

Transfer scheme, and discusses their implications for the poor as well as livelihood professionals.

Capturing livelihood debates in India has been a process of capturing the significant initiatives both by the government and private sector in enhancing and securing the livelihoods of millions in this dynamic state of economy. The SOIL Report 2011 reviews the major debates, policy initiative, implications of key macro-economic policies with a futuristic perspective. It is a good reference document which will be useful for both policy makers as well as practitioners.

– Dr. Ch. Radhika Rani

Depression Among the Elderly by Sumita Saha and Ruby Sain, 2012, Published by Serials Publications, 4830/24, Prahlad Street, Ansari Road, Darya Ganj, New Delhi-110002, pp378, Price : ₹ 1195.

The book is divided into six chapters. Chapter one describes the problems of depression and its social origin. Chapter two deals with the theories of ageing. Chapter three discusses the major assumptions about depression. Chapter four describes the socio-economic and demographic profile of the sample and study area. Chapter five is divided into two sub- parts: a. way of looking and b. detailed discussion. Final chapter reveals the gravity of the problem and its present condition with some suggestive measures.

This book is based on the empirical study done among the Marwari elderly residing in sub-urban of metropolitan city called Kolkata in West Bengal. In this book best efforts have been made to explore the rampant incidence of depression among the affluent urban elderly. Chapter one explained depression as a social problem by listing out the changes in the society that could be identified as possible causes for depression. It has also analysed the

demographic trends of aging population in India and the physiological, psychological and sociological problems faced by them class and religion-wise.

In chapter two in the name of theoretical understanding, elaborative review of literature was done on the important issues leading to depression among the elderly like demographic changes, environmental factors such as stress, psychosocial development, cognitive processes in adulthood, roles and expectations, attitudes and behaviours. Reviews say that ethnicity is also a factor which rates depression in late life. Several types of medical disorders are associated with depression and drugs can cause substance-induced mood disorders. Deficiencies in essential nutrients are also linked to depression. Bereavement, especially loss of a spouse, chronic pain, lack of social support as causes of depression was also reviewed. Review threw light on a variety of psychotherapies like cognitive therapy, interpersonal therapy and life review, psychopharmacological treatment and electroconvulsive therapy and group therapy approaches like reminiscent therapy, supportive therapy and full-scale occupational therapy, that are used for treatment of depression.

Chapter three focused on the purpose of the study, the main objectives and hypothesis to be tested. The main objective of the study was to identify factors that trigger depression and the type of treatment they are getting. Authors almost framed 30 objectives for the study and the number of objectives could have been brought down by grouping them.

Chapter four highlighted the sample and study area i.e Marwaris in Ballygunge, the sub-urban of Kolkata and why it was chosen as the study area. Authors gave a brief profile of the study area.

In Chapter five the authors analysed the empirical results such as the socio- economic profile of the sample respondents like age, sex, income, education, marital status, type of family and the sources of income of the respondent. Focus was laid on inclination of the respondents to religious beliefs, religious gatherings and celebration of festivals, religious tours and religion as one of the coping mechanisms. How the family relations are in the respondent's household like whether the family members spend time with respondents, are they making him/her part in the discussions related to family, are they taking the respondents for outings, provision of basic facilities, respect within the family etc. were also enquired. Bereavement among elderly is also one aspect of the study like loss of spouse and children, incidents like divorce and separation etc. Respondents spending time on different activities like entertainment, household activities is also one area of enquiry. Focus was laid on respondents suffering from different health problems ranging from minor to major and chronic. It was also tried to assess the awareness levels of the respondents on the latest treatment methods to mental stress and depression. Further, the author inferred from the analysis that percentage of the respondents suffering from mild to moderate depression is high. However, percentage of the respondents suffering from severe depression that is who need psychiatric treatment is low.

Few case studies of the elderly people staying in an old age home called '*Apna Ashiyana*' and in their respective houses suffering from depression were also highlighted. Summary, conclusions and recommendations are presented in chapter six.

By reading the book, an individual develops knowledge on the issues related to depression among the elderly in general and Marwari community in particular. It is informative and readability is smooth. The

language used is simple and the style of presentation is good. The author has also used exhaustive review of literature and the book has rich bibliography. However, in the overall assessment, the book is a good resource book on various psychological and social aspects pertaining to depression among the aged and has great relevance of time to the rural development too.

– Dr. C. Dheeraja

Micro Finance India – The Social Performance Report 2012 by Girija Srinivasan, Sage Publications India Pvt. Ltd. Pages: 121, Price : ₹ 795.

The need for customer protection, responsible finance and social performance came sharply to the fore in the aftermath of AP crisis due to some irresponsible MFIs in the State. Some MFIs caused harm to the clients leading to crisis. This has led to intervention of RBI regulating MFIs, setting margin caps and other fee that can be charged on loans. RBI also set norms for income levels of clients to be acquired and serviced by MFIs. Few good MFIs have gone beyond financial services and allocated part of their profits for client welfare measures like education, health etc. While the credit for success is easy to claim, the responsibility for failure should also be shared by MFIs.

The author discussed about various aspects of ownership and governance. balancing social and financial goals in composition of Board of Directors, CEO's compensation (High pay packet) etc., which are the cause of crisis in the sector. Historically MFIs displayed mixed enthusiasm in experimenting with new products. As the clients are poor and illiterate, they are also happy with available products and product delivery. Some MFIs, as a future business strategy, ploughed back part of their profits in the form of support to destitute, ultra poor who