

Self-Help Groups (SHGs) in India and other Asian countries. Emergence of different models in SHG linkage with financial institutions is explicitly documented in this part. But the empirical evidence presented in the book does not reflect the countrywide scenario. For instance, the performance of SHGs and their experience with Banks are discussed based on experience of one SHG in Tamil Nadu whereas inferences about SHG-Bank linkage model are drawn based on a single case in Orissa. The existing literature has already documented varied experiences of SHG models in different regions based on socio-economic considerations of the poor, existence of appropriate NGOs, etc. Hence, sharing such cross-country experiences would have given better insights into this approach.

The experience of Bank for Agriculture and Agricultural Cooperatives (BAAC) system in Thailand and Grameen Bank in Bangladesh presented in the book are quite informative but do not contribute significantly in drawing lessons for India. The uniqueness of Joint Group Liability System being practised by BAAC has not been brought out clearly except for making a passing reference. While discussing Grameen Bank model, the author is of the view that the model must be either adopted in total or must be rejected since the various practices are interlocked and replicating some of them in isolation is not feasible.

While presenting future strategies for sustainable rural credit delivery in Part IV of the book, the author calls for total restructuring in the institutional system. A few recommendations include shifting the organisation from the existing pyramid system to a flatter one, change in work culture focusing towards rural poor, better customer service, efficient management information system, internal and external control, avoiding leakages, etc. But the issue is how far these recommendations can be practicable. Further probe and analysis are required for understanding the applicability of these recommendations.

Considering the title of the book, the citation of literature on micro-finance is inadequate as several recent works on the subject have not been referred to. Some of the observations in the book have not been supported either by literature or empirical evidences, and hence, make the arguments weak.

Despite certain limitations, the book covers wider aspects of innovations in rural credit system and is a welcome addition to the literature on the subject.

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*More Jobs per Drop: Targeting Irrigation to Poor Women and Men, Barbara van Koppen,
Royal Tropical Institute, KIT Press, Amsterdam, The Netherlands, 1998. Pp. 187. Dfl.
49.00.*

The author's Ph.D. thesis forms the contents of this book. Her work begins noting that there exists an often ignored link between irrigation development and human/socio-economic development. Non-recognition of this link leaves opportunities for both poverty alleviation and increased productivity under-explored. While all (large, small and poor marginal) farmers anyway gain from irrigation development, even the landless poor can derive benefits through employment opportunities and water sales, etc. "Irrigated agriculture

by larger farmers may also contribute to poverty alleviation, but the effect is, at best, limited..... support to farmers who are not poor mainly represents leakage, and is to be avoided" (p. 138). Therefore, any technically feasible irrigation development plan should not simply be neutral but also directly be concerned with covering a large number of poor under its purview. The author refers to this process as inclusion/exclusion of the poor. In other words, targeting to the poor. "Inclusion of the poor is primarily seen as a matter of targeting and redirecting the available external support to the poor, and, as a corollary, avoiding leakage of these external resources to the non-poor. So the sector would include the poor and contribute to poverty alleviation by strengthening the access to irrigated land and water by poor women and men. It is the perspective of 'more jobs per drop'" (p. 13). The subject-matters of this important study are the assessment of the impact of irrigation development on socio-economic development in rural areas of the developing countries, and roles of the supporting public and private irrigation agencies in this context. A welcoming aspect of the study is the focus at individuals' levels: landed and non-landed poor with women among them receiving special attention.

The role of the agencies that provide the external support to the poor is quite important. The support may come either from the public sector (state invests in the irrigation infrastructure), or from the private sector (people bear the costs). It is noted that some NGOs involved with the irrigation development are only concerned with efficient increase of agricultural output, but not directly with poverty alleviation. But even those who are concerned with poverty alleviation simultaneous with irrigation development have lots of difficulties in operationalising their aims. These difficulties include identifying the poor, organising them (particularly women among them), targeting their own efforts towards them (particularly women among them), targeting their own efforts towards them, etc.

