

## ASSIGNMENT

(1) Define rural development and discuss in detail the history of

Rural development in India.

Ans:- Rural development is the process of improving the quality of life and economic well-being of people living in rural areas.

↳ where people are engaged in primary industry.

\* Key Areas / challenges

- (i) Provision of adequate credit
  - (ii) Improvement in agricultural marketing
  - (iii) Opportunities to diversify farm and non-farm activities
  - (iv) Providing opportunities for education
  - (v) Addressing problems related to organic farming
  - (vi) Honest implementation of land reforms.
  - (vii) Provision of health facility and addressing public sanitation and public health
  - (viii) Infrastructure development
  - (ix) Special measures to alleviate poverty
  - (x) Improving standard of living.
- \* Initially main thrust was laid on agriculture, industry, communication, education, health and allied sectors.

\* History of Rural development

- (1) What is role of Rural Development in post-covid scenario?
- In the August of 1974, the department given new status of Ministry of Food & Agriculture.
- In 1985, formerly, the ministry was converted into department Ministry of Rural Reconstruction in the year 1982.
  - In 1985, formerly, the ministry was converted into department again under Ministry of Agriculture and Rural development, later reformed as Ministry of Agriculture in 1985 September.
  - In the year 1991, truly, it was upgraded to Ministry of Rural development.
  - In 1992, July, Dept. of wasteland Development was added to it.
  - In March 1995, it was renamed as Ministry of Rural Areas and Employment with 3 departments, Department of Rural Employment and poverty alleviation, Rural development and wasteland development.
  - Again in 1999, it was renamed as Ministry of Rural development.
  - It greatly effected the change in rural areas through wide programmes like poverty alleviation, employment generation, infrastructure development and social security.
  - In 2002, December, drinking water sector was added. Dept. of drinking water and sanitation has been separated as separate ministry from Ministry of Rural development in July 2011.

The community development programme, inaugurated on Oct 2<sup>nd</sup> 1950 was an important landmark in the history of rural development. This was under Community Projects Administration that was set up on March 31 1952 by Planning Commission To aid govt. efforts by people's involvement directly or indirectly at grass root level.

In Oct 1974, Dept. of rural development came into existence as part of ministry of food & agriculture.

\* Majority of population resides in rural areas. Rural development is not only for the majority of population but also for the overall economic expansion of the nation.

(i) Indian economy is hit hard by the covid-19 pandemic. The income and purchasing power come down. Millions of people will

file for unemployment. Industries were heavily hit. Recovery time for overall economy may be more than a year. Some sectors may go down 3-4 years in recession.

(iii) Only skilled and experienced will have quite a little chance

to get into living or movement. There is decline in funding.

and startup are highly affected. This all leads to economic crisis, instability and increases hunger and crime in the state.

(iv) Rural development is a strategy that tries to obtain an improvement and productivity, higher socio-economic equality and ambition, and stability in social and economic development.

(v) The primary task is to decrease famine that exists in roughly about 70% of the rural population, and to make sufficient and healthy food available.

(vi) 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.

(vii) Few areas that demand more focused attention and new initiatives are: Education, Public health and sanitation,

Women empowerment, Infrastructure development (electricity, irrigation, etc.), Facilities for agricultural extension and research, Availability of credit and employment opportunities

(viii) About  $\frac{1}{3}$ rd of rural India is still below the poverty line.

It is important for the government to be productive and provide enough facilities to upgrade their standard of living.

(ix) Traditionally, it was centred on misuse of land-intensive natural resources like forestry and agriculture. However, today the increasing urbanization and the change in global production networks have transformed

the nature of rural areas. It concentrates on actions taken for the development of rural areas to improve economy. It focuses on enhancing quality of life and financial well-being of individuals to improve the economy.

### (3) Discuss the role of state and central Govt. in rural development.

Ans:- The role of state and central Government in development of rural areas is to facilitate orderly growth and development.

- In rural setting, providing well-maintained roads allows agricultural inputs and outputs to be transported

- Providing the latest in agricultural science, can improve the farm productivity

- Establishing schools allows families to be sure that their children will be educated.

- It can help by providing infrastructure, subsidies and loans to agriculture - which is very critical to feed population

Major schemes or programmes being operated by the Ministry of Rural Development in rural areas (by central Govt) :-

- (i) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for providing wage development

- (ii) National Rural Livelihood Mission (NRLM) for self-employment and skill development

- (iii) Housing for All: Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

- for providing housing to BPL households.

- (iv) Pradhan Mantri Gram Sadak Yojana (PMGSY) for construction of quality roads.

(iv) National Social Assistance Program(NSAP) for social pension

(v) Shyama Prasad Mukherjee RURBAN Mission.

(vi) Integrated Watershed Management Programme(IWMP) for Improving the productivity of the land.

• Ministry of Rural development is entrusted with the task of accelerating the socio-economic development of rural India. Its focus is on health, education, piped drinking water, public housing and roads.

The ministry has also schemes for capacity development of rural functionaries; Information, Education and communication; and Monitoring and Evaluation.

Some housing schemes for rural areas of AP Govt:-

• YSR housing scheme for providing houses to the underprivileged and economically weaker sections families.

(YSR - Gramin Housing scheme and <sup>PRASHANT</sup> YSR-EWS housing scheme)

• Deptt of Panchayat Raj and Rural development provide policies.

#### (4) Outline the Role of NITI Aayog.

NITI Aayog, was formed via a Resolution of Union Cabinet

on January 1<sup>st</sup> 2015.

NITI Aayog is the premier policy think tank of Govt, providing directional and policy input. Apart from designing strategic and long-term policies and programmes of the

Government of India, NITI Aayog also provides relevant technical advices to the centres, states and Union Territories.

• The Governing council of NITI Aayog, is chaired by Prime Minister and comprises chief ministers of states and Union Territories with

legislatures and Lt. Governors of other Union territories.

• The Govt constituted NITI Aayog to replace Planning commission, which has been instituted in 1950. This step is taken to better serve the needs of people and their aspirations.

• An important evolutionary change, NITI Aayog acts as the quintessential platform of Govt to bring the states to act together in national interest, and thereby foster cooperative federalism.

Notes:- PM is chairman of planning commission / NITI Aayog

• On 18 September 2018, Chairman approved the reconstitution of

NITI Aayog, as under: Chairperson, Vice-chairperson, full-time members, ex-officio members and special invitees.

#### (5) Short Notes on (i) Sarva Siksha Abhiyