

robust and reliable information for ecological and land use planning.'

The field of microcredit has had a few pioneers. Preeminent among them is the Grameen Bank and its founder, Muhammad Yunus. The Volvo Prize Committee notes: 'A decade ago the term "micro-credit" did not exist in the language of economics or social science or policy. Two decades ago, the idea of lending money to poor and often illiterate women without collateral was unknown, not simply to academic scientists but even to non-governmental organizations working with the poor in any society. Today these ideas have reached the highest level of multilateral and bilateral development assistance programmes, and are well recognized by development organizations in both South and North.

Like all first-rate scientific innovations, his started with an acute but simple observation of reality. He realized that the single most critical barrier to the ability of poor people to break out of the circle of their poverty was their lack of access to formal credit largely because of their inability to provide collateral. Yunus' innovation was to recognize that absence of collateral did not necessarily mean that poor people were a greater credit risk. Through the formation of solidarity groups of women, the poor could not only be supported to borrow and to use their borrowings effectively, but also to return the loans at rates far higher than those that the formal banking system was used to. This simple innovation led Yunus to, in essence, change his occupation from being a traditional

teacher of economics in the classroom to becoming a teacher of a living economics based on action on the ground. His insights were developed through careful empirical observation and experimentation leavened with his sense of solidarity with poor people, and the possibility of making a difference.

The environmental implications of the Grameen project flow from its impacts on both social capital and women's environment, both of which are known to be strongly associated with conservation and sustainable natural resource management. In addition the indirect impact to scientific work on a range of critical development issues: rural finance, poverty, and participatory rural development has been revolutionary.'

## FROM THE ARCHIVES



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### Camouflage paints

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Since the World War of 1914–18 the word camouflage, originally a French word, has been adopted throughout the world to denote a particular type of military deception in which paints and artists play the major role. In the unrestricted sense the word may be applied to any device which is calculated to mislead the enemy. Such general camouflage has been practised by belligerent nations throughout history. The Wooden Horse of Troy, the Moving Forest in Shakespeare's *Macbeth* and the incalculable Shivaji's escape in a basket of sweetmeat under the very nose of Aurangzeb are some of the popular examples of camouflage in the general sense. Napoleon is known to have made extensive use of

camouflage in his campaigns, and it will be readily understood that in war, in which everything is considered to be fair, military deception must occur to generals and soldiers alike as almost a first principle.

As in all great things, man learnt the broad principles of this art of military camouflage from nature. She is the effortless master camoufleur who resorts to camouflage in order to preserve her species. Examples of nature's camouflage extend from the tropical vegetation, through the desert sand, to the bare winter twigs of the temperate zone and the snows of the Polar regions, and these are too many and well known to mention. The principle followed by nature is to produce species which in colour and form are more or less indistinguishable from their surroundings in order to avoid easy detection by enemies. Much of the military camouflage follows exactly the same principle. Gun positions, machine gun emplacements, observation posts, aerodromes, industrial buildings and large installations have to elude detection by the searching eye of the enemy from the air, and the means is camouflage which renders them indistinguishable from the general surroundings. Ships have to mislead submarine commanders as to their exact course, and 'dazzle

painting' – a form of camouflage in paints – was one of the devices adopted during the last Great War. Even the colours of the field uniforms are a form of camouflage.

Camouflage as an established military and naval practice originated during the Great War of 1914–18. The French gave the lead and the British and the other belligerent nations followed and developed the principle and practice rapidly in all possible spheres. As the aerial eye became ubiquitous and the aerial attack the most potent form of warfare, the necessity for reasonably effective camouflage became one of the fundamental concerns of Governments and fighting forces.

In this article it is proposed to deal with the technical aspects of camouflage paints which are being used in colossal quantities in all belligerent countries. Extensive demands have arisen in this country and paint manufacturers in India are being required to supply large quantities at short notice. These demands are likely to increase as the war situation develops in the Middle and Far East. Although the special characteristics of camouflage paints were generally known, the paint manufacturers in India were not actually concerned in their manufacture until the war demands arose.