

Shorter Notices*

Thomas Fisher and M. S. Sriram (with contributions from Malcom Harper, Ajit Kantikar, Frances Sinha, Sanjay Sinha, and Mather Titus). *Beyond Micro Credit: Putting Development Back into Micro-Finance*. New Delhi: Vistaar Publications, 2002. 390 pages. Paperback. Indian Rs 340.00.

Beyond Micro Credit: Putting Development Back into Micro-Finance challenges long-held assumptions about micro-credit and urges the development community to reform its approach. This corrective comes at a time when micro-finance has gained widespread acceptance as a vehicle for sustainable growth. It is perceived as an alternative to one-sided subsidies and dole, which come out of either charity or public funds and give priority to small loans at low rates of interest aimed at helping the poor secure new means of livelihood. Thus, resources are recycled and the productive capacity of the economy is increased. The theory is extremely attractive. The reality, however, falls short of expectations.

First, the assumption that micro-enterprises financed by micro-credit will ensure improved incomes for the poor fails to factor in risk. Providing the very poor at the bottom of the social pyramid with capital actually increases the level of risk for them. One result is that a significant percentage of recipients of the micro-finance panacea have actually become worse-off.

Second, the poor, given a choice, would prefer secure wage labour to the stress of running their own business. This preference is no doubt motivated by the uncertainties of the market and the poor asset base of the micro-entrepreneur, which leaves him or her more vulnerable than most to fluctuations in demand.

Third, many recipients of micro-credit simply use the money for consumption. This enhances the level of risk *vis-à-vis* the credit provider and may propel the family in question into deeper poverty, though a measure of stability may be gained in the short-run. That said, micro-finance is preferable to falling victim to the traditional village moneylender.

There are two schools of thought as regards micro-credit. One believes that financial sustainability holds the key to the success of micro-finance. The other emphasises reaching those in the greatest need of credit and related assistance. *Beyond Micro Credit* argues that the applications of micro-finance are more varied than those of the traditional sources and may include empowerment and local democracy in addition to livelihood promotion. There exists a need to recognise that

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the poor require some form of collective organisation to help balance the risks of competing on the market with borrowed capital.

The twelve chapters of the book provide a thorough treatment of the problem. Of particular interest are the linkages between effective democratic functioning of organisations, accountability, and ownership issues. The Self Employed Women's Association (SEWA) Bank, the Cooperative Development Fund (CDF), and the Grameen of Bangladesh provide practical examples of how effective micro-finance can be achieved through diverse strategies in different contexts without compromising the core of financial sustainability, which distinguishes it from other approaches to development.

Beyond Micro Credit draws on the experiences of organisation development and entrepreneurship and challenges the present simplicity of micro-finance analysis. Relative to other publications in the field of development economics, the authors and contributors to this volume have not relied greatly on techno-babble. As a corrective to established views the book is potent, though more research work along similar lines is needed. It is highly recommended for students, teachers, and writers on the subject of micro-finance and credit.

Naila Kabeer, Geetha B. Narbissan, and Ramya Subhramanian (eds.). *Child Labour and the Right to Education in South Asia: Needs Versus Rights*. New Delhi: Sage Publications, 2003. 412 pages. Paperback. Indian Rs 365.00.

Child Labour and the Right to Education in South Asia: Needs Versus Rights is a collection of sixteen articles that represents the outcome of a workshop held in New Delhi in 1999, organised by the Institute of Development Studies together with the Zakir Husain Centre for Educational Studies at Jawaharlal Nehru University, New Delhi. The objective of the workshop was to bring together academics, development workers, and policy-makers in order to discuss the conflicting impulses generated by the economic needs of poorer families and the right of their children to education.

The United Nations Convention on the Rights of the Child (CRC) has a higher rate of success in the ratification race than any other convention. The editors of this volume believe, perhaps optimistically, that a greater incidence of ratification indicates a new level of awareness as regards child labour. The basic question posed by the book is that in the South Asian context of widespread poverty, acute economic deprivation, and intense forms of religiously or culturally sanctioned discrimination and exclusion, children often make a vital contribution to the family income. The cost of this prioritisation is the loss of the opportunity for education, and along with that an immensely diminished capacity for social mobility. Thus, circumstances impose a grim choice on poorer families. They must choose between their immediate and often overwhelming economic needs, on the one hand, and the rights of their children, on the other.

