

a dream. The question that has been repeatedly deliberated upon is on the extent of the professional contribution that has been made through the functioning of the FDC. However, the sheer volume of the service – of helping about 2000 poor patients every month – is enough reason to continue with the service. The activity has definitely proved to be supportive to the medical social work trainees to gain access to the government hospital system, and to function as trainees attached to the FDC for their block field practicum.

The activities of the FDC provide an avenue for sustaining the spirit of voluntarism of the future professional social workers. The students, who are at present trainees to become professional social workers, take turns in supporting the cell and identifying potential sponsors every week. Thus it is also a sort of CSR or *campus* social responsibility. In addition, the FDC has been serving as a platform for training in the CSR (corporate social responsibility) for the management students from various institutes.

The experience of resource mobilisation has been an ongoing struggle for the FDC from its beginning till now. It would also be interesting to examine the patterns and motives of financial support. While the donors are glad to provide services that directly go to the beneficiaries (patients), they are found to be very reluctant to support the ‘organisational aspects’ of such services. The future plans of the FDC include introducing the research component on the services and beneficiaries, and strengthening the service for the patients and the bystanders, especially through psychological support.

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BOOK REVIEWS

Bhatnagar, Amitabh (ed.), 2008, *Rural Microfinance and Microenterprise: Informal Revolution*, New Delhi, Concept Publishing Company, ISBN 10: 81-8069-567-0, hard cover, pp.434+ xix, price: Rs.1000

It is rather strange but true that in this era of globalisation and liberalisation, there is a simultaneous ‘micro’ revolution, albeit a silent one, taking place. In fact, as globalisation rages, one notices this acceleration in the emergence/expansion of the informal sector even as a response to the problems/opportunities thrown up by it. This is best illustrated by the experience of India, which has a GDP of more than \$1 trillion and is the third largest economy in the world (measured by purchasing power parity), and yet the informal economy accounts for a significant share of employment and output. The informal sector which primarily consists of micro and small enterprises is often treated as the universal panacea for all the problems such as mass poverty, unemployment, and other forms of deprivation—assetlessness, voicelessness, disempowerment etc. It is also known that a large segment of microenterprises are serviced largely by the informal financial sector, despite the several decades of planning and nationalisation of major commercial banks. As such they suffer from lack of adequate credit (if not total financial exclusion), riskier and costlier alternative credit, as well as other handicaps like lack of training, obsolete technology, absence of marketing skills etc. Hence the tremendous interest world over among planners, administrators, governments, NGOs (non-government organisations), social workers, researchers, and national and international development agencies to introduce programmes and schemes to promote and support these informal enterprises and in the process formalise them so that they can sustain themselves in the long run. It is in this context that books like the present one get their relevance and importance.

This book on Rural Microfinance and Microenterprise brought out in collaboration with Madhya Pradesh Rural Livelihoods Project—Livelihood Forum, Bhopal (India) and edited by Amitabh Bhatnagar, a distinguished

development enthusiast, presents a collection of ten papers contributed by various practitioners and researchers in the field of microfinance/microentrepreneurship. Organised in ten chapters the book gives an overview of the various dimensions, potentialities, problems and some of the best practices/interventions relating to microfinance and microenterprises and related aspects with the objective of sharing the same with all those concerned with this field, especially the development practitioners.

The book begins with an excellent overview of the subject matter of this book, i.e. on microfinance and development of microentrepreneurship. It must be said that this overview is certainly the *piece de resistance* of the whole lot. This comprehensive analysis done by the editor himself draws extensively from numerous studies/interventions/experiments in the area. It gives a bird's eye view of the developmental experiences of different institutions in different countries, comparing the different approaches and models adopted for provision of microfinance and development of microenterprises as well as for tackling the larger issues relating to poverty alleviation, livelihood finance, gender issues and empowerment. Various issues such as the financial sustainability of agencies involved in these efforts, concerns on interest rate ceilings, loan write-offs and donor subsidies by government/official agencies and their impact on the viability of the private sector service providers as well as on people's accessibility to these services, and the need to have proper yardsticks for measuring the effectiveness of the microenterprise development organisations etc. have also been analysed. This is followed by a discussion on various policy options for microfinance/microenterprise development emphasising the need for a flexible multipronged strategy for organising/formalising the informal sector.

