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ABSTRACT

Most of the tribal households in the interior mandals in Andhra Pradesh are not able to access institutional credit even three years after joining the Self-help Groups (SHGs). For want of the required social mobilisation and training, they could not acquire the threshold level maturity to participate in the bank linkage process. The present training and handholding support to the tribal SHGs should be stepped up to improve their maturity levels. While the bank branch managers need to be sensitised to consider the credit needs of the tribal poor, the government should explore technological, institutional and financial innovations to address the issue of branch viability in backward, tribal regions.
PUBLIC SPENDING FOR PROTECTING THE POOR DURING ECONOMIC REFORMS: MYTH OR REALITY? EVIDENCE FROM ORISSA

Aswini Kumar Mishra*

ABSTRACT

The prevalence of widespread poverty and deprivation in Orissa points towards the need for a comprehensive social security that would include a judicious mix of promotional measure on the one hand, and preventive and protective measures put together on the other. This article advocates this as the state, based on trends, level and patterns of social security expenditure between 1987-2005, is not only devoting a low proportion of GSDP and total expenditure to social security measures but a very inadequate financing for preventive and protective measures during reform periods which mostly address the contingencies need of working poor as well as of non-working destitute- who have little or no income, being unable to work, because of age, disability or other reasons- and who are supposed to be bypassed by the conventional anti-poverty programmes.
ABSTRACT

Maharashtra State introduced many impressive rural development programmes to ameliorate the socio-economic condition of the rural people. One of the Ideal Village Programmes (Adarsh Gaon Yojana) of the Government of Maharashtra was launched to make the villages self-sufficient and self-reliant by adopting the principles of Kurhadbandi, Charaibandi, Nashabandi, Nasbandi and Shramdan. The present investigation, purposively conducted in Ambadvet village of Pune district revealed that majority of the rural youth have not perceived the importance of Kurhadbandi, Charaibandi and Nasbandi principles, however they had clear perception about Nashabandi and Shramdan. The education, parental occupation, social participation, peer influence, cosmopoliteness and change proneness established positive and highly significant association with perception of rural youth about ‘Adarsha Gaon Yojana’.
GROUND WATER MARKET AND FARMERS’ PERCEPTIONS FOR ELECTRICITY TARIFF SYSTEM IN UTTARAKHAND - A CASE STUDY

Asad Umar*, A.K. Singh** and Someshwar Shrivastava***

ABSTRACT

The study area which is part of Upper Ganga basin is a densely populated region where ground water (GW) has become the mainstay of irrigated agriculture. However, the development of GW is taking place without scientific understanding and proper planning. Energy especially electricity, has contributed significantly to the development and exploitation of GW resources, improving productivity and enhancing livelihood options in the region. However, lack of appropriate energy policy has not only indirectly contributed to overexploitation of GW, creating a water-energy nexus but this has also resulted in economic inefficiency of electricity utilities, playing havoc with energy economy and seriously affecting the viability and reform process of energy sector.

Uttarakhand State Electricity Regulatory Commission under Accelerated Power Development Reform Programme (APDRP) has initiated the process of meter installation for regular energy audit to assess transmission and distribution (T&D) losses and eliminate all power theft as soon as possible. The logic in support of metered tariff is obvious and unexceptionable. Several issues seem to be critical in case of transition from flat rate to actual metering of energy supply. In this study an attempt has been made to assess the power reform progress in Uttarakhand with special reference to Haridwar district, its impact on GW usage and productivity and to know the perception of farming community related to metering and flat tariff regime.
ICTs FOR RURAL DEVELOPMENT?: ANSWERS FROM BELOW- A MICRO-LEVEL STUDY OF FIVE ICT-ENABLED VILLAGES IN TAMIL NADU

M. Arivanandan and John Bosco Lourdusamy*

ABSTRACT

This paper explicates some of the perceptions and usage patterns concerning the rural information centres/kiosks and the limitations in effective implementation of the ‘Information for Development’ (I4D) mantra. This has been done through an empirical study of five ICT enabled villages in the Thiruvallur district in Tamil Nadu. The findings are based on extensive interactions with various stakeholders like the kiosk operators and various sectors of the rural community. Various parameters such as gender and caste; and issues such as cost, technology choice and sustainability have been considered. The findings highlight the potentials of I4D, the expectations and attitudes at the receiving end, the challenges, limitations and suggestions for more effective implementation in future.
ORGANISING PEOPLE IN SELF-HELP GROUPS: THE ROLE OF CENTRAL COOPERATIVE BANK OF MALDA DISTRICT IN WEST BENGAL