The papers presented make it abundantly clear that attitudes towards children vary by region, economic class, caste, and religion. The experiences drawn upon are primarily from India and Bangladesh, and serve to elucidate the many difficulties of achieving universal education and enrolment in the South Asian context.

Four major themes are used in *Child Labour and the Right to Education in South Asia*. The first relates to the role of children in securing livelihood for their families. It is recognised that at times children are neither employed nor at school due to extreme poverty or discrimination. The second and the third themes study the actual nature of social exclusion and inclusion and relates them to the formal education system, which has the capacity to both promote and inhibit certain tendencies and behavioural patterns. The fourth theme is the interventions by state and non-state actors to redress some of the imbalances and injustices.

The market enters the debate because the principal commodity that the poor have to sell is their labour. Market demand for goods and services well-suited to child labour provides the poor with an economic incentive to send their children into the workforce. Some of the most publicised cases of child labour include the export-oriented garment industry of Bangladesh. The issue of child labour has become a test case for the trade liberalisation process and a means through which neo-protectionist policies can be implemented by the North. Pakistan's sports sector has also experienced similar difficulties.

Child Labour and the Right to Education in South Asia is a reasonably good collection of articles on an issue that affects not just India and Bangladesh but Pakistan as well. The book lays bare the contradictions inherent in the poverty-stricken existence of the South Asian masses, in the wider international context of economic liberalisation. Although the articles are more than four years old, they are well-written and include a great deal of useful data. Students of relevant disciplines, activists, and government servants involved in negotiations on the subject or implementing the relevant legislation stand to benefit from it.

Arvind Singh and Everett M. Rogers. *Combating AIDS: Communication Strategies in Action*. New Delhi: Sage Publications, 2003. 425 pages. Paperback. Indian Rs 320.00.

Twenty-two years have elapsed since the discovery of HIV/AIDS. An entire generation has grown up in the shadow of a seemingly invincible pandemic. There is neither a vaccine nor a cure on the horizon. Preventive measures are woefully inadequate. The incidence of infection in developing countries has risen rapidly with the result that HIV/AIDS is now the single largest cause of death in Africa and is seriously threatening that continent's demographic base. Globally, HIV/AIDS is the fourth leading cause of death.

Arvind Singh, a Professor in the School of Interpersonal Communications at Ohio University, and Everett M. Rogers, Regents Professor at the Department of Communications and Journalism at the University of New Mexico, attempt to synthesise the lessons learnt from the past two decades. *Combating AIDS: Communication Strategies in Action* argues that the potential of communication and awareness is not being properly exploited. This is happening in spite of the fact that effective communication is central to preventive programmes. In the context of the high prices of anti-retroviral drugs, the lack of a vaccine or cure, and the tremendous economic and social costs being incurred by societies afflicted, the argument in favour of an emphasis on communication and prevention has the power of both morality and logic behind it. Millions of people have to be reached with as much speed as is possible. It is absolutely imperative that public discussion on the subject of HIV/AIDS be encouraged and the electronic and print media enlisted.

Translating into practice the above objectives is an immeasurably difficult task. Developed countries, where public discussion of HIV/AIDS is fairly open and health/sex education is part of the school curriculum, the pandemic has been contained and rates of infection are on the decline. In developing countries, cultural attitudes and social stigma associated with HIV/AIDS render helpful public discussion of the problem difficult to materialise—to say nothing of making health/sex education compulsory. Of the examples given by the book, one of Govind Singh, a migrant from a village in Uttar Pradesh who used to work in Mumbai, stands out. When he returned to his home sick and dying, the villagers forced him to live in an animal pen until he expired.

There is a comparative study of the degree of link between political commitment to fighting HIV/AIDS and the success of national programmes studies concerning South Africa, Kenya, Brazil, Thailand, and India. It reveals that there is a clear link between state patronage and endorsement and success in the field, and that a lack of the former leads to deficiencies in the latter. South Africa and India are the weakest in terms of political commitment and have the highest rates of infection. The World Bank estimates that by 2005 India will have twenty million HIV cases. Another estimate is that at present HIV/AIDS costs India five percent of its GNP. Given that governments in developing countries own and operate print and electronic media and have easy access to the privately owned media, their central role in communications strategies is indisputable.

