

Book Reviews

We are Poor but So Many : THE STORY OF SELF EMPLOYED WOMEN IN INDIA

Author : Ela R. Bhat

Pages : 233

Price : Rs. 595/-

Publisher : Oxford University Press.

Reviewed by : **C P Mohan***

Ela ben's life for and with the poor started with her courtship. Young Ela ben's initiation to the life of the poor was through her student friend Ramesh Bhat, who even as a student leader worked among the poor in the slums near Ahmedabad. From there forever, the life and times of Ela ben is intimately intertwined with the life and times of Self Employed Women's Association (SEWA) and the lives of the poor women who made the body and might of SEWA. In her book 'We are Poor, but so Many' a title drawn from the excited utterance of one of SEWA's early fighters in late 80's, Zaidaben, after she addressed her first public rally, Ela Ben outlines the story of the struggles, travails, disappointments, successes, euphoria, pride and satisfaction that her brain child SEWA went through. It is at once also the story of the poor, unorganized women of Gujarat and through them the larger community in not only India but all the least developed and developing nations who shed their shyness, climbed out of the ditch that social and economic backwards mire one in, and fought against and succeeded in substantially eliminating exploitative practices and gained social

and economic independence. Some of the experiences of SEWA recorded in the book provides a painful but true exposure of how livelihood options of the toiling poorest get thwarted and stymied by the devious manipulations of the higher orders in society or the opportunistic exploitation of profit seekers or by sheer progress of technology. For example, let us take the case of the Khol¹ producers about whom she writes. These garment stitchers obtained the fabric scraps by weight from traders to convert into Khols on piece rate basis. They were required to wash the scraps in boiling water to remove the oil and grease and dirt from the textile mills, iron it and then stitch on sewing machines either rented or owned by them. One Khol would contain anywhere from 60 to 90 rag pieces taking two days to make a dozen Khols. These Khols would be weighed by the trader and the women were paid a paltry 60 paise per Khol. The cost of any deficit in weight due to trimming or unusable pieces etc. between the quantity of scrap fabric supplied and the weight of Khol would be subtracted. The poor women subsidized the trader by using her own work place, sewing machine,

electricity, vessels for washing the chindi (scrap), fuel for boiling the water, coal or electricity for the iron, sewing thread and cleaning detergent. If one monetises these subsidies, then the real income, if any, of the women is anybody's guess. Such economic exploitation of these women, collectively called "chindi workers" caught the attention of SEWA and through numerous agitations and negotiations, the piece rate was got increased to Re.1/- per Khol. While the traders agreed to this and agitations were withdrawn, they refused to pay the new rate. The state remains distant and passive in such situations. These activities in the unorganized sector are not covered under any labour legislation and the minimum wages Act do not cover it. Neither did a formal, enforceable contract exist. But, forcing the issue, SEWA made tripartite negotiations possible among the traders, the chindi workers and the labour department. During the negotiations, made long and protracted by various strategies of the traders, those active in the struggle and those entirely dependent only on Khol making were singled out by the traders and they stopped giving work to them. Their

¹ Note : Khol : A quilt made by stitching pieces of scraps of strips of fabric 2 to 8 inches in length called "chindi" (generally the by products of the textile manufacturing process).

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only source of livelihood was of them and there was no victims' fund to sustain them. In the end, after an agreement to pay Re.1/- was arrived at in the presence of the labour commissioner, the traders once again refused to pay it. Sadly, there was no mechanism to enforce the agreement. Simultaneously, the thread traders found an opportunity to hike the price of thread and the costs went up. Khol trade was a profitable activity for the traders with low costs and high realization. The state government found this an opportunity to raise revenue by taxing the Khols. At the other end, the textile mills with obsolete technology and increased competition from modern mills were also closing down and thousands of men from these families were being rendered jobless. Thus, technology, markets, traders, policy and opportunities, all connived to make the poor stay poor.