Maya Ghosh*

ABSTRACT

The role of the state in development is very much crucial, and this is associated with the nature of the state. While the neo-fabians see the government as the principal instrument for development, the neo-liberals under the impact of globalisation advocate for a slim government with less function to perform, since to them administered development suffers from a panoply of problems and those can be lessened by reducing the scope of government activities. Amidst the competing advocacies, India is striving for assuming the role of an enabling state through adhering to programmes of rural development. In line with this professed objective, NABARD has adopted a group approach to achieving self-sufficiency for the rural poor through the formation and nourishment of self-help groups by its partner agency Malda District Central Cooperative Bank Ltd. (MDCCB Ltd.), as a partner agency of NABARD working towards that objective with the help of Primary Agriculture Cooperatives. Observations based on field study in Malda district of West Bengal are presented, with focus on SHGs which have taken up Vermi Composite, as the economic activity. Though the activity is in the nascent stage, it offers potential for the SHG members to pursue this seriously.
AN ANALYSIS OF DISCIPLINARY ISSUES IN THE BENUE STATE AGRICULTURAL AND RURAL DEVELOPMENT AUTHORITY, NIGERIA

Shimayohol Daudu * and M.C. Madukwe**

ABSTRACT

A study of disciplinary issues in the Benue State Agricultural and Rural Development Authority (BNARDA) – the main Public Extension system in Benue State, Nigeria, was carried out. All 274 staff with disciplinary issues spanning a period of 15 years (1990 – 2004) formed the sample size. Data were collected by use of interview schedule and analysed by use of frequency, percentage and mean while presentation was by use of Tables and histogram. The result of the analysis showed that staff with disciplinary issues were within the 41-51 years age range, male, had higher National Diploma and of the rank of Higher Agricultural Superintendent/assistant superintendent. The commonest disciplinary issues were absence/non-resident at duty station, poor performance and abscondment/truancy. A large proportion of cases were exonerated indicating lack of merit in most of the queries issued to staff. The sanctions meted out were warning, advice and termination of staff member's appointment from the service of BNARDA. The disciplinary trend in the period (1980-2004) indicated a peak of disciplinary issues at 1990 – 1992 and 1999 – 2001 periods and a yearly average of 6.6 per cent. It was recommended that management should pay special attention to indiscipline-prone age range, sex, qualification and rank to ensure labour harmony. Management should also ensure that queries are issued out only when due process has been followed. Also only staff with proven administrative acumen should be appointed to manage zonal offices in order to ensure positive discipline among field staff.
WHAT MAKES SELF-HELP GROUPS (SHGs) SUCCESSFUL?

E. M. Reji*

ABSTRACT

Self-Help Group (SHG) movement in the country helps nearly 45 million poor households to access financial services from the formal banking system in the country. Some of these SHGs are highly successful and others not so successful. The purpose of the study is to find out the factors influencing the effective functioning of the self-help groups. Group Performance Index was constructed to assess the performance of SHGs. The study revealed that the effective functioning of groups is influenced by a host of factors involving: Quality of group meeting, savings habit, adequacy and accessibility to resources, repayment behaviour, group cohesion, group leadership, group interaction autonomy, sense of self, equity, accountability and transparency.
DEVELOPMENT OR DEPRIVATION? SURPLUS LAND DISTRIBUTION PROGRAMME IN KARNATAKA

R.J. Katti *

ABSTRACT

Land is the most important indicator of socio-economic status in India. Size of landholding is closely associated with level of income and standard of living of the households and is a source of social prestige in rural society. The Government of Karnataka implemented the distribution of surplus land programme to the landless households for improving the socio-economic conditions of the deprived castes. This paper aims at evaluating the impact of the surplus land distribution programme on scheduled castes in Shedbal village of Belgaum district, North Karnataka.

Out of the 104 landless households, 12 (12 per cent) families were given 4 to 6 acres of land per family. The methodology used in the present paper for evaluating agricultural development is based on selected indicators such as mode of cultivation, cropping pattern, expenditure, income etc., and its impact on quality of life.

The empirical data reveal that the acute poverty of scheduled castes of Shedbal village as a whole is no doubt decreasing but not vanishing. Therefore, how can the scheduled castes of Shedbal be brought into the mainstream of India's economic and social development is an important challenge for the social scientists, activists as well as the planners.