Combating AIDS is a compelling account of the origins, development, and impact of the HIV/AIDS pandemic. In addition to impressive marshalling of facts and figures and a penetrating analysis of issues such as the price of drugs, the authors have included a variety of individual stories. This book provides valuable insights and is of utility to all interested in cultivating an informed opinion about one of the tragedies of our time. The message to policy-makers is as clear as it is wise—HIV/AIDS is here to stay and to conquer it, the people must have knowledge.

Padma M. Sarangapani. *Constructing School Knowledge: An Ethnography of Learning in an Indian Village.* New Delhi: Sage Publications, 2003. 308 pages. Paperback. Indian Rs 350.00.

Government schools all over the Subcontinent are notorious for their limitations. The syllabi are monotonous, outdated, and often contain unhealthy doses of ideology. The teachers, underpaid and largely untrained, lack the skills and dedication required by their profession. The emphasis in the classroom is on rote learning, memorisation, and indoctrination.

Padma M. Sarangapani, an independent researcher affiliated with the National Institute of Advanced Studies in Bangalore, argues in *Constructing School Knowledge: An Ethnography of Learning in an Indian Village* that it is time for reconsideration. The criticisms of the public sector education system are basically valid but do not help us understand the reasons for poor levels of performance. The only way to intervene with any lasting or positive effect is to take a fresh look at the problem not from a panoramic national or even regional perspective, but from the micro level—i.e., a single village community.

In pursuit of this line of investigation, the author has made the Kasimpur Government Boys' Primary Model School (KBMS) the basis of her study. Great care was taken to describe the social, economic, and cultural context of the village with due emphasis on the impact of urbanisation and labour specialisation.

The major issues covered by *Constructing School Knowledge* include local conceptions of success, failure, children, and teachers. These local characteristics come into contact with modern institutional processes and mechanisms (represented in this instance by the government school), which, in turn, impact the local culture and condition expectations.

Another important area of emphasis is the nature of teacher-student interaction in the learning process at the school level. The part about rote learning reveals that "The ability to write answers on one's own was regarded as having a distinctly lower status than writing standard answers that had been memorised" (172). Students admitted that answers in social sciences were longer and thus harder to memorise than those in natural science subjects. These observations, of course, shed light on the social conditioning whereby giving original answers is frowned upon as cleverness or laziness by those responsible for education.

The author points out that India needs an education theory that seeks to improve the existing structures without, however, taking a dismissive or prejudicial view of the existing situation. *Constructing School Knowledge* is a well-argued book, and its specialised nature notwithstanding, it makes for a surprisingly interesting read. It will no doubt be of benefit to educationists, policy-makers, and researchers in the field of education. Many more studies along such lines are needed, however, to provide the empirical basis for a viable education theory.

Syed Nawab Haider Naqvi. *Development Economics—Nature and Significance*. New Delhi: Sage Publications, 2002. 269 pages. Paperback. Indian Rs 275.00.

Development economics, the author contends, represents a parallel paradigm to understand and interpret economics that utilises a multi-disciplinary approach incorporating sociology, history, and ethics (amongst others). Consequently, development economics provides a more holistic and *humane* approach to the study of economics. At present, economists working in this field can draw upon more than fifty years of academic and practical experience in order to meet the challenges posed by emerging patterns of development in developing and developed countries.

One of these patterns is divergence within the developing world. The same theories, for example, can no longer be applied to the Subcontinent, which has agrarian economies and a large unskilled labour surplus, and the newly industrialised states of East Asia, with their labour deficits and capital surpluses. Another major problem confronted by the theoretical framework is that in the developing world large economies exist with relatively small shares of global trade and investment, and there are also smaller countries with relatively (or even absolutely) larger shares of global trade and investment. Variations in the nature and type of products and trade relations across the developing world further complicate the situation.

Clearly, developments over the past fifty years have led to greater differences within the developing world. What is extremely significant is that there is also a degree of convergence, in some key areas, in the problems faced by both developed and developing economies. A classical case of this convergence is the structurally high level of unemployment now found in many advanced countries of Europe. Another interesting parallel is the growth of the informal sector for trade in goods and services in both the West and the developing world. Theories of structural inflation, like their cousins in the employment department, once confined to the developing countries, especially Latin America, are now applied to industrialised economies.