Ela ben uses her vast experience and in-depth knowledge of the life and circumstances of the poor to vividly draw the conundrum that the poor face. The largest retail chain in the country is the million plus strong vendor chain, whether it is plastic, fish or vegetables, garments or vessels not only seeking out a livelihood against many odds, made more difficult by both man and the elements, but also serving as the principal arterial supply line of most of the essential goods to the middle and lower income population, even the high income population in many cases. The book tells us about those millions who make this market backbone of the informal economy. A survey by SEWA in Ahmedabad alone in 2001 revealed that there are about 80,000 vendors, dealing in 100 trades in 140 major

markets. They have no place, no license and do not figure in the law making or city planning processes. In spite of their numbers, they are informal, with virtually no voice or influence in their own welfare, let alone on policies that affect them. Ela ben brings forth the fact that the developing nations have to sit up and take note of the issues of these millions, as there is "a gap between ground reality and the state's concept of the economic infrastructure it supports". The infamous riots of Gujarat is known to many among the elite through the persevering media coverage of Zahira and her court cases. Little, if any, do many know that the "informal" economy, comprising the poorest of Ahmedabad suffered a loss of Rs.179 crore in just 40 days of mindless violence, arson and curfew. If riots are not regular, corruption and coercion are. A poor bangle seller may have to pay Rs.3/- per day to the police, the citadel of public safety and the dons of the underworld what they ask, may be Rs.20-25 a push cart per day or they extort Rs.10/- for a cup of tea which they forcibly sell to the vendors, three times a day, in some better markets. This extremely bitter tea is drunk regularly, whether they want it or not. Another exploiter is the billing clerk or 'mehta' in the wholesale vegetable markets who takes a personal cut of 10% of value bought. Between purchase and sale, the vendors spend about 15% as aggregate overcharge, not to include 10% a day they pay to informal moneylenders. Next time when we bargain with a vendor or a hawker or accept a cup of tea from her, perhaps we have taken away her next meal. This is the kind of empathy that Ela ben evokes in the minds of the reader.

Relentless fighter that she is, Mrs. Bhatt also organized an international workshop in Italy on the legal status of vendors drawing representatives of street vendors from 10 cities across the world. The plight of the vendors were similar, whether from Manila or Milan, Nairobi or Ahmedabad : harassed by police, ignored by city planners, viewed with mistrust by bankers.

Their tryst with destiny, inexorably drove the poor to start their own bank. May 20, 1974 is the gold lettered day when SEWA Women's Cooperative Bank was formed as an urban cooperative bank, promoted by 15 illiterate women with share capital of Rs.71320/- collected from 6287 equally illiterate women- not women of letters but women of wisdom and genius. Looked on with disdain and amusement, born only because the suspecting establishment could not thwart the united stubbornness of the group, today the world sits up and takes note of the SEWA Bank.

Ela ben's book brings forth the universal bonds of poverty, a religion in itself, fading out every other barrier of religion, caste and social standing in life and in death, during riots and when at peace. It is the strength of this unifying factor that was leveraged to organize and better the lives of millions of poor : the street vendors, the chindi workers, the salt farmers, the embroiders, and a myriad of small time agriculturists and others by SEWA Bank.

The book also speaks of the unique experience of "Gram Haats". Over time SEWA's membership burgeoned with lakhs of rural poor women and with that came the pressing need to market huge volumes of their produce and

products. Gum from Santhalpur, salt from Rann of Kutch, handloom of Kheda, cumin and sesame seeds of small agriculturists; all had to be marketed. In response, the “SEWA Gram Mahila Haat” was born with the assistance of the state government.

Ela ben also talks to us about the apathy of rehabilitation programmes in her detailed outline about the travails of the Rathwa, Barisa and Koli tribes on their displacement from the Sukhi river banks, not only from irrigated land and good forest lands to barren, rocky lands with no water, but also to face social, cultural and economic collapse.

The book emphasizes the need for accelerating the philosophy of financial inclusion on the one side. It also tells us that it is not an easy job, but one that needs a deep, understanding of the unorganized sector, the intricacies involving corruption, coercion and

exploitation, strangleholds that are not easy to break. Ela ben tells us the need for organizing for collective effect, building sustainable social and organization structures that will help the poor vendors, entrepreneurs, piece rate workers and all others in the informal sector so that they do not slip back into the quagmire of exploitative middlemen and touts, corrupt establishment and coercive mindless underworld.

