their capacity and resources to deal with the challenge is limited (India, Ministry of Environment and Forest, Annual report, 2012-13). In common language, "Global Warming" often refers to the warming that can occur as a result of increased emissions of greenhouse