



Says

What have we heard them say?
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?



Does

What behavior have we observed?
What can we imagine them doing?



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?

CRITICAL APPRASAL

+VES

ICOME
EMPLOYMENT
GREEN
REVOLUTION
NO FAMINES
FOOT
SECURITY

RURAL

DEVELOPMENT
OF HUMAN
RESOURCE
EDUCATION
HEALTH

LAND
REFORMS
DEVELOPMENT
OF THE
PRODUCTIVE
RESOURCE OF
EACH LOCALITY

INFROSTRUUCTURE
DEVELOPMENT
POVERY
ALLEVIATION;
IMPROVING
STANDARD OF
LIVING
EMPLOYMENT
OPPORTUNITIES

-VES

CHRONIC
UNDER
OVERDUE
INSTALLMENTS

RURAL
DEVELOPMENT

URBAN IS ONE THE
COMMON
CHARACTERISTICS
OF ECONOMIC

INDUSTRALIZATION
MODERNIZATION
COMMERCIALIZATION
SOCIAL BENEFITS

URBAN

DEVELOPMENT
WITH THE
GRADUAL
GROWTH OF
THE
ECONOMIC

POSITIVE
EFFECTS
OF
URBAN

EFFICIENCY
ACCESSIBILITY
EDUCATION
HEALTH CARE
BETTER
EMPLOYMENT

URBAN
LEADS TO
INCEASE IN
VARIOUS
OTHER
FACTOR

CREDIT
IN RURAL
AREAS

1969 SOCIAL
BANKING AND
MULTIAGENCY
APPROACH

TODAY
COMERICAL
BANKS
RRBS CO
OPERATIVE
BANKS

improving
standard of
living

SHGS MICRO
CREDIT
PROGRAMMS

EMPLOYMENT
OPPORTUNITIES

DEFORESTATION
GLOBAL WARMING
POPULLATION
EXPLOSION
INCREASE IN
MORTALITY RATE
HINDERS
DEVELOPMENT

MONEY
LENDERS
AND
TRADERS



URBANURA INDERIORS