This book is a must read for policy makers and those in power, not so much because it will make many among the influential to hang their heads in shame, but more so as it is so perceptively written, and the tragic, adverse influence of many policies and practices in the social and political economy is vividly captured. Her work is unlikely to leave the reader’s mind uninfluenced and it will spur empathy.

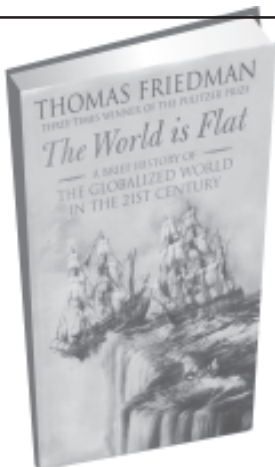
She subtly tells us that the local rag picker does the best segregation of urban solid waste, and processes it for reuse and recycling, much before globalisation and western standards persuaded urban municipalities to pass legislations on handling household and restaurant waste, with no viable mechanism to implement and enforce. Whether it is water supply, sewage, electricity or transport services or urban rebuilding or slum clearance, or anti encroachment drives, all impact the poorest and we need to factor them while building our nation.

SEWA and the poor, tread on, singing songs of élan and defiance. Every small success, momentous victory, won with the might of the poor against endless odds. Every time a battle is won, there is a new war, there is no time to sit back, but only to fight.

End Note:

Ela ben, once a nominated member of the Rajya Sabha, a giant among men, says: Change to be real has to come from the people; it cannot be trickled down or imported, or imposed. We need to trust our poor. Everyone must have a voice, especially the poor who are in majority. Their silent voice must be heard. She asks for an inclusive definition of the concept of work, not one that disenfranchises, but one that will bring millions of unorganized into the sunshine of policy and recognition.

Will she be heard?



The World is Flat

A Brief History of the
Globalised World in the 21st Century

Author : Thomas L. Friedman

Pages : 488 Price : Rs. 760/-

Publisher : Penguin / Allen Lane

Reviewed by : **R. R. Borbora***

Winner of three Pulitzer prizes and the leading columnist on international affairs for the *New York Times*, Thomas L. Friedman had set out on a Columbus-like journey while working on his third book about global trends. His startling discovery, however, was just the opposite of Columbus’s. The words of an entrepreneur in an interview at Bangalore, “the playing field is being leveled,” hit the modern day Columbus with the force of a revelation. Friedman

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realises that that the world has become smaller. In fact, so small it is “flat!” He uses the metaphor of a flat world relentlessly throughout his latest book, **“The World Is Flat: A Brief History of the Twenty-First Century”** to describe a new phase of globalisation.

Several technological and political forces have converged, and that has produced a global, Web-enabled playing field that allows for multiple forms of collaboration without regard to geography or distance or culture. It has enabled China and India to compete on the same level with western business. The flattening process is taking place at great speed and touches people across the planet at once. Friedman writes, “... *The challenge for our time will be to absorb these changes in ways that do not overwhelm people but also do not leave them behind.*”

No single event or invention brought about these changes. The world has been flattened by the convergence of ten major political events, innovations and companies. Friedman’s 10 “flatteners” include the fall of the Berlin wall that allowed the world to be seen as a single market, the emergence of Netscape as an Internet platform, work flow software (Outlook, Ebay), open-source programming (Linux), outsourcing (answering phone calls), off-shoring (manufacturing in China), streamlining of the supply-chain (Wal-Mart), in-sourcing (logistics giant like UPS taking control of customer supply chain), organization of information on the Internet (Google and Yahoo), and the ubiquity of powerful personal communication devices.

