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ENGINEERING

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Sem - 7 HSMC Course (Common to All Branches)

Rural Development : Administration and Planning

- Topic-wise coverage of entire syllabus in Question-Answer form.
- Short Questions (2 Marks)

Session 2021-22 Odd Semester

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1 UNIT

Rural Planning and Development

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PART-1

Concepts of Rural Development.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 1.1. **What is Rural Development ? Give the scope and importance of Rural Development.**

Answer

1. Rural development usually refers to the process of improving the quality of life and financial well-being of people living outside the urbanized areas.
2. Rural development is a strategy designed to improve the economic and social life of rural poor.

Scope of Rural Development :

1. Rural development is a term that concentrates on the actions taken for the development of rural areas to improve the economy.
2. Scope of rural development include :
   i. Agricultural growth,
   ii. Putting up of economic and social infrastructure,
   iii. Housing and house sites for the landless,
   iv. Village planning,
   v. Public health,
   vi. Education and functional literacy.

Importance of Rural Development : Rural development is a national necessity and has considerable importance in India because of the following reasons :

1. About three-fourth of India's population live in rural areas,
2. Nearly half of the country's national income is derived from agriculture,
3. Around 70 % of Indian population get employment through agriculture,
4. Bulk of raw materials for industries come from agriculture and rural sector,
5. Growing disparity between the urban elite and the rural poor can lead to political instability.

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Que 1.2. **Explain the need of rural development.**

Answer

Rural development is needed in the context of the overall growth and development of Indian economy due to the following reasons :

1. A major share of population lives in rural areas, and their development and contributions are very much supportive for the nation building activities.
2. The rural economy supports the urban sectors by way of supplying milk, food and raw materials. Hence, the backwardness of the rural sector is a major impediment to the overall progress of the economy.
3. Improvements in education, health and sanitation in villages can help avoid many urban problems namely, begging, rack picking and road side slumming.
4. Development of agriculture and allied activities are necessary for providing gainful employment in rural areas and improving overall food production.
5. Rural-urban migration can be reduced if rural areas are developed.
6. In order to better utilise the unused and under-utilised resources, there is a need to develop the rural economy.

Que 1.3. **Discuss the major objectives of rural development.**

Answer

The major objectives of rural development are as follows:

1. To improve productivity and wages of rural people,
2. To bring about a greater socio-economic equity,
3. To bring about a spatial balance in social and economic development,
4. To guarantee an increase in the standard of living of the underprivileged population
5. To provide the basic needs: elementary education, healthcare, clean drinking water, rural roads, etc.

Que 1.4. **Bring out the key issues in rural development.**

Answer

The key issues in rural development are :

1. **Development of infrastructure :** There is a lack of infrastructure in rural areas. Infrastructure development like electricity, irrigation, transport facilities, etc., needs to be addressed.

2. **Reduction of poverty :** The reduction of poverty is important because rural areas have the maximum poverty.
3. **Development of health facilities :** Rural areas lack proper health facilities. Better health facilities are necessary for physical growth of individuals.
4. **Development of productive resources :** Productive resources of each locality need to be developed to enhance employment opportunities. This will help in finding an alternative means other than crop cultivation to sustain life.
5. **Development of human resources :** There is a need to improve the quality of human resources in rural areas. It can be done by improving the literacy rate (especially female literacy), skill development, industrial training, etc.

PART-2

Basic Elements of Rural Development.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 1.5. **What are the basic elements of rural development ?**

Answer

Following are the three basic elements of rural development :

A. Basic Necessities of Life :

1. People have certain basic needs, which include food, clothes, shelter, basic literacy, primary health care and security of life and property.
2. When any one or all of them are absent, we may state that a condition of 'underdevelopment' exists.
3. Provision of the basic necessities of life to everybody is the primary responsibility of government.
4. Thus economic growth is a necessary condition for improvement of the 'quality of life' of rural people, which is rural development.

B. Self Respect :

1. Every person seeks some sort of self-respect, dignity or honour.
2. Absence or denial of self-respect indicates lack of development.

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C. **Freedom :**

1. Here freedom refers to political or ideological freedom, economic freedom and freedom from social servitude.
2. As long as society is bound by the servitude of men to nature, ignorance, other men, it can not claim to have achieved the goal of 'development'.
3. Servitude in any from reflects a state of underdevelopment.

PART-3

Importance of Rural Development for Creation of Sustainable Livelihoods.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 1.6. What is the importance of rural development for creation of sustainable livelihoods ?

Answer

1. Rural development is vital for creation of sustainable livelihoods.
2. It is essential for poverty eradication.
3. There is great value to be gained by coordinating rural development initiatives that contribute to sustainable livelihoods.
4. A healthy and dynamic agricultural sector is an important foundation of rural development, generating strong linkages to other economic sectors.
5. Rural livelihoods are enhanced through effective participation of rural people in the management of their own social, economic and environmental objectives.
6. Close economic integration of rural areas with neighbouring urban areas can narrow rural-urban disparities and expand sustainable livelihoods opportunities in rural areas.
7. There is considerable potential for rural job creation in building rural infrastructure, in the sustainable management of natural resources, waste and residues.
8. The success of sustainable livelihoods in rural area depends on making investments in environmental protection, rural infrastructure and in rural health and education.

PART-4

An overview of Policies and Programmes for Rural Development - Programmes in the Agricultural Sector.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 1.7. Enlist various policies and programmes undertaken by government of India for rural development in the agricultural sector.

Answer

1. Agriculture remains the main avenue for providing incomes and employment in rural areas.
2. Needless to say, agricultural planning is vital for rural development strategies.
3. The balanced growth of the agricultural sector can play an important role in creating better conditions for those depending on this sector.
4. Therefore, the government has rolled out new policies and programmes to benefit all the farmers.

Following are some important government policies and programmes in agriculture :

1. Pradhan Mantri Fasal Bima Yojana (PMFBY)
2. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
3. Paramparagat Krishi Vikas Yojana (PKVY)
4. Rainfed Area Development Programme (RADP)
5. National Watershed Development Project for Rainfed Areas (NWDPRA)
6. National Mission for Sustainable Agriculture (NMSA)

Que 1.8. Explain Pradhan Mantri Fasal Bima Yojana (PMFBY) and its objective.

Answer

Pradhan Mantri Fasal Bima Yojana (PMFBY) :

1. Pradhan Mantri Fasal Bima Yojana (PMFBY) is the government sponsored crop insurance scheme that integrates multiple stakeholders on a single platform.

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2. Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme was launched in India by Ministry of Agriculture & Farmers welfare, New Delhi from Kharif 2016 season onwards.
3. It is an actuarial premium based scheme under which farmer has to pay maximum premium of 2% for Kharif, 1.5% for Rabi food & oilseed crops and 5% for annual commercial/horticultural crops.
4. The remaining part of the actuarial/bidded premium is shared equally by the Centre and State Government.
5. An important purpose of the scheme is to facilitate quick claims settlement.
6. The claims should be settled within 2 months of harvest subject to timely provision of both yield data and share of premium subsidy by State Government.

Objectives of the Scheme :

1. To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests and diseases.
2. To stabilise the income of farmers to ensure their continuance in farming.
3. To encourage farmers to adopt innovative and modern agricultural practices.
4. To ensure flow of credit to the agriculture sector.

Que 1.9. Explain Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) and its objective.

Answer

1. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation and improving water use efficiency in a focused manner.
2. This scheme provides end to end solution on source creation, distribution, management, field application and extension activities.
3. The Cabinet Committee on Economic Affairs approved Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) in its meeting held on 1st July, 2015.
4. It was launched for providing end-to end solutions in irrigation supply chain, viz., water sources, distribution network and farm level applications.
5. It not only focuses on creating sources for assured irrigation, but also creating protective irrigation by harnessing rain water at micro level.

Objectives of the Scheme : The major objectives of PMKSY are as follows :

1. To achieve convergence of investments in irrigation at the field level.
2. Expand cultivable area under assured irrigation.

3. Improve on-farm water use efficiency to reduce wastage of water.
4. Enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop).
5. Enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture.
6. Attract greater private investment in precision irrigation system.

Que 1.10. Explain Paramparagat Krishi Vikas Yojna (PKVY) and its objective.

Answer

1. Paramparagat Krishi Vikas Yojna (PKVY) is a sub-component of Soil Health Management (SHM) scheme under National Mission of Sustainable Agriculture (NMSA).
2. It aims at development of sustainable models of organic farming through a mix of traditional wisdom and modern science to ensure long term soil fertility buildup, resource conservation and helps in climate change adapatation and mitigation.
3. It primarily aims to increase soil fertility and thereby helps in production of healthy food through organic practices without the use of agro-chemicals.
4. PKVY also aims at empowering farmers through institutional development through clusters approch.
5. PKVY trains farmers in farm practice management, input production, quality assurance, value addition and direct marketing through innovative means.
6. Participatory Gurantee System (PGS)-India programme is the key approach for quality assurances under the PKVY.
7. The farmers have option to adopt any form of organic farming in compliance of PGS-India standards.

Objectives of the Scheme :

1. Promote organic farming among rural youth/farmers/consumers/traders.
2. Disseminate latest technologies in organic farming.
3. Utilize the services of experts from public agricultural research system in India.
4. Organize a minimum of one cluster demonstration in a village.

Que 1.11. Explain Rainfed Area Development Programme (RADP) and its objective.

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Answer

1. Rainfed Area Development Programme (RADP) was launched in the year 2011-12 as a sub-scheme under Rashtriya Krishi Vikas Yojana (RKVY).
2. It aims at improving quality of life of farmers' especially, small and marginal farmers by offering a complete package of activities to maximize farm returns.
3. RADP focuses on integrated farming system for enhancing productivity and minimizing risks associated with climatic variabilities.

Objectives of the Scheme : The broad objectives of the scheme are :

1. Increasing agricultural productivity of rainfed areas in a sustainable manner by adopting appropriate farming system based approaches.
2. To minimise the adverse impact of possible crop failure due to drought, flood or uneven rainfall distribution through diversified and composite farming system.
3. Enhancement of farmer's income and livelihood support for reduction of poverty in rainfed areas.
4. Convergence of relevant developmental programmes in project area for optimal utilisation of resources by establishing an integrated and coordinated system involving different sectors and institutions.

Que 1.12. Explain National Watershed Development Project in Rainfed Areas (NWDPRA) and its objective.

Answer

1. National Watershed Development Project in Rainfed Areas (NWDPRA) is a special central assistance programme for the benefit of cultivators families living below poverty line.
2. The scheme of National Watershed Development Project for Rainfed Areas (NWDPRA) was launched in 1990-91.
3. National Watershed Development Project in Rainfed Areas (NWDPRA) focus on the field activities for uplifting of the land use pattern of the area and development of land and water resources.

Objectives of the Scheme : Objectives of the scheme are as follows :

1. Natural Resource Management such as Soil & Water Conservation Activities, Agronomic Conservation Practices, Run-off Management Structures, Water Harvesting Structure.
2. To enhance cash flow through employment generation.
3. To strengthen people's participation in project planning, implementation and monitoring.

4. To restore ecological balance of the catchments area through promotion of in situ moisture conservation.
5. To improve the socio-economic status of the cultivators.
6. Farm Production System.
7. Livelihood Support System.

Que 1.13. Explain National Mission for Sustainable Agriculture (NMSA) and its objective.

Answer

1. National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.
2. NMSA derives its mandate from Sustainable Agriculture Mission which is one of the eight Missions outlined under National Action Plan on Climate Change (NAPCC).

Objectives of the Scheme :

1. To make agriculture more productive, sustainable, remunerative and climate resilient by promoting location specific Integrated/Composite Farming Systems.
2. To conserve natural resources through appropriate soil and moisture conservation measures.
3. To adopt comprehensive soil health management practices based on soil fertility maps, soil test based application of macro and micro nutrients, judicious use of fertilizers etc.
4. To optimize utilization of water resources through efficient water management to expand coverage for achieving 'more crop per drop'.
5. To develop capacity of farmers and stakeholders, in conjunction with other on-going missions.
6. To pilot models in select blocks for improving productivity of rainfed farming by mainstreaming rainfed technologies refined through NICRA and by leveraging resources from other schemes.
7. To establish an effective inter and intra Departmental/Ministerial co-ordination for accomplishing key deliverables of National Mission for Sustainable Agriculture under the aegis of National Action Plan on Climate Change (NAPCC).

Que 1.14. What is the mandate of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) ? What are the core objectives and goals of MGNREGA ?

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Answer

Mandate of MGNREGA : The mandate of the MGNREGA is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

Core objectives of MGNREGA : The core objectives of the MGNREGS are :

1. Providing not less than one hundred days of unskilled manual work as a guaranteed employment in a financial year to every household in rural areas as per demand, resulting in creation of productive assets of prescribed quality and durability;
2. Strengthening the livelihood resource base of the poor;
3. Proactively ensuring social inclusion and
4. Strengthening Panchayati Raj Institutions.

Goals of MGNREGA : The goals are :

1. Social protection for the most vulnerable people living in rural India by guaranteeing wage employment opportunities.
2. Enhance livelihood security of the rural poor through generation of wage employment opportunities in works leading to creation of durable assets.
3. Rejuvenate natural resource base of rural areas.
4. Create a durable and productive rural asset base.
5. Empowerment of the socially disadvantaged, especially, women, Scheduled Castes (SCs) and Scheduled Tribes (STs), through the processes of a rights-based legislation.
6. Strengthen decentralised, participatory planning through convergence of various anti-poverty and livelihoods initiatives.
7. Deepen democracy at the grassroots by strengthening Panchayati Raj Institutions.

PART-5

Programmes in the Social Security.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 1.15. Enlist various policies and programmes undertaken by government of India for the social security of rural sector.

Answer

1. Social Security is both a concept as well as a system.
2. It represents a system of protection of individuals who are in need of such protection by the State as an agent of the society.
3. In 2015 Budget the government had announced following three social security schemes in a bid to move towards creating a universal social security system, targeted especially towards the poor and the underprivileged. The three social security schemes are :

A. Atal Pension Yojana (APY) :

1. APY currently is open to all Indian citizens in the 18-40 age group.
2. Under APY, there is a guaranteed minimum monthly pension for the subscribers ranging between Rs. 1,000 and Rs. 5,000.
3. After the subscriber's demise, the spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse.
4. After the demise of both the subscriber and the spouse, the nominee of the subscriber shall be entitled to receive the pension wealth, as accumulated till age 60 of the subscriber.

B. Pradhan Mantri Suraksha Bima Yojana (PMSBY) :

1. PMSBY offers accidental death and disability cover. A one-year cover, it can be renewed annually.
2. Under PMSBY, the risk coverage available is Rs. 2 lakh for accidental death and permanent total disability and Rs. 1 lakh for permanent partial disability.
3. All individual (single or joint) bank account holders in the 18-70 year age group are eligible to join PMSBY.
4. The premium of Rs. 12 per annum is to be paid by the account holder.
5. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company.

C. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) :

1. PMJJBY is a one-year life insurance scheme, with a cover of Rs. 2 lakh.
2. It offers coverage for death due to any reason, and is available to people in the 18-50 age group (life cover up to age 55) having a savings bank account.
3. It comes at a premium of Rs. 330 per annum per member and is renewable every year.

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4. The scheme is being offered by Life Insurance Corporation and all other life insurers.

PART-6

Programmes in the Area of Social Sector.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 1.16. Enlist various policies and programmes undertaken by government of India for the social sector.

Answer

Following are some rural development programmes in area of social sector undertaken in India :

1. 20 – Point Programme.
2. Minimum Needs Programme (MNP).
3. Food For Work Programme (FFW).
4. National Rural Employment Programme (NREP).
5. Rural Landless Employment Guarantee Programme (RLEGP).
6. Jawahar Rozgar Yojana (JRY).
7. Self-Employment for the Educated Unemployed Youths (SEEUY).
8. Integrated Rural Development Programme (IRDP).
9. Indira Awas Yojana (IAY).

Que 1.17. Explain Twenty Point Programme (TPP) and its objective.

Answer

1. The Twenty Point Programme was initially launched in 1975 and was subsequently restructured in 1982 and again on 1986.
2. With the introduction of new policies and programmes it has been finally restructured in 2006 and it has been in operation at present.
3. Under this programme priority areas were identified, which required positive and immediate action.
4. The Programmes and Schemes under TPP-2006 are in harmony with the priorities contained in the National Common Minimum Programme,

the Millennium Development Goals of the United Nations and SAARC Social Charter.

5. The restructured Programme, called Twenty Point Programme – 2006 (TPP-2006), was approved by the Cabinet on 5th October, 2006.
6. The 20 points of the Programme and its 66 items have been carefully designed and selected to achieve the various objectives.
7. Many of the items of the 20-point programme fall within the preview of State sector.

Objective of Twenty Point Programme :

1. The basic objective of the 20-Point Programme is to eradicate poverty and to improve the quality of life of the poor and the under privileged population of the country.
2. The programme covers various socio-economic aspects like poverty, employment, education, housing, health, agriculture and land reforms, irrigation, drinking water, protection and empowerment of weaker sections, consumer protection, environment etc.

Que 1.18. Explain Minimum Needs Programme (MNP) and its objective.

Answer

1. The Minimum Needs Programme (MNP) was launched in the Fifth Five Year Plan.
2. Its objective was to ensure a basic minimum standard of life for all sections of people living in the rural areas of the country.
3. The strategy was to establish a network of facilities to attain an acceptable level of social consumption in respect of selected items within a stipulated time-frame.
4. Initially, there were eight components of MNP, viz., elementary education, rural health, rural water supply, rural electrification, rural roads, rural housing, environmental improvement of urban slums and nutrition.
5. Adult education was added to the list of MNP components in the Sixth Plan.
6. Rural domestic energy, rural sanitation and public distribution system were added during the Seventh Plan.
7. While in some areas of MNP, great strides have been made since the launching of the programme, for certain other components of the programme, the extent of achievement are below acceptable levels.
8. Further, the inter-State differences in the levels of achievement still remained very high.

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Objectives : The objectives to be achieved by the end of the Eighth Five Year Plan are :

A. Rural health :

1. One peripheral health centre for 30,000 population in plains and 20,000 population in tribal and hilly areas.
2. One sub-centre for a population of 5000 people in the plains and for 3000 in tribal and hilly areas.
3. One community health centre for a population of 100,000.
4. The establishment of peripheral health centres, their up gradation also come under MNP.

B. Nutrition :

1. To extend support of nutrition to 11 million eligible persons.
2. To consolidate mid-day meal program and link it to health, potable water and sanitation.

Que 1.19. Explain Food For Work Programme (FFW) and its objective.

Answer

1. The Food for Work Programme was launched in April 1977.
2. The programme aims at generation of additional employment opportunities in rural areas and creation of durable community assets, which would strengthen the rural infrastructure.
3. The workers were paid in food grains for the job performed by them.
4. The scheme was for manual unskilled labor implemented with the assistance of the Central Government by supplying free food grains.
5. The enactment of this scheme is done by the Planning Commission in consultation with the Ministry of Rural Development along with State Governments.
6. The District Collector was the officer in charge at the district level and will oversee planning, coordination and implementation of this scheme.
7. In 2006 the Food for Work Programme got merged with Mahatma Gandhi National Rural Employment Guarantee Act with many changes in policy enactment, implementation and control.

Objectives of the Food For Work :

1. The primary objective was to save the lives of the poor by giving them food grains.
2. Secondary objective was to make them do some work for national building such as construction of roads Kacha to semi Kacha, clearing of debris and cleaning of historical monuments, ground work on some irrigation and agriculture work etc.

Que 1.20. Explain National Rural Employment Programme (NREP) and its objective.

Answer

1. The NREP was launched in 1980 with a view to significantly increase employment opportunities in rural areas.
2. This was viewed as a major step towards poverty alleviation.
3. The NREP replaced the food for work (FFW) programme.
4. The function of NREP was :
   i. Creation of a large quantum of man days of work per year for the unemployed and under employed in rural areas.
   ii. Creation of durable community assets to strengthen infrastructural facilities in rural areas.
5. In all works under NREP, preference was given to landless labour.
6. NREP was centrally sponsored programme with equal sharing of the expenditure by the centre and the states.

Objectives :

1. Generation of additional gainful employment for unemployed and under employed persons (both men and women) in rural areas.
2. Creation of productive community assets for direct and continuing benefits to the poor.
3. Improvement in the overall quality of life in the rural areas.

Que 1.21. Explain Rural Landless Employment Guarantee Programme (RLEGP) and its objective.

Answer

1. The RLEGP was launched in 1983-84.
2. While most of the objectives and stipulations under this were similar to those of NREP, it was to be limited only to the landless, with guaranteed employment of 100 days.
3. Programme design and implementation is almost identical to the NREP.
4. This was a centrally sponsored programme.
5. There was earmarking of funds specifically for certain activities : 25 per cent for social forestry, 10 per cent for works benefitting only the Scheduled Castes/Scheduled Tribes and 20 per cent for housing under Indira Awaas Yojana.
6. The RLEGP was merged with the NREP in the 1989-90 annual plan.

Objectives : The RLEGP was launched with the objective of :

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1. Improving and expanding employment opportunities for the rural landless with a view to providing guarantee of employment to at least one member of every landless household up to 100 days in a year.
2. Creating durable assets for strengthening the infrastructure so as to meet the growing requirements of the rural economy.

Que 1.22. Explain Jawahar Rozgar Yojana (JRY) and its objective.

