

In this issue

Evaluation of insurance schemes

The variability in seasonal rainfall is perhaps the single greatest risk to crop yields in India. In fact, recent studies report that in the last few years thousands of tonnes of crops have been lost to the vagaries of rainfall. Such an immense loss of crops, thus, not only affects India's economic security, but also, and perhaps more important, dilutes the primary revenue of millions of farmers, some of whom resort to extreme measures.

Considering such socio-economic misfortunes associated with the loss of crops, the Government of India, over the last few decades, has introduced a number of insurance schemes to safeguard the livelihoods of farmers. These insurance schemes, however, have not met with much success due to issues in the design of these insurance schemes, particularly the long delays in the settlement of claims. Consequently, to account for such flaws in the insurance schemes, the government has now begun to encourage private companies to provide weather-based crop insurance schemes.

These weather-based insurance schemes analyse the weather history of a particular region, such as the average rainfall over many decades, and then set their threshold limits for compensation. In other words, if, for example, the rainfall in a particular region is lesser than the threshold limit, then the farmers are accordingly compensated. But considering that each insurance company would have their own threshold limits, some questions are most pertinent

Which company awards maximum compensation? Does one insure against rainfall deficit or rainfall excess? At what levels should the threshold limit be set? Is it feasible to provide insurance in a given region? How to design an insurance scheme that would benefit both, the farmer, and also the insurance company?

In order to answer such questions, a Research Communication, **page 1866**, delves into the salient features of four such insurance schemes that

are being offered to the farmers of Tamil Nadu.

Ancient wisdom treats anaemia?

Iron deficiency anaemia is one disease that has afflicted a significant number of people living in developed countries as well as those living in developing countries. In fact, about a third of the world's billions suffer from this disease. Thus, considering the prevalence of iron deficiency anaemia, one may assume that this malady is one of those 'global-ills' associated with the modern age, and only modern medicine could possibly treat this disease.

Nothing, however, could be further from the truth.

Ancient *ayurvedic* texts liken the body's digestive system to the 'metabolic fire,' *Agni*, which is vital for digestion and absorption of nutrients, such as iron. And like the efficiency of an iron smelt furnace is determined by the quality of coal that is stoked in, even the digestive capability of *Agni* is dependent on certain substances that are ingested by an individual. The citric *amla*, for example, a *Rasayana*, is one such substance.

According to the ancient texts, *amla* significantly enhances the digestion and assimilation of nutrients; and therefore it was widely prescribed as a medicinal supplement to alleviate a number of nutrient deficiencies, particularly *Pandu* – iron deficiency anaemia – long before the advent of modern medicine.

But does this ancient wisdom hold fort when confronted with the rational scepticism of modern science?

The results of a Research Communication, **page 1859**, show that it actually does...

Distribution of electricity in India

'...by means of electricity, the world has become a great nerve, vibrating thousands of miles in a breathless point of time...'

And India, despite being one of the fastest developing countries, boasts of a per capita energy consumption

that is a surprisingly small fraction of the electricity that flows in this great nerve. In contrast, the consumption of electricity in the developed world is severalfold India's consumption.

The USA, for example, consumes about fifteen times the consumption of India; Germany, seven times; France, eight times; and even China, a developing country with a population greater than India's, has an average per capita consumption which is about four times the per capita consumption of India.

This disparity in energy consumption between India and the developed world is worrisome because the development of a country derives impetus from its per capita energy consumption, in effect its energy production. Thus, the Indian economy, which is still in its infant years of development, could be adversely affected if the electrical energy demands of its growing population and industries are not met.

Recent studies, however, have noted that one should not be swayed by the power consumption of developed countries. This is because a substantial amount of power produced in these countries is wasted. In fact, according to these studies, India need only increase its per capita power consumption by about two and a half times to ensure a high human development index, and also a significant overall, particularly economic, development.

But, a General Article, **page 1806**, highlights, a country's development does not simply depend on increasing the total electrical power it generates. It also, and perhaps more important, depends on the equitable distribution of the energy amongst its people.

Therefore, considering both these facets of power consumption – production and distribution – the General Article attempts to deduce whether the power distribution amongst India's masses is equitable.

In other words, do India's millions have an equal access to electricity?

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