It was around 2000 that all ten flatteners started to converge and work

together in ways that created a new, flatter, global playing field, although they have been around since 1990s. As this new playing field became established, both businesses and individuals began to adopt new habits, skills and processes to get the most out of it. And new players from China, India and the former Soviet Union emerged on the playing field. Friedman considers “the triple convergence – of new players, on a new playing field, developing new processes and habits for horizontal collaboration” as the most important force shaping global economics and politics in the twenty-first century.

Friedman devotes four chapters in the second section of the book to consider the impact of a flat world on America. He wisely believes that there is no stopping the new players in the playing field. He is convinced that American individuals have nothing to worry about a flat world provided he is prepared for it by constantly upgrading his skills. Friedman’s advice to his daughters in a flat world is very brief: “*Girls, when I was growing up, my parents used to say to me, ‘Tom, finish your dinner – people in China and India are starving.’ My advice to you: Girls, finish your homework – people in China and India are starving for your jobs.*”

The author visualizes a “quiet crisis” involving the steady erosion of America’s scientific and technological base which had always been the source of America’s innovation and rising standard of living. Nearly one in five scientists in the U. S. is an immigrant, and 51 percent of doctorates in engineering go to foreigners. The author makes an impassioned plea to make more Americans empowered and educated to participate in a flat world.

A passionate missionary of the neoliberal faith that Friedman is – free market brings with it most of the ingredients that make for a free and humanly fulfilling society – he believes the government will find ways in a market-friendly manner to enhance the ability of America and the Americans to adjust to the new world.

After looking at how Americans should think about meeting the challenge posed by flattening of the world, the evangelist in Friedman sets out to focus on what sort of policies developing countries need to undertake in order to create the right environment for their companies and entrepreneurs to thrive in a flat world! His enthusiasm leads him further to highlight rules and strategies for companies to cope with the pressures of globalisation. The author does not miss the opportunity to confess that he knows the world is not flat. Millions on the planet have been left behind by the flattening process or feel overwhelmed by it. He dedicates his penultimate chapter to his solution to the problem of war and terrorism – the Dell Theory of Conflict Prevention. “*No two countries that are part of a major global supply chain, like Dell’s,*” he avers, “*will ever fight a war against each other as long as they are part of the same global supply chain.*” Friedman rounds off his ‘brief’ history by underlining the need for America to ward off two dangers – one of excessive fears of 9/11 and the other of excessive fear of competing in a world of 11/9. He exhorts the Americans to use creative imagination to be the first in the block to seize opportunities in a flat world where competition will be more intense.

The reader travels with the author, meets his wife and kids, and gets to

learn about some interesting and knowledgeable people whom the author interviews. Indeed, this rambling book would have been unreadable had it not been for the many details of personal encounters with well-known people and of little pieces of information that make abstract ideas real. The author, however, throws in too many extras after he explains the main point. That gives a feeling that he has too little to say. Besides, the process of flattening is still in an early stage. Friedman makes India almost a global superstar while it is still a poor third-world country. The book is characterised by too much reliance on the first person and an excess of catch phrases (“‘Friedman,’ I said to myself, looking at this scene, ‘you are so twentieth-century You are so Globalisation 2.0’ ”)

In explaining a fundamentally important insight, the author can sometimes sound like a technological determinist. Friedman’s belief in the supremacy of economic life reduces man to a profit-seeking being without any significant contribution of values, culture, ideas, poetry, literature, or philosophy. Religion is the irrational bad guy, a catalyst for radical Islamists. The economic revolution the author

describes poses questions, and yet Friedman’s view leaves him without tools to answer them. On the crucial moral issue of whether globalisation takes unfair advantage of poor countries, Friedman merely suggests that we “sort that out.” And on the question of whether intellectual property stored on the Web-server can be bequeathed to descendants – a problem that touches on the very nature of property in a digital age – Friedman is again reduced to pleading, “Someone, please sort all this out.”