Answer

1. Jawahar Rozgar Yojna was launched on April 1, 1989 by merging National Rural Employment Program (NREP) and Rural Landless Employment Guarantee Programme (RLEGP).
2. Expenditures were born by central and state in 80 : 20 ratios.
3. The people below the poverty line were the target group for employment.
4. The preference was given to the Scheduled Castes, Scheduled Tribes and freed bonded labourers.
5. Thirty percent of the employment opportunities were reserved for women in rural areas.
6. Gram Panchayats were involved in the planning and implementation of the programme.
7. Since April 1, 1999 this Yojna was replaced by Jawahar Gram samridhi Yojna.
8. Later from September 25, 2001, Jawahar Gram Samridhi Yojna was merged with Sampoorna Grameen Rozgar Yojna.

Objectives :

1. The main objective of the yojana was additional gainful employment for the unemployed and under-employed persons in rural areas.
2. The other objective was the creation of sustained employment by strengthening rural economic infrastructure and assets in favour of rural poor for their direct and continuing benefits.

Que 1.23. Explain Self-Employment for the Educated Unemployed Youths (SEEUY) and its objective.

Answer

1. During 1983-84, Govt. of India started Self-Employment for the Educated Unemployed Youth (SEEUY) scheme.
2. This scheme was implemented with clear guidelines regarding eligibility criteria and institutional mechanism.
3. Apart from this, the state-wise, district-wise and bank-wise targets were also indicated.

4. It introduced effective monitoring and evaluation of the scheme at various levels in order to promote self-employment for the educated unemployed youth in the country through setting up of industry, service and business enterprises of their own.
5. Package of assistance made available to the beneficiaries under the scheme include the provision of subsidy, loan on easy terms and conditions, and provision of necessary information and guidance for setting up of self-employed ventures.
6. This scheme was implemented as a central scheme for a period of 11 years between 1983-84 and 1993-94.
7. Self-Employment for the Educated Unemployed Youths (SEEUY) was merged with Prime Minister's Rozgar Yojana (PMRY) from 1994-95.

Objective :

1. The objective of the scheme is to encourage the educated unemployed youth to undertake self-employment ventures in Industry, Services and Business through a provision of a package of assistance.

Que 1.24. Explain Integrated Rural Development Programme (IRDP) and its objective.

Answer

1. The concept of an Integrated Rural Development Programme was first proposed in the Central Government Budget for 1976-77. However the programme came into operation in 1978-79.
2. The aim of the program is to provide employment opportunities to the poor as well as opportunities to develop their skill sets so as to improve their living conditions.
3. Besides providing the necessary subsidies to people below poverty line, this scheme also helps them to enhance their living standards.
4. The program is considered one of the best yojanas to do away with poverty related problems by offering those who fell below the poverty line the necessary subsidies in tandem with employment opportunities.

Objectives of the Integrated Rural Development Program (IRDP) :

1. To help families who lie below the poverty line and to enhance their state of living.
2. To empower the poor by helping them develop at every level.
3. Providing productive assets and inputs to its target groups.

Que 1.25. Explain Indira Awaas Yojana (IAY) and its objective.

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Answer

1. Indira Awaas Yojana (IAY) was a sub-scheme of the Rural Landless Employment Guarantee Programme (RLEGP) and a social welfare programme that was launched in 1985.
2. It was the flagship housing programme of the Ministry of Rural Development and worked toward constructing houses for the below-poverty-line (BPL) population in rural India.
3. It provided grant for the construction of houses to members of Scheduled Caste/Scheduled Tribes, freed bonded labours and to non-SC/ST category below the poverty line.
4. The beneficiaries are selected from the Below Poverty Line (BPL) list approved by the Grama Sabha.

Objectives : The objectives of the Indira Awaas Yojana are listed below :

1. To provide support during the construction of houses in rural areas.
2. To support the construction of houses with adequate provisions, including workplaces within the house.
3. To design the houses based on the requirements of the dweller.
4. To promote the use of technology and material that is affordable, conductive for generating employment, environment-friendly and sustainable.
5. To empower and encourage Panchayats to take a lead role at the village level for the implementation of this housing scheme.

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2 UNIT

Rural Development Programmes

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PART-1

Sriniketan Experiment.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.1. **Write a short note on : Sriniketan Experiment.**

Answer

1. During the time when Tagore was in charge of the family's estates in East Bengal he was exposed to the poverty and oppression engulfing the rural mass.
2. This whole scenario made him keenly sensitive towards these people and he decided to pull them out from this poverty and oppression.
3. Tagore's ideological framework attracted Leonard Elmhirst, a British agronomist to come to India upon the invitation of Tagore to work with him.
4. They both began to formulate methods for social and economic change.
5. To translate his dream into reality, the Institute of Rural Reconstruction in Sriniketan was established in 1920.
6. The object of Sriniketan programme is to bring back life in its completeness into the villages making them self-reliant and self-respectful. The objectives of the mission were :
   i. To win the friendship and affection of villagers and cultivators by talking a real interest in all that concerns their lives and welfare, and by making a lively effort to assist them in solving their most pressing problems.
   ii. To take the problem of the village and the field to the class room for study and discussion and to the experimental farm for solution.
   iii. To put the students in the way of acquiring practical experience in cultivation, dairy, animal husbandry, poultry keeping, carpentry, and smithing, weaving and tannery; in practical sanitation work; and in the art and sprit of cooperation.
   iv. To give the students elementary instruction in the science connected with their practical work.
   v. To encourage in the staff and students of the department itself a spirit of sincere service and willing sacrifice for the people of the surrounding villages.

   vi. To train the students to a due sense of their own intrinsic worth, physical and moral and in particular to teach them to do with their own hands everything which a village householder or a cultivator does or should do for a living, if possible, more efficiently.
7. The experiment was strongly supported by a team of foreigners and Bengalis.
8. The Sriniketan programme covered broadly four general areas: agriculture, crafts and industries, village welfare and education.
9. The agricultural activities were based on three phases :
   i. experiment;
   ii. training, and
   iii. extension.
10. Extension activities were given much priority. A Demonstration Plot was created to impart training and education to all the farmers through real life situation.
11. One or two agricultural workers from Sriniketan often used to go to the villages and farmers to supervise all activities.
12. Dairy, poultry, pisiculture and bee-keeping were also some of the salient activities associated with the experiment in view of augmenting the rural resources and over all development of the villagers.

Significance of Sriniketan programme :

1. The Cooperative movement was a significant aspect of the experiment.
2. Another concept 'Dharmagola' reflecting the principle of cooperative was introduced in 1928 for the benefit of the villagers. During the harvesting time, every family used to deposit some amount of paddy in the respective Dharmagola and in time of exigencies they could buy some after paying minimum interest within their affordability.
3. Mahila Samities (Women's Association) played a considerable role in the economic and social welfare of the community.

Drawbacks :

1. This institute could not get Government help and support.
2. It could not do research work and hence the programmes remained limited.

PART-2

Gurgaon Experiment.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

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Que 2.2. **Write a short note on : Gurgaon Experiment.**

Answer

1. Rural upliftment movement on a mass scale was first started by Mr. F. L. Brayne in 1920.
2. He was prompted by the backwardness, poverty and misery of the people.
3. After seven years of study he developed a scheme called "The Gurgaon scheme" with the following objectives :
   i. To increase crop production,
   ii. To control extra expenditure,
   iii. To improve the health,
   iv. To develop the feeling of women-education, and
   v. Home development work.
4. He took the whole district as the field of operation and approached the area with every form of propaganda and publicity.
5. Under his programme 'village guides' were posted in each village, who acted as the channel to pass on the information to villagers.
6. The programme introduced improved seeds, implements, methods of cultivation, etc.
7. The activities introduced by Brayne were :
   i. A school of rural economy to train the village guides in 1925.
   ii. A domestic school of economy to train groups of women under women and children welfare work in 1926.
   iii. Health association, which ran five health centres in the district.
   iv. A women's Institute at Gurgaon to manage the ladies' garden in Gurgaon.

Drawbacks :

1. As the village guides were not technical men, very little permanent value was achieved.
2. The project could not develop leadership in the villages that would continue work when the village guides had left the villages.
3. This project was based upon the sentiments of F.L. Brayne and when he was transferred, gradually this programme stopped.
4. The main reason for the failure of this programme was that the reforms were imposed on the people, rather than initiated by themselves.

PART-3

Marthandam Experiment.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.3. **Write a short note on : Marthandam Experiment.**

Answer

1. The work was commenced by Dr. Spencer Hatch an American Agricultural expert in Travancore under the auspicious of YMCA in 1921.
2. The villages in Marthandam area were undeveloped economically and the economic condition of the native majority was poor.
3. The main objectives of this project were :
   i. Spiritual development ii. Mental development
   iii. Physical development iv. Social development
   v. Economic development
4. Dr. Hatch implemented an all round development in agriculture, public health and education.
5. For this project, the extension secretary was appointed to supervise the activities of the group.
6. Marthandam was in a strategic position to serve the villages.
7. It kept prize bulls and goats, model bee-lives, demonstration plots for improving grain and vegetable seeds, poultry runs with prize laying-hens, a weaving shed, etc.
8. Inside the centre, there was equipment like honey extractors, health charts and the items needed for other cottage vocations.
9. At the centre, cottage vocations were taught and agricultural implements tested. The emphasis throughout was on self-help and co-operation.
10. The successful output of this project was the Egg-selling Club. In 1939 which became a self governing body.
11. Another co-operative society was honey club, where the villagers were taught the use of modern bee-hives and extracted honey scientifically. The honey was cured and marketed co-operatively.

Drawbacks :

1. The main shortcomings of the project were inadequate funds and governmental help.
2. The whole programme was centred on a person and after the death of Dr. Hatch, there was a conflict on the question of leadership.
3. Due to no economic advantage to the non-paid workers, this programme could not survive.

PART-4

Baroda Experiment.

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Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.4. **Write a short note on : Baroda Experiment.**

Answer

1. This movement was started by V.T. Krishnachari in 1932 in the Baroda state where he was Dewan at that time.
2. The first objective was to bring about a rapid increase in standards of living, industrialization and rapid expansion of the educational system.
3. The second objective was to increase agricultural production through the provision of basic necessities.
4. This Project was started in the district of Navsari in the Gujarat State.
5. Many programmes such as gardening, poultry-farming, bee-keeping, spinning and weaving were organized.
6. Re-stabilization of Panchayats and other programmes of village progress were organized.
7. The adult education had been extended.

Working System :

1. By personal education and contact by the village guides.
2. To use the school teacher of village in the extension of programme.
3. To use the traditional means of extension.

PART-5

Firkha Development Scheme.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.5. **Write a short note on : Firkha Development Scheme.**

Answer

1. The Firka Development Scheme launched by Madras Government in 1946 aimed at the attainment of the Gandhian ideal of "Village Swaraj".
2. This scheme aimed at bringing educational, economic, sanitary and other developmental activities in villages and also revitalise the spirit of the people and make them self-confident and self-reliant.
3. Among Pre-Independence project, this was the biggest project.

4. The short term objectives of the scheme was to develop basic amenities and an institutional framework for carrying out communication, water supply, sanitation, formation of panchayats and cooperatives.
5. The long term objectives were to attain self-sufficiency in food, clothing, shelter, development of agriculture, animal husbandry, khadi and village industries.
6. The administrative machinery consisted of Director of Rural Welfare at the State level, the Collector at District level, the Rural Welfare Officer at Firka level and 5 to 10 Gramasevaks under him. Besides these, staffs for Agriculture and Public Works were also provided for every Firka.
7. In 1953-54, when the Community Development Programme and National Extension Service Programme were adopted by Madras State, the Firka Development Scheme was merged with it.

PART-6

Etawah Pilot Project.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.6. **Describe Etawah Pilot Project.**

Answer

1. This project was started in 1948 by Mr. Albert Mayer of USA who came to India with the American forces in 1944.
2. He was the originator of this project at a village called Mahewa in UP.
3. A pilot project for development of Etawah district in UP was formulated by him with the following objectives :
   i. To know the degree of productive and social improvements, through self confidence and cooperatives;
   ii. To find how quickly these results could be attained;
   iii. To know whether the results remain permanent even after the special pressure is withdrawn; and
   iv. To assess how far the results were reproductive in other places.
4. In the project, development officers at various levels were posted.
5. At village level, there was a 'multi-purpose' village level worker (VLW) with four or five villages under him.
6. This programme works were, by and large, similar to earlier projects; introduction of improved variety seeds, chemical fertilizers, improved implements, plant protection measures, horticultural development, soil conservation, improved cultural practices and the like.

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7. There were projects in animal husbandry, cooperation, credit provision, marketing and supply, improvements of roads, water supply, drainage etc.
8. There were adult literacy programmes, tour for farmers, village leader training camps, mass contact programes, etc.
9. Initially the work was started in 64 villages. After one year the number of villages covered by the project went up to 97. In 1951, another 125 villages were included.
10. This project was finally merged with the National Extension Service (NES) block.
11. The most convincing achievement of this project was in agriculture, particularly in wheat production due to adoption of improved production technologies.
12. This project solved the problem of unemployment and under-employments.
13. Success gained in Etawah could not be maintained after Mayer's departure in 1957.

PART-7

Nilokheri Experiment.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.7. **Describe Nilokheri Experiment.**

Answer

1. It started during 1948 under the leadership of S.K.Dey who was then, the Minister of Community Development.
2. Its primary purpose was to develop a new township to rehabilitate displaced persons from West Pakistan.
3. The project was built in a swampy barren land around the vocational training centre on the highway of Delhi and Ambala.
4. S.K.Dey launched the new scheme called 'Mazdoor Manzil' for construction of township at Nilokheri.
5. This scheme gave the people :
   i. Training on agricultural implements preparation,
   ii. Training on cottage industries,
   iii. Training on carpentry etc.

6. Alongside technical and vocational training, work centres were started in the crafts like weaving calico printing, soap making, laundry, bakery, tinsmithy, blacksmithy, general mechanics, leather and a multitude of other crafts and trades.
7. The Nilokheri project was unlike any other village development project.
8. Its objective was to rehabilitate the refugees in a planned settlement where they could get everything which is required for a town or a village.
9. The colony had school, an agricultural farm, polytechnic training centre, dairy, poultry farm, piggery farm, horticulture garden, printing press, garment factory, engineering workshop, soap factory, etc.
10. Nilokheri was an excellent exercise in the planning of a town.

PART-8

Approaches to Rural Community Development.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.8. **What do you understand by Rural Development ?**

Answer

1. Rural Development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas.
2. Traditionally, rural development was centred on the misuse of land-intensive natural resources such as forestry and agriculture.
3. However today, the increasing urbanisation and the change in global production networks have transformed the nature of rural areas.
4. Rural development still remains the core of the overall development of the country.
5. More than two-third of the country's people are dependent on agriculture for their livelihood.
6. One-third of rural India is still below the poverty line. Therefore, it is important for the government to be productive and provide enough facilities to upgrade their standard of living.
7. Rural development is a term that concentrates on the actions taken for the development of rural areas to improve the economy.
8. However, following few areas demand more focused attention :
   i. Education.

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ii. Public health and Sanitation.
iii. Women empowerment.
iv. Infrastructure development (electricity, irrigation, etc.).
v. Facilities for agriculture extension and research.
vi. Availability of credit.
vii. Employment opportunities.

Que 2.9. Give the importance and objectives of Rural Development.

Answer

Importance of Rural Development :

1. Rural development is important not only for the majority of the population residing in rural areas, but also for the overall economic expansion of the nation.
2. Rural development is considered to be of noticeable importance in the process of the evolution of the nation.
3. It is a strategy that tries to obtain improved productivity, higher socio-economic equality, and stability in social and economic development.
4. The primary task is to decrease the famine that exists in roughly about 70 percent of the rural population, and to make sufficient and healthy food available.
5. The secondary task is to ensure the availability of clothing and footwear, a clean environment and house, medical attention, recreational provision, education, transport, and communication.

Objectives of Rural Development :

1. To improve productivity and wages of rural people.
2. To guarantee increased and quick employment possibilities.
3. To demolish unemployment and bring a notable decline in underemployment.
4. To guarantee an increase in the standard of living of the underprivileged population.
5. To provide the basic needs : elementary education, healthcare, clean drinking water, rural roads, etc.

Que 2.10. What are different approaches to rural development in India ?

Answer

1. There are no universally accepted approaches to rural development. It is a choice influenced by time, space and culture.
2. The term rural development connotes overall development of rural areas to improve the quality of life of rural people.

3. It encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socioeconomic infrastructure, community services and facilities and, above all, human resources in rural areas.
4. Hence the types of approaches to rural development are as follows :
   i. Broad front Approach.
   ii. Sectoral Approach.
   iii. Participatory Approach.
   iv. Area Development Approach.
   v. Target Approach.
   vi. Basic Needs Approach.
   vii. Employment-oriented Integrated Approach to Rural Development.
   viii. Integrated Development Approach.
   ix. Growth Center Approach.
   x. Community-Driven Development (CDD) or Approach.
   xi. Gandhian Approach.
   xii. Tagore Approach.

Que 2.11. Write a short note on : broad-front development approach.

Answer

1. Community Development and Panchayat Raj were often described as broad-front development strategies as they aimed at development of villages covering all the major spheres like Agriculture, Animal Husbandry, Rural Industries, Communication, Health, Education, Women Welfare and Social Welfare.
2. In early fifties, rural development efforts began with broad-front development approach.
3. The Community Development Programmes (CDP) and National Extension Service (NES) initiated in 1952 fell under this approach.
4. Though CDP, as a holistic approach, did not succeed as expected. The impact of programme was ephemeral.
5. It could not make a dent into social fabric as was expected. The critics also point out that :
   i. It brought about a great disparity between the rich and the poor,
   ii. It hardly touched the problem of meeting the felt needs of the people,
   iii. It failed to bring about the process of modernization through social education, and
   iv. Lack of people's participation.
6. In spite of the criticisms these programme's added a new dimension to the process of change and generated community consciousness to solve community problems.

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7. The broad-front development approach was a significant approach, which laid the foundation stone for the upliftment of rural India.

Que 2.12. Write a short note on : Sectoral Approach.

Answer

1. Sectoral development planning in individual sectors like education, health, housing and social security are included in sectoral approach of development.
2. This approach advocates compartmentalization of development in different sectors.
3. Its inadequacies stem from this compartmentalized approach.
4. By 1960's the situation was rather critical on the food front. The need for great concentration on food production led to strategy for locating potential sectors and well-endowed districts and areas capable of yielding higher agricultural production.
5. More attention was paid in improving productivity per acre than on extending the acreage.
6. For this purpose Intensive Agriculture Development Programme (IADP) and Intensive Agricultural Area Programme (IAAP) were launched.
7. Both IADP and IAAP constituted landmarks in the development of agriculture.
8. The programmes placed agriculture on a qualitatively different footing with wide ranging repercussions on rural scenario.
9. The programmes resulted in a spectacular breakthrough in total agricultural production and productivity per hectare but at the expense of social equality and social justice.

Que 2.13. Write a short note on : Participatory Approach.

Answer

1. This concept has been developed from Participatory Development (PD).
2. Participatory development is a process through which stakeholders can influence and share control over development initiatives, and over the decisions and resources that affect themselves.
3. Participatory Development (PD) is a process to engage local populations in development projects.
4. PD uses local decision making and capacities to steer and define the nature of an intervention.
5. PD aims at achieving a localized capital accumulation process based on the skills development and local resources generation.
6. The essential feature of PD is social mobilization.
7. PD gives a new self-confidence through which the community can engage in more ambitious projects involving collective action and management.

Que 2.14. Write a short note on : Area Development Approach.

Answer

1. This approach contemplates that development of an area depends not only on the development of an adequate infrastructure network but also the way factors of the local economy are activated around the production infrastructure.
2. In other words, for development of an area, spatial and functional integration is necessary.
3. Thus, while rural growth centers provide ideal locations for the provision of infrastructural facilities, their hinterlands are regarded as basic planning units for integrated multi-sectoral planning to achieve integrated development of an area.
4. The approach, while taking area poverty into consideration, provides a balance between various sectoral activities as well as spatial pattern of growth; however, it does not ensure that economic growth is being shared by all classes and communities of the rural areas.

Que 2.15. Write a short note on : Target Approach.

Answer

1. In order to accommodate the lagging sectors/regions rural development was re-conceptualized to highlight the improvement of the social and economic life of a specialized group of people.
2. The target group comprised of marginal and small farmers, landless agricultural labourers for whom special programmes such as Small Farmer Development Agency (SFDA) and Marginal Farmers Development Agency (MFALDA) were started.
3. It was noticed that the target group approach showed a better results where information facilities were satisfactory and administrative and organizational arrangements were reasonably strong.
4. This approach was for the correction of regional imbalance.
5. Many programmes of Target Approach like Tribal Area Development Programme (TADP), Hill Area Development Programme (HADP), Drought Prone Area Programme (DPAP), Desert Development Programme (DDP), and Command Area Development Programme (CADP) were fairly successful in terms of implementation.

Que 2.16. Write a short note on : Basic Needs Approach.

Answer

1. The basic needs approach gives primacy to the need for a minimum standard of living of the poor as a central concern of development planning.

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2. It therefore contributes to the formulation of a development strategy, which aims at reducing poverty and inequality, promoting growth of employment and distributive justice.
3. The basic needs concept is a wider scope covering personal and social consumption and also human rights, peoples participation, employment and growth with justice.
4. The Minimum Needs Programme (MNP) in India was introduced in 1974 during the first year of fifth plan period.
5. The fifth plan proposed MNP with the objectives of establishing network of basic services and facilities of social consumption in all areas of upto nationally accepted norms within in a specified time frame.
6. It is essentially a programme of investment in human resources development and seeks to improve the consumption of those living below poverty line and thereby improving productive efficiency of people and their quality of life.

