

resources and shares the benefits of economic growth as widely as possible. The role of women in protecting the environment and promoting sustainability has also been discussed.

Global warming is one of the greatest environmental, social and economic threats facing the planet. Environmental change inevitably induces abnormal change. Community Based Eco-Tourism (CBET) has become a popular tour for bio-diversity conservation based on the principle that bio-diversity must pay for itself by generating economic benefits particularly for local people.

In the second section of the book on 'From the Climate of Despair to Climate of Hope', the authors have given elaborate explanations for the reasons and causes for the global warming and also the threats that are eminent if action is not taken to reduce carbon emissions, concentration of atmospheric green house gases etc. Lot of emphasis was given on Sustainable Agriculture, Joint Forest Management, Nano Technology, Liberalisation, Privatisation and Globalisation.

The last section of the book 'Climate Change' emphasises the role of *Van* Panchayats educating hill women, agri-based community and community radio in spreading awareness about the global warming and climate change and strategies to mitigate and overcome the effects.

Since the book has been compiled from the village specific studies and contributions of eminent scholars and academicians, the content is rich and informative. The book will certainly stimulate and inspire the inner being of the readers and contribute to promote human efforts in the sacred cause of mitigating climate change.

The book may offer some possible ideas to approaches for management of

environment and would be invaluable for development professionals and policymakers.

– Dr. G.V.Krishna Lohi Das

Banking on Self – Help Groups: Twenty Years On, by Ajay Tankha, Sage Publications India Pvt. Ltd., Pages : 295, Price: ₹595.

'Banking On Self – Help Groups: Twenty Years On' is an overview of the existing state of affairs in respect of self-help groups movement and addresses the question of what should be the next phase of development of these groups. It makes an attempt to identify the policy gaps and opportunities that exist for the self-help groups to be mainstreamed further into the formal financial system.

The author has taken painstaking efforts to trace the origins of banking self-help groups and analyse the methodologies as an effective financial intermediary being evolved over the years. Sincere attempts have been made to piece together the documents and reports and to highlight the key theme of interest to policymakers and practitioners. There is no doubt that the compilation of so many facts and figures for this book is a challenging task because of the very existence of a large number of actors and stakeholders as well as the rapid growth of innovative changes around the self-help groups. Needless to add, this book is a must for every micro-finance practitioner who accesses the factor responsible for the growth process of the self-help groups in almost all geographical regions of the country as a whole. This book is a rare blending of qualitative and quantitative analysis with policy and action relevance inputs for the complete understanding of the functioning of self-help groups.

The book started with an Overview of Self-help Groups and ended with the 'Future Directions'; Chapter describing the expected

phase in the micro-finance sector. In total, there are 9 chapters, each part redefining an important aspect of the growth process of the self-help groups. Some notable points from some chapters are illustrated below reflecting the richness of the book.

The Chapter II is entitled as 'Origins and Evolution of SHG-Bank Linkage', wherein the author has highlighted the working group report which viewed the linking of SHGs with the banks as a cost effective, transparent and flexible approach to improve the accessibility of credit from the formal banking system to the unreached rural poor as well as a solution to commercial banks problem of recovery of loans in rural areas and the high transaction cost in dealing with small borrowers.

In Chapter III on 'Growth and Performance of SHG – Bank Linkage Programme' the author disclosed that initially the linkage programme was not a great success because the NGOs having worked with grant-based programmes were reluctant to resort to coercive method to recover the loans given to SHGs. However, after switching to the Joint Liability Group (JLG) methodology, the NGOs were attracted by the good repayment performance and this is the fact behind the success of phenomenal growth of self-help groups in the country.

In Chapter IV on 'NGOs and Community Organisations as Financial Intermediaries' the author has stressed that in the absence of a suitable regulatory environment, a gap still remains in many areas of unfulfilled needs for credit and other financial services to the poor. Indeed, it is high time for the government to place a sound regulatory footing for smooth operations of the micro-finance entities.

In Chapter V on 'Government SHG Programmes', the author has stressed that a process-oriented approach undertaken in a professional manner and based on cooperative principles is required to maintain sustainability of the SHGs. He is hopeful that

with the emergence of the NRLM as a game-changer, the range of issues related to the effectiveness of government SHG programmes will be properly addressed.

In the sixth Chapter on 'Cost of Promotion of SHGs and SHG Federations' the author felt that with the formulation of the NRLM, it is inevitable that significant investments will be made in SHGs and their federations in the future. He is hopeful that a clear mechanism will be evolved to direct the investments in a way that is self-managed, sustainable and self-reliant.

In both VII and VIII Chapters the author analysed that there is a significant increase in women's empowerment of the SHG members group due to provision of services like training, awareness raising and other activities which are important determinants for the success of group building.

Finally, it can be outrightly said that this book is a must reference for those who want to delve into the gamut of origin and growth of self-help groups process as well as interested to know the status of various policy decisions taken by the NABARD and other agencies in facilitating the growth and achievement of SHGs in rural pockets of India. Further, the author should be highly appreciated as the book highlights most of the issues connected with SHGs in a most comprehensive manner and projects the growth process in a most fascinating manner.

– Dr. B.K. Swain

WTO and India's Agricultural Trade: Structure, Trends and Competitiveness by S.N. Babar and V.B. Bhise, GRP (Global Research Publications), New Delhi (India), 2010, pp. 162, ₹ 595.

The provisions in the World Trade Organisation (WTO) agreement contained Agreement on Agriculture (AoA) with market