Political factors get very little space in the book, which gives it a lopsided feel. Governments in Brazil to South Africa to India accept that the best way to cure poverty is to aim for high-growth policies. This change, more than others, has unleashed the energy of the private sector. We had thousands of engineers in the 1970s, but they did not produce growth. Did government policies create the technological boom or vice versa? At least one can say that each complemented the other. The economic flat world has been created by an extremely unflat political world. If Brazil, China and India continue to surge, they will have a larger voice on the international stage. Friedman tells us that the economic relations between

states will be a powerful deterrent to war, which is true, if nations act sensibly. But, as we have seen, pride, honour and rage play a large part in global politics.

As one would expect from the author of “From Beirut to Jerusalem”, Friedman’s treatment of 9/11 and Middle Eastern issues is insightful and deeply informed, but it does not convincingly settle the question of whether global trade or global terror is our age’s central organising principle. If al Qaeda ever buys, builds or steals even a small nuclear bomb, the surging growth of the entrepreneurial classes in China and India may seem largely of academic interest.

Most people have become well aware of the fact that no matter how beneficial or fascinating the IT revolution may be, the history of the twenty-first century will not begin and end with Global Crossing and GeekCorps. Peace and politics, war and friendship, democracy and tyranny, poetry and song, love and commitment, parenting and virtue, morals and devotion – all these are yet to be digitised. For the most important things, our world, like a vintage record album, is still analog, still round.



कार्मिक प्रबंधन (बैंकिंग के संदर्भ में)

डॉ. सुभाष गौड़

पुस्तक का मूल्य :	450 रूपए
पृष्ठसंख्या :	364
प्रकाशक :	आधार प्रकाशन प्राइवेट लिमिटेड एस सी एफ, 267, सेक्टर - 16 पंचकूला - 134 113 (हरियाणा)
समीक्षक :	श्रीमती सावित्री सिंह *

वैश्वीकरण और उदारीकरण के इस दौर में बैंकों के समक्ष मानव संसाधन एक चुनौती के रूप में उभरकर सामने आया है। किसी भी बैंक के सफल परिचालन में इसकी प्रमुख भूमिका होती है। बैंक का स्टाफ ग्राहक की अपेक्षाओं के प्रति कैसा रुख अपनाता

* प्रबंधक, कृषि बैंकिंग महाविद्यालय, पुणे

है इस पर ग्राहक का बैंक विशेष के साथ व्यवहार करने का निर्णय निर्भर करता है। आज के इस प्रतिस्पर्धात्मक परिवेश में बैंकिंग के कई विकल्प उपलब्ध हैं और ऐसी स्थिति में ग्राहक को अपने साथ जोड़े रखना और नए ग्राहकों को अपनी ओर आकर्षित करना बैंकों के लिए एक प्रमुख चुनौती है। ऐसे में बैंकों के अधिकारियों एवं कर्मचारियों को केवल सेवा प्रदायक की ही नहीं बल्कि एक सृजनशील बैंकर की भी भूमिका निभानी होगी।

इस परिप्रेक्ष्य में अन्य क्षेत्रों के साथ-साथ मानव संसाधन का कुशल प्रबंधन किसी भी संस्था के विकास में अहम भूमिका निभाता है। नित नई ईजाद होती टेक्नॉलॉजी और नित नए आविष्कृत होते यंत्रों के बावजूद उन्हें चलानेवाले मानव हाथों की महत्ता तो कम नहीं हो जाती बल्कि उनका कुशल प्रबंधन और भी महत्वपूर्ण हो जाता है। अन्य क्षेत्रों की तरह ही बैंकिंग क्षेत्र में भी इसकी महत्ता सर्वविदित है और ऐसे में इस अछूते विषय पर मौलिक रूप से हिंदी में लिखी गई यह पुस्तक निःसंदेह रूप से अनूठा और सराहनीय प्रयास है।

भारतीय रिजर्व बैंक के कृषि बैंकिंग महाविद्यालय के तत्वावधान में चलाई जा रही हिंदी में मौलिक पुस्तक लेखन योजना के अन्तर्गत लिखी गई यह पुस्तक मानव संसाधन के विभिन्न पहलुओं को उजागर करने के साथ ही कार्मिक प्रबंधन के लिए जरूरी विभिन्न व्यवस्थाओं एवं कारकों पर भी प्रकाश डालती है। लेखक ने अपनी इस पुस्तक में बैंकों में कार्मिक प्रबंधन