Que 2.17. Write a short note on : Employment-oriented Integrated Approach to Rural Development.

Answer

1. With a view to overcome the limitations of earlier approaches and to improve the quality of life of the poor living in the rural areas, a multilevel, multi-sector, with multi-section concept of integrated rural development was launched in 1978-79.
2. The different programmes were brought under single umbrella of Integrated Rural Development Programme (IRDP).
3. It aimed at ensuring accelerated welfare and development of the poorest of the poor based on Gandhian concept of Antyodaya.
4. Several programmes for providing employment to rural poor, namely, rural works programme, rural employment guarantee programme, IRDP, Development of Women and Children in Rural Areas (DWCRA) and Jawahar Rozgar Yojana (JRY) were introduced.

Que 2.18. Write a short note on : Integrated Development Approach.

Answer

1. The area development approach by and large failed to address the question of inequalities in the distribution of employment, incomes and assets.
2. In the context of this problem the integrated development approach has been developed.
3. A mere geographical emphasis, as is the case with the area development approach, has been found to be inadequate in solving the problems.
4. The Indian economy and social structure are characterized by widespread poverty, poor health conditions, illiteracy, exploitation, inequitable distribution of land and lack of infrastructure and public utilities.

5. This means that the problem requires an approach that will take into account all these factors in devising a comprehensive strategy to further rural development.
6. The concept of "integrated rural development" came into vogue with the need for a multipurpose thrust to rural planning.
7. It stresses that various facets of rural development, which have an impact on rural life, are interrelated and cannot be looked at in isolation. Thus, an integrated approach towards rural development is essential.

Que 2.19. Write a short note on : Growth Center Approach.

Answer

1. It is most appropriate for planning integrated rural development.
2. Based on the principle of "equal accessibility", this approach brings all facilities, services and local administration within easy reach of the population.
3. The growth center are equipped with the following facilities :
   i. Training center to impart practical training and build capacity to enhance productivity of agriculture and rural industries.
   ii. Mobile training-cum-demonstration unit to provide on the spot training, repair and maintenance, services for agricultural and industrial machineries.
   iii. Marketing-cum-warehousing facilities for providing safe storage and marketing of farm produce and cottage industries products.
   iv. Forest and grass nursery to provide fruits, fuel, fodder and forest cover.
   v. Developmental school based on the " earning while learning principle".
   vi. Residential housing complex for workers in the project area.

Que 2.20. Write a short note on : Community-driven development (CDD) or Approach.

Answer

1. It is derived from community-based development (CBD).
2. The underlying assumption of CDD projects are that :
   i. Communities are the best judges of how their lives and livelihoods can be improved, and
   ii. If provided with adequate resources and information, they can organize themselves to provide for their immediate needs.
3. CDD programmes are motivated by their trust in people and hence it advocates people changing their own environment as a powerful force for development.

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4. By treating poor people as assets and partners in the development process, CDD is more cost-effective compared to centrally-led NGO-based programmes.
5. CDD can also be supported by strengthening and financing community groups, facilitating community access to information, and promoting an enabling environment through policy and institutional reform.

PART-9

Approaches to Rural Community Development : Tagore Approach.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.21. Write a short note on : Tagore approach to rural community development.

Answer

Tagore as a great visionary realised the logical, scientific and realistic way of the solutions to problems associated with the lives of the rural mass.

A. First phase of Rural Reconstruction – East Bengal Experiment :

1. Tagore came into direct contact with the rural Bengal after he took the charge of their Zamindari estate at East Bengal.
2. It was during that period the idea of rural reconstruction came to his mind. That was the beginning of his rural reconstruction programme.
3. His programme included health, education, cottage industries, agriculture, fisheries, weaving etc.
4. He introduced the experiment of tractor for cultivation, furnace for potteries and ceramics, a husking machine for paddies.
5. An all-round development of a village was his ultimate objective which to his mind was necessary for making a self-sufficient and self-confident society.

B. Rural Bank :

1. The concept of rural bank occupies a very significant place in Tagore's Rural Reconstruction Programme.
2. While acting as a Zamindar, he observed that one of the main reasons of rural poverty was the ruthless exploitation by the Zamindars, the middlemen and the money lenders.
3. The only way to rescue the villagers was to lend money at a rate of lower interest.
4. With this objective, Tagore established Patisar Bank in 1905.

C. Sriniketan Experiment :

1. The institution of Sriniketan was not an isolated experiment, but an integral part of Tagore's total educational and reconstruction work.
2. The objectives of the mission were :
   i. To win the friendship and affection of villagers and cultivators by talking a real interest in all that concerns their lives and welfare, and by making a lively effort to assist them in solving their most pressing problems.
   ii. To take the problem of the village and the field to the class room for study and discussion and to the experimental farm for solution.
   iii. To put the students in the way of acquiring practical experience in cultivation, dairy, animal husbandry, poultry keeping, carpentry, and smithing, weaving and tannery; in practical sanitation work; and in the art and sprit of cooperation.
   iv. To give the students elementary instruction in the science connected with their practical work.
   v. To encourage in the staff and students of the department itself a spirit of sincere service and willing sacrifice for the people of the surrounding villages.
   vi. To train the students to a due sense of their own intrinsic worth, physical and moral and in particular to teach them to do with their own hands everything which a village householder or a cultivator does or should do for a living, if possible, more efficiently.

D. Rural Industries :

1. Tagore felt it necessary to revitalize the decadent cottage industries and to train the local artisans and village youth so that they could make use of the new innovations.
2. With this idea he set up Shilpa Bhavana at Santiniketan.

E. Institute of Rural Reconstruction :

1. The Institute of Rural Reconstruction started operating through two broad divisions of work.
2. It maintained a number of demonstration and service units concerning agriculture, animal husbandry, cottage industries, health, education and village organization.
3. The institute manifested itself in three different types of activities namely research, extension and education.

F. Rural Library :

1. Rural library was an essential part of the rural reconstruction programme of Tagore.
2. The utility of library has been always recognized by Tagore.
3. So, from the very beginning there was a central library for learning and research.
4. Another local library to serve the local people and to grow interest for reading and learning among them.

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5. The most unique feature of this library system was the introduction of circulating library in 1925.
6. It was actually a mobile library where one village worker used to give door to door service by carrying books in a bag.

PART-10

Approaches to rural community development : Gandhian Approach.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.22. **Describe Gandhian approach to rural community development.**

Answer

1. Gandhian approach to rural development attaches supreme importance to moral values.
2. It gives primacy to moral values over material conditions.
3. The Gandhians believe that the source of moral values in general lies in religion and Hindu scriptures like the Upanishads and the Gita.
4. The concept of 'Rama Rajya' is the basis of Gandhiji's idea of an ideal social order.
5. Gandhiji defined Rama Rajya as "sovereignty of the people based on moral authority".
6. Following are the basic tenents of the Gandhian ideal social order :

A. Ideal Village :

1. The village is the basic unit of the Gandhian ideal social order.
2. Gandhi's ideal village belongs to the Pre-British period, when Indian villages were supposed to constitute the federation of selfgoverning autonomous republics.
3. According to Gandhiji, this federation will be brought about not by compulsion but by the voluntary offer of every village republic to join such a federation.
4. The work of the central authority will only be to coordinate the work of different village republics and to supervise and manage things of common interest, as education, basic industries, health, currency, banking etc.
5. The central authority will have no power to enforce its decisions on village republics except the moral pressure or power of persuasion.

B. Decentralisation :

1. Gandhi firmly believes that village republics can be built only through decentralisation of social and political power.

2. In such a system decision-making power will be vested in the Village Panchayat.
3. The representatives would be elected by all adults for a fixed period of five years.
4. The elected representatives would constitute a council, called the Panchayat.
5. The Panchayat exercises legislative, executive and judicial functions.
6. It would look after education, health and sanitation of the village.
7. Resources for Gandhian approach to managing village affairs would be raised from the villages.
8. The Panchayat would play its role in propagating the importance of moral and spiritual values among the rural people.

C. Self-sufficiency :

1. The village should be self-sufficient as far as its basic needs – food, clothing, shelter and other necessities – are concerned.
2. The village should produce food-crops and cotton in order to meet its requirements.
3. Some lands should also be earmarked for cattle and for a playground for adults and children.
4. Village economy should be planned with a view to providing full employment to all the adults of the village.
5. Each man should be guaranteed employment to enable him to meet his basic needs in the village itself so that he is not forced to migrate to towns.

D. Industrialization :

1. Industrialization leads to passive or active exploitation of the villages.
2. Industrialization replaces manpower and hence it adds to unemployment.
3. In order to avoid such a catastrophe, village and cottage industries should be revived.
4. They provide employment to meet the needs of the villagers and facilitate village self-sufficiency.
5. Gandhians are not against machine per se if it meets two aims: self-sufficiency and full employment.
6. According to Gandhiji, there would be no objection to villagers using even the modern machines and tools that they could make and could afford to use.

E. Trusteeship :

1. Gandhiji was not against the institution of private property. But he wanted to restrict the right of private property to what was necessary to yield an honourable livelihood.
2. For the excess he prescribed the principle of trusteeship.

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3. Gandhiji emphasized the principle of trusteeship in social and economic affairs.
4. He firmly believed that all social property should be held in trust.

PART-11

Approaches to Rural Community Development : C. Subramanian Approach.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 2.23. **Describe C. Subramanian approach to rural community development.**

Answer

1. Integrated Rural Development according to C. Subramanian the then Finance Minister of India, means 'A systematic, scientific and integrated use of our natural resources enabling every person to engage himself in a productive and socially useful occupation and earn an income that would meet at least the basic needs'.
2. Integrated Rural Development is a strategy which focuses attention on the rural poor and attempts to improve the quality of life of the weaker sections of the society.
3. The strategy is just not an attempt of increasing agricultural productivity but ensuring that the poor and the weaker sections share the benefits of economic and social progress.
4. The concept of Integrated Rural Development came into vogue with the need for a multi-purpose thrust to rural planning.
5. It is a 'multi-level, a multi-sector, and multi-section concept'.
6. As a multi-level concept, it encompasses rural development at various levels in the spatial hierarchy such as the viable cluster of village communities, blocks and districts.
7. As a multi-sector concept, it encompasses agriculture, industry, education, health and transportation.
8. As a multi-section concept, it encompasses socio-economic development of the target group of the weaker sections or sub-sections of the rural population, such as, landless labourers, artisans, small farmers, marginal farmers, Scheduled Tribes and Scheduled Castes.

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3 UNIT

Panchayati Raj and Rural Administration

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PART-1

Panchayati Raj and Rural Administration : Administrative Structure : Bureaucracy, Structure of Administration.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 3.1. Explain the structure of Panchayati Raj Institutions in India.

Answer

1. Panchayati Raj (Council of five officials) is the system of local self-government of villages in rural India.
2. It consists of the Panchayati Raj Institutions (PRIs) through which the self-government of villages is realized.
3. PRIs are tasked with economic development, strengthening social justice and implementation of Central and State Government Schemes.
4. Part IX of the Indian Constitution is the section of the Constitution relating to the Panchayats.
5. It stipulates that in states or Union Territories with more than two million inhabitants there are three levels of PRIs :
   i. **The Gram Panchayats at village level :** A Gram, meaning a village or a cluster of villages, is divided into a minimum of five constituencies depending on the number of voters the Gram is having. From each of these constituencies one member is elected. Body of these elected members is called the Gram Panchayat.
   ii. **The Panchayat Samiti at block level :** Panchayat samiti is a rural local government (panchayat) body at the intermediate tehsil (taluka/mandal) level in India.
   iii. **The Zila Parishad at district level :** The Zila Panchayat or District Council or Mandal Parishad or District Panchayat is the third tier of the Panchayati Raj system and functions at the district levels in all states. A Zila Parishad is an elected body.

Que 3.2. Mention specific objectives and philosophy of Panchayat Raj.

Answer

Specific objectives :

1. Assistance to the economically weaker sections of the community.
2. Cohesion and cooperative self help in the community.
3. Development of cooperative institutions.
4. Development of local resources including the utilization of manpower.
5. Production in agriculture as the highest priority in planning.
6. Progressive dispersal of authority and initiative both vertically and horizontally with special emphasis on the role of voluntary organizations.
7. Promotion of rural industries.
8. Understanding and harmony between the people's representatives and people servants through comprehensive training/education and a clear demarcation of duties and responsibilities.

Philosophy of Panchayat Raj :

1. The philosophy of Panchayat Raj is deeply steeped in tradition and culture of rural India and is by no means a new concept.
2. Panchayati Raj Provided a system of self-governance at the village level.
3. Panchayati Raj Institutions is the grass-roots units of self-government – have been declared as the vehicles of socio-economic transformation in rural India.
4. Effective and meaningful functioning of these bodies would depend on active involvement, contribution and participation of its citizens both male and female.
5. The aim of every village being a republic and panchayats having powers has been translated into reality with the introduction of the three-tier Panchayati Raj system to enlist people's participation in rural reconstruction.

Que 3.3. What do you mean by Gram Panchayats ? Explain the major functions of Gram Panchayats.

Answer

1. A Gram, meaning a village or a cluster of villages, is divided into a minimum of five constituencies depending on the number of voters the Gram is having.
2. From each of these constituencies one member is elected.
3. Body of these elected members is called the Gram Panchayat.
4. Size of the Gram Panchayats varies widely from state to state.
5. It is a democratic structure at the grass-roots level in India.

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6. It is a political institute, acting as cabinet of the village.
7. The Gram Sabha work as the general body of the Gram Panchayat.
8. The members of the Gram Panchayat are elected by the Gram Sabha.

Functions of Gram Panchayats :

1. Preparation of Annual Plans for the development of the village Panchayat area.
2. Preparation Annual Budget of Village Panchayat.
3. Mobilization of relief in natural calamities.
4. Removal of encroachments on public properties.
5. Organizing voluntary labours and contribution for community works.
6. Maintenance of essential statistics of villages.
7. Service or developmental function, such as promotion of education, health, agriculture, etc.
8. Representative function, where the main role is to voice and represent the opinion.
9. Regulatory and administrative functions, which consists of regulating the conduct of individuals and institutions and also collection of taxes.

Que 3.4. What do you mean by Panchayat Samiti ? Explain the major functions of Panchayat Samiti.

Answer

1. Panchayat samiti is a rural local government (panchayat) body at the intermediate tehsil (taluka/mandal) level in India.
2. It works for the villages of the tehsil that together are called a development block.
3. It has been said to be the "panchayat of panchayats".
4. Typically, panchayat samiti is composed of elected members of the area : the block development officer, members of the state's legislative assembly, members of parliament belonging to that area, otherwise unrepresented groups (Scheduled Castes, Scheduled Tribes and women), associate members and the elected members of that panchayat block on the zila parishad.
5. The samiti is elected for five years and is headed by a chairman and deputy chairman elected by the members of the panchayat samiti.
6. One sarpanch samiti supervises the other gram panchayats. It acts as a co-ordinating body between district panchayat and gram panchayat.

Functions of Panchayat Samiti :

1. The main functions of the Panchayat Samitis are planning, execution and supervision of all developmental programmes in the Block.

2. It also supervises the works of Gram Panchayats within its Jurisdiction.
3. It has to instill among people within its jurisdiction a spirit of self-help and initiative and work for raising the standard of living.
4. It has to support for the implementation of development programmes.
5. It has the welfare and development activities in the fields of agriculture, animal husbandry, health, sanitation, elementary education, cottage industries and social.
6. It has to use the village housing project funds and loans.

Que 3.5. What do you mean by Zila Parishad ? Explain the major functions of Zila Parishad.

Answer

1. The Zila Panchayat or District Council or Mandal Parishad or District Panchayat is the third tier of the Panchayati Raj system and functions at the district levels in all states.
2. A Zila Parishad is an elected body.
3. Block Pramukh of Block Panchayat are also represented in Zila Parishad.
4. The members of the State Legislature and the members of the Parliament of India are members of the Zila Parishad.
5. The Zila parishad is the top most tier of the panchayat raj system and acts as the link between the state government and the village-level Gram Panchayat.
6. Zila Parishad are Panchayats at Apex or District Level in Panchayat Raj Institutions.
7. The Chairman of all the Panchayat Samitis under the district are the ex officio members of Zila Parishad.
8. The deputy chief executive officer from General Administration department at district level is ex-officio secretary of Zila Parishad.
9. The chief executive officer, who is an IAS officer or senior state service officer, heads the administrative setup of the Zila Parishad.

Functions of Zila Parishad :

1. It works as advisory body for blocks.
2. It approves budget and plan of blocks.
3. It allots funds to the blocks.
4. It approves budget and plan of blocks.
5. Secondary education is the responsibility of this council.
6. It should advise Government in all matters relating to rural development in the district.

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7. It has to review the results achieved under various items in all the blocks.

PART-2

Panchayati Raj Institutions Emergence and Growth of Panchayati Raj Institutions in India.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 3.6. **Write a short note on : Emergence and Growth of Panchayati Raj Institution in India.**

Answer

1. Panchayati Raj was not a new concept to India.
2. Indian villages had Panchayats, which were having both executive and judicial powers and used to handle various issues or disputes arising in the village area.
3. Gandhiji also held the opinion of empowerment of Panchayats for the development of rural areas.
4. Thus, recognizing their importance our Constitution makers included a provision for Panchayats in part IV of constitution.
5. Article 40 confers the responsibility upon State to take steps to organise Village Panchayats and endow them with powers and authority to enable them to function as units of self-government. But it does not give guidelines for organising village panchayats.
6. Panchayati Raj formal organisation and structure was firstly recommended by Balwant Rai committee.
7. The Committee, in its report in November 1957, recommended the establishment of the scheme of 'democratic decentralisation', which ultimately came to be known as Panchayati Raj.
8. It recommended for a three tier system at village, block and district level and it also recommended for direct election of village level panchayat.
9. Rajasthan was the first state to establish Panchayati Raj at Nagaur district on October 2, 1959.
10. After this, Ashok Mehta Committee on Panchayati Raj was appointed in December 1977.

11. In August 1978 submitted its report with various recommendations to revive and strengthen the declining Panchayati Raj system in the country.
12. Its major recommendation were two tier system of panchayat, regular social audit, representation of political parties at all level of panchayat elections, provisions for regular election, reservation to SCs/STs in panchayats and a minister for panchayati raj in state council of ministers.
13. Further, G V K Rao Committee appointed in 1985 again recommended some measures to strengthen Panchayati Raj institutions.
14. LM Singhvi Committee appointed in 1986 first time recommended for the constitutional status of Panchayati Raj institutions.
15. In response to the recommendations of LM Singhvi committee, a bill was introduced in the Lok Sabha by Rajiv Gandhi's government in July 1989 to constitutionalize Panchayati Raj Institutions, but the bill was not passed in Rajya Sabha.
16. After this P V Narashima Rao's government introduced a bill for this purpose in Lok Sabha in September, 1991 and the bill finally emerged as the 73rd Constitutional Amendment Act, 1992 and came into force on 24th April, 1993.

Que 3.7. **Write a short note on : Balwantrai Mehta Committee.**

Answer

1. Balwantrai Mehta Committee was the first Committee set up in 1957 to look into the problems of democratic decentralization in independent India.
2. The Committee was asked to report on community development projects.
3. The Committee made far reaching recommendations in the direction of democratic decentralization and rural reconstruction.
4. It pointed out that the community development programme was not successful because it failed to evoke local initiative and that in the absence of local initiative and interest development would not be possible.
5. The committee laid down following five fundamental principles :
   i. There should be three tier structures of local self government bodies from village to the district level and these bodies should be linked together.
   ii. There should be genuine transfer of power and responsibility to these bodies to enable them to discharge their responsibility.
   iii. Adequate resources should be transferred to these bodies to enable them to discharge their responsibilities.
   iv. All welfare and developmental schemes and programmes at all three levels should be channelled through these bodies, and

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v. The three tier system should facilitate further devolution and disposal of power and responsibility in future.

6. The committee envisaged three tire system of Panchayats known as Zilla Parishad, Panchayat Samiti and Gram Panchayat and recommended encouragement of peoples' participation in community work, promotion of agriculture and animal husbandry, promoting the welfare of the weaker sections and women through the Panchayats.
7. For the first, time the Committee made recommendations for co-opting of two women who are interested to work for women and children.
8. However, like the rest of the male members, women were not to be elected but were to be co-opted.
9. The recommendations of the Balwantrai Mehta Committee came into effect on 1st April 1958.
10. Rajasthan was the first state to implement it on 2nd October 1959.

Que 3.8. **Write a short note on : Ashok Mehta Committee.**

Answer

1. In December 1977, the Janata Government appointed a committee on panchayati raj institutions under the chairmanship of Ashok Mehta.
2. It submitted its report in August 1978 and made 132 recommendations to revive and strengthen the declining panchayati raj system in the country.
3. Its main recommendations were :
   i. The three-tier system of panchayati raj should be replaced by the two-tier system, that is, zila parishad at the district level, and below it, the mandal panchayat consisting of a group of villages with a total population of 15,000 to 20,000.
   ii. A district should be the first point for decentralization under popular supervision below the state level.
   iii. Zila parishad should be the executive body and made responsible for planning at the district level.
   iv. There should be an official participation of political parties at all levels of panchayat elections.
   v. The panchayati raj institutions should have compulsory powers of taxation to mobilise their own financial resources.
4. Due to the collapse of the Janata Government before the completion of its term, no action could be taken on the recommendations of the Ashok Mehta Committee.