In the subsequent chapters there are nine presentations by different development practitioners/scholars presenting their experiences from national and international perspectives. Chapter 2 entitled MFIs (Micro Finance Institutions) and the Maturing of Indian Microfinance authored by Frances Sinha and EDA Rural System Team is based on a study of the National Microfinance Support Project implemented by SIDBI (Small Industries Development Bank of India), in association with DFID (Department for International Development, UK), and IFAD (International Fund for Agricultural Development). The study covers a sample of 20 MFIs and explores key impact questions, issues of outreach, use of microfinance services and their contribution to different dimensions of poverty alleviation

and empowerment. In Chapter 3 Tripathy and Jain review the agricultural credit scene in India and the role of microfinance with a detailed examination of the government-run Swarnajayanti Gram Swarozgar Yojana (SGSY) on the basis of a field study in rural Orissa, India. Chapter 4 authored by Marie Luise Haberberger provides a critical appraisal of the functioning of BAAC (Bank for Agriculture and Agricultural Co-operatives) which is recognised as a highly successful Development Financial Institution in Thailand. An interesting finding from this study is the point that loans under government-secured lending programmes do not reach the poor farmers, for whom they are designed, but rather the better off and more informed among them. In the next article Joy Deshmukh Ranadive makes a comprehensive analysis of the primarily women-based self-help groups (SHGs) called *Velugu* (meaning *light* in Telugu) in the state of Andhra Pradesh, India. Besides highlighting the comprehensive social mobilisation approach to create/sustain SHGs especially as conduits for poverty alleviation, it lists out the lessons learnt and the limitations of the experiment.

At a time when developing countries like India are emphasising the area of social security including pension reforms, the article by Mukul Asher and Savita Shankar on Micro Pensions in India given in Chapter 6 makes a very interesting reading. The next article entitled 'Clustering for Progress: The Road Travelled and the Way Ahead' makes a detailed account of the MSME (Micro, Small and Medium Enterprise) clusters—what they are, what their role is, how they operate in India as well as abroad, the policy challenges and way forward. It is supplemented with several caselets and annexures and packed with lot of information drawn from numerous studies about industrial clusters from India and abroad. The authors Keshab Das *et al.* have done a very commendable job. In Chapter 8, Vanita Viswanath and Amit Kumar Burman analyse the experience of women's entrepreneurial capacity building initiative for inclusive growth by 'Udyogini' (a New Delhi-based microenterprises development NGO) in a field location in Madhya Pradesh, India. In the next article on Integrating Microenterprise into Markets through Business Development Services, the authors, Melissa Nussbaum, Ashok Kumar and Alexandra Miehlsbradt describe the importance of sustainable business development services to complement financial/microfinance inputs for development of micro and small enterprises and for their profitable integration into local/regional/export markets. The discussion is based on their study of the leather footwear sub-sector in Rajasthan, India undertaken by EDA Rural Systems Pvt. Ltd. The tenth and final chapter is

a report on the role of finance and credit in relation to the impact on women's empowerment. Based on their study sponsored by CARE India on Microfinance/Microenterprise Programmes and Women's Empowerment, Prameela and Smita Premchander analyse selected government and NGO initiated policies and programmes (viz. IFAD/World Bank funded Swashakti project, Government of India's Swayamsiddha programme, SGSY, Rashtriya Mahila Kosh etc.) within the context of women's social, political and economic empowerment. In this, one can only fully endorse the view that empowerment requires a holistic approach and hence concerted action on several fronts simultaneously, of which microfinance, microenterprise development, skill development, etc. are only some of the important elements.

Overall, the editor of the book has done a very commendable job in bringing together a collection of scholarly articles which have successfully encapsulated priceless knowledge on the best practices and experiences gathered through the painstaking efforts of socially committed practitioners/NGOs/researchers/national and international development agencies. On the negative side, it may be pointed out that not all the different contributions have the same rigour and quality. Some of them are at times rather dragging, giving too many details which may not be required by readers. The use of too many abbreviations, which though is quite common in such literature, with so many diverse topics and presenters, at times, makes the reading rather laborious. Yet the use of attractive indents and boxes to highlight important points sprinkled with short and sweet anecdotal caselets makes the work noteworthy. As such the book will be of great use for policy makers, practitioners, social workers and researchers in the field of rural development, empowerment, inclusive growth, microfinance and microentrepreneurship.

