

Part four "A Livelihood of Her Own" focuses on women striving to help themselves through helping financially to live dignified life. In this situation, the author quotes Margaret Thatcher "If you want something said, ask a man; if you want something done, ask a woman". In this part the author explains case studies of women's success in achieving their dignity through financial help. The change in women's lives was beautifully described by the author. "Women have gained new skills and knowledge, their feeling of self-worth has increased, and they have gained the necessary confidence to take a more vocal stand at the household level". The author points out that 'opportunity of financial help to women may not be a revolution but at the very least this is a revolution in the making'.

Fifth part "Shaping their destinies" focuses on how the women are shaping their lives in reducing poverty in villages. All the women are not successful. Women who succeeded were with charisma and personal commitment. The bottom-up approach and participatory development helped the women to participate in development of their lives. Sixth part "Odyssey with Dairy Farmers" focuses on animal husbandry which helps the farmers in drought situation and supplements their income. "Dairying has become a common farmers' ally, thanks to the vision of Kurien", says the author. Seventh part "Vignettes From Villages" focuses on emergence of rural banking as a strong finance in rural areas. Rural banks have become a lifeline of rural people. The author explains that his three decades of rural banking has been varied. He says, "The experiences have been varied: some chilling, some amusing, some exciting but they nevertheless serve as prism which provides a view of every facet of rural society. The author believes that 'there is no universal formula to reduce the poverty. The approach to poverty reduction is multi-pronged, because, every village is unique and diversified'. Finally the author advises the financial

developers to cultivate the mindset of the villagers to be successful in rural development.

This book is a must read for every banker, students, academicians, administrators, development professionals, sociologists, politicians, policy makers, NGOs and research scholars etc.

Dr. SN Rao

Rural Development in India : Challenges and Prospects, Edited by Madhusudan Ghosh and Apurba Kumar Chattopadhyay, 2013, Published by Serials Publications, 4830/24, Prahlad Street, Ansari Road, Darya Ganj, New Delhi – 110 002, pp. 373, ₹ 1295 (Hardback).

Authors have brought out an edited volume comprising twenty one research papers, examining some important issues of contemporary relevance on agricultural and rural development in India. This volume has been divided into four parts; the volume evaluates the impact of public policies, employment, unorganised sector and microfinance on rural development in association with agricultural development.

Part – I includes seven articles studying various aspects of agriculture. The first chapter on growth and performance of commodity futures market in Indian Agriculture was reviewed by Madhusudan Ghosh. The results suggest that greater integration of the spot and futures markets by encouraging higher participation of farmers and allowing free playing of the markets is necessary for the future markets to perform the price discovery role more effectively and to act as an efficient mechanism of price risk management. The next four papers investigated the regional pattern of agricultural development in India and West Bengal.

The second chapter on "Mechanisation in Contemporary Indian Agriculture" by Anupam Sarkar explored the regional and sectoral differences in the spread of mechanisation in agriculture and inter-household disparities in the

access to mechanical technology in terms of ownership and use of different machineries across different socio-economic indicators. The discussion has led to conclusion that mechanisation in agriculture has progressed in varying degrees in different parts of India with most mechanised States concentrated in Western and Northern parts of the country. Irrespective of level of mechanisation there is high degree of inequality in ownership of agricultural machinery and equipment. The reliance on machinery increases progressively with increase in farm size.

Rituparna Dey, Sreenita Mondal and Tania Debnath have contributed a chapter on "Trends in Agricultural Development in New Economic Era: A State Level Analysis". Authors have estimated the level of agricultural development in terms of Agricultural Development Index (ADI) and evaluated the relative performance of the Indian States in two time periods (1995-96 and 2005-06). Chapter – IV is contributed by Snehasish Karmakar and Debashis Sarkar. They examined the regional variation in adoption of specific agricultural inputs and outputs over the pre and post-reform periods in West Bengal. Authors have suggested that steps should be taken to advocate region-specific technologies which will help the farmers to adopt modern technologies for the betterment of agriculture. Credit facilities with lower rate of interest with area-specific approach may narrow down the regional variation.

Performance of Food Grains production in West Bengal has been authored by Dipyaman Pal and Arpita Ghose. They have observed that the foodgrains production was significant after the introduction of land reform policies in 1977-78 and Panchayati Raj System during 1982 – 83. However, they noticed strong inter-district variation in South – Bengal. Achiransu Acharyya presented a chapter on "Groundwater Irrigation in West Bengal: A Review of Theory and Practice". The author has suggested that formal water market should be encouraged through property right to water and certain other legal measures.