Que 3.9. **Write a short note on : G V K Rao Committee.**

Answer

1. The Committee to review the existing Administrative Arrangements for Rural Development and Poverty Alleviation Programmes under the chairmanship of G.V.K. Rao was appointed by the Planning Commission in 1985.
2. The Committee came to conclusion that the developmental process was gradually bureaucratised and divorced from the Panchayati Raj.
3. This phenomena of bureaucratisation of development administration as against the democratisation weakened the Panchayati Raj institutions.
4. Hence, the Committee made the following recommendations to strengthen and revitalise the Panchayati Raj system :
   i. The district level body, that is, the Zila Parishad should be of pivotal importance in the scheme of democratic decentralisation.
   ii. The Panchayati Raj institutions at the district and lower levels should be assigned an important role with respect to planning, implementation and monitoring of rural development programmes.
   iii. Some of the planning functions at the state level should be transferred to the district level planning units for effective decentralized district planning.
   iv. A post of District Development Commissioner should be created. He should act as the chief executive officer of the Zila Parishad and should be in charge of all the development departments at the district level.
   v. Elections to the Panchayati Raj institutions should be held regularly.
5. Thus the committee, in its scheme of decentralised system of field administration, assigned a leading role to the Panchayati Raj in local planning and development.

Que 3.10. **Write a short note on : L.M. Singhvi Committee.**

Answer

1. L.M. Singhvi Committee is one of the committees related to Panchyati Raj in India.
2. L.M. Singhvi Committee is a committee on revitalisation of Panchayati Raj Institutions for democracy and development.
3. In 1986, Rajiv Gandhi government appointed the committee under the chairmanship of L.M. Singhvi.
4. It made the following recommendations :
   i. The Panchayati Raj institutions should be constitutionally recognised, protected and preserved.

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ii. It also suggested constitutional provisions to ensure regular, free and fair elections to the Panchayati Raj bodies.

iii. Nyaya Panchayats should be established for a cluster of villages.

iv. The villages should be reorganised to make Gram Panchayats more viable. It also emphasised the importance of the Gram Sabha and called it as the embodiment of direct democracy.

v. The Village Panchayats should have more financial resources.

vi. The judicial tribunals should be established in each state to adjudicate controversies about election to the Panchayati Raj institutions, their dissolution and other matters related to their functioning.

Que 3.11. What are the various features of 73rd Amendment Act, 1992 ?

OR

Write a short note on : 73rd Amendment Act, 1992.

Answer

1. The 73rd Amendment to the Constitution enacted in 1992 added a new part-IX to the Constitution.
2. It also added a new XI schedule containing list of 29 functional items for Panchyats and made statutory provisions for the establishment, empowerment and functioning of Panchayati Raj institutions.
3. Some provisions of this amendment are binding on the States, while others have been left to be decided by respective State Legislatures at their discretion.
4. The salient features of this amendment are as follows :
   i. Organization of Gram Sabhas;
   ii. Creation of a three-tier Panchayati Raj Structure at the District (Zila), Block and Village levels;
   iii. Almost all posts, at all levels to be filled by direct elections;
   iv. Minimum age for contesting elections to the Panchayati Raj institutions be twenty one years;
   v. The post of Chairman at the District and Block levels should be filled by indirect election;
   vi. There should be reservation of seats for Scheduled Castes/ Scheduled Tribes in Panchayats, in proportion to their population, and for women in Panchayats up to one-third seats;
   vii. State Election Commission to be set up in each State to conduct elections to Panchayati Raj institutions;
   viii. The tenure of Panchayati Raj institutions is five years, if dissolved earlier, fresh elections to be held within six months; and

   ix. A State Finance Commission is to be set up in each State every five years.

   Following are some of the provisions, which are not binding on the States, but are only guidelines :
   i. Giving representation to the members of the Central and State legislatures in these bodies;
   ii. Providing reservation for backward classes; and
   iii. The Panchayati Raj institutions should be given financial powers in relation to taxes, levy fees etc., and efforts shall be made to make Panchayats autonomous bodies.

Que 3.12. Mention various issues that Panchayati Raj Institutions are facing .

Answer

Following are various issues that Panchayati Raj Institutions are facing :

1. In India the panchayats has minimal powers to generate revenue. They do not have the powers to levy taxes and therefore they are hugely dependent on the State Government for funding. Therefore it is just a functional autonomy.
2. The State Finance Commission is meant to ensure an effective mechanism for the panchayati raj institutions. However, the recommendations of the State Finance Commission are not accepted.
3. No state or U.T. have transferred all 29 functions or subjects to the PRI. This clearly shows that in India the panchayats are merely an extension of the State and are not like a separate administrative unit.
4. Institutional structures like the district planning boards, created to expedite decentralised planning, are either non-functional or do not give priority to PRIs.
5. Limited efforts have been made to empower elected PRI representatives with their constitutional functions; the focus has mostly been on trainings on the schemes and programmes.
6. Even after the legislative of keeping the panchayats clean from politics, there still exists influence of the bureaucracy and the political parties.

PART-3

People and Panchayati Raj.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

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Que 3.13. **How to ensure people's participation in Panchayati Raj?**

Answer

1. To evoke local interest and excite local initiative in the field of development people's participation in panchayat is necessary.
2. By enhancing people's participation PRIs can be strengthened.
3. Following circumstances helps in strengthening people's participation in PRIs :

A. Strengthening the Gram Sabha :

1. The Gram Sabha is the only forum which provides opportunities to all the adult villagers to directly participate and suggest what can and need to be done for their own village and how.
2. In all other forums, people are substituted by "leaders" elected or otherwise.
3. Only a strong Gram Sabha can ensure "the acquisition of the capacity in the many to regulate authority".
4. If not made accountable to the community, Gram Panchayats have a tendency to become Sarpanch Panchayats.
5. Gram Sabha serves to keep Gram Panchayat accountable.

B. Developing strong leadership of women and Dalits :

1. Reservation of seats in Panchayats for women and Dalits has given them an opportunity to participate in development process.
2. However most of them are illiterate and have to comply with social taboos and patriarchal values. So, it is not easy for them to actively participate in development process.
3. To overcome this special programmes of awareness generation, attitudinal changes and skill development should be conducted for women and Dalits.
4. They should be made an integral part (from beginning to end) of any process.
5. The lack of adequate information about their roles and responsibilities inhibits women Panchayat leaders to function effectively.
6. Better information dissemination and support and encouragement from community and NGOs are effective means of building up women and SC/ST leadership.

C. Enabling Panchayats to have control over their own resources:

1. If a Gram Panchayat is capable of doing effective work for village people's participation in Gram Sabha gets enhanced.
2. A number of provisions have been incorporated in the Constitution to strengthen financial situations of PRIs.

3. PRIs have been empowered to levy and collect taxes/fees.
4. Central and State governments provide mostly tied (scheme specific) funds to Panchayats.
5. However panchayats do not have control over their own resources.
6. If provided actual control over all the physical and natural resources lying in their respective geographical areas, panchayats can easily mobilise tens of millions of rupees as their own revenue.

D. Establishing linkages between Community Groups and PRIs :

1. Besides statutory bodies like GP and GS, there are a number of community groups in almost every village.
2. For effective collaborations of community organisations and PRIs, the GS should be made aware, active and strong.
3. These community groups should have close interaction with specialised standing committees of GPs.
4. In this regard, project-based committees should be strengthened to be more effective, autonomous and participatory.

Que 3.14. **What are various enabling aspects of direct participation in Panchayati Raj Institutions ?**

Answer

1. Grassroots democracy can only be strengthened through people's participation.
2. The PRIs should be given encompassing responsibility and authorities over local matters and be held accountable for those matters by their voters (the Gram Sabha).
3. It must be ensured that women and dalits participate actively and effectively in the local self-governance.
4. The state-led and other types of project committees should collaborate with PRIs and PRIs should provide a space to these community organisations.

PART-4

Financial Organizations in Panchayati Raj Institutions.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

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Que 3.15. Discuss the current financial position of PRIs in India.

Answer

1. All PRIs have a poor fiscal base. Resource mobilisation by the PRIs is generally limited.
2. Therefore it is essential to provide PRIs with revenue raising powers of their own in order to reduce their excessive dependence on the State and Central Governments.
3. But till such time that they are financially dependent on funds from the State Governments, the State Budgets should specify the amount earmarked for district sector plans under Panchayati Raj as also their distribution among the three tiers.
4. It is suggested that 30-40 percent of a State's Plan be devolved on local bodies.
5. In addition, a part of the finances should be in the form of untied funds so that the funds can be utilised as per the felt needs of the Panchayats.
6. Training and capacity building of PRI functionaries is essential.
7. Devolution of financial resources must be accompanied by suitable strengthening of PRIs through transfer of departmental functionaries.

Que 3.16. What is the need of Finance Commissions in Panchayati Raj Institutions ? Also give the objectives of Finance Commissions.

Answer

Need of Finance Commissions :

1. There has been a concern with regard to the adequacy of resources of the Panchayati Raj Institutions to be commensurate with the functions that have been allotted to them.
2. The various committees and commissions that were appointed have generally concluded that adequate finances are not available for performing the functions allotted to the PRIs.
3. They also do not have the freedom to tap and utilise the resources made available to them according to their needs, nor do they have funds for discriminatory expenditure.
4. There is scope for increasing the quantum of financial resources of PRIs.
5. The Finance Commissions have been appointed in order to improve the financial position of the PRIs.

Objectives of Finance Commissions :

1. To collect data with regard to the finances - income and expenditure of the PRIs.

2. To study the structure and functions allocated to the Panchayati Raj Institutions at different levels and their performance.
3. To analyse the resource situation with regard to the functions allocated to the PRIs.
4. To analyse the implications of the existing situation of PRIs in relation to the 73rd amendment.

PART-5

Structure of Rural Finance.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 3.17. Give the structure of rural finance in India.

Answer.

The rural finance market comprises of :

A. Organized or formal segment :

1. The formal segment consists of the Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), Public and Private Sector Commercial Banks, Regional Rural Banks (RRB), Land Development Banks (LDB), State Cooperative Banks (SCB), Central Cooperative Banks (CCB), Primary Agricultural Cooperative Banks (PACB), Central and States Governments, Life Insurance Corporation (LIC), Post Office Savings Bank, etc.
2. RBI is responsible for overall monetary policy and provides accommodation to NABARD and IDBI for agricultural and Rural Industries respectively.
3. These institutions in turn provide refinance to commercial banks including RRB's and SCB's and State Land Development Banks (SLDB's).
4. The refinance from NABARD is distributed to the rural entrepreneurs through two or three tier cooperative structures respectively for long term, short term and medium term lending. In case of commercial banks and RRB's they refinance directly to the users.
5. Except LDB's and PAC's, all financing agencies collect deposits from rural households. Post office saving banks are active in rural areas.

B. Unorganized or informal segment :

1. **Relatives and friends :** Borrowers obtain their loans more promptly from relatives and friends and loans are virtually interest free.

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2. **Money lenders :** Money lenders are the main informal source of credit for rural household in India. Because in rural areas people do not have access to banks and other financial institutions.
3. **Traders and Commission Agents :** Traders and Commission agents in village are in direct contact with the farmers. Much of their financing is really in the nature of advance payment for purchase of products.

Que 3.18. Which are the various government organizations working in the field of rural finance in India ?

Answer

1. **Reserve Bank of India (RBI) :** The Reserve Bank of India is India's central bank and regulatory body under the jurisdiction of Ministry of Finance, Government of India.
2. **National Bank for Agriculture and Rural Development (NABARD) :** NABARD is an apex regulatory body for overall regulation of regional rural banks and apex cooperative banks in India. It is under the jurisdiction of Ministry of Finance , Government of India.
3. **Regional Rural Banks (RRBs) :** Regional Rural Banks (RRBs) are government owned scheduled commercial banks of India that operate at regional level in different states of India.
4. **Land Development Banks (LDB) :** A land development bank is a special kind of bank in India. The main functioning of this bank is to develop the agriculture and tried to avoid the land corruption.
5. **Cooperative Banks :** The rural co-operative credit system in India is primarily mandated to ensure flow of credit to the agriculture sector. It comprises short-term and long-term co-operative credit structures. The short-term co-operative credit structure operates with a three-tier system : Primary Agricultural Credit Societies (PACS) at the village level, Central Cooperative Banks (CCBs) at the district level and State Cooperative Banks (SCBs) at the State level.
6. **Life Insurance Corporation (LIC) :** LIC is an Indian statutory insurance and investment corporation. It is under the ownership of Ministry of Finance, Government of India.

Que 3.19. Write a short note on : National Bank for Agriculture and Rural Development (NABARD) and its Vision and Mission.

Answer

1. The importance of institutional credit in boosting rural economy has been clear to the Government of India right from its early stages of planning.

2. Therefore, the Reserve Bank of India (RBI) at the insistence of the Government of India, constituted a committee to look into these very critical aspects.
3. The Committee was formed on 30 March 1979, under the Chairmanship of Shri B. Sivaraman, former member of Planning Commission, Government of India.
4. The Committee submitted its interim report on 28 November 1979.
5. It outlined the need for a new organisational device for providing undivided attention, forceful direction and pointed focus to credit related issues linked with rural development.
6. Its recommendation was formation of a unique development financial institution which would address these aspirations.
7. Thus formation of National Bank for Agriculture and Rural Development (NABARD) was approved by the Parliament through Act 61 of 1981.
8. It was dedicated to the service of the nation by the late Prime Minister Smt. Indira Gandhi on 05 November 1982.

Vision : Development Bank of the Nation for Fostering Rural Prosperity.

Mission : Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

Que 3.20. Discuss Regional Rural Banks (RRBs) and their objectives.

Answer

1. In Mid-1970's it was realised that more systematic and concentrated efforts were needed to strengthen the flow of institutional rural credit, with a view to developing the rural economy by providing for the purpose of agriculture, trade, commerce, industry and other productive activities in rural areas particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs.
2. The Working Group under Shri M. Narasimham recommended the establishment of a new type of institution to supplement the efforts of commercial and cooperative institutions in the rural sector.
3. To begin with such rural banks were to be established in regions were the existing credit structure was weak. This marked the beginning of Regional Rural Banks.
4. The RRBs have achieved considerable degree of success in taking banking services to the remote areas which had hitherto remained unbanked and making available institutional credit to the weaker sections in these areas.

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5. Every RRB functions as a commercial bank and apart from granting short term and long term loans directly, it is empowered to mobilise savings.
6. They sanction loans for agriculture, allied activities, retail trade and small industries in the rural sector.
7. They also specifically cover the target group of small and marginal farmers, landless labourers, rural artisans etc., under the Integrated Rural Development Programme by extending credit to the poorest of the poor in the rural areas.
8. These banks are also extending financial assistance to cooperative institutions of the local region to strengthen their financial base.

Objectives : The main objectives of the Regional Rural Banks were to :

1. Take banking to the doorsteps of the rural masses, particularly in areas without banking facilities.
2. Make available cheaper institutional credit to the weaker sections of society.
3. Mobilise rural savings and channelise them for supporting productive activities in rural areas.
4. Generate employment opportunities in the rural areas.
5. Bring down the cost of providing rural credit.

PART-6

Government and Non-Government Organizations / Community Based Organizations.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 3.21. Which are the various government organizations that are associated with rural development ?

Answer

1. Panchayati Raj Institutions (PRIs) and Ministry of Rural Development are associated with rural development.
2. The individual or the community in the village can interacts with PRIs at following level :
   i. The Gram Panchayats at village level.
   ii. The Panchayat Samiti at block level.

   iii. The Zila Parishad at district level.
3. **Departments of Government :** The Ministry of Rural Development consists of two departments, viz.,

A. Department of Rural Development :

1. The department run three national-level schemes : Pradhan Mantri Gram Sadak Yojana (PMGSY) for rural roads development, Swarnajayanti Gram Swarozgar Yojana (SGSY) rural employment and for rural housing, Pradhan Mantri Awas Yojana (PMAY).
2. It handles the administration of District Rural Development Agency (DRDA), and has three autonomous organisations under it :
   i. Council of Advancement of People's Action and Rural Technology (CAPART).
   ii. National Institute of Rural Development (NIRD).
   iii. National Rural Road Development Agency (NRRDA).

B. Department of Land Resources :

The Department of Land Resources runs three national-level programs :

1. Pradhan Mantri Krishi Sinchayee Yojna (Watershed Development Component).
2. Digital India Land Record Modernization Programme.
3. Neeranchal National Watershed Project.

Que 3.22. Describe the need for non-government organizations (NGOs) working in the field of rural development in India ?

Answer

1. Rural development is a complex process as it involves continuous reorientation and adaptation of traditional values with scientific knowledge and technologies to enhance quality of life and welfare of the people.
2. It is essentially a problem of change in modernization which can be handled effectively only with the active participation of the people in every stage of decision-making.
3. For this to happen people have to be organized and enable to be active participants of the development process.
4. Given the manner government machinery operates, this job cannot be performed by the government servants.
5. This role is appropriately suited to the Non-Governmental Organizations (NGOs) which have emerged as viable forces for the articulation of people's needs and grievances.
6. Recognizing this government policy has also been to encourage NGOs to participate in the task of rural development.

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Que 3.23. Describe Community Based Organizations (CBOs).

Answer

1. Community based organizations (CBOs) are nonprofit groups that work at a local level to improve life for residents.
2. The focus is to build equality across society in all streams.
3. CBOs are typically, and almost necessarily, staffed by local members – community members who experience first hand the needs within their neighborhoods.
4. Besides being connected geographically, the only link between staff members and their interests is often the desire and willingness to help.
5. In CBOs occupational skill sets and experience are greatly diverse.
6. Work conducted by CBOs generally falls into the themes of human services, natural environment conservation or restoration, and urban environment safety and revitalization. Examples include :
   i. Affordable housing,
   ii. Food security,
   iii. Environmental protection/conservation,
   iv. Community sustainability,
   v. Humanitarian/disaster response,
   vi. Medical relief funds.

PART-7

Concept of Self Help Groups (SHGs).

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 3.24. What are Self Help Groups (SHGs) ? Describe the functions of SHGs.

Answer

1. Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions.
2. It can be defined as self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose.

3. Villages face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and need collective efforts.
4. Thus SHG can become a vehicle of change for the poor and marginalized. SHG rely on the notion of "Self Help" to encourage self-employment and poverty alleviation.

Functions of SHGs :

1. Income generation for the poor.
2. Access to banks for poor, financial inclusion.
3. A pressure group in Gram Panchayats.
4. Social Upliftment of marginal sections.
5. Upliftment of women.

Que 3.25. Why SHG are a necessity in rural development ?

Answer

1. One of the chief reasons for rural poverty is the lack of access or limited access to credit and financial services. SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation.
2. They also play a great role in empowering women because SHGs help women from economically weaker sections build social capital.
3. Financial independence through self-employment opportunities also helps improve other development factors such as literacy levels, improved healthcare and better family planning.

Que 3.26. What are the various benefits of SHGs ?

Answer

Following are the various benefits of SHGs :

1. **Social integrity :** SHGs encourages collective efforts for combating practices like dowry, alcoholism etc.
2. **Gender Equity :** SHGs empowers women and inculcates leadership skill among them. Empowered women participate more actively in gram sabha and elections.
3. **Pressure Groups :** SHGs participation in governance process enables them to highlight issues such as dowry, alcoholism, the menace of open defecation, primary health care etc and impact policy decision.
4. **Voice to marginalized section :** Most of the beneficiaries of government schemes have been from weaker and marginalized communities and hence their participation through SHGs ensures social justice.

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5. **Financial Inclusion :** Priority Sector Lending norms and assurance of returns incentivize banks to lend to SHGs. The SHG-Bank linkage programme pioneered by NABARD has made access to credit easier and reduced the dependence on traditional money lenders and other non-institutional sources.
6. **Alternate source of employment :** SHGs eases dependency on agriculture by providing support in setting up micro-enterprises e.g., personalised business ventures like tailoring, grocery, and tool repair shops.
7. **Changes In Consumption Pattern :** It has enabled the participating households to spend more on education, food and health than non-client households.
8. **Banking literacy :** It encourages and motivates its members to save and act as a conduit for formal banking services to reach them.

Que 3.27. **What are various problems associated with Self Help Groups (SHGs) ?**

OR

What are the various weaknesses of SHGs ?

Answer

1. Members of a group do not come necessarily from the poorest families.
2. Many of the activities undertaken by the SHGs are still based on primitive skills. With poor value addition and prevalence of subsistence level wages, such activities often do not lead to any substantial increase in the income of group members.
3. There is a lack of qualified resource personnel in the rural areas who could help in skill upgradation or acquisition of new skills by group members.
4. Poor accounting practices and incidents of misappropriation of funds.
5. Lack of resources and means to market their goods.
6. SHGs are heavily dependent on their promoter NGOs and government agencies. The withdrawal of support often leads to their collapse.

Que 3.28. **Give some measures to make SHGs more effective.**

Answer

1. The Government should create a supportive environment for the growth and development of the SHG movement. It should play the role of a facilitator and promoter.
2. Expanding SHG movement to credit deficient areas of the country.

3. Rapid expansion of financial infrastructure by adopting extensive IT enabled communication and capacity building measures.
4. Extension of Self-Help Groups to Urban/Peri-Urban Areas. Efforts should be made to increase income generation abilities of the urban poor.
5. SHG monitoring cell should be established in every state.
6. Commercial Banks and NABARD in collaboration with the State Government need to continuously innovate and design new financial products for these groups.

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4

UNIT

Rural Development

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PART-1

Need for Human Resource Development.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.1. **What do you understand by Human Resource Development (HRD) ? Enumerate the need for human resource development in rural sector.**

Answer

1. Human Resource Development (HRD) is the major function of Human Resource Management.
2. Human Resource Development is defined as the policies and programs that support for equitable opportunities.
3. It is necessary for continuing acquisition and application of skill and knowledge which is beneficial to individual organization and is equally beneficial to the community.
4. Human resource development in India consist of urban development as well as the rural development.