Chapter 2 contains an extensive literature review on the relation between irrigation, poverty alleviation and productivity. Chapter 3 develops a framework to conceptualise the inclusion/exclusion processes in irrigation development, the roles of the public/private agencies involved, the key issues in vesting the resource (land, infrastructure, water) rights and identifying the participants and decision-makers. For example, "An 'inclusive procedure' in irrigation is defined as a process of joint development of irrigated land and water, joint definition of rights to the developed resources through local 'forums'" (p. 46). Chapter 4 presents the scarcely available empirical evidence on the role and experience of the public/private agencies in the inclusion and exclusion processes. It is pointed out here that "explicit targeting of rights to irrigated land and water to the poor, is still very rare. Inclusion and exclusion is often implicit in more general allocation principles" (p. 47).

Two country-specific field studies of inclusion/exclusion processes in irrigation development projects for rice cultivation are reported with respect to their impact on socio-economic development. These are, a public sector project [called Operation Riz (OR)] in the valleys of Burkina Faso (BF) and several private sector (mostly NGO) projects in Bangladesh (BD). Unlike in BD, the rice cultivation in the BF valleys is of interest only to females. Several interesting contrasts between these two countries with respect to the production and tenure relations are presented. The analysed poverty dimensions are, access to irrigate land in the BF study where as it is multi-dimensional economic and non-economic well-being (including women's self-concept, public behaviour, status in the family and the community, regard from husband and respect from the water users) in the BD study.

In the public sector case of BF, the governmental project OR aimed to improve rice cultivation by constructing irrigation infrastructure for better water control. The project also included a localised land reform, i.e., first expropriation of land and later reallocation of the improved land along with water rights. Details on the pre-project situation, experiences during project implementation (particularly the negative impact on women's well-being and on productivity of the land allocated to men after expropriating from women) and the current status are reported and discussed. Women's own resource rights for their own well-being and for family welfare are found to be important here. The author recommends that the irrigation development should not be treated as mere technical construction phase; instead it should also involve organisation of women and men separately (thus ensuring effective decision-making by the respective groups) and a consensus on expropriation, compensation, and reallocation rights should be arrived well before the plans are implemented.

In the private sector case of BD, the field study pertains to NGO-supported collective ownership of mechanised irrigation pumps by poor women and men. NGOs first organise marginal farmers and the landless people into groups (women and men separately). Then they give loans to the target groups and vest ownership in them of different kinds of irrigation pumps. The groups use water for irrigating own lands and/or for selling to others. The study covers 52 irrigation groups (female and mixed-sex groups separately) supported by six NGOs. In 27 per cent of the female groups studied, the targeting approach led to over-representation of the women's groups and strongly influenced the poor women in obtaining access to water as private owners and managers of irrigation infrastructure. Though the economic benefits from water sale aren't significant, however the non-economic status of women members improved here. A major obstacle for the poor to invest in mechanised irrigation infrastructure is the substantial financial risk involved. Therefore, the author recommends that longer-term loan facilities with 'adapted' interest rates and safety nets be devised. Her other recommendations include a suggestion that the women themselves get the financial, technical and organisational support; and the relatively well-off members, simply capitalising on the poor, should be prevented from entering the NGO groups.

This book, with a different perspective on the nature of irrigation development, is quite valuable for planners of poverty alleviation policies.

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Microfinance Handbook: An Institutional and Financial Perspective, Joanna Ledgerwood,
The World Bank, Washington, D.C., U.S.A., 1999. Pp. xiv+286. \$ 30.00.

The buzzword in today's rural credit scenario is microfinance. Quite a lot of literature is springing up in this field. Microfinance is considered the most appropriate credit intervention for the benefit of the poor. The institutional framework for purveying rural credit has, in general, been considered inadequate and inappropriate for serving the poor and even after several years of institutional efforts, the major proportion of the poor could not have access to institutional credit. It is in this context microfinance interventions emerged and are