An essential component of Professor Naqvi's message is that neoclassical economics is inapplicable to the developing world, and at best, marginally relevant to the developed world. He notes that a combination of factors, not the least amongst them the weight of historical experience, asymmetric information, and dynamic external economies, have compromised the empirical basis for the neoclassical paradigm.

Professor Naqvi's warning against the parroting of single-remedy solutions should be headed by every policy-maker in the Subcontinent. He notes that in the 1960s the best-regarded mantra was that of "getting prices right" through government intervention to correct distortions and to provide incentives. Today, the mantra is that distortions are caused almost exclusively by the government—

precisely the opposite of what was being advocated a generation ago. Privatisation and economic liberalisation are the new panaceas.

Development Economics—Nature and Scope is well-written, readable, and extremely instructive. It recommends a pro-human development approach and, neoclassical economists will find much in it to criticise and disagree with. For students, journalists, and anyone with a desire to cultivate an informed understanding of the issues affecting economic development in the present age of globalisation, Professor Naqvi's contribution is second to none.

Ghanshyam Shah, Mario Rutten, Hein Streefkerk (eds.). *Development and Deprivation in Gujarat: In Honour of Jan Breman*. New Delhi: Sage Publications, 2002. 345 pages. Indian Rs 580.00.

Development and Deprivation in Gujarat: In Honour of Jan Breman examines Gujarat's economy, society, and politics from a historical perspective. Its sixteen chapters are divisible into four main themes—contradictions, labour relations, responses of marginalised groups, and migration.

The first theme is the most relevant to the ongoing debate on the subject of market-oriented growth. Gujarat is very prosperous by Indian standards. It has a population of fifty million, an area of 196,000 square kilometers, 1663 kilometers of coastline, and a centuries-old tradition of commerce. With five percent of India's population, Gujarat contributes more than twelve percent of the national industrial output. From 1991 to 1998, the state's economy has grown at an average rate of 8.65 percent per year, with per capita income increasing by six percent per year.

The price of growth in terms of environmental degradation has been rather high due to the concentration of heavy industries. The social cost is steep. Growth has benefited the urban middle and upper classes while the poor have gained neither increased wages nor better state services. Furthermore, entire social groups, such as the tribals and religious minorities, are threatened by political processes. The case for corrective state intervention, far from disappearing, is growing stronger.

The second theme is rural and urban labour relations in the historical perspective. Artisan-based production, especially in Surat, remains strong and has benefited from new technologies. In Ahmedabad, with its large-scale manufacturing units, labour relations are characterised by corporatism, and have been influenced by Gandhi's efforts to organise the workers in the early decades of the twentieth century.

The third theme is deprivation and protest of the underclass and marginalised elements. It deals with Christianity and the Adivasis of Gujarat, the Dangs tribals, the Dalits, and environmental action in the legal arena. There is a link between the provision of services needed badly and the success of missionary activities over the past two decades. This trend, however, has generated a backlash amongst the Hindu nationalists who rule Gujarat.

The tribal Dangs are also threatened and are trying to reassert legitimate rights over forestland. The government acknowledged in 1992 the Dangs' right to the forests if they produced written proof of cultivation. This policy is analogous to that of the US government towards the Native Americans in the nineteenth century.

The fourth theme focuses on migration and covers the relationship between uneven development and migration patterns, the role of cast in the population transfer process, and the enduring linkages between Gujrati communities overseas and their homeland.

Development and Deprivation in Gujarat: In Honour of Jan Breman is a fine illustration of the opportunities and pitfalls of economic liberalisation in the Subcontinental context. As a collection of many diverse perspectives and issues, it is essential to understanding Gujarat's society, politics, and economics as the area begins to cope with globalisation.

Debal K. Singha Roy. *Social Development and the Empowerment of Marginalised Groups: Perceptions and Strategies*. New Delhi: Sage Publications, 2001. 248 pages. Hardback. Indian Rs 450.00.