Need for human resource development in rural sector :

1. Human Resource Development is broadly defined as increasing people's knowledge, awareness and skills.
2. It plays a significant role in the development of individuals and families.
3. Many of the rural poor lack marketable skills, which severely limits their opportunities for earning.
4. On a wide scale HRD can improve socio-economic outcomes for families and entire villages.
5. This is especially beneficial for men and women who do not have high levels of formal education and/or are operating micro-enterprises to support their families.

PART-2

Elements of Human Resource Development in Rural Sector.

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Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.2. **Outline the key elements of Human Resource Development.**

Answer

1. Lippitt has developed a model which consists of the elements of a HRD system Fig. 4.2.1. They are :

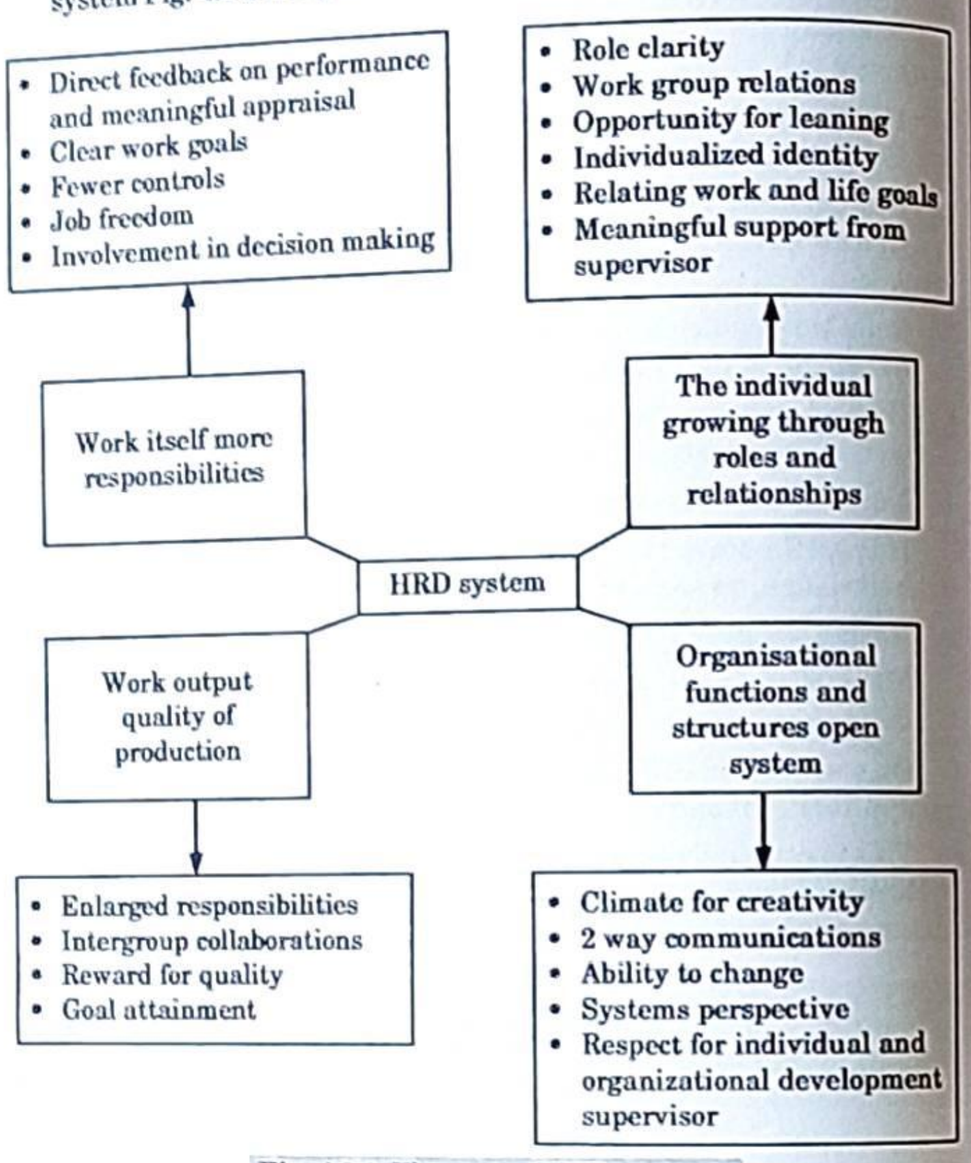

Fig. 4.2.1. Elements of HRD systems.

i. The work itself which generates a higher degree of responsibility for the workforce.

ii. The individual who grows personally and professionally.

iii. The work output of improved quality resulting from increased responsibilities.

iv. Organisational functions and structures built in an open system (concern for both individual and organisational development).

2. Thus, the components or elements of HRDs are the individual growth, the organisational development and the work output.

PART-3

Dimensions of HRD for Rural Development - Health.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.3. **Explain the concept of Human Resource Development Dimensions.**

Answer

1. The notion of human resource development dimensions is very complicated as it has interconnections with several approaches and has involvement of variables of multiple natures.
2. In terms of building resources of an rural area the dimensions of human resource development are of primary importance.
3. Human resource development dimensions occupy the central position in geographical study of a rural area.
4. It is the basis upon which other kind of development for peace and prosperity of population of rural area depend.

Que 4.4. **Write a short note on : Human Resource Development Dimension - Health.**

Answer

1. Dimension refers to the constituent elements or characteristics of human resources.
2. It stands for size or number, nature, extent, component, aspect or characteristics of human or population resource.

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3. Human Development Report has considered health as the dimensions of population and stressed that the assessment of it is essential in the progress of human resource development.
4. Health as a Human Resource Development dimension consists both the physical and mental health of an individual.
5. Physical dimension refers to the state of the body, its compositions, development, functions, maintenance, etc.
6. Mental dimension refers to right, fit and healthy creative abilities of mind.
7. The physical and mental dimensions of health are the essential components of human resource development and play instrumental role in every kind of physical and intellectual growth of an individual.
8. Both address about how the human resource ingredients relating to the physical and mental aspects of individuals change or stay the same over time.
9. The overall performance of human resource development is the result of both the physical and mental health which is found varying during different stages of life span of an individual.
10. Health is an important indicator of human resources development because an improvement in health promotes learning, improves stamina and increases energy output.

PART-4

Dimensions of HRD for Rural Development - Education.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.5. **Write a short note on : Human Resource Development Dimension - Education.**

Answer

1. Dimension refers to the constituent elements or characteristics of human resources.
2. It stands for size or number, nature, extent, component, aspect or characteristics of human or population resource.
3. Human Development Report has considered education as the dimensions of population and stressed that the assessment of it is essential in the progress of human resource development.

4. This dimension is essentially meant for enhancing, upgrading, improving and increasing the status of mental or intellectual capability such as learning, memory, reasoning, thinking, competence and other intellectual capacity of an individual.
5. Education is important for raising or developing knowledge, skills, talents, attitude, aptitude, awareness and other creativity and ability of individual persons.
6. Education is one of the most important characteristics of qualitative dimension of human resources.
7. Education enhances knowledge, skills, energies, interest, attitudes, aptitudes and other inherent qualities of people.
8. Education plays a vital role and give new vistas in eradicating poverty and mental isolation of the people in the society.

PART-5

Dimensions of HRD for Rural Development - Skill Development.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.6. **Write a short note on : Human Resource Development Dimension - Skill Development.**

Answer

1. Dimension refers to the constituent elements or characteristics of human resources.
2. It stands for size or number, nature, extent, component, aspect or characteristics of human or population resource.
3. Human Development Report has considered skill development as the dimensions of population and stressed that the assessment of it is essential in the progress of human resource development.
4. Skill development can take place through formal and nonformal learning process.
5. Skill development is the process of developing intellectual and physical capabilities of individual for use in socially productive spheres to serve the needs of the people in a society at large.
6. Skill development is the qualitative dimension of human resource development.

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7. Skill development is important for developing knowledge, talents, attitude, aptitude, awareness and other creativity and ability of individual persons.

PART-6

Dimensions of HRD for Rural Development - Training.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.7. **Write a short note on : Human Resource Development Dimension - Training.**

Answer

1. Dimension refers to the constituent elements or characteristics of human resources.
2. It stands for size or number, nature, extent, component, aspect or characteristics of human or population resource.
3. Human Development Report has considered training as the dimensions of population and stressed that the assessment of it is essential in the progress of human resource development.
4. Training is the qualitative dimension of human resource development.
5. Training helps in development of experience, knowledge, talents, etc. of an individual.
6. Training can take place through formal and nonformal learning process.

PART-7

Nutritional Status.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.8. **Write a short note on : Nutritional Status.**

Answer

1. Nutritional status is a measure of the health condition of an individual as affected primarily by the intake of food and utilization of nutrients.
2. Good nutritional status can only be realized and sustained when individuals within families and communities are food-secure.
3. Food security is defined as access by all people at all times to the food needed for a healthy life.
4. Food security has three important dimensions :

i. Adequate availability of food supplies;

ii. Assured access to sufficient food for all individuals; and

iii. Its proper utilization to provide a proper and balanced diet.

5. Nutrition is one of the important components of human resource development.
6. A well-nourished, healthy workforce is a pre-condition for sustainable development.
7. Nutrition plays a critical role in human resource development since deficiencies in essential nutrients lead to malnutrition, which affects an individual's mental and physical state, resulting in poor health and poor work performance.
8. Healthier people can transform their energy into productivity more efficiently than undernourished people.
9. Better health and nutrition can immediately increase the workers' current strength, energy and ability to concentrate on job and thereby increases the productivity of workers.

PART-8

Access to Basic Amenities.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.9. **Write a short note on : Access to Basic Amenities.**

Answer

1. Access to basic amenities like drinking water, sanitation, electricity, housing, drainage and others are crucial to the well-being as they contribute to physical and material comfort and quality of life.

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2. They also benefit by ensuring better health, environment and providing opportunities for other useful activities.
3. There have been several initiatives, plans and programmes in India to improve the access to basic amenities.
4. For the development of India's rural areas, the Bharat Nirman was launched. Under Bharat Nirman, action is proposed in the areas of irrigation, road, rural housing, rural water supply, rural electrification and rural telecommunication connectivity.
5. Another landmark initiative is the launch of Provision of Urban Amenities to Rural Areas (PURA).
6. PURA is a strategy for rural development in India.
7. The primary objectives of the scheme are the provision of livelihood opportunities and urban amenities in rural areas to bridge the rural-urban divide.

Following are various basic amenities who's access needs improvement:

1. **Access to Drinking Water Facility :**

i. 40 percent of rural households in India lack access to drinking water.
ii. 20 percent of urban households in India lack access to drinking water.
iii. This shows a huge divide between urban and rural India in terms of access to drinking water - a key indicator for development.

2. **Access to Sanitation Facilities :**

i. Lack of adequate sanitation is a pressing challenge in rural India.
ii. Lack of adequate sanitation forces households to use open space for defecation, which is an acute problem especially for women and young girls.
iii. Improving access to sanitation is therefore appropriately included in the Millennium Development Goals.

3. **Access to Electricity use for Domestic Purpose :**

i. Although official estimates indicate that 85% of Indian villages are electrified, fewer than 60 % of Indian households actually consume electricity.
ii. Until recently, the main policy has been to extend the grid to villages in rural areas in order to emphasise productive uses for agriculture.
iii. Today, there is a new emphasis on making sure rural households have access to and adopt electricity.
iv. Household electrification depends on household characteristics, the degree of community electrification, and the quality of electricity supply.

4. **Access to Quality Housing :**

i. The right to adequate housing is recognised as a basic human right.
ii. The flagship scheme of the Government of India in this regard is Indira Awaas Yojana.

iii. In spite of this there is housing shortage in rural India.

5. **Access to Drainage Arrangement :**

i. Good health is closely related to the status of water supply and drainage.
ii. The high rate of incidence of death and disese in rural area can be attributed to lack of proper drainage.
iii. Hence special and immediate attention towards drainage arrangement in the house is needed in rural areas.

PART-9

Population Composition.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 4.10. What is meant by population composition ?

Answer

1. To understand the role of people as a resource, we need to know more about their qualities.
2. People vary greatly in their age, sex, literacy level, health condition, occupation and income level.
3. It is essential to understand these characteristics of the people.
4. Population composition refers to the structure of the population.
5. The composition of population helps us to know how many are males or females, which age group they belong to, how educated they are and what type of occupations they are employed in, what their income levels and health conditions are.
6. An interesting way of studying the population composition of a country is by looking at the population pyramid, also called an age-sex pyramid.

Que 4.11. What are population pyramids ? How do they help in understanding about the population of a country ?

Answer

1. A population pyramid is a graphical illustration of the distribution of a population by age groups and sex; it typically forms the shape of a pyramid when the population is growing.

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2. The shape of the population pyramid tells the story of the people living in that particular country.
3. The numbers of children (below 15 years) are shown at the bottom and reflect the level of births.
4. The size of the top shows the numbers of aged people (above 65 years) and reflects the number of deaths.
5. The population pyramid also tells us how many dependents there are in a country.
6. The population pyramid of a country in which birth and death rates both are high is broad at the base and rapidly narrows towards the top.
7. This is because although, many children are born, a large percentage of them die in their infancy, relatively few become adults and there are very few old people.
8. This situation is typified by the pyramid shown for Kenya.

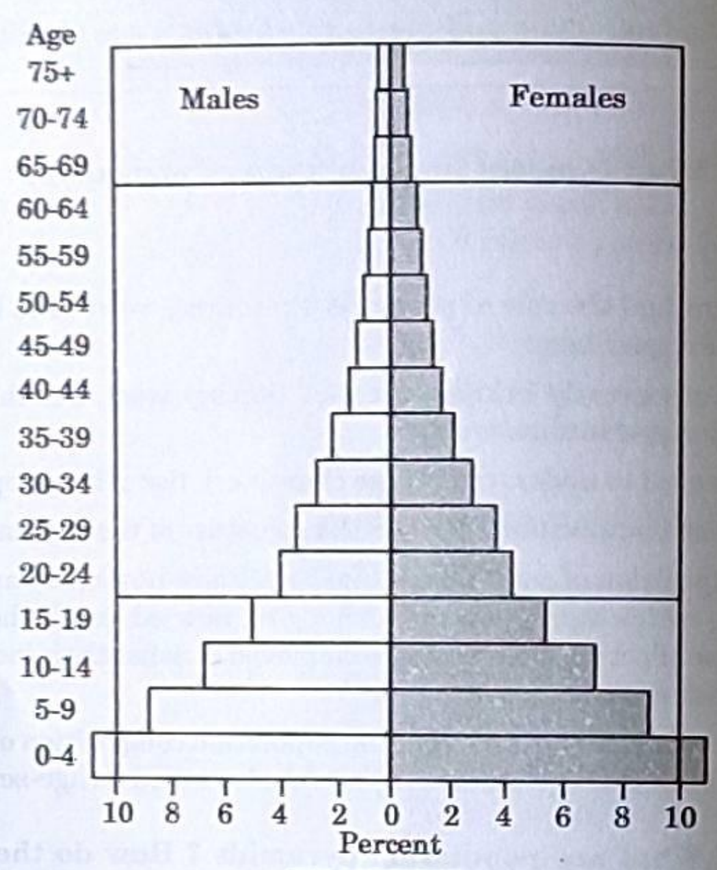

Fig. 4.11.1.

9. In countries where death rates (especially amongst the very young) are decreasing, the pyramid is broad in the younger age groups, because more infants survive to adulthood.
10. This can be seen in the pyramid for India. Such populations contain a relatively large number of young people and which means a strong and expanding labour force.

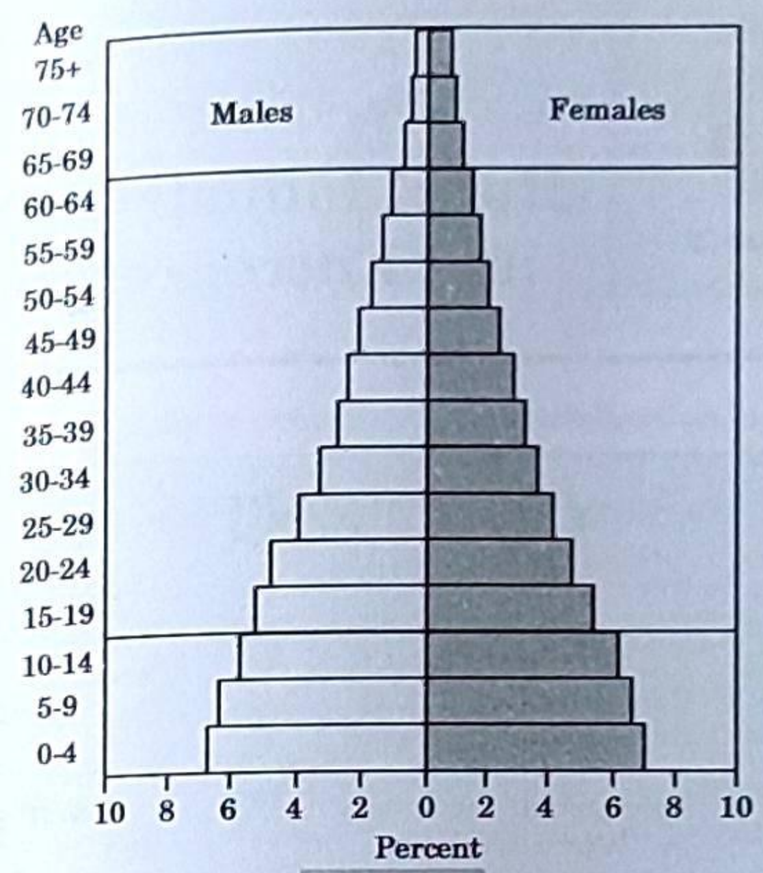

Fig. 4.11.2.

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5 UNIT

Rural Industrialization and Entrepreneurship

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PART-1

Concept of Rural Industrialization.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.1. Explain the concept of industrialization in rural India.

OR

Write a short note on : Concept of Rural Industrialization.

Answer

1. The concept of Rural Industrialization encompasses facilitating avenues of employment in non-farm activities on a widely dispersed basis nearer to the place of living of the poor.
2. Rural industries are non-farm activities that depend on rural resources, and are primarily meant for employment generation through effective utilization of locally available resources, human power and technologies.
3. They are by nature small-scale and are usually based in villages. Hence, they are popularly addressed as rural industries.
4. Since employment generation is one of the essential objectives of rural industries, they usually work with the philosophy of production by masses.
5. Rural industrialization aims at reducing unemployment levels, and enhancing the individual and household incomes.
6. Since the scale of activities of rural industries is small, the financial requirement is also usually small.
7. Rural industrialization includes economic activities outside agriculture, carried out in villages and varying in size from households to small factories.
8. Some examples of these activities are cottage, tiny, village and small-scale manufacturing and processing industries; and services of various kinds.
9. However, rural industrialization suffers from technological obsolescence, low productivity, inefficiency, inconsistent quality, drudgery and dependence upon nature's clemency.
10. To overcome these we need innovation or improvisation in technologies used in rural industries.

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Que 5.2. **Give the significance of rural industrialization.**

Answer

The significance of rural industrialization are as follow :

1. They can slow down urban migration and thereby ease the problems of urbanization.
2. They lead to improvement in environment by reducing the concentration of industrial units in big cities.
3. They can increase rural income and generate non-farm employment to the farmers.
4. They can reduce both skilled and unskilled unemployment.
5. They can promote balanced industrialization by avoiding excessive industrial concentration.
6. They are based on the local needs and can better meet the local consumption needs.

Que 5.3. **Explain the reasons of slow growth of rural industries in India.**

Answer

Following are probable explanations for the slow growth of rural Industries :

1. Inadequacy of financial assistance in the development plans.
2. Ineffective common production programmes and assistance to small units.
3. Mismatch of technology upgradation, training and skill formation.
4. Lack of effective linkages with other sectors.

Que 5.4. **Give the positive and negative impacts of industrialization in rural India.**

Answer

A. **Positive impact of industrialization :**

1. **Low cost of production :** The introduction of industries has led to the decrease in the cost of production of many essential items. The decrease in cost is the result of economy of large scale production.
2. **Self-sufficient :** Rural industries helps made pople self-sufficient in providing their basic needs.
3. **Employment :** The rural industrialization is considered as a vehicle for the generation of productive employment and income for the rural poor.

4. **Improved Agriculture :** In the modern age efficient agricultural system is that, which is done with the help of machine and mechanical devices.

B. **Negative Impact of Industrialization :**

1. **Decline of cottage industry :** With the advent of heavy mechanical industries began the chapter of the decline of our village cottage industries.
2. **Mass migration from rural areas :** Another attack is that with the creation of heavy mechanized industries in the urban areas, the rural population would start mass-migration into town and cities, thereby making the unemployment problem more acute and complex.
3. **Depletion of natural resources :** Due to industrialization, there is constant depletion of natural resources. Since, large industries are spread over many acres of land, agricultural lands and forests are often cleared to make available the required land.
4. **Pollution :** Large industries emit many harmful gases into the environment. The introduction of harmful chemicals into air leads to air pollution. The noises that it produces leads to noise-pollution.

