

BOOK REVIEWS

Whose Sustainability Counts? by Malcolm Harper, Lalitha Iyer and Jane Rosser, Sage Publications India Pvt. Ltd., Pages: 286, Price: ₹ 495.

'Whose Sustainability Counts?' is an analytical presentation of a book involved with Basix's long march from the simple sphere of microfinance to complex issues of livelihoods. This book contains all the valuable information about BASIX, an Indian finance and livelihood promotion group from authentic sources and helps in identifying the knowledge and practice gaps that require further research and study to prescribe appropriate remedies in connection with livelihoods support rendered by similar organisations.

It appears that this book is one of the best reference books on understanding the processes taken place during the long march from providing microfinance to creating livelihoods for hundreds of needy and disadvantaged sections of people living below the poverty line. Needless to add, this book is a must for every microfinance practitioner who accesses the factors responsible for micro credit growth in a geographical region vis-à-vis the sector as a whole. The richness of the book lies in its diversity of perspectives, sectorial contents and breadth of issues covered as well as the depth of analyses. It is a rare blending of qualitative analysis with policy and action relevance inputs for the microfinance sector in toto.

The book starts with the origins of BASIX and subsequently describes vividly the crisis years evolved from 1995 to 2010. In total, there are 16 chapters, each chapter redefining an important aspect of the Basix's journey on financial inclusion through microfinance

inputs. As it is not possible to present all the relevant points from all the chapters, some notable points from few chapters are illustrated below reflecting the richness of the book.

For example, in the 'Livelihood Triad' chapter, the authors have provided the strategies of combining technical, social and commercial elements to develop a range of products and services which are grouped under agricultural and business development services, institutional development services and livelihood financial services. These strategies helped the existing customer service agents and other field staff to move beyond microcredit and engage more holistically with their clients' enterprises. It was a sea change of strategic steps on the part of BASIX which assembled the services, technologies and delivery methods to suit their model. Indeed the process clearly redefined the role of customer agents and they were specifically trained to deliver the products at the doorstep of the customers.

In Chapter VII on 'Insurance' the authors highlighted that the BASIX's main contribution to micro insurance is its role as an innovating partner in crop insurance. By using local rainfall records rather than individual farm-based performance, it solved the major problem of providing micro insurance to small-scale farmers and as a result its innovation of weather-based crop-insurance is expected to be globally accepted in the near future. Further, BASIX has made important innovations in the context of client claims procedures. It has dramatically simplified the process by introduction of new procedures and hastens the system by employment of specialised

claim facilitators. This has particularly benefited those customers who have no previous knowledge of insurance and are traditionally intimidated by complicated official procedures.

In Chapter XII on 'Leadership With Head, Hands and Heart', the authors highlighted that BASIX has attracted leadership talent over the years and continue to inspire those who seek a place to do good without renouncing personal financial stability. Indeed, in the recent past, the team has been strengthened by the entry of international and mainstream finance professionals who have clear understanding of microcredit and special value proposition. No doubt, there have been distinct leadership challenges in each phase of growth as leadership strategies required people who think outside the box and work hands-on to make their ideas practical. It has been experienced that as it requires a heart that feels for others and at all times it demands intensity and passion, despite hurdles, BASIX have carried on this spirit for all these years.

Finally, it can be rightly stated that this book is a must reference for those who want to delve into the gamut of microfinance and rural credit as well as those who are interested to know the status of various decisions taken by BASIX in facilitating the growth and achievement of financial inclusion process in rural pockets of India. The authors should be highly appreciated as the book simplifies the most difficult and contentious issues in a most comprehensive and lucid manner and highlight the decision taking procedures in a most fascinating manner.

– *Dr. B.K. Swain*

Disaster Risk Management : Conflict and Cooperation, Edited by : Suman Ranjan Sensarma and Atanu Sarkar, Concept Publishing Company Pvt. Ltd., New Delhi, 2012, Price : ₹ 1100

The book under review is an outcome from academic pursuit of Dr. Atanu Sarkar, Assistant Professor, Division of Community Health and Humanities, Faculty of Medicine, Memorial University, St. John's New Foundland and Labrador, Canada and Dr. Suman Ranjan Sensarma, Urban Planner from Kyoto University, Japan. The book consists of 15 articles contributed by different persons constantly working in the field of Disaster Risk Management. The authors vividly brought out the existing disaster risk management policies and practices. The authors felt that there is an urgent need for multi-stakeholder participation in order to avoid potential or ongoing conflicts.

The papers presented in the edited book by and large, seek to understand the approaches which are mostly top-down and which essentially disregard the local community in decision-making process. Hence, there is a need for constructing a local-regional-international framework articulating disaster risk management and development at different levels. The disaster risk management process has a great impact on people's survival and the country's development. So far, not much attention has been paid to really articulate the conflict resolution process in disaster risk management practices. Therefore, there is an urgent need to find out the cooperative solution in order to bolster ongoing efforts of sustainable development. The book has aimed to analyse the conflict and cooperation aspects with regard to disaster risk management and to look at the process and impact of disaster mitigation at different levels. The major significance of this book is to open discussion on conflict and cooperation, cutting across the disciplinary boundaries.

In the first chapter, Jean-Christophe Gaillard has discussed the policies set up by western government to address disaster risk