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Deepak Kumar Behera and Georg Pfeffer (eds.), *Contemporary Society: Tribal Studies, Volume Seven, Identity, Intervention and Ideology in Tribal India and Beyond*, New Delhi, Concept Publishing Company, ISBN 10:81-8069-534-4, hard cover, pp. 442+ix, price: Rs.1000

This edited book is the seventh volume in a series of publications on contemporary Indian tribal society. The focus of the present volume is on the role of different tribes in India as they exist and evolve to be a part and parcel of contemporary Indian society. The present volume well establishes the fact that no study of contemporary Indian society is complete without an understanding of the identity, role and ideology of various tribes in India.

The earlier volumes in this series examined the structure and process, developmental issues, social concern, social realities, the concept of tribal society, and the tribal situation in India. As the editors rightfully claim, the current literature on tribal societies suffers from a curious deficit of scientific studies based on intensive fieldwork among a large and important segment of the world population. The twenty-five papers presented in this volume severally and individually make an attempt to remedially address such a deficit. These twenty-five papers are the proceedings of an international conference on the subject organised by the Department of Anthropology, Sambalpur University, Orissa, India and the Institute for Ethnology, Free University of Berlin, Berlin, Germany.

The twenty-six chapters in the book (twenty-five papers presented at the conference and the introduction chapter written by the editors) are organised in six sections: tribal identity, state intervention; displacement and rehabilitation; ecological, economic and social values and rituals in tribal India. With mixture of case studies and report on empirical findings each section does justice to the section title in presenting, analysing and interpreting both personal observations and hard data. Of special interest to any student of tribes in India are section two that describes the state government initiated interventions and their consequences on tribal life practices and section five that explains how do rituals practiced by people help to preserve a community and attain its identity. The book clearly draws one's attention to evolution and structuralisation of several behavioural practices within tribes and

between the tribes and their immediate environment. A tribe exists not only because of its internal practices that are necessary for its sustenance but also because of the social sanctioning received and granted by its immediate social and temporal environment. The book clearly highlights several aspects of this dynamic intra-tribe and inter-tribe relationships.

For someone who is not well versed in tribal practices, or not having enough patience to go through the difficult names and terms, the book may be found not that easy to read. However, the wealth of information that the book offers on specific tribes and how several of the state interventions impact on the tribal practices are a few of the highlights of the book. The ecological perspective that is offered throughout the book provides an understanding of the gender differences, changing roles of the tribal women, and the gender based reconstruction and re-evaluation of the socio-economic differences.

The editors have done a commendable job in presenting a good picture of tribal India within the context of the evolving modern Indian society. The grouping of the chapters into sections as well their sequencing within the sections need special mention. A major contribution of the book is an in-depth understanding of 'various facets of tribal social reality' and how the social reality is constructed and sustained within the process of globalisation.

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Gopalakrishnan, R. (ed.), 2005, *Laingegarogya Padhathi: Chila Vyathiriktamughangal* (Sexual Health Project: Certain Distinctive Faces), Volumes I, II and III, Thiruvananthapuram, State Management Agency (Social Development Division), pages 464 (158 +169 +137), paperback, un-priced

This three volume book contains documentation of the "best practices" in the field of HIV/AIDS control. The volumes deserve attention as a venture of this sort in Malayalam, the local (official state) language, and are welcome in the context of the dearth of development literature in local language. The three volumes present the cases of model projects which stand out as distinctive because of their recognisable success. While all of them adopt a more or less similar pattern of intervention, each of the cases has some unique features of its own.

Volume I comprises of four case studies. The first, Hilda of Sultan Battery in north Kerala is distinct by its community based integrated sexual health programme. Its intervention package is reflected in the unique name of BILART (Behaviour Change Communication, Income Generation, Linkage, Alert Forum, Reproductive Health and Treatment). Its work in addressing the relatively isolated tribal communities deserves special mention. The expertise of the intervening agency in the field of street theatre also came in handy, and its application indicates the vital role of the IEC (Information Education Communication) component, and the importance of adopting the apt communication channels for the target groups. The second case is of *Jeevana Samskriti* which distinguished itself in standing up for the cause of the much maligned and even ostracised sexual minority groups. The third case is that of RCTC (Resource Centre for Training and Counselling). Its efforts are remarkable in reaching out to sex workers and establishing linkages with the sub-jail. The intervention has led to the formation of a registered society of sex workers. The fourth case is unique for its intervention strategy of establishing and working through self-help groups (SHGs).