PART-2

Gandhian Approach to Rural Industrialization.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.5. **Write a short note on : Gandhian approach to rural industrialization.**

Answer

1. Mahatma Gandhi as a visionary of India, had a very clear perception of its villages.
2. He believed that India will have to live in villages, not in towns.
3. Gandhiji's approach to India's rural development was holistic and people-centred. It was rooted in his conviction in the tenets of truth, non-violence and the goodness of human-beings.
4. He placed more emphasis on moral and spiritual values than economic motives as a means of overall development.
5. He found that the progress of the country lies in the development of majority of its rural villages, rural economy, industry and rural skills.

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6. Gandhiji found the only way of bringing hope of good living to the rural people is by making the village the central place in the economic programme.
7. Rural development as outlined by Ganhji contained self-sufficiency, interdependence for other wants, and development of village industries.

Que 5.6. What are the various values and premises of Gandhian Model of rural development ?

Answer

The Gandhian Model of rural development is based on the following values and premises :

1. Rural India is found not in its cities, but in its villages.
2. The revival of villages is possible only when the villagers are exploited no more. Exploitation of villagers by city dwellers was 'violence' in Gandhiji's opinion.
3. Simple living and high thinking, implying voluntary reduction of materialistic wants, and pursuit of moral and spiritual principles of life.
4. Dignity of labour : everyone must earn his bread by physical labour, and one who labours must necessarily get his subsistence.
5. Preference to the use of swadeshi products, services and institutions.
6. Balance between the ends and the means : Gandhiji believed that non-violence and truth could not be sustained unless a balance between the ends and the means was maintained.

Que 5.7. What are the principal components of the Gandhian Model ?

Answer

The principal components of the Gandhian Model are :

1. **Self-sufficient Village Economy :**

i. Gandhiji insisted on the self-sufficiency of Indian villages.

ii. Self-sufficiency was advocated by him as a basic principle of life because dependence brings in exploitation which is the essence of violence.

iii. He suggested that villages should produce their own food, clothing and other articles needed for meeting their basic needs.

iv. He insisted on the promotion of village or cottage industries and handicrafts because they can provide employment, necessary to meet the basic needs of the villagers and also facilitate village self-sufficiency.

2. **Decentralisation :**

i. Gandhi firmly believes that village republics can be built only through decentralisation of social and political power.

ii. In such a system decision-making power will be vested in the Village Panchayat rather than in the State and the national capital.

iii. The representatives would be elected by all adults for a fixed period of five years. The elected representatives would constitute a council, called the Panchayat.

iv. The Panchayat exercises legislative, executive and judicial functions. It would look after education, health and sanitation of the village.

3. **Panchayati Raj :**

i. Gandhiji envisaged that each village in India would be a republic, where the village panchayat would have the full power of managing its affairs, including defense.

ii. He expected the panchayat to perform the legislative, executive and judicial functions necessary for smooth functions of the village economy.

iii. Various developmental activities such as education, health and sanitation would also be taken up by the village panchayat.

4. **Khadi and Village Industries :**

i. For Gandhiji, khadi was an instrument of decentralization of production and distribution of the basic necessities of life, and of ensuring 'work to all'.

ii. He also favoured the promotion of other village industries, such as hand grinding, hand pounding, sop making, paper making, mental making, oilseed crushing, tanning, etc.

iii. He advocated the use of manual labour and opposed the introduction of machined, fearing that they would displace human labour. But he appreciated the role of new technologies if they were appropriate, indigenous, and did not effect the level of employment and standard of living.

5. **Cooperatives :**

i. Gandhiji saw a great virtue in cooperation as an instrument of rural development.

ii. He assigned specific roles to cooperatives in the field of agriculture, commending the promotion of cooperative farming and thereby preventing further fragmentation of landholdings.

iii. He also advocated the establishment of other types of cooperatives, such as credit cooperatives, weavers and spinner's cooperatives and dairy cooperatives.

6. **Trusteeship :**

i. Gandhiji considered trusteeship an instrument of transforming the capitalist order of society into an egalitarian one.

ii. In his opinion, all the land belonged to God, that is, the community, and therefore he advocated that land and other natural resources should be collectively owned by, and operated for, the welfare of the community.

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iii. Landlords should merely be trestees of land and other natural resources and capital assets.

iv. He saw in the principle of trusteeship a non-violent method of persuading landowners to donate their land voluntarily for community welfare purposes.

7. **Village Sanitation :**

i. The ideal village envisaged by Gandhiji could be constructed on the basis of the principles of public hygiene and sanitation.

ii. Houses are to be built with locally available material and should have sufficient light and ventilation.

iii. Each house shall have a courtyard to grow vegetables for domestic consumption and to house cattle.

iv. The village streets and lanes will be kept clean.

v. Each village shall have its own waterworks to ensure clean water supply.

PART-3

Appropriate Technology for Rural Industries.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.8. Write a short note on : Appropriate Technology for Rural Industries.

Answer

1. There are two different approaches of an appropriate technology for rural industries: the social welfare approach and the technology specifications approach.
2. In the social welfare approach, a mix of technologies is chosen that maximizes achievement of the objectives of a society.
3. This concept is difficult to operationalize because social objectives are not clearly specified and are often in conflict.
4. Under the technology specifications approach, the expected outcomes of a technology are compared to a list of characteristics generally associated with "appropriateness."
5. These characteristics are defined in terms of the expected socio-economic impacts on the poor in rural areas and the environmental impacts.
6. The appropriateness of a technology depends on :

i. How it is used,

ii. What it is used to produce, and

iii. Who gains and loses as a result of the production and consumption decisions.

7. Appropriate technology projects typically differ from conventional technology projects in their reliance on small-scale equipment and processes, and different amounts, kinds, and sources of raw materials.
8. Compared to conventional technologies, appropriate technologies typically are less capital intensive; more labor intensive; and easier to operate, maintain, and repair.
9. Yet, appropriate technologies are labor saving in comparison to traditional methods of production.

Que 5.9. Give the classification of technologies used in rural industries.

Answer

Classification of technologies used in rural industries :

1. **Traditional technologies :**

i. Traditional technologies are those that have been used in production or consumption for at least 25 years.

ii. In some cases, they have been introduced from another less developed country (LDC) rather than being of indigenous origin.

iii. Traditional technologies usually rely on human or animal power, or renewable energy sources.

2. **Upgraded traditional technologies :**

i. Upgraded traditional technologies incorporate key elements of traditional technologies, but have been improved to take advantage of the potential for higher inherent efficiencies or economies of scale.

3. **Off-the-shelf modern technologies :**

i. Off-the-shelf modern technologies have been in use for a relatively short time, generally less than 25 years.

ii. They are often larger in scale than traditional technologies.

4. **Down-scaled modern technologies :**

i. Down-scaled modern technologies are versions of modern technologies that have been adapted for a smaller scale of production or consumption, or to match the available resources.

5. **Innovative replacement technologies :**

i. Innovative replacement technologies are generated by application of new scientific and engineering knowledge.

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Que 5.10. **What are the various key factors considered in the choice of appropriate technologies ?**

Answer

Following are the various key factors considered in the choice of appropriate technologies :

1. Scale of equipment and processes
2. Cost savings
   a. Capital
   b. Operating, maintenance and replacement
   c. Foreign exchange
3. Generation of profits
   a. Increased production
   b. Higher prices for products
   c. Value added locally through processing
4. Socioeconomic impacts and distribution of benefits
   a. Directly increases employment for rural and low-income people
      i. Creation of new jobs
      ii. Higher wages due to better labor productivity or skills iii. Reduced labor displacement
   b. Increases net incomes of other enterprises
      i. Greater demand for locally produced raw materials
      ii. Higher profits in subsequent use or processing of the products
      iii. Reduced share for middlemen
   c. Provides benefits to rural or low-income consumers
      i. Reduced prices
      ii. Improved quality of products
      iii. Greater availability of products
5. Environmental Impacts
   a. Natural resources consumption
   b. Amenities
   c. Health

PART-4

Entrepreneurship and Rural Industrialization.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.11. **Define rural entrepreneurship. Explain the role of entrepreneurship in rural development.**

Answer

1. Entrepreneurship emerging in rural areas is called rural entrepreneurship.
2. Establishing industries in rural areas refers to rural entrepreneurship.
3. Rural entrepreneurship is synonymous of rural industrialization.

Role of entrepreneurship in rural development :

1. Rural development is directly linked to entrepreneurship.
2. Institutions and individuals promoting rural development now realize entrepreneurship as a strategic development intervention that could accelerate the rural development process.
3. Institutions and individuals agree on the urgent need to promote rural enterprises.
4. Development agencies see the role of rural entrepreneurship as an enormous employment potential.
5. Politicians see it as the key strategy to prevent rural unrest.
6. Farmers see it as an instrument for improving farm earnings.
7. Women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support.
8. To all these groups the role of entrepreneurship is crucial to improve the quality of life and to sustain a healthy economy and environment.

Que 5.12. **Mention the various benefits of rural entrepreneurship.**

OR

Give the role of rural entrepreneurs in economic development of the village.

Answer

Following are the various benefits of rural entrepreneurship :

1. **Provide employment opportunities :** Rural entrepreneurship is labor intensive and provides a clear solution to the growing problem of unemployment. Development of industrial units in rural areas through

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rural entrepreneurship has high potential for employment generation and income creation.

2. **Check on migration of rural population :** Rural entrepreneurship can fill the big gap and disparities in income rural and urban people. It can help to check the migration of people from rural to urban areas in search of jobs.
3. **Balanced regional growth :** Rural entrepreneurship can dispel the concentration of industrial units in urban areas and promote regional development in a balanced way.
4. **Promotion of artistic activities :** The age-old rich heritage of rural India is preserved by protecting and promoting art and handicrafts through rural entrepreneurship.
5. **Check on social evils :** The growth of rural entrepreneurship can reduce the social evils like poverty, growth of slums, pollution in cities etc.
6. **Improved standard of living :** Rural entrepreneurship increases the literacy rate of rural population. Their education and self-employment prosper the community, thus increasing their standard of living.

PART-5

Problems and diagnosis of Rural Entrepreneurship in India.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.13. **What are the various problems of rural entrepreneurship ?**

Answer

Following are some of the major problems faced by rural entrepreneurs:

A. **Financial Problems :**

1. **Paucity of Funds :**

i. Lack of finance available to rural entrepreneurs is one of the biggest problems.

ii. Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market.

iii. The procedure to avail the loan facility is also too time-consuming.

2. **Lack of Infrastructural Facilities :**

i. The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

3. **Risk Element :**

i. Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

B. **Marketing Problems :**

1. **Competition :** Major problems faced by rural entrepreneurs are the problem of standardization and competition from large scale units.

2. **Advertisement :**

i. Since the literacy rate among the villagers is low, printed media have limited scope in the rural context.

ii. The traditionally bounded nature, cultural backwardness and cultural barriers add to the difficulty of communication.

3. **Middlemen :**

i. Middlemen exploit rural entrepreneurs.

ii. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit.

C. **Management Problems :**

1. **Lack of Technical Knowledge :**

i. Rural entrepreneurs suffer a severe problem of lack of technical knowledge.

ii. Lack of training facilities and extensive services create a hurdle for the development of rural entrepreneurship.

2. **Legal formalities :**

i. Rural entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.

3. **Procurement of Raw Materials :**

i. Procurement of raw materials is really a tough task for rural entrepreneurs.

ii. They may end up with poor quality raw materials, may also face the problem of storage and warehousing.

4. **Poor Quality of Products :**

i. Another important problem in growth of rural entrepreneurship is the inferior quality of products produced due to lack of availability of standard tools and equipment and poor quality of raw materials.

D. **Human Resources Problems :**

1. **Low Skill Level of Workers :**

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i. Most of the entrepreneurs of rural areas are unable to find workers with high skills.

ii. Turnover rates are also high.

iii. Workers from rural areas have to be provided with on the job training.

iv. Their training is generally a serious problem for the entrepreneur as they are mostly uneducated and they have to be taught in the local language which they understand easily.

2. **Negative Attitude :**

i. Continuous motivation is needed in case of rural employee which is sometime difficult for an entrepreneur.

Que 5.14. Mention promotional measures provided by the government to promote rural entrepreneurship.

Answer

Following are the promotional measures provided by the government to promote rural entrepreneurship :

1. Market protection provided by the reservation of items for exclusive production in the small scale sector.
2. Preference given to the small scale sector in government procurement.
3. Infrastructural support provided through industrial estates, District Industries Centres (DIC), Small Industries Service Institutes and other specialised institutes which provide technical assistance, testing facilities, etc.
4. Arrangements for supply of scarce raw materials.
5. Concessional finance by banks and other financial institutions.
6. Policy of promoting ancillarisation.

PART-6

Women Entrepreneurship.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.15. Define women entrepreneur. Give the importance of women entrepreneurship in rural development.

Answer

1. Women who innovate initiate or adopt business actively are called women entrepreneurs.
2. Women entrepreneurship is based on women participation in equity and employment of a business enterprise.

Importance of women entrepreneurship in rural development :

1. Rural women are vital development agents who can play a significant role in the economic development of a village; provided they should have an equal access to productive resources, opportunities and public services.
2. Widespread poverty and stunted economic growth can be overcome only by gainful and sustainable economic participation of women.
3. Rural development will be sluggish, if the economic engine operates only at half power.
4. Women entrepreneurs have emerged as an important contributor involved in rural development.
5. If women acquire skills, they can carve a niche for themselves in the outside world too.
6. This is the reason why women entrepreneurship has become a subject of serious discussion in rural development.

Que 5.16. What are the various functions of women entrepreneurs ?

Answer

As an entrepreneur, a woman entrepreneur has also to perform all the functions involved in establishing an enterprise. These include :

1. Exploration of the prospects of starting a new business enterprise.
2. Undertaking of risks and the handling of economic uncertainties involved in business.
3. Introduction of innovations or imitation of innovations.
4. Coordination, administration and control.
5. Supervision and leadership.

Que 5.17. What are various challenges and obstacles faced by women entrepreneur in rural area ?

Answer

Following are the challenges and obstacles faced by women entrepreneur :

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A. General obstacles :

1. Opportunity recognition :

i. Opportunity recognition is a process in which an entrepreneur approach new business ideas.

ii. Since the literacy rate among the rural women entrepreneur is low it negatively influences the opportunity recognition process.

2. Willingness to start firms :

i. Absence of proper support, cooperation and back-up for women by their own family members force them to drop the idea to start a firm.

B. Specific obstacles to start-ups :

1. Assembling necessary information :

i. It is not always easy for women to access the information they need regarding technology, training, innovative schemes, concessions, alternative markets, etc.

2. Financial and human resources to start a firm :

i. Lack of awareness about the financial assistance in the form of incentives, loans, schemes etc., by the institutions in the financial sector.

ii. Most of the women entrepreneurs of rural areas are unable to find workers with high skills to start a firm.

C. Specific obstacles to managing a small firm :

i. Women controlled business are often small.

ii. Due to low level of purchasing power of rural consumers the sales volume is insufficient which results in reduced profits.

D. Specific obstacles to growing firms :

i. A specific problem of women entrepreneurs seems to be their inability to achieve growth.

ii. Because of having a greater day-to-day responsibility for the family, women have less time to invest in the development of their firm.

iii. Women often have a difficult time to assemble external resources, they start less ambitious firms that can be financed to a greater degree by their own available resources. This also has consequences for the future growth of the firm.

Que 5.18. What are reasons for slow progress of women entrepreneurs in India ?

Answer

Following are the reasons for slow progress of women entrepreneurs :

1. **Male dominant social order :** The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal - male

dominant social order is the building block to them in their way towards business success.

2. **Lack of self-confidence :** Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work.

3. **Protected life :** Women in India lead a protected life. They are even less educated, economically not stable nor self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit.

4. **Social pressure :** The old and outdated social outlook to stop women from entering in the field of entrepreneurship is one of the reasons for their failure. They are under a social pressure which restrains them to prosper and achieve success in the field of entrepreneurship.

5. **Family obligations :** Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations.

6. **Absence of proper support :** Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field.

7. **Other problems :** Apart from the above problems there may occur other series of serious problems faced by women entrepreneurs as improper infrastructural facilities, high cost of production, attitude of people of society towards the women modern business outlook, low needs of enterprise.

PART-7

Development of Small Entrepreneurs in India.

Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.19. Enlist the various entrepreneurial competencies of rural entrepreneur.

Answer

Following are the various entrepreneurial competencies of rural entrepreneur :

1. **Initiative :** An entrepreneur must have initiative, accepting personal responsibility for actions, and above all make good use of resources.

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2. **Self-Confidence :** A successful entrepreneur will have strong belief in self. He has confidence to complete a task within committed schedule.
3. **Assertiveness :** Entrepreneurs are not shy guys. They are good at communication. They express their ideas clearly.
4. **Highly Systematic :** Systematic planning is one of the most critical requirement for a successful entrepreneur. Entrepreneurs are highly logical, follow step-by-step approach to undertake an activity.
5. **Innovative :** Entrepreneurs have to be innovative in their approach and have to be ready for unforeseen problem at various stages of project execution and implementation.
6. **Well-informed :** An entrepreneur has to be well informed, particularly on the issues related to his business/product.
7. **Sensitive to local culture :** A rural entrepreneur have to be knowledgeable and sensitive to local culture, customs, social systems and environment.
8. **Maintaining a good rapport :** A rural entrepreneur has to maintain a good rapport with larger number of people. Rural societies are small, well-knit and more connected and hence the rural entrepreneur has to interact with all the people in the rural system.
9. **Strong on Soft-Skills :** In rural scenario entrepreneurs personal goodwill often gets associated with his product quality and credibility. Rural Entrepreneur has to be stronger on soft-skills like communication, motivation, respect for local customs and self-discipline.

Que 5.20. **What are various support systems available for rural entrepreneurship ?**

Answer

Following are various support systems available for rural entrepreneurship :

1. Rural areas provide a low-cost, low-pollution, low-energy intensive opportunities.
2. The basic facilities like housing, schooling, travel are cheaper in rural areas.
3. The access to all the available facilities is within walking distance.
4. The support from banking and financial institutions is also more personal.
5. Government support is also available for identified rural enterprises.
6. Local market/resources information is available through informal channels and a word-of-mouth approach works very well in initial stages to launch the product.
7. Rural entrepreneurs can start their ventures with a low capital.

Que 5.21. **Define the role of skill development in the success of an entrepreneur ?**

Answer

1. Skills – technical and managerial, are most important ingredients for the success of an entrepreneur.
2. Skill is "practical knowledge" and competence of getting thing done.
3. Knowledge is understanding about a concept, product or process, knowing about it, skill is having confidence of DOING it, making it happen successfully, again and again, with same or improved efficiency.
4. Skill can be acquired only by experience or self-practicing.
5. For skill development we need Technical/Entrepreneurial Training Centers, Industrial Training Institutes and competent coaches, counselors and mentors.

Que 5.22. **What are government initiatives for skill development for rural entrepreneur ?**

Answer

1. Rural development has been one of the top priorities of all the successive governments of the country.
2. The first Skill Development Policy was approved in 2009.
3. The focus of the 2009 Skill Development Policy was to harness inclusivity and reduce divisions such as male/female, rural/urban, organized/unorganized employment and traditional/contemporary workplace.
4. This policy has been further sharpened in 2015 with new National Policy for Skill Development and Entrepreneurship 2015.
5. This policy has brought the Entrepreneurship firmly on the top of national development agenda.
6. As per this policy all the state governments are being encouraged to set up Kaushal Vardhan Kendras (KVKs) at Panchayat level for mobilizing and imparting skills pertaining to local employment/livelihood opportunities.
7. Each KVK is linked to the nearest ITI/MSI/ATI for capacity building, curriculum development, assessment and certification.
8. The KVKs also function as counselling centers in their areas of operation.

PART-8

Need for and Scope of entrepreneurship in Rural area.

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Questions-Answers

Long Answer Type and Medium Answer Type Questions

Que 5.23. What is the need for entrepreneurship in rural area ?

Answer

Entrepreneurship in rural area is needed because of the following reasons :

1. **Employment Generation :** Rural entrepreneurship is labour intensive and requires sizable amount of human resource. Therefore, it has a large potential of employment generation and can reduce the problem of unemployment in rural area.
2. **Income Generation :** By providing employment, rural entrepreneurship has potential for income generation and thus bridging the gap between the rural and urban disparities.
3. **Rural development :** Rural entrepreneurship helps in setting industries in rural areas and thus leads to the employment generation and income generation which directly help in rural development.
4. **Curbs Rural – Urban migration :** Rural development helps in curbing the rural – urban migration by reducing the unequal growth in cities.
5. **Builds up village republics :** Development of the rural industries serves as an effective means to build village republics and thus make them more independent.
6. **Improved standard of living :** As rural entrepreneurship helps in income generation which helps in prospering the community and thus improving their standard of living.
7. **Balanced regional growth :** Rural entrepreneurship will direct the concentration of industries in rural areas which leads to the balanced regional growth.

Que 5.24. Give the scope of entrepreneurship in rural area.

Answer

Scope of entrepreneurship in rural area :

1. Rural area has the capacity of small and medium enterprises and these sectors acts as the economy builders by generating employment and income for poor and unemployed people and is contributing more than 52% of the GDP.
2. There is a rapid expansion in the small and medium industry arena. Therefore, repair shops, service centers, PCO, internet café, hiring of

agriculture implements & tractor, computer and other skill training centers have good scope in cluster of villages.
3. Entertainment, cable TV, rural tourism etc., also are a number of the potential areas for rural entrepreneurs.
4. Various development programs are being executed through Panchayti Raj Institutions, who are engaging contractors for civil/mechanical works. Rural youth can start this business.
5. Changed consumption pattern has opened up new avenues for trading activities in rural areas.
6. Rural areas are also using large amount of agriculture products like fertilizers, seeds, pesticides and insecticides etc.