Edited by Debal K. Singha Roy, *Social Development and the Empowerment of Marginalised Groups: Perceptions and Strategies* is a collection of eleven articles united by the theme of empowerment. In analysing this core concept the contributors find that the idea of a higher authority conferring empowerment on society enables the *status quo* to preserve itself. Due to globalisation and economic liberalisation, existent inequities are being exacerbated while the process of social atomisation accelerates.

The structural fault in the dominant mode of development policy planning and implementation promotes capitalism and globalisation without addressing inequities and distortions. The state is often unable to fulfil its promises in improving the lives of the most vulnerable sections of society or even protecting them against further degradation and disempowerment.

Against this context, the contributors assert that an alternative model of development is required. Such a model must combine sustainable development with self-reliance and a participatory decision-making process with grassroots mobilisation. The ultimate objective of the model is to forge a new collective identity through civil society and social movements. Several success stories include some instances of *panchayati raj* institutions, women's empowerment, and open learning. All these examples lay emphasis on the major function of collective identity and participation in the empowerment of the marginalised.

Constitutional and legislative mechanisms in the sphere of social development are also examined. For example, tribal groups should be granted their own political space in which to live by their own customary laws and cultural traditions. The creation of this space would entail a continuation and consolidation of a policy initiated by the British as far back as the late nineteenth century.

This book is an admirable though unsuccessful effort to establish a relationship between theory and practice. The fundamental problem that afflicts the contributors is what one may refer to as 'jargon-ism' and 'mantra-ism'. Some examples of the former phenomenon include terms that do great violence to the English language such as 'hierachisation', 'developmentalism', and 'conscientisation'. A few examples of the latter include 'grassroots mobilisation', 'new collective identity', 'alternative collective identity', 'routinised social movements', and 'current development paradigm'.

Behind these labels lies what can only be classified as sheer lack of depth. The contributors are unified in their ignorance of the Subcontinent's historical experience of governance even as they show great aptitude in manipulating the development idiom. They do not seem to realise that the very idea of empowerment and grassroots activism strikes at the root of the Hindu caste-system, which, for all its faults, performs the invaluable task of regulating expectations in a country that cannot provide the bulk of its people with a decent standard of living. The examples of successes at the grassroots level and the criticism of the state should take into the account the inordinately complex task of governing through democratic means a country of one billion economically deprived people divided and subdivided in thousands of castes and hundreds of linguistic groups.

As such, this volume does not particularly recommend itself to the task of understanding the issues involved in governance and development. For specialist students, however, the research articles are definitely a potential source of information on a variety of issues relating to empowerment and development.

Pramila H. Bhargava. *The Elimination of Child Labour: Whose Responsibility?* New Delhi: Sage Publications, 2003. 194 pages. Paperback. Indian Rs 250.00.

Pramila H. Bhargava is an officer in the Indian Railway Personnel Services and has consultancy experience with the UNDP on Primary Education and Child Labour Elimination. Administrative experience enhances her understanding of the complex issues involved in perpetuating the blight of child labour.

The book describes the hardships involved in working to eliminate child labour and offers valuable advice based on actual experience. It accurately portrays conditions in the rural areas, and offers a practical model for improvement. A central feature of Bhargava's model of community mobilisation, residential schools, and vocational training is making the state more effective and sensitive. The project that Bhargava worked on in Anantpura was itself designed and implemented under the Chairmanship of the District Collector.

Child labour, which is defined as "any act where children between the age of 5 and 14 are directly or indirectly forced to work at home or outside it" (23), has

terrible consequences. Children are deprived of chances to socialise, develop their mental faculties, and attain emotional growth. Economics also works to the child labourer's disadvantage. His or her contribution to the family income is marginal, but being deprived of an education, future prospects of the child for gainful employment are eliminated.

The pattern and distribution of child labour in India presents enormous problems for the state. Bhargava notes that child labour comprises 5.2 percent of India's total labour force. However, 90 percent of the phenomenon is concentrated in the rural areas.

The key to combating child labour is, therefore, state effectiveness. The most potent weapon in the armory of the state is free and compulsory education, which has to be expanded and strengthened to maintain high enrolment rates for the most vulnerable demographic groups. Kerala is cited as an example of how education, more than labour legislation, prevents child labour. This state has focused on mass education and attained universal enrolment, with a corresponding decrease in the incidence of child labour.