Prasanta Bauri and Bidisha Banerjee presented a chapter on "A Study on Rural Economy of Purulia District with a Focus on Diversification in Agriculture". They concluded that declining trend in crop diversification index (both the Berry and Entropy index) of Purulia district explains insignificant agricultural growth. However, the district has huge potential for agricultural growth and development; necessary steps could accelerate the agriculture growth.

Part-II includes six articles evaluating the performance of various programmes in employment generation and livelihood security. In chapter – 8, Arun Kumar Nandi and Dipika Basu examined the problem of unemployment, poverty and disparity among social groups across regions in rural West Bengal on the basis of unit level NSSO data. Authors have suggested six policy strategies. Chapter – 9 discussed the efficacy of public works programme such as Mahatma Gandhi NREGAct in a region affected by discontent and extremism is examined based on the household level primary data. Author has evaluated the performance of the Mahatma Gandhi NREGS in ensuring sustainable means of livelihood in rural area by facilitating the rural poor to earn additional wage income. Arindam Chakraborty, in his paper on "Women Empowerment through NREGA: District-wise scenario of West Bengal" reported that women participation in NREGS works are creating greater access to institutional finance and ensuring substantial participation in all levels (Planning, implementation, monitoring and social audit) achieving the agenda of gender equity.

In eleventh chapter on "Performance of Panchayats in Executing Indira Awas Yojana in West Bengal" author's survey has inferred that the institutional discouragement and the socio-political structure of the society hinder active participation. The most deprived of the society remains marginalised and isolated from the panchayat institution and activities. K. Kirubakaran, in his paper on "Dependence on PDS for Food: Household Level Analysis" stated that PDS dependence does not increase with the increase in food requirement, hence, there

is a need to relax the upper limit in PDS rationing of major food items. In the paper on "Role of Public Capital in Rural India: Identifying the Bottlenecks of Welfare", Somdeep Chatterjee and Rituparna Dey attempted to demonstrate the welfare effects of infrastructural developments in rural India. Contrary to the general view, they find lack of association between Rural Infrastructure Index (RII) and Human Development Index for the Indian States.

Part III includes four papers examining some aspects of the unorganised sector and its impact on rural development. In the paper "Unorganised Sector Growth in India: A State level Analysis" authors have explored the growth dynamics of the unorganised sector in India over the period 1983-84 to 1999-2000. Jiban Kumar Ghosh, in his paper on "Status of Agro-based Industries in West Bengal: Constraints and Task Ahead", attempted to understand the status of agro-based industries. It is also evident from the fact that the rural component of the manufacturing sector is more dominated by Own Account Manufacturing Enterprises (OAMEs) had a share of 94.2 per cent in West Bengal as against the all-India average of 92.7 per cent. Such enterprises suffer from various infirmities in the form of low capital investment, backward technology in use, diseconomies of scale, marketing problem, various commercial problems. Author has suggested strong policy intervention to improve productivity levels, particularly for the numerically preponderant groups of manufacturing enterprises. It is also stated that banking institutions should come forward to extend institutional credit facilities.

Apurba Kumar et. al., studied the economic conditions and strategies in non-farm activities of two districts in West Bengal. The authors have discussed the return or wages in non-farm activities, working hours and employment generating ability of those non-farm activities. Authors have concluded that the households with landholding status 0.01-0.4 ha and 0.41-1.0 ha have shown that above 85 per

cent of their non-farm activities are non-seasonal; mainly due to push factors like insufficient income in agriculture and high degree of uncertainty of primary sector. The paper "Recession – A Boon for the Informal Sector?" by Biswajit Mandal studied a general equilibrium trade model with informal sector to substantiate what could happen to the skilled labour, capitalist and commodity production due to an economic recession.

Part – IV includes four papers examining role of microfinance and self-help groups in rural development. A research paper by Panchali Bhattacharjee demonstrated that micro-financing could ensure livelihood security of the poor. In the paper "Impact of Participation in Self-Help Groups (SHGs) on Economic Condition of the Rural Poor in West Bengal" authors have examined the impact of SHGs on financial inclusion and economic condition of the rural poor. M. Suresh and K. Mohan (Microfinance in Fishing Enterprises – its Impact on Economic Development of Andaman Islands) has studied the impact of enterprises against fishermen community, SHG individual members and SHG groups by applying the cluster sampling method. The study has concluded that the value of assets holding after joining SHG group has significantly increased. Microfinance has brought saving habit among the members which facilitated in enhancing their standard of living and alleviated the poverty. S. Sarumathi and K. Mohan has presented a paper on "Women's entrepreneurship in Micro-Enterprises: A Study of Self-Help Groups in Pondicherry". The study findings indicated that the micro-financing has facilitated in improving the socio-economic development resulting in building their social interaction capacities, decision-making process and confidence on self-reliance.

This book is recommended for students, researchers, academicians and policy makers having concern in Rural Development.

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