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1 UNIT

Rural Planning and Development (2 Marks Questions)

1.1. What is Rural Development ? Give the scope and importance of Rural Development.

Ans. Rural development usually refers to the process of improving the quality of life and financial well-being of people living outside the urbanized areas.

1.2. Give the scope and importance of Rural Development.

Ans. Scope of rural development include :

i. Agricultural growth,
ii. Putting up of economic and social infrastructure,
iii. Housing and house sites for the landless,
iv. Village planning,
v. Public health,
vi. Education and functional literacy.

1.3. Explain the development of agriculture and allied activities in rural development.

Ans. Development of agriculture and allied activities are necessary for providing gainful employment in rural areas and improving overall food production.

1.4. Give the major objectives of rural development.

Ans. The major objectives of rural development are as follows :

1. To improve productivity and wages of rural people.
2. To bring about a greater socio-economic equity.
3. To bring about a spatial balance in social and economic development,
4. To guarantee an increase in the standard of living of the underprivileged population.
5. To provide the basic needs.

1.5. What are the key issues in rural development ?

Ans. The key issues in rural development are :

1. Development of infrastructure.
2. Reduction of poverty.

3. Development of health facilities.
4. Development of productive resources.
5. Development of human resources.

1.6. What are the basic elements of rural development ?

Ans. Following are the three basic elements of rural development :

1. Basic Necessities of Life.
2. Self Respect.
3. Freedom.

1.7. Name policies and programmes undertaken by government of India for rural development in the agricultural sector.

Ans. Following are some important government policies and programmes in agriculture :

1. Pradhan Mantri Fasal Bima Yojana (PMFBY).
2. Pradhan Mantri Krishi Sinchai Yojana (PMKSY).
3. Paramparagat Krishi Vikas Yojana (PKVY).
4. Rainfed Area Development Programme (RADP).
5. National Watershed Development Project for Rainfed Areas (NWDPRA).
6. National Mission for Sustainable Agriculture (NMSA).

1.8. What is Pradhan Mantri Fasal Bima Yojana (PMFBY) ?

Ans. Pradhan Mantri Fasal Bima Yojana (PMFBY) is the government sponsored crop insurance scheme that integrates multiple stakeholders on a single platform.

1.9. What are the objectives of Pradhan Mantri Fasal Bima Yojana (PMFBY) ?

Ans. Objectives of PMFBY :

1. To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop.
2. To stabilise the income of farmers.
3. To encourage farmers to adopt innovative and modern agricultural practices.
4. To ensure flow of credit to the agriculture sector.

1.10. What is Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) ?

Ans. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation and improving water use efficiency in a focused manner.

1.11. What are the objectives of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) ?

Ans. Objectives of PMKSY :

1. To achieve convergence of investments in irrigation at the field level.

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2. Expand cultivable area under assured irrigation.
3. Improve on-farm water use efficiency to reduce wastage of water.
4. Enhance the adoption of precision-irrigation and other water saving technologies.
5. Enhance recharge of aquifers and introduce sustainable water conservation practices.

1.12. What is Paramparagat Krishi Vikas Yojna (PKVY) ?

Ans. Paramparagat Krishi Vikas Yojna (PKVY) aims at development of sustainable models of organic farming through a mix of traditional wisdom and modern science to ensure long term soil fertility buildup, resource conservation and helps in climate change adapatation and mitigation.

1.13. What are the objectives of Paramparagat Krishi Vikas Yojna (PKVY) ?

Ans. Objectives of PKVY :
1. Promote organic farming among rural youth/farmers/consumers/traders.
2. Disseminate latest technologies in organic farming.
3. Utilize the services of experts from public agricultural research system in India.
4. Organize a minimum of one cluster demonstration in a village.

1.14. What is Rainfed Area Development Programme (RADP) ?

Ans. Rainfed Area Development Programme (RADP) aims at improving quality of life of farmers' especially, small and marginal farmers by offering a complete package of activities to maximize farm returns.

1.15. What are the objectives of Rainfed Area Development Programme (RADP) ?

Ans. Objectives of RADP :
1. Increasing agricultural productivity of rainfed areas.
2. To minimise the adverse impact of possible crop failure.
3. Enhancement of farmer's income and livelihood support.
4. Convergence of relevant developmental programmes in project area for optimal utilisation of resources.

1.16. What is National Watershed Development Project in Rainfed Areas (NWDPRA) ?

Ans. National Watershed Development Project in Rainfed Areas (NWDPRA) is a special central assistance programme for the benefit of cultivators families living below poverty line.

1.17. What are the objectives of National Watershed Development Project in Rainfed Areas (NWDPRA) ?

Ans. Objectives of NWDPRA :
1. Natural Resource Management.
2. To enhance cash flow through employment generation.
3. To strengthen people's participation in project planning, implementation and monitoring.
4. To restore ecological balance of the catchments area.
5. To improve the socio-economic status of the cultivators.

1.18. What is National Mission for Sustainable Agriculture (NMSA) ?

Ans. National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.

1.19. What are the objectives of National Mission for Sustainable Agriculture (NMSA) ?

Ans. Objectives of NMSA :
1. To make agriculture more productive, sustainable, remunerative and climate resilient.
2. To conserve natural resources through appropriate soil and moisture conservation measures.
3. To adopt comprehensive soil health management practices.
4. To optimize utilization of water resources.
5. To develop capacity of farmers and stakeholders.

1.20. What is the mandate of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) ?

Ans. The mandate of the MGNREGA is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

1.21. What are the core objectives of MGNREGA ?

Ans. The core objectives of the MGNREGS are :
1. Providing not less than one hundred days of unskilled manual work as a guaranteed employment in a financial year to every household in rural areas;
2. Strengthening the livelihood resource base of the poor;
3. Proactively ensuring social inclusion and
4. Strengthening Panchayati Raj Institutions.

1.22. Name policies and programmes undertaken by government of India for the social security of rural sector.

Ans.
1. Atal Pension Yojana (APY).
2. Pradhan Mantri Suraksha Bima Yojana (PMSBY).

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3. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

1.23. What is the age group eligible to join Atal Pension Yojana (APY) ?

Ans. Atal Pension Yojana (APY) currently is open to all Indian citizens in the 18-40 age group.

1.24. What is the age group eligible to join Pradhan Mantri Suraksha Bima Yojana (PMSBY) ?

Ans. All individual (single or joint) bank account holders in the 18-70 year age group are eligible to join PMSBY.

1.25. What is the age group eligible to join Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) ?

Ans. PMJJBY is available to people in the 18-50 age group having a savings bank account.

1.26. Name some policies and programmes undertaken by government of India for the social sector.

Ans. Following are some rural development programmes in area of social sector undertaken in India :

1. 20 – Point Programme.
2. Minimum Needs Programme (MNP).
3. Food For Work Programme (FFW).
4. National Rural Employment Programme (NREP).
5. Rural Landless Employment Guarantee Programme (RLEGP).
6. Jawahar Rozgar Yojana (JRY).
7. Self-Employment for the Educated Unemployed Youths (SEEUY).
8. Integrated Rural Development Programme (IRDP).
9. Indira Awas Yojana (IAY).

1.27. Explain Twenty Point Programme (TPP).

Ans. The Twenty Point Programme was initially launched in 1975. Under this programme priority areas were identified, which required positive and immediate action.

1.28. What is the objective of Twenty Point Programme ?

Ans. The basic objective of the 20-Point Programme is to eradicate poverty and to improve the quality of life of the poor.

1.29. Explain Minimum Needs Programme (MNP).

Ans. The Minimum Needs Programme (MNP) was launched in the Fifth Five Year Plan. Its objective was to ensure a basic minimum standard of life. The strategy was to establish a network of facilities to attain an acceptable level of social consumption in respect of selected items within a stipulated time-frame.

1.30. What is the objective of Minimum Needs Programme (MNP) ?

Ans. Its objective is to ensure a basic minimum standard of life for all sections of people living in the rural areas of the country.

1.31. Explain Food For Work Programme (FFW).

Ans. The Food for Work Programme was launched in April 1977. The programme aims at generation of additional employment opportunities in rural areas and creation of durable community assets, which would strengthen the rural infrastructure.

1.32. What are the objectives of Food For Work Programme (FFW) ?

Ans.

1. The primary objective was to save the lives of the poor by giving them food grains.
2. Secondary objective was to make them do some work for national building such as construction of roads.

1.33. Explain National Rural Employment Programme (NREP).

Ans. The NREP was launched in 1980 with a view to significantly increase employment opportunities in rural areas.

1.34. What are the objectives of National Rural Employment Programme (NREP) ?

Ans.

1. Generation of additional gainful employment for unemployed and under employed persons in rural areas.
2. Creation of productive community assets for direct and continuing benefits to the poor.
3. Improvement in the overall quality of life in the rural areas.

1.35. Explain Rural Landless Employment Guarantee Programme (RLEGP).

Ans. The RLEGP was launched in 1983-84. While most of the objectives and stipulations under this were similar to those of NREP, it was to be limited only to the landless, with guaranteed employment of 100 days.

1.36. What are the objectives of Rural Landless Employment Guarantee Programme (RLEGP) ?

Ans.

1. Improving and expanding employment opportunities for the rural landless with a view to providing guarantee of employment to at least one member of every landless household up to 100 days in a year.
2. Creating durable assets for strengthening the infrastructure so as to meet the growing requirements of the rural economy.

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1.37. Explain Jawahar Rozgar Yojana (JRY).

Ans. Jawahar Rozgar Yojna was launched on April 1, 1989 by merging National Rural Employment Program (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) for providing additional gainful employment for the unemployed and under-employed persons in rural areas.

1.38. What are the objectives of Jawahar Rozgar Yojana (JRY) ?

Ans.

1. The main objective of the yojana was additional gainful employment in rural areas.
2. The other objective was the creation of sustained employment by strengthening rural economic infrastructure.

1.39. Explain Self-Employment for the Educated Unemployed Youths (SEEUY).

Ans. During 1983-84, Govt. of India started Self-Employment for the Educated Unemployed Youth (SEEUY) to encourage the educated unemployed youth to undertake self-employment ventures.

1.40. What is the objective of Self-Employment for the Educated Unemployed Youths (SEEUY) ?

Ans. The objective of the scheme is to encourage the educated unemployed youth to undertake self-employment ventures in Industry, Services and Business through a provision of a package of assistance.

1.41. Explain Integrated Rural Development Programme (IRDP).

Ans. The aim of Integrated Rural Development Programme (IRDP) is to provide employment opportunities to the poor as well as opportunities to develop their skill sets so as to improve their living conditions.

1.42. What are the objectives of Integrated Rural Development Programme (IRDP) ?

Ans.

1. To help families who lie below the poverty line and to enhance their state of living.
2. To empower the poor by helping them develop at every level.
3. Providing productive assets and inputs to its target groups.

1.43. Explain Indira Awaas Yojana (IAY).

Ans. Indira Awaas Yojana (IAY) was the flagship housing programme of the Ministry of Rural Development and worked toward constructing houses for the below-poverty-line (BPL) population in rural India.

1.44. What are the objectives of Indira Awaas Yojana (IAY) ?

Ans.

1. To provide support during the construction of houses in rural areas.
2. To support the construction of houses with adequate provisions, including workplaces within the house.
3. To design the houses based on the requirements of the dweller.

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2 UNIT

Rural Development Programmes (2 Marks Questions)

2.1. What are the objectives of Sriniketan Experiment ?

Ans. The objectives of the mission were :
1. To win the friendship and affection of villagers and cultivators.
2. To take the problem of the village and the field to the class room for study.
3. To put the students in the way of acquiring practical experience in agriculture and allied industries.
4. To give the students elementary instruction in the science connected with their practical work.
5. To encourage in the staff and students a spirit of sincere service for the people of the surrounding villages.
6. To train the students to a due sense of their own intrinsic worth.

2.2. The Sriniketan programme covered which areas ?

Ans. The Sriniketan programme covered broadly four general areas: agriculture, crafts and industries, village welfare and education.

2.3. Give the significance of Sriniketan programme.

Ans. Significance of Sriniketan programme is as follows :
1. The Cooperative movement was a significant aspect of the experiment.
2. Another concept 'Dharmagola' reflecting the principle of cooperative was introduced in 1928 for the benefit of the villagers.
3. Mahila Samities (Women's Association) played a considerable role in the economic and social welfare of the community.

2.4. Give the drawbacks of Sriniketan Experiment.

Ans. Drawbacks :
1. This institute could not get Government help and support.
2. It could not do research work and hence the programmes remained limited.

2.5. Who started the Gurgaon Experiment ?

Ans. Gurgaon Experiment was first started by Mr. F. L. Brayne in 1920.

2.6. What are the objectives of Gurgaon Experiment ?

Ans. The objectives of the Gurgaon Experiment were :
1. To increase crop production,
2. To control extra expenditure,
3. To improve the health,
4. To develop the feeling of women-education, and
5. Home development work.

2.7. What were the various activities introduced in Gurgaon Experiment ?

Ans. The activities introduced by Brayne in Gurgaon Experiment were :
1. A school of rural economy to train the village guides in 1925.
2. A domestic school of economy to train groups of women under women and children welfare work in 1926.
3. Health association, which ran five health centres in the district.
4. A women's Institute at Gurgaon to manage the ladies' garden in Gurgaon.

2.8. Give the drawbacks of Gurgaon Experiment.

Ans. Drawbacks :
1. As the village guides were not technical men, very little permanent value was achieved.
2. The project could not develop leadership in the villages.
3. This project was based upon the sentiments of F.L. Brayne and when he was transferred, gradually this programme stopped.
4. Reforms were imposed on the people, rather than initiated by themselves.

2.9. Who started the Marthandam Experiment ?

Ans. The work was started by Dr. Spencer Hatch an American Agricultural expert in Travancore under the auspicious of YMCA in 1921.

2.10. What are the objectives of Marthandam Experiment ?

Ans. The main objectives of this project were :
1. Spiritual development
2. Mental development
3. Physical development
4. Social development
5. Economic development

2.11. Give the drawbacks of Marthandam Experiment.

Ans. Drawbacks :
1. The main shortcomings of the project were inadequate funds and governmental help.
2. After the death of Dr. Hatch, there was a conflict on the question of leadership.

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3. Due to no economic advantage to the non-paid workers, this programme could not survive.

2.12. Who started the Baroda Experiment ?

Ans. This movement was started by V.T. Krishnachari in 1932 in the Baroda state where he was Dewan at that time.

2.13. What are the objectives of Baroda Experiment ?

Ans. The main objectives of this project were :

1. The first objective was to bring about a rapid increase in standards of living, industrialization and rapid expansion of the educational system.
2. The second objective was to increase agricultural production through the provision of basic necessities.

2.14. What was the working system adopted by Baroda Experiment ?

Ans. Working System :

1. By personal education and contact by the village guides.
2. To use the school teacher of village in the extension of programme.
3. To use the traditional means of extension.

2.15. Where was the Baroda Experiment started ?

Ans. This project was started in the district of Navsari in the Gujarat State.

2.16. Who started the Firkha Development Scheme ?

Ans. The Firka Development Scheme launched by Madras Government in 1946 aimed at the attainment of the Gandhian ideal of "Village Swaraj".

2.17. What are the objectives of Firkha Development Scheme ?

Ans. The main objectives of this project were :

1. The short term objectives of the scheme was to develop basic amenities and an institutional framework for carrying out communication, water supply, sanitation, formation of panchayats and cooperatives.
2. The long term objectives were to attain self-sufficiency in food, clothing, shelter, development of agriculture, animal husbandry, khadi and village industries.

2.18. Give the administrative structure of Firkha Development Scheme.

Ans. The administrative machinery consisted of :

1. Director of Rural Welfare at the State level,
2. The Collector at District level,

3. The Rural Welfare Officer at Firka level and 5 to 10 Gramasevaks under him.
4. Besides these, staffs for Agriculture and Public Works were also provided for every Firka.

2.19. Who started the Etawah Pilot Project ?

Ans. This project was started in 1948 by Mr. Albert Mayer of USA who came to India with the American forces in 1944.

2.20. Where was the Etawah Pilot Project started ?

Ans. This project was started at a village called Mahewa in UP.

2.21. What are the objectives of Etawah Pilot Project ?

Ans. Objectives of Etawah Pilot Project :

1. To know the degree of productive and social improvements, through self confidence and cooperatives;
2. To find how quickly these results could be attained;
3. To know whether the results remain permanent even after the special pressure is withdrawn; and
4. To assess how far the results were reproductive in other places.

2.22. Who started the Nilokheri Experiment ?

Ans. Nilokheri Experiment was started under the leadership of S.K.Dey who was then, the Minister of Community Development.

2.23. What was the primary purpose of Nilokheri Experiment ?

Ans. Its primary purpose was to develop a new township to rehabilitate displaced persons from West Pakistan.

2.24. Where was the Nilokheri Experiment started ?

Ans. The project was started in a swampy barren land around the vocational training centre on the highway of Delhi and Ambala.

2.25. What are the objectives of Mazdoor Manzil scheme ?

Ans.

1. This scheme gave the people :
   i. Training on agricultural implements preparation,
   ii. Training on cottage industries,
   iii. Training on carpentry etc.
2. Alongside technical and vocational training, work centres were started in the crafts like weaving calico printing, soap making, laundry, bakery, tinsmithy, blacksmithy, general mechanics, leather and a multitude of other crafts and trades.

2.26. What do you understand by Rural Development ?

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Ans. Rural Development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas.

2.27. In todays environment which of the area demand more focused attention in Rural Development ?

Ans. Following areas demand more focused attention in Rural Development :

1. Education.
2. Public health and Sanitation.
3. Women empowerment.
4. Infrastructure development (electricity, irrigation, etc.).
5. Facilities for agriculture extension and research.
6. Availability of credit.
7. Employment opportunities.

2.28. Give the importance of Rural Development.

Ans. Importance of Rural Development :

1. Rural development is important not only for the majority of the population residing in rural areas, but also for the overall economic expansion of the nation.
2. Rural development is considered to be of noticeable importance in the process of the evolution of the nation.
3. It is a strategy that tries to obtain improved productivity, higher socio-economic equality, and stability in social and economic development.

2.29. Give the objectives of Rural Development.

Ans. Objectives of Rural Development :

1. To improve productivity and wages of rural people.
2. To guarantee increased and quick employment possibilities.
3. To demolish unemployment and bring a notable decline in underemployment.

2.30. What are different approaches to rural development in India ?

Ans. The types of approaches to rural development are as follows :

1. Broad front Approach.
2. Sectoral Approach.
3. Participatory Approach.
4. Area Development Approach.
5. Target Approach.
6. Basic Needs Approach.
7. Employment-oriented Integrated Approach to Rural Development.
8. Integrated Development Approach.
9. Growth Center Approach.
10. Community-Driven Development (CDD) or Approach.

11. Gandhian Approach.
12. Tagore Approach.

2.31. Describe Gandhian approach to rural community development.

Ans.

1. Gandhian approach to rural development attaches supreme importance to moral values.
2. It gives primacy to moral values over material conditions.

2.32. What are the basic tenents of the Gandhian ideal social order ?

Ans. Following are the basic tenents of the Gandhian ideal social order :

1. Ideal Village.
2. Decentralisation.
3. Self-sufficiency.
4. Industrialization.
5. Trusteeship.

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3 UNIT

Panchayati Raj and Rural Administration (2 Marks Questions)

3.1. Explain Panchayati Raj in India.

Ans.
1. Panchayati Raj (Council of five officials) is the system of local self-government of villages in rural India.
2. It consists of the Panchayati Raj Institutions (PRIs) through which the self-government of villages is realized.

3.2. Explain the structure of Panchayati Raj Institutions in India.

Ans. There are three levels of PRIs :
1. The Gram Panchayats at village level.
2. The Panchayat Samiti at block level.
3. The Zila Parishad at district level.

3.3. Mention specific objectives of Panchayat Raj.

Ans. Specific objectives :
1. Assistance to the economically weaker sections of the community.
2. Cohesion and cooperative self help in the community.
3. Development of cooperative institutions.
4. Development of local resources including the utilization of manpower.

3.4. Mention philosophy of Panchayat Raj.

Ans.
1. Panchayati Raj Institutions is the grass-roots units of self-government – have been declared as the vehicles of socio-economic transformation in rural India.
2. Effective and meaningful functioning of these bodies would depend on active involvement, contribution and participation of its citizens both male and female.

3.5. What do you mean by Gram Panchayats ?

Ans. A Gram, meaning a village or a cluster of villages, is divided into a minimum of five constituencies depending on the number of voters

the Gram is having. From each of these constituencies one member is elected. Body of these elected members is called the Gram Panchayat.

3.6. Explain the major functions of Gram Panchayats.

Ans. Functions of Gram Panchayats :
1. Preparation of Annual Plans for the development of the village Panchayat area.
2. Preparation Annual Budget of Village Panchayat.
3. Mobilization of relief in natural calamities.

3.7. What do you mean by Panchayat Samiti ?

Ans. Panchayat samiti is a rural local government (panchayat) body at the intermediate tehsil (taluka/mandal) level in India. It works for the villages of the tehsil that together are called a development block.

3.8. Explain the major functions of Panchayat Samiti.

Ans. Functions of Panchayat Samiti :
1. The main functions of the Panchayat Samitis are planning, execution and supervision of all developmental programmes in the Block.
2. It also supervises the works of Gram Panchayats within its Jurisdiction.

3.9. What do you mean by Zila Parishad ?

Ans. The Zila Panchayat or District Council or Mandal Parishad or District Panchayat is the third tier of the Panchayati Raj system and functions at the district levels in all states. A Zila Parishad is an elected body.