Volume II presents three urban based programmes. The first one is that of the effective intervention of the CAPS (Centre for Advanced Projects

and Solutions) in the slums of the city of Kochi in Kerala. The second one is the unique programme of intervention with the sexual minority of the MSMs (Males having Sex with Males) undertaken by the IYA (Indian Youth Association) in Kozhikode, Kerala. The third case in the volume presents the initiative of the Centre for Social Development, Kozhikode to form a voluntary organisation of commercial sex workers, the *Stree Ashraya Kutumba Vikasana Sangham* (Women Supported Family Development Society) and its efforts as a successful voluntary organisation.

Volume III has a case from a typical ordinary rural region of Kerala, where the presence of an industry has led to a lot of labour movement. The intervention here is undertaken by the Jawahar Memorial Social Welfare Society, Thalayolaparambu in the Kottayam district of Kerala. Its efforts have been to target various segments of the community including officials, voluntary organisations, public institutions etc. in order to bring about a change in the sexual health scenario, which it terms as community based intervention. The volume also presents two other cases of intervention, the *Malabar Vikasana Vedi* (Malabar Development Forum) networking with the public health system in north Kerala, and the project of the SIDA in the context of tourism centres in Varkala, south Kerala.

Some of the important issues of the HIV/AIDS intervention that have emerged from the cases presented in the three volumes of the book are: (i) the need for feasibility study that makes the situational analysis of the various factors and players involved in the intervention, (ii) the initial phase of opposition from the mainstream society (including the mass media) and the gradual process of overcoming it, (iii) initial suspicion and wariness on the part of the target groups, (iv) establishing credibility and obtaining the goodwill of the target groups, (v) identification of peer-educators and building up of contacts, (vi) procuring the required support in medical care and preventive sexual health on a cooperative basis, and (vii) empowerment of the target groups through formation of their organisations.

The studies presented in the volumes reflect the translation of the principles of social work and community organisation in the Kerala situation regarding an issue that has been often viewed as taboo. The willingness of the functionaries – both men and women – to dare resistance, insult and even assault, points to a high degree of professionalism, and something beyond – that of missionary zeal. This latter is said to be a *sine qua non* for

professional development workers. The cases presented also underscore the effectiveness of the social work principles of non-condemning attitude and acceptance, which produce remarkable results in working with populations who have been deprived, exploited and subjugated in various ways.

The volumes set before workers of development projects and students of development studies, the plight of a very vulnerable group, which lives in the shadows of the mainstream society, but whose presence is permeated throughout the state of Kerala – rural and urban, and plains and hills alike. The cases of intervention presented in the volumes are based on a value system devoid of moralising. That is, the projects neither condemn nor discourage sexual promiscuity or sexual freedom, but rather focus only on sexual hygiene and safety in sexual relations. This approach may come into conflict with the socio-religious value system of an average Indian, who believes in the primacy of family life and marital-sexual fidelity as its basis. The projects, therefore, have invited overt and covert criticisms from the religious and cultural vanguards of the society. However, the approach of acceptance and non-condemnation has helped intended behavioural change in quite a few of the target group. The cases also point to the need for choices for effecting behavioural change. The interactions of the functionaries with the target groups, in most of the cases indicated a lack of choice. When presented with viable choices (e.g., role of peer educator, possibilities of other sources of income generation, mutual support groups providing access to credit etc.) accompanied by the genuine warmth and acceptance of the agency workers, behavioural change occurs.

The discussion of the projects presented in the volumes is helpful for a systems analysis of social work intervention. It indicates the efficacy of the change agent system (intervening agencies) when it is able to involve the client system (the groups affected or afflicted – sex workers and sexual minorities), the various other sections of the target system who are responsible for the problem situation directly or indirectly (e.g., the clients of the sex workers), and the action system that can influence the change (in this case, groups like auto/taxi drivers, health professionals and health centres, and the police department).

The projects presented in the volumes are representative in the sense that the cases cover all sorts of regions and situations in Kerala – rural, urban and hill areas; tribal, fishing and other vulnerable communities; tourist

centres; and areas of large scale labour mobility. The volumes can also serve as source material for models and strategies in HIV/AIDS intervention for development students and practitioners.

The language of the volumes, with adequate use of technical terms (together with translations, where warranted), makes easy reading in simple Malayalam. With regard to presentation the volumes have a neat and attractive layout. Insertion of anecdotes which illustrate the experiences and strategies makes the reading interesting and facilitates understanding. The three volumes published by the State Management Agency on behalf of the Kerala State AIDS Control Society are a meaningful addition to development literature in local language.

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