Bhargava uses lots of facts, figures, charts, and statistical analysis in her discussion of child labour. Equally important to her argument are the numerous examples, many of which are discussed, of children who have benefited from the programme. Thus, *The Elimination of Child Labour: Whose Responsibility?* never loses touch with the masses whose conditions it describes and analyses.

This well-argued, meticulous, and thought-provoking work will be of use to NGOs, communities, students of development and labour legislation, civil servants, and any one interested in acquiring a better understanding of one of the Subcontinent's prevailing problems. The children are not just the world's most vulnerable demographic; they are also its most valuable asset.

Samiran Panda, Anindya Chatterjee, Abu S. Abdul-Quader (eds.). *Living with the AIDS Virus: The Epidemic and the Response in India*. New Delhi: Sage Publications, 2002. 204 pages. Paperback. Indian Rs 250.00.

The incidence of HIV/AIDS in India doubled in the four years prior to the publication of *Living with the AIDS Virus: The Epidemic and the Response in India* (i.e., 1997–2001). The rate of infection has reached more than one percent among women attending antenatal clinics in six Indian provinces including Andhra Pradesh, Tamil Nadu, Karnataka, and Maharashtra. Nearly nine out of ten reported cases are in the 18–40 years age group. More than half of all new infections are in the under twenty-five years age group. Eighty-three percent of infections in reported cases are due to unprotected sexual intercourse. The number of known cases is about four million. The number of unreported cases may make the actual figure much higher.

The battles that have been won against HIV/AIDS owe their successful outcomes to cooperation and partnership with groups most vulnerable to infection. *Living with the AIDS Virus* is a fine account of India's response to the epidemic. It focuses on several important cases of success that can be duplicated, as well as on the complexity of the Indian context and the challenges inherent in building partnerships to fight HIV/AIDS.

At the heart of the strategy is reducing the frightfully high levels of ignorance about HIV/AIDS through awareness programmes. In order to be effective, awareness programmes must take into consideration the double standards ingrained against homosexuality, women, and sex-workers in Indian society.

A programme is only as good as the staff responsible for its operation. So, both the staff and the target population must be educated in preventive methods. A most effective way of reaching out to stigmatised groups is by making them partners. There is also a pressing need to counter collective denial at the social and legislative levels in the wake of a growing menace. Doing this requires access to voluntary counselling and testing facilities and making people aware of the fact of their vulnerability. As the data shows, it is the most economically and socially important demographic that is at the greatest risk. The partnerships established to raise awareness must be rooted in the empirical reality of community experience, and not the deductive reality of policy-planners at the centre. Furthermore, the difficulties inherent in maintaining quality standards are exacerbated by the yawning gap between the meagre resources available and the resources required.

The ten chapters of *Living with the AIDS Virus* approach the issues and arguments outlined above from diverse perspectives. Included are an overview of the situation in India, of the responses of the government, NGOs, and community to the threat, the socio-cultural context, legal issues, and the results, both good and bad, of interventions undertaken so far.

Living with the AIDS Virus makes it abundantly clear that India is in desperate need of a comprehensive, nationwide, HIV/AIDS programme that combines state and NGO resources. The book also provides the theoretical and practical framework for initiating the process of developing such a programme. For healthcare professionals and policy-makers, this book is an extremely valuable collection of insights.

Ragini Sen. *We the Billion: Social Psychological Perspective on India's Population.* New Delhi: Sage Publications, 2003. 323 pages. Hardback. Indian Rs 480.00.

In 1901, India's population was 238.4 million. In 1947, the figure stood at 350 million. Today, fifty-five years after independence, the population stands at more than one billion. The base of the reproductive age groups continues to grow, the socioeconomic impact of adding fifteen million people a year is unsustainable, and

political will is sorely lacking. The National Population Strategy unveiled in 2000 has set its sights on stabilising the population by 2045. This objective does not alter the reality that unless a dramatic reduction in birth rates occur, India's population in 2016 will stand at one and a quarter billion.

This book argues that natural demographic increase or decrease is a function of the prevalent social and cultural norms and, as such, is much more than a problem of the individual. Sen builds upon contemporary French sociological discourse and seeks to apply its relevant features to the population explosion in India.