3.10. Explain the major functions of Zila Parishad.

Ans. Functions of Zila Parishad :
1. It works as advisory body for blocks.
2. It approves budget and plan of blocks.
3. It allots funds to the blocks.

3.11. Which Article and part of constitution are associated with Panchayati Raj Institution ?

Ans. Article 40 and part IV of constitution are associated with Panchayati Raj Institution.

3.12. Provision for Panchayats is included in part of constitution ?

Ans. Provision for Panchayats is included in part IV of constitution.

3.13. Whats is Article 40 of constitution ?

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Ans. Article 40 confers the responsibility upon State to take steps to organise Village Panchayats and endow them with powers and authority to enable them to function as units of self-government.

3.14. Who recommended the formal organisation and structure of Panchayati Raj ?

Ans. Panchayati Raj formal organisation and structure was firstly recommended by Balwant Rai committee.

3.15. When did the recommendations of the Balwantrai Mehta Committee came into effect ?

Ans. The recommendations of the Balwantrai Mehta Committee came into effect on 1st April 1958.

3.16. Which state first implmented recommendations of the Balwantrai Mehta Committee ?

Ans. Rajasthan was the first state to implement recommendations of the Balwantrai Mehta Committee on 2nd October 1959.

3.17. Was the recommendations of the Ashok Mehta Committee implemented ?

Ans. No. Due to the collapse of the Janata Government before the completion of its term, no action could be taken on the recommendations of the Ashok Mehta Committee.

3.18. What was the conclusion of G V K Rao Committee ?

Ans.

1. The Committee came to conclusion that the developmental process was gradually bureaucratised and divorced from the Panchayati Raj.
2. This phenomena of bureaucratisation of development administration as against the democratisation weakened the Panchayati Raj institutions.

3.19. What was the recommendation of G V K Rao Committee ?

Ans. To decentralised the system of field administration, G V K Rao Committee assigned a leading role to the Panchayati Raj in local planning and development.

3.20. Explain L.M. Singhvi Committee.

Ans. L.M. Singhvi Committee is a committee on revitalisation of Panchayati Raj Institutions for democracy and development. In 1986, Rajiv Gandhi government appointed the committee under the chairmanship of L.M. Singhvi.

3.21. What is 73rd Amendment Act, 1992.

Ans.

1. The 73rd Amendment to the Constitution enacted in 1992 added a new part-IX to the Constitution.
2. It also added a new XI schedule containing list of 29 functional items for Panchyats and made statutory provisions for the establishment, empowerment and functioning of Panchayati Raj institutions.

3.22. Mention some issues that Panchayati Raj Institutions are facing.

Ans.

1. In India the panchayats has minimal powers to generate revenue.
2. No state or U.T. have transferred all 29 functions or subjects to the PRI.
3. Limited efforts have been made to empower elected PRI representatives.

3.23. How to ensure people's participation in Panchayati Raj ?

Ans. Following circumstances helps in strengthening people's participation in PRIs :

1. Strengthening the Gram Sabha.
2. Developing strong leadership of women and Dalits.
3. Enabling Panchayats to have control over their own resources.
4. Establishing linkages between Community Groups and PRIs.

3.24. What is the current financial position of PRIs in India ?

Ans. All PRIs have a poor fiscal base. Resource mobilisation by the PRIs is generally limited.

3.25. What is the need of Finance Commissions in Panchayati Raj Institutions ?

Ans. The Finance Commissions have been appointed in order to improve the financial position of the PRIs.

3.26. Give the objectives of Finance Commissions.

Ans. Objectives of Finance Commissions :

1. To collect data regarding the finances of the PRIs.
2. To study the structure and functions allocated to the Panchayati Raj Institutions.
3. To analyse the resource situation with regard to the functions allocated to the PRIs.

3.27. Give the structure of rural finance in India.

Ans. The rural finance market comprises of :

1. Organized or formal segment.
2. Unorganized or informal segment.

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3.28. Name some organized/formal segment of rural finance market.

OR

Which are the various government organizations working in the field of rural finance in India ?

Ans. The organized/formal segment consists of :

1. The Reserve Bank of India (RBI),
2. National Bank for Agriculture and Rural Development (NABARD),
3. Public and Private Sector Commercial Banks,
4. Regional Rural Banks (RRB),
5. Land Development Banks (LDB),
6. State Cooperative Banks (SCB),
7. Central Cooperative Banks (CCB),
8. Primary Agricultural Cooperative Banks (PACB),
9. Central and States Governments,
10. Life Insurance Corporation (LIC),
11. Post Office Savings Bank.

3.29. Name some unorganized/informal segment of rural finance market.

Ans. The unorganized/informal segment consists of :

1. Relatives and friends,
2. Money lenders,
3. Traders and Commission Agents.

3.30. What are the different levels at which the individual or the community in the village can interacts with PRIs ?

Ans. The individual or the community in the village can interacts with PRIs at following level :

1. The Gram Panchayats at village level,
2. The Panchayat Samiti at block level,
3. The Zila Parishad at district level.

3.31. The Ministry of Rural Development consists which departments ?

Ans. The Ministry of Rural Development consists of following two departments :

1. Department of Rural Development,
2. Department of Land Resources.

3.32. The Department of Land Resources runs which national-level programs ?

Ans. The Department of Land Resources runs three national-level programs :

1. Pradhan Mantri Krishi Sinchayee Yojna (Watershed Development Component),
2. Digital India Land Record Modernization Programme,

3. Neeranchal National Watershed Project.

3.33. What is an NGO (Non-Governmental Organization) ?

Ans. A non-governmental organization (NGO) is a non-profit group that functions independently of any government.

3.34. What are Community Based Organizations (CBOs).

Ans. Community based organizations (CBO's) are nonprofit groups that work at a local level to improve life for residents.

3.35. What are the various work conducted by CBOs ?

Ans. Work conducted by CBOs generally falls into :

1. Affordable housing,
2. Food security,
3. Environmental protection/conservation,
4. Community sustainability,
5. Humanitarian/disaster response,
6. Medical relief funds.

3.36. What are Self Help Groups (SHGs) ?

Ans. Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions.

3.37. Describe the functions of SHGs.

Ans. Functions of SHGs :

1. Income generation for the poor.
2. Access to banks for poor, financial inclusion.
3. A pressure group in Gram Panchayats.
4. Social Upliftment of marginal sections.
5. Upliftment of women.

3.38. Why SHG are a necessity in rural development ?

Ans. One of the chief reasons for rural poverty is the lack of access or limited access to credit and financial services. SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation.

3.39. What are the various benefits of SHGs ?

Ans. Following are the various benefits of SHGs :

1. Social integrity.
2. Gender Equity.
3. Pressure Groups.
4. Voice to marginalized section.
5. Financial Inclusion.
6. Alternate source of employment.

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4 UNIT

Rural Development (2 Marks Questions)

4.1. What do you understand by Human Resource Development (HRD) ?

Ans. Human Resource Development is defined as the policies and programs that support for equitable opportunities.

4.2. Enumerate the need for human resource development in rural sector.

Ans. Many of the rural poor lack marketable skills, which severely limits their opportunities for earning. Human resource development plays a significant role in the development of individuals and families. HRD can improve socio-economic outcomes for families and entire villages.

4.3. Outline the key elements of Human Resource Development.

Ans. Following are the key elements of Human Resource Development :

1. The work itself which generates a higher degree of responsibility for the workforce.
2. The individual who grows personally and professionally.
3. The work output of improved quality resulting from increased responsibilities.
4. Organisational functions and structures built in an open system.

4.4. Explain the concept of Human Resource Development Dimensions in rural area.

Ans. Human resource development dimensions occupy the central position in geographical study of a rural area. It is the basis upon which other kind of development for peace and prosperity of population of rural area depend.

4.5. What does health as a Human Resource Development dimension consists of ?

Ans. Health as a Human Resource Development dimension consists both the physical and mental health of an individual.

4.6. What do you mean by physical dimension of Human Resource Development ?

Ans. Physical dimension refers to the state of the body, its compositions, development, functions, maintenance, etc.

4.7. What do you mean by mental dimension of Human Resource Development ?

Ans. Mental dimension refers to right, fit and healthy creative abilities of mind.

4.8. Why is health consider an important indicator of human resources development ?

Ans. Health is an important indicator of human resources development because an improvement in health promotes learning, improves stamina, and increases energy output.

4.9. What does education as a Human Resource Development dimension consists of ?

Ans. This dimension is essentially meant for enhancing, upgrading, improving and increasing the status of mental or intellectual capability such as learning, memory, reasoning, thinking, competence and other intellectual capacity of an individual.

4.10. What does skill development as a Human Resource Development dimension consists of ?

Ans. Skill development is the process of developing intellectual and physical capabilities of individual for use in socially productive spheres to serve the needs of the people in a society at large.

4.11. What does skill development as a Human Resource Development dimension consists of ?

Ans. Training is the qualitative dimension of human resource development. Training helps in development of experience, knowledge, talents, etc. of an individual.

4.12. What do you mean by nutritional status ?

Ans. Nutritional status is a measure of the health condition of an individual as affected primarily by the intake of food and utilization of nutrients.

4.13. What do you mean by food security ?

Ans. Food security is defined as access by all people at all times to the food needed for a healthy life.

4.14. Mention the dimensions of food security.

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Ans. Food security has three important dimensions :
1. Adequate availability of food supplies;
2. Assured access to sufficient food for all individuals; and
3. Its proper utilization to provide a proper and balanced diet.

4.15. Why nutrition plays a critical role in human resource development ?

Ans. Nutrition plays a critical role in human resource development since deficiencies in essential nutrients lead to malnutrition, which affects an individual's mental and physical state, resulting in poor health and poor work performance.

4.16. What are the are various basic amenities who's access needs improvement ?

Ans. Following are various basic amenities who's access needs improvement :
1. Access to Drinking Water Facility.
2. Access to Sanitation Facilities.
3. Access to Electricity use for Domestic Purpose.
4. Access to Quality Housing.
5. Access to Drainage Arrangement.

4.17. What is meant by population composition ?

Ans. Population composition refers to the structure of the population.

4.18. How is population composition helpful ?

Ans. The composition of population helps us to know how many are males or females, which age group they belong to, how educated they are and what type of occupations they are employed in, what their income levels and health conditions are.

4.19. What are population pyramids ?

Ans. A population pyramid is a graphical illustration of the distribution of a population by age groups and sex; it typically forms the shape of a pyramid when the population is growing.

4.20. How do population pyramids help in understanding about the population of a country ?

Ans. The shape of the population pyramid tells the story of the people living in that particular country. The numbers of children (below 15 years) are shown at the bottom and reflect the level of births. The size of the top shows the numbers of aged people (above 65 years) and reflects the number of deaths.

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5 UNIT Rural Industrialization and Entrepreneurship (2 Marks Questions)

5.1. Explain the concept of industrialization in rural India.

Ans. The concept of Rural Industrialization encompasses facilitating avenues of employment in non-farm activities on a widely dispersed basis nearer to the place of living of the poor.

5.2. What do you mean by rural industries ?

Ans. Rural industries are non-farm activities that depend on rural resources, and are primarily meant for employment generation through effective utilization of locally available resources, human power and technologies.

5.3. What is the working philosophy of rural industries ?

Ans. Since employment generation is one of the essential objectives of rural industries, they usually work with the philosophy of production by masses.

5.4. Give the significance of rural industrialization.

Ans. The significance of rural industrialization are as follow :
1. They can slow down urban migration and thereby ease the problems of urbanization.
2. They lead to improvement in environment by reducing the concentration of industrial units in big cities.
3. They can increase rural income and generate non-farm employment to the farmers.

5.5. Explain the reasons of slow growth of rural industries in India.

Ans. Following are probable explanations for the slow growth of rural Industries :
1. Inadequacy of financial assistance.
2. Ineffective common production programmes.
3. Mismatch of technology upgradation.
4. Lack of effective linkages with other sectors.

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5.6. Give the positive impacts of industrialization in rural India.

Ans. Positive impact of industrialization :

1. Low cost of production.
2. Self-sufficient.
3. Employment.
4. Improved Agriculture.

5.7. Give the negative impacts of industrialization in rural India.

Ans. Negative Impact of Industrialization :

1. Decline of cottage industry.
2. Mass migration from rural areas.
3. Depletion of natural resources.
4. Pollution.

5.8. Explain Gandhian approach to rural industrialization.

Ans. Gandhiji's approach to India's rural development was holistic and people-centred. He found that the progress of the country lies in the development of majority of its rural villages. Rural development as outlined by Ganhji contained self-sufficiency, interdependence for other wants, and development of village industries.

5.9. Give the various values and premises of Gandhian Model of rural development.

Ans. The Gandhian Model of rural development is based on the following values and premises :

1. Rural India is found not in its cities, but in its villages.
2. Non-exploitation of villagers.
3. Simple living and high thinking.
4. Dignity of labour.
5. Preference to the use of swadeshi products.
6. Balance between the ends and the means.

5.10. What are the principal components of the Gandhian Model ?

Ans. The principal components of the Gandhian Model are :

1. Self-sufficient Village Economy.
2. Decentralisation.
3. Panchayati Raj.
4. Khadi and Village Industries.
5. Cooperatives.
6. Trusteeship.
7. Village Sanitation.

5.11. Discuss self-sufficient village economy as the principal components of the Gandhian Model.

Ans. Gandhiji insisted on the self-sufficiency of Indian villages. He suggested that villages should produce their own food, clothing and other articles needed for meeting their basic needs.

5.12. Discuss decentralisation as the principal components of the Gandhian Model.

Ans. Gandhi firmly believes that village republics can be built only through decentralisation of social and political power. In such a system decision-making power will be vested in the Village Panchayat rather than in the State and the national capital.

5.13. Discuss panchayati raj as the principal components of the Gandhian Model.

Ans. Gandhiji envisaged that each village in India would be a republic, where the village panchayat would have the full power of managing its affairs, including defense. He expected the panchayat to perform the legislative, executive and judicial functions necessary for smooth functions of the village economy.

5.14. Discuss khadi and village industries as the principal components of the Gandhian Model.

Ans. For Gandhiji, khadi was an instrument of decentralization of production and distribution of the basic necessities of life, and of ensuring 'work to all'. He also favoured the promotion of other village industries, such as hand grinding, hand pounding, sop making, paper making, mental making, oilseed crushing, tanning, etc.

5.15. Discuss cooperatives as the principal components of the Gandhian Model.

Ans. Gandhiji saw a great virtue in cooperation as an instrument of rural development. He assigned specific roles to cooperatives in the field of agriculture, commending the promotion of cooperative farming and thereby preventing further fragmentation of landholdings.

5.16. Discuss trusteeship as the principal components of the Gandhian Model.

Ans. Gandhiji considered trusteeship an instrument of transforming the capitalist order of society into an egalitarian one. He advocated that land and other natural resources should be collectively owned by, and operated for, the welfare of the community. Landlords should merely be trestees of land and other natural resources and capital assets.

5.17. Discuss village sanitation as the principal components of the Gandhian Model.

Ans. The ideal village envisaged by Gandhiji could be constructed on the basis of the principles of public hygiene and sanitation. Houses are to be built with locally available material and should have sufficient light and ventilation.

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5.18. Mention different approaches of appropriate technology for rural industries.

Ans. There are two different approaches of an appropriate technology for rural industries : the social welfare approach and the technology specifications approach.

5.19. What is social welfare approach of appropriate technology for rural industries ?

Ans. In the social welfare approach, a mix of technologies is chosen that maximizes achievement of the objectives of a society. This concept is difficult to operationalize because social objectives are not clearly specified and are often in conflict.

5.20. What is technology specifications approach of appropriate technology for rural industries ?

Ans. Under the technology specifications approach, the expected outcomes of a technology are compared to a list of characteristics generally associated with "appropriateness." These characteristics are defined in terms of the expected socio-economic impacts on the poor in rural areas and the environmental impacts.

5.21. Mention the factors on which appropriateness of a technology depends ?

Ans. The appropriateness of a technology depends on :

1. How it is used,
2. What it is used to produce, and
3. Who gains and loses as a result of the production and consumption decisions.

5.22. Give the classification of technologies used in rural industries.

Ans. Classification of technologies used in rural industries :

1. Traditional technologies.
2. Upgraded traditional technologies.
3. Off-the-shelf modern technologies.
4. Down-scaled modern technologie.
5. Innovative replacement technologies.

5.22. What do you understand by traditional technologies ?

Ans. Traditional technologies are those that have been used in production or consumption for at least 25 years.

5.23. What do you understand by upgraded traditional technologies ?

Ans. Upgraded traditional technologies incorporate key elements of traditional technologies, but have been improved to take advantage

of the potential for higher inherent efficiencies or economies of scale.

5.24. What do you understand by off-the-shelf modern technologies ?

Ans. Off-the-shelf modern technologies have been in use for a relatively short time, generally less than 25 years.

5.25. What do you understand by down-scaled modern technologies ?

Ans. Down-scaled modern technologies are versions of modern technologies that have been adapted for a smaller scale of production or consumption, or to match the available resources.

5.26. What do you understand by innovative replacement technologies ?

Ans. Innovative replacement technologies are generated by application of new scientific and engineering knowledge.

5.27. What are the various key factors considered in the choice of appropriate technologies ?

Ans. Following are the various key factors considered in the choice of appropriate technologies :

1. Scale of equipment and processes.
2. Cost savings.
3. Generation of profits.
4. Socioeconomic impacts and distribution of benefits.
5. Environmental Impacts.

5.28. Define rural entrepreneurship.

Ans. Entrepreneurship emerging in rural areas is called rural entrepreneurship. Establishing industries in rural areas refers to rural entrepreneurship. Rural entrepreneurship is synonymous of rural industrialization.

5.29. Explain the role of entrepreneurship in rural development.

Ans. Rural development is directly linked to entrepreneurship. Institutions and individuals promoting rural development now realize entrepreneurship as a strategic development intervention that could accelerate the rural development process.

5.30. Mention the various benefits of rural entrepreneurship.

Ans. Following are the various benefits of rural entrepreneurship :

1. Provide employment opportunities.
2. Check on migration of rural population.
3. Balanced regional growth.
4. Promotion of artistic activities.

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5. Check on social evils.
6. Improved standard of living.

5.31. What are the various financial problems of rural entrepreneurship ?

Ans. Following are financial problems faced by rural entrepreneurs :
1. Paucity of funds.
2. Lack of infrastructural facilities.
3. Less risk bearing capacity.

5.32. What are the various marketing problems of rural entrepreneurship ?

Ans. Following are marketing problems faced by rural entrepreneurs :
1. Competition.
2. Advertisement.
3. Middlemen.

5.33. What are the various management problems of rural entrepreneurship ?

Ans. Following are management problems faced by rural entrepreneurs :
1. Lack of Technical Knowledge.
2. Legal formalities.
3. Procurement of Raw Materials.
4. Poor Quality of Products.

5.34. What are the various human resources problems of rural entrepreneurship ?

Ans. Following are human resources problems faced by rural entrepreneurs :
1. Low skill level of workers.
2. Negative Attitude.

5.35. Mention promotional measures provided by the government to promote rural entrepreneurship.

Ans. Following are the promotional measures provided by the government to promote rural entrepreneurship :
1. Market protection.
2. Preference in government procurement.
3. Infrastructural support.
4. Arrangements for supply of scarce raw materials.
5. Concessional finance by banks and other financial institutions.

5.36. Define women entrepreneur.

Ans. Women who innovate initiate or adopt business actively are called women entrepreneurs. Women entrepreneurship is based on women participation in equity and employment of a business enterprise.

5.37. Give the importance of women entrepreneurship in rural development.

Ans.
1. Women entrepreneurs have emerged as an important contributor involved in rural development.
2. Rural women are vital development agents who can play a significant role in the economic development of a village; provided they should have an equal access to productive resources, opportunities and public services.

5.38. Mention some functions of women entrepreneurs.

Ans. Functions of women entrepreneurs :
1. Exploration of the prospects of starting a new business enterprise.
2. Undertaking of risks and the handling of economic uncertainties involved in business.
3. Introduction of innovations or imitation of innovations.
4. Coordination, administration and control.
5. Supervision and leadership.

5.39. What are various challenges faced by women entrepreneur in rural area ?

Ans. Following are the challenges faced by women entrepreneur :
1. Opportunity recognition.
2. Willingness to start firms.
3. Assembling necessary information.
4. Financial and human resources to start a firm.

5.40. What are reasons for slow progress of women entrepreneurs in India ?

Ans. Following are the reasons for slow progress of women entrepreneurs :
1. Male dominant social order.
2. Lack of self-confidence.
3. Protected life.
4. Social pressure.
5. Family obligations.
6. Absence of proper support.

5.41. Enlist the various entrepreneurial competencies of rural entrepreneur.

Ans. Following are the various entrepreneurial competencies of rural entrepreneur :
1. Initiative.
2. Self-Confidence.
3. Assertiveness.
4. Highly Systematic.
5. Innovative.

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6. Well-informed.
7. Sensitive to local culture.
8. Maintaining a good rapport.
9. Strong on Soft-Skills.

5.42. Define the role of skill development in the success of an entrepreneur ?

Ans. Skills – technical and managerial, are most important ingredients for the success of an entrepreneur. Skill is "practical knowledge" and competence of getting thing done. Skill can be acquired only by experience or self-practicing.

5.43. What is the need for entrepreneurship in rural area ?

Ans. Entrepreneurship in rural area is needed because of the following reasons :

1. Employment Generation.
2. Income Generation.
3. Rural development.
4. Curbs Rural – Urban migration.
5. Builds up village republics.
6. Improved standard of living.
7. Balanced regional growth.

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