

entrenched multi-dimensional world of poverty. Access to savings, insurance, improved payment systems for money transfer and other financial transactions, lease finance and other non-financial complementary services are also vital for the poor, in order to improve their chances to fight poverty with greater success.

In Chapter VII on 'Microinsurance', the author explained that the reason why micro-credit expanded rapidly around the world has to do with the fact that it has a natural demand, it is a reasonably homogeneous product and it can be explained easily to the poor. Besides, the micro-finance industry has been able to deliver poor-friendly micro-credit products, which have been proven to deliver value in comparison to credit products in the informal sector such as from the moneylenders, pawnbrokers and payday lenders.

In the tenth Chapter on 'Complementary Non-financial Services', the author conveyed that the delivery of a wide range of financial products at the grassroot level is already challenging enough for the industry, which operates in an ecosystem of poor infrastructure and dearth of qualified professionals and management personnel. While there are those who would like the MFIs to deliver a variety of complementary services to the poor, it is believed that by collaborating with other private and public sector institutions specialised in providing these services, the quality, cost and effectiveness of these programmes can be ensured.

Finally, it can be outrightly stated that this book is a must reference for those who want to delve into the gamut of origin and growth of micro-credit process as well as interested to know the status of various policy decisions taken by multiple agencies in facilitating the growth and achievement of

SHGs in rural pockets of the country. Further, the author should be highly appreciated as the book highlights most of the issues connected with MFIs in a most comprehensive way and projects the growth process in a most fascinating manner.

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Agricultural Modernisation and Social Change in Indian Villages, by S. N. Chaudhary, 2014, Published by Concept Publishing Company Pvt. Ltd., A/15 – 16, Commercial Block, Mohan Garden, New Delhi – 110 059, India, pp. 143, ₹450.

This volume has been published by S. N. Chaudhary and his team, based on the study conducted in Madhya Pradesh with financial support from ICSSR, New Delhi. Modernisation in agricultural operation as a process leads to economic development. Author has attempted to analyse the process of modernisation in agriculture development during the pre and post-green revolution period that has led to the economic development. The purpose of the study is to know the process of change in social structure and social institutions in the present context of economic development. This volume is an outcome of the study conducted in three villages of Chhindwara district of central Madhya Pradesh, viz., Simaria, Jaam and Chargaon wherein Krishi Vigyan Kendra (KVK) intervention on farm production, change in cropping pattern, income levels and expenditure incurred and finally on social institutions and cultural practices. Author presented eight chapters in this volume. In the first chapter, he discussed about the concept of agricultural modernisation, agriculture and economic development, challenges before agriculture, green revolution, its implications and food security. Further, Prof. Chaudhary

discussed the four main Transfer of Technology (ToT) projects of ICAR on-going at the national level and focused much on KVK interventions that has impacted socio-cultural changes in the farming communities.

In second chapter, author presented the findings of some studies conducted across the nation. In most of the studies, the role and importance of new technology in farm production were highlighted. Very few scholars discussed the impact of economic development on social structure, social institutions and social practices. In chapter three, author discussed about the study objectives, methodology adopted in selection of sampled sub-region, blocks and villages of Chhindwara district in Madhya Pradesh State. The criteria followed in selection of respondents and use of data collection instruments is discussed. In the fourth chapter, socio-economic profile of the respondents is presented.

Prof. Chaudhary presented the respondents' views and opinions on Exposure to and Adoption of KVK in fifth chapter. The observations indicate that majority of the villagers know about presence and functioning of KVK in their villages. They utilised the services of KVK and experienced the benefit of change in cropping pattern which shifted from production for consumption to production for market. Role of KVK scientists, capacity building programmes, front line demonstrations by KVK representatives were perceived as enabling factors for the success of KVK projects. Respondents also perceived that KVK have still to pave its road among relatively poor farmers having marginal landholdings and residing in extreme remote areas. KVK needs to introduce few schemes especially for the benefit of poor and landless communities.

Author discussed about the respondents' perceptions on KVK, Agriculture Modernisation and Income in the sixth chapter. In the study villages, KVK succeeded in diffusion of new farm technology among majority of the farming community. As a result, it increased their income and institutional savings. In seventh chapter, author discussed about the impact of KVK on social changes. KVK intervention not only improved their income levels but also brought a sea change in their physical quality of life. It changed the villagers' attitude against out-migration. Productivity enhancement forced farming community to frequently visit urban areas to sell their produce. Exposure to urban culture changed their attitude towards health, children education, dress pattern, means of entertainment, environmental cleanliness and so on.

Few best case studies are presented in eighth chapter indicating the KVK interventions and the benefits accrued by the farmers. In the ninth chapter, Prof. Chaudhary suggested the policy strategies such as timely availability of quality inputs (Seeds, Fertilisers, Pesticides, Equipment's, etc), concept of community seed bank and seed village and community centres for value addition, etc.

This book will be of immense use to all the agriculture scholars, progressive farmers and NGOs who are involved in agricultural extension activities.

Dr. V. Suresh Babu

Bio-innovation and Poverty Alleviation: Case Studies from Asia, Edited by Edsel E. Sajor, Bernadette P Resurreccion and Sudip K Rakshit (2014), Published by Sage Publications, New Delhi.