Amongst the principal causes of the runaway rate of population growth is the low status accorded to women in Indian society. India's female-male ratio is at 0.93, one of the lowest in the world. Twice as many girls die before the age of five than boys and 0.5 percent of all pregnancies result in the child-bearer's death.

On the economic front, females constitute a seemingly reasonable twenty-nine percent of the total work force. However, eighty percent of working women are employed in the agriculture sector, which does not empower them economically. In administration and management jobs, women are outnumbered by men by a staggering fifty-to-one ratio; in professional and technical jobs it is four-to-one. Furthermore, fifty-seven percent of Indian women are illiterate. Equally worrisome is the slowing down of the rate of decrease for infant mortality rates (IMR) in India during the 1990s. Ensuring that children survive is a key element in persuading people to have smaller families, as parents perpetually afraid of losing their children are more likely to have larger families.

At the heart of the problem lies the awful truth that most Indian women have practically no control over the issues fundamental to their existence. Reproduction itself is viewed more in social terms and imposed by the pervasive "Patriarchal ideology" (27). The result is that "Most women fear the stigma associated with being barren and the inability to produce a male progeny" (27). It is imperative that reproduction is detached from the social sphere and education and empowerment be used to achieve this objective.

Politically, the issue of population planning was done much harm by Indira Gandhi's adoption of coercive methods in the mid-1970s during the Emergency. Politicians ever since then have perceived population planning to be an issue that is damaging to their electoral prospects. Beyond going through the verbal motions at seminars and conferences, most politicians are unwilling to pursue the matter seriously.

We the Billion is full of important information and touches upon the importance of finding a way of reaching people that addresses the cultural and social causes of the failure of India's population planning programmes, which were inaugurated all the way back in 1952. The comparison with China and the East Asian economies is particularly telling although Sen does take note of the fact that in a democracy it is harder for the government to go against public norms and perceptions. Overall, the book is a useful and refreshing addition to the genre.

Anne Marie Goetz. *Women Development Workers: Implementing Rural Credit Programmes in Bangladesh.* New Delhi: Sage Publications, 2001. 443 pages. Hardback. Indian Rs 595.00.

Anne Marie Goetz is a Fellow at the Institute of Development Studies, University of Sussex, has worked with the UNDP in Africa, and is engaged at present in research on local government in India. In *Women Development Workers: Implementing Rural Credit Programmes in Bangladesh*, she highlights the important role played by social resistance in undermining new ideas about gender equality. This book is all about why and how women working in the development sector acquire a greater sense of identification with the women in whose lives they are trying to have a positive impact.

The empirical basis for this study is provided by the Bangladesh Rural Advancement Committee (BRAC) and the Rural Development-12 programme, which is mainly financed by the Canadian International Development Agency. BRAC is the largest development NGO in the world and RD-12 is a small organisation engaged in experimental work in project design and poverty.

Although well-disposed towards NGOs, Goetz raises several notes of caution. First, based on her first-hand experiences, she has found that feminists in NGOs are as susceptible to gender bias in favour of males as are women in other institutional contexts. Second, addressing issues of bias of any kind in NGOs is often harder because so many of them lack regular, formalised procedures for administration and redress. Last, and perhaps most important, is the tendency of successful NGOs to undergo semi-bureaucratisation.

Change in the self-perception of individual women may arise due to factors ranging from work experience and social background to organisational affiliation. Goetz attempts to understand the growth of leadership qualities in the context of development programmes and women's rights.

In the course of this study, many diverse aspects of the development process are taken into consideration. Some of these include the existing programmes and the infrastructure to address issues such as gender inequities, poverty, and credit. Since the effectiveness of an organisation is intimately linked to the individuals that serve it, Goetz profiles women development agents and examines the role played by field operatives in determining the final results of policies. The remaining chapters deal with the management of change in organisations, the role of governance in the context of development and gender issues, and gender authority in development organisations.

Women Development Workers is well served by reliance on original research conducted in the field, the considerable experience of the author, and the detail utilised. It presents a unique perspective on gender roles in organisations, sensitivity, and leadership. For all sections of the development community involved in gender issues, related policy measures, and advocacy, Dr Goetz's contribution will serve as a highly useful source of reference material and practical guidance.