की बारीकियों और अपेक्षाओं का सजीव चित्रण करते हुए मौजूदा पद्धतियों की समीक्षा की है और व्याप्त कमियों के लिए व्यावहारिक उपाय भी सुझाए हैं।

विषयव्याप्ति की दृष्टि से देखा जाए तो बैंकों में प्रबंधन और कार्मिक प्रबंधन से जुड़े अनेक महत्वपूर्ण विषयों पर इस पुस्तक के कुल बारह अध्यायों में चर्चा की गई है जिसमें प्रबंधन व्यवस्था, संगठनात्मक संरचना, कार्मिक प्रबंधन, कार्पोरेट कार्मिक आयोजना, चयन प्रक्रिया, कार्मिक प्रशिक्षण एवं प्रबंधन विकास, अभिप्रेरणा एवं प्रेरक तत्व, कार्यनिष्पादन मूल्यांकन, प्रबंधन में कार्मिक सहभागिता, नेतृत्व व टीम भावना, सामूहिक सौदाकारी तथा प्रौद्योगिकी एवं मानव संसाधन जैसे पहलुओं का समावेश है।

इस पुस्तक की एक महत्वपूर्ण विशेषता है लेखक द्वारा कार्मिक प्रबंधन से जुड़े हर एक पहलू को अलग-अलग उप शीर्षक देते हुए उसे सरल भाषा में परिभाषित करना। इससे पाठक को विषय को समझने में आसानी होगी और वह एक नजर डालते ही प्रमुख मुद्दों से परिचित हो सकेगा। कार्मिक प्रबंधन को परिभाषित करते हुए लेखक ने जिस प्रकार से महाकवि श्री रामधारी सिंह दिनकर के खण्ड काव्य "कुरुक्षेत्र" की पंक्तियों का उद्धरण प्रस्तुत किया है उससे लेखक की साहित्यिक प्रतिभा भी उजागर होती है। साथ ही आम व्यक्ति की भाषा में साहित्य से इतर विषयों, फिर चाहे वह बैंकिंग हो या

मानव संसाधन जैसा रूखा विषय, को प्रतिपादित करने की क्षमता का भी पता चलता है।

लेखक ने मानव व्यवहार से जुड़े विषयों को केस अध्ययन और विभिन्न व्यावहारिक उदाहरण देकर बहुत ही सहज ढंग से स्पष्ट किया है जो इस पुस्तक की एक उल्लेखनीय विशेषता है। विभिन्न स्तर के कार्मिकों के कार्यनिष्पादन मूल्यांकन के लिए तैयार की गई नमूना मूल्यांकन रिपोर्टें भी संबंधित फार्मेट तय करने में सहायक सिद्ध होंगी। उसी तरह से विभिन्न स्तरों पर जरूरी अलग-अलग तरह की आयोजनाओं के लिए चार्ट देकर स्थिति को स्पष्ट करना इस पुस्तक की दूसरी विशेषता है।

ऐसे विषयों पर लिखी गई पुस्तकों में भाषा एवं शैलीगत कमियों का इतना महत्व नहीं होता लेकिन पुस्तक जिस योजना के तहत लिखी गई है उसका उद्देश्य है हिंदी में मौलिक लेखन को प्रोत्साहन देना अतएव यदि वर्तनी की गलतियों (उम्मदीवार, परिक्षार्थी) (हो सकता है वे मुद्रण के स्तर पर रह गई हों) और कुछेक शब्दों के लिए सही पर्यायों (उदा- प्रश्नवालीका, अंडाकृति, रिग्रेशन, Induction के लिए पूर्वाभिमुखीकरण के स्थान पर प्रवेश का प्रयोग सटीक होता, उसी तरह से मस्तिष्क मंथन के लिए Brain storming न कि Brain storing) पर ध्यान दिया गया होता तो उससे पुस्तक को सर्वांगीण रूप से त्रुटिहीन होने का खिताब भी मिल जाता।