

small farmers cannot be simply seen as extension of routine departmental activity but experiences of already existed cooperatives should be utilised for organising marginal and small farmers into groups through a dedicated agency meant for their promotion and capacity building.

In Part IV on 'Challenges for the Future', the authors stated that the administrative issues and implementation issues are necessary to be addressed if innovations are to be grounded at the grassroots level for the benefit of the last mile client. The authors suggested that this has to be achieved at the earliest because 'Financial Inclusion is not an option but a Compulsion'. In the twenty-ninth Chapter on 'Initiatives for Financial Inclusion: The Road Map', the authors recommended that notwithstanding the regulatory, operational and other aspects in focus, financial inclusion is a complex issue which cannot be solved single-handedly by any stakeholder in the system. Formal financial institutions such as banks, insurance companies, mutual funds, pension companies, and Central and state governments will have to join hands with small service providers to achieve total inclusion.

The book is a must reference for those who want to delve into the gamut of financial inclusion process as well as interested to know the status of various policy decisions taken by the Reserve Bank of India and NABARD 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 manner and highlights the process in a most fascinating manner.

Dr. B.K. Swain

Administration and Development Planning in India, by V.Nath, Concept Publishing Company Pvt. Ltd, New Delhi, 2011, PP-604, ₹1500.

The book is of enormous thematic relevance to both policymakers and practitioners, more so in the present context wherein all efforts are made to reach the last man in the last deciles with developmental benefits. The author expresses his anguish that somewhere down the line a host of known reasons continue to hinder the desired impact and thus defeating the best of the universally acknowledged strategies adopted both in planning and implementation process. This volume is a collection of one such practitioner belonging to the prestigious administrative service and had the privilege of directly associating with organisation of economic planning process, implementation of development plans and role of administration in these processes.

The book is divided into five sections. The first section includes author's association with UN institute of Training in Economic and Social Planning in the Middle East on administrative aspects of planning-Theory and Practice. Also, the section includes organisation of planning in France, India, Soviet Union and Yugoslavia.

Section two on Administration and Development Planning in India: Areas of Concern has ten chapters which includes a) Administrative Reforms and creation of small state 1947-2000; b) Area Development : Planning at District and Block levels; c) The Functioning and Duties of the Collector as a Leader; d) District Administration in Rajasthan in the 1960s : Reminiscences of a Former Collector; e) Training of Officers of the Indian Administrative Services; f) Panchayati Raj-The Promise and the Prospects; g) Decentralised District Planning under Economic Liberalisation; h) The Role of Technical Departments under Panchayati Raj; i) Regions for Planning and j) Changes in Political Culture between the 1950s and 1990s. Chapter Five has assumed great contemporary relevance in the light of the ongoing Telengana agitation and consequent demands for Statehood being

expressed in many areas of the country. The author points out, the issue of reorganisation of States dates back to the 1920s as the Indian National Congress indicated its commitment to the formation of linguistic States.

Looking at area development experiences and practices followed during the community development era and immediately thereafter, the book discusses both the block and the district as to which should be the primary unit for planning, as also which is more appropriate as the unit for implementation and suggests that such a discussion should be taken separately for each development programme or major governmental activity.

Two chapters focus on the function and duties of the Collector and Collector's role as a leader. The first was written in mid- 1960, while the second at the turn of the century in 2000-2001. The changes in the role and function of the Collector due to the introduction of Parliamentary Democracy and the advent of statutory Panchayati Raj, the Collector's relations with the state government and how the collector started functioning as the District Development Officer coordinating all development works in addition to performing his other traditional duties, have been ably brought out.

The collector on district administration in Rajasthan in the 1960s (Chapter-8) written in the form of reminiscences as a former collector has discussed the functioning of the collector in the context of Dr. Nath's posting as collector, Sawai Madhopur between 1960 and 1962.

One chapter discusses both the induction level and in-service training of officers of the Indian Administrative Service. It suggests that after about 10 to 12 years of service, officers should be divided into the following four streams based on each officer's aptitude, work experience and potential : (a) management and economic policy stream,

(b) agriculture, environment and rural development stream, (c) social service stream, and (d) law and order stream. Once selected for each stream, officers should also be extensively trained accordingly both through institutional training and work attachments and study tour within and outside the country related to their particular stream.

The book is an excellent review on planning and administrative changes which were brought about since Independence, an ideal piece of work with a reflection of both an academic and from practitioners' perspective too.

Dr. K. Jayalakshmi

Micro-finance and Women Empowerment, by B.Malleswari, Serial Publications, New Delhi, 2010, 252 pages.

Micro-credit or micro-finance for the poor and women has received extensive recognition as a strategy for poverty alleviation and for economic empowerment of the poor in general and a woman in particular through mechanism of SHGs. This book is an important contribution in this regard.

The book is based on the research study conducted by the author on Micro Finance Programme and Women Empowerment in backward regions of AP. It discusses mechanism of Micro Finance (MF) and evolution of SHG along with a critical analysis of differential impact of MF on target group beneficiaries and non-beneficiaries with regard to employment creation, income generation and savings, and expenditure pattern and asset creations.

The book also discussed about the problems of women beneficiaries (marketing, lack of remunerative price, inadequate loan amount deployed to them) and offered suggestions for the effective operation of SHG and their role in the economic empowerment of poor rural women through productive use of MF.