

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.

The book is divided into 7 chapters. First chapter introduces discussion on MF/credit institutions and SHG and its impact on the issue of poverty alleviation. A brief review of literature on SHGs, MF etc. has also been done. Second chapter gives an overview of MF and its linkage to women empowerment and tries to link the relationship of MF as a strategy of poverty alleviation and economic empowerment of the poor and women. With regard to women empowerment the chapter also provides details of various programmes implemented for the benefit of improving women's economic status such as IRDP, TRYSEM, SITRA, EAS, MSY APRLP, Rashtriya Mahilakosh, Swavlamban, Swashakti etc. It also discusses progress of MF in India and its growth in Andhra Pradesh where the study is based.

Third chapter gives the profile of the district selected for the conduct of the study along with providing a scenario of SHGs, progress of SHG and SHG-bank linkage in the selected areas. The discussion highlights that MF played crucial role in poverty alleviation in the district and enlarging the coverage of un-reached under the banking fold. There are 51998 total SHGs covering 571978 women. The SHG programme mainly attracted people in the age group of 26-40 yrs and there are 279/302 bank branches that are participating in SHG-bank linkage programme in the selected Chittoor district of the AP. Fourth chapter focuses on growth of SHGs in three selected mandals and also gives details on socio-economic features of sample women respondents (Total 450 women respondents. 360 SHG members and beneficiaries and 90 non-beneficiaries). It is found that more members in selected SHGs came from SC&BC. More number of beneficiaries and non-beneficiaries were in the age group of 26-45 yrs- a right age to actively participate in income-generating activities. More number of beneficiaries are from nuclear families. It is also seen that many joined the SHG as they are living under subsistence level and are

willing to improve their standard of living by participating in income generating activities.

Fifth chapter provides findings of the empirical study in different selected mandals in different aspects. It is seen that in terms of employment generation, employment level of the beneficiaries has increased considerably in comparison with the non-beneficiaries whose employment level did not change much due to being associated with SHG. Similarly average household income of beneficiaries has also increased by above 20 per cent. Average household expenditure has also improved post-SHG period for those linked to SHGs. At the same time better saving habits among SHG members were also visible that resulted in asset creation due to re-investment of surplus derived from savings, thereby showing their improved economic well-being/ economic security.

Sixth chapter discusses about Self-help Group members' repayment behaviour, their perceptions and involvement in decision-making process. It is found by the author that most of the member beneficiaries repaid loan amount on monthly instalment basis. Repayment performance is high in cultivators in terms of occupation-wise and BC in terms of caste category.

Drought condition, seasonal markets, heavy family expenditure and spending on children's education are seen as the important reasons accounting for the poor repayment of loan by the beneficiaries.

It is also noticed that women beneficiaries' involvement in household decisions over various issues increased/ improved after their involvement in SHGs and the same is not true for the non-beneficiaries. So the impact of SHG on decision-making of the sample beneficiaries was positive in respect of decisions taken either by women individually or in consultation with her husband.

Since SHGs have improved their status in household matters and also financially, an equal number of respondent beneficiaries expressed their satisfaction with the implementation of SHG but on the other hand, it is also seen that equal number of respondent women were not satisfied with the training imparted to them.

Seventh chapter provides summary of findings and conclusions of the empirical study. Besides, it also puts forward some suggestions for the effective role that SHG programme can play in the economic empowerment and improvement of the quality of life of the poor/low-income rural women.

Dr. Gyanmudra

Socio-economic Profile Of Rural India : Series-II; Volume Two; North-East India, Edited by Prof. S C Patra and Ashish Vachani, IAS, Concept Publishing Company (P) Ltd. New Delhi, Pages 309, Price : ₹800.

Development is a multi-dimensional phenomenon. Some of its major dimensions include the level of economic growth, level of education, level of health services, degree of modernisation, status of women, level of nutrition, quality of housing, distribution of goods and services, access to communication etc. The progress of socio-economic development among all the states in India is not uniform. This book examines the existing socio-economic conditions of selected States of North East India development and thereby identifying the indicators responsible for the diversity in development.

By using several indicators, the authors derived good indices for broadly accepted components such as social, cultural, economic condition, resource management, and heritage system of the people. The findings of the analysis in the book support the general perception about the North Eastern States in India that are marked with wide disparity in socio-economic development. The factors,

which are found out to be more important for overall development process, relate to basic needs like education, availability of food, minimum purchasing power, and facilities like drinking water, health care infrastructure etc.

Sustainable Development is nothing but management and conservation of natural resource base along with the orientation of technological and institutional changes in such a manner as to ensure the attainment and continued satisfaction of number of people's needs for present and future generation. The present discourse of this book elaborates the need for establishing the sustainable development process at the various considerations – social, economic, political and environmental etc. particularly, the authors viewed that Common Property Resources, which are by and large natural resources must be protected and enriched for overall growth of the selected States. Such efforts will not only lead to optimum utilisation of resources but also generate more employment opportunities for the rural people.

In the introductory chapter, authors briefed about the overview on the entire north eastern region. The authors by covering various aspects of conserving the natural resource base through the elements involved in the whole gamut of those activities encompass the role of an agronomist, irrigation engineer, a scientist, a cooperative expert, an economist and a social scientist.

This book throws light on the forest and agricultural resources in the four major States viz., Assam, Nagaland, Manipur and Tripura. The production and destruction of resources are the two extreme points and in between these two the cultivation takes several forms in order to serve tribal mankind. This publication highlights some of the natural resources and their systems in relation to a tribe who plays a vital role in shaping and utilising different kinds of resources, as spatial linkages on economic, social and political grounds.