

claim facilitators. This has particularly benefited those customers who have no previous knowledge of insurance and are traditionally intimidated by complicated official procedures.

In Chapter XII on 'Leadership With Head, Hands and Heart', the authors highlighted that BASIX has attracted leadership talent over the years and continue to inspire those who seek a place to do good without renouncing personal financial stability. Indeed, in the recent past, the team has been strengthened by the entry of international and mainstream finance professionals who have clear understanding of microcredit and special value proposition. No doubt, there have been distinct leadership challenges in each phase of growth as leadership strategies required people who think outside the box and work hands-on to make their ideas practical. It has been experienced that as it requires a heart that feels for others and at all times it demands intensity and passion, despite hurdles, BASIX have carried on this spirit for all these years.

Finally, it can be rightly stated that this book is a must reference for those who want to delve into the gamut of microfinance and rural credit as well as those who are interested to know the status of various decisions taken by BASIX in facilitating the growth and achievement of financial inclusion process in rural pockets of India. The authors should be highly appreciated as the book simplifies the most difficult and contentious issues in a most comprehensive and lucid manner and highlight the decision taking procedures in a most fascinating manner.

– *Dr. B.K. Swain*

Disaster Risk Management : Conflict and Cooperation, Edited by : Suman Ranjan Sensarma and Atanu Sarkar, Concept Publishing Company Pvt. Ltd., New Delhi, 2012, Price : ₹ 1100

The book under review is an outcome from academic pursuit of Dr. Atanu Sarkar, Assistant Professor, Division of Community Health and Humanities, Faculty of Medicine, Memorial University, St. John's New Foundland and Labrador, Canada and Dr. Suman Ranjan Sensarma, Urban Planner from Kyoto University, Japan. The book consists of 15 articles contributed by different persons constantly working in the field of Disaster Risk Management. The authors vividly brought out the existing disaster risk management policies and practices. The authors felt that there is an urgent need for multi-stakeholder participation in order to avoid potential or ongoing conflicts.

The papers presented in the edited book by and large, seek to understand the approaches which are mostly top-down and which essentially disregard the local community in decision-making process. Hence, there is a need for constructing a local-regional-international framework articulating disaster risk management and development at different levels. The disaster risk management process has a great impact on people's survival and the country's development. So far, not much attention has been paid to really articulate the conflict resolution process in disaster risk management practices. Therefore, there is an urgent need to find out the cooperative solution in order to bolster ongoing efforts of sustainable development. The book has aimed to analyse the conflict and cooperation aspects with regard to disaster risk management and to look at the process and impact of disaster mitigation at different levels. The major significance of this book is to open discussion on conflict and cooperation, cutting across the disciplinary boundaries.

In the first chapter, Jean-Christophe Gaillard has discussed the policies set up by western government to address disaster risk

in the south. It was argued that despite massive transfer of knowledge, experience and funding, disasters are occurring on an increasing frequency. Muneta Yokomatsu, Wei Bin Yu and Norio Okada in the second chapter, have looked at the increasing effect of disaster on agricultural communities in China and inadequacy in the corresponding disaster risk management. The authors partly blamed the insurance industry's limited knowledge about local monetary factor. However, microcredit had become more and more popular in rural China and this chapter discussed how to enrich microcredit's role in disaster risk management in agricultural communities. Chapter three is by Haley Rich and Ilan Kelman, showing how building and maintaining local capability for preventing and dealing with disasters requires support and action from individuals through global organisations. Chapter four is by Bijayanand Misra and Ruma Chakrabarty who analysed the emerging issue of city disaster management plan which needs to be fine-tuned, it will be cutting edge knowledge and technology for developing holistic governance and conflict resolution. The fifth chapter is by Arindam Dasgupta, who offered his experience on disaster risk management and need for local level cooperation and coordination among the different stakeholders in an Indian State of West Bengal. Dasgupta identified delink and lack of coordination among non-government organisations, community based organisations eventually affecting disaster preparedness and crisis management at the community level. Chapter six is by Suman Ranjan Sensarma dealing with the analyses of conflict and cooperation process between governmental organisation and opposition group over water and flood risk management. He has utilised the game theoretic approach in the Graph Model for Conflict Resolution (GMCR) to analyse the conflict. In the seventh chapter by Ravi Sannabhadti, the experiential learning, emerging out of the set-up and management

of information centres that were set-up in post-Gujarat earthquake (2001), have been discussed. Information centres were instrumental in streamlining the process of reconstruction by collaborating between civil society players, local government functionaries and affected communities.

Chapter eight is by Tao Ye, Muneta Yokomatsu, Peijun Shi, and Norio Okada and they have talked about the disaster insurance and its role to cope with disaster risk. The authors have argued that international insurance market and the connection between insurance market and capital market are not efficient enough to back-up insurance industry. Chapter nine is by Ilan Kelman and Bob Conrich, who looking at the para-diplomacy, refer to non-sovereign islands dealing with state governments other than their governing state and international agencies for disaster-related activities, covering pre-disaster and post-disaster actions. The study is based on the case studies of the Caribbean, the South Atlantic, and the Pacific islands. In the tenth chapter, Maiko Sakamoto discussed a hierarchy decision system which has been modeled with non-cooperative game theory in extensive form, and the way the coalition evolved as equilibrium was analysed on the case of regulation over the river Ganges where Nepal, India and Bangladesh have been the stakeholders. Maaikje Warenaar, in the eleventh chapter, looked at the aftermath of the earthquake that took place in Bam (Iran) in December, 2003. It has described how the international community showed tremendous compassion towards the survivors by sending huge amounts of relief aid. In the twelfth chapter, Atanu Sarkar analysed the impact of the global climate change on disaster and role of cooperation on disaster preparedness as pre-emptive measures. He analysed the extent of vulnerability due to possible climate change related disasters in different parts of the world

and nature of cooperation needed at various levels. Chapter thirteen is by Soumitra Roy, showing how floods left differential impacts on human lives, which could be attributed to various geographical, socio-economic status of the households primarily determined the vulnerability or resilience levels of the community as well as individual to the flood hazard. The fourteenth chapter is by Ana Mariz Cruz who presented an overview of Natech hazards (natural hazard/disaster-triggered chemical accidents), their characteristics, complexities, and the problems associated with Natech risk management. In the fifteenth chapter, Patralekha Chatterjee analysed the differences of the scale of media attention to cover disasters or why is media selective? She has argued that the level and intensity of coverage of the disaster depends on proximity, levels of interest of readers/viewers and the economic stakes involved, rather than the scale of the actual suffering.

Academicians, activists, policy analysts and scholars who are working in the area of Disaster Risk Management will benefit immensely from the contributions and instill confidence among the programme implementers who are confronting the issues of conflict and cooperation.

– Dr. K. Suman Chandra

Education, Employment and Empowerment of Rural Women in India by T. Sudha, Global Research Publications (GRP), New Delhi (India), year 2011, Price ₹1,100.

This magnificent book focused on the Empowerment of Women and it can be achieved through power of autonomy over Resources and Mobility (PARM) and access to knowledge like education, health, legal rights and technological innovations are just some of the factors that help in developing the potential of an individual, thereby creating a level of confidence that further generates a

desire to achieve Gender Equality in Decision Making (GEDM).

This book comprised nine chapters with Bibliography. In the first chapter, the author dealt with significance of women empowerment, indicators of women empowerment and means of empowerment. In the second chapter, the author presented the socio, economic and demographic features of Tamil Nadu state with special reference to Salem & Dharmapuri districts. In the third chapter, the author discussed the related review of literature.

In the fourth chapter, the author tried to frame all the objectives and hypotheses in a constructed way. It is also valued that the author had carried out the pilot study. Fifth chapter analysed the socio-economic and demographic factors that affect the levels of GEDM, PARM and the Empowerment.

Sixth chapter delineated on the issue of GEDM relating the process to the levels of Education and Employment thereby gaining power of autonomy over resources, leading her to achieve empowerment. The author could find six variables viz., total years of schooling in the family, age difference between husband and wife, account holder, levels of education, employment status and asset structure out of eighteen independent variables in determining factors on GEDM using the model of step-wise regression.

Seventh chapter focused on Power of Autonomy over Resources and Mobility (PARM), which is expected to enhance their bargaining capacity and ensure greater participation in family decision making. The author examined the relationship between the PARM and eight independent variables (level of education, employment status, proportion of female income, proportion of female borrowings, account holder, proportion of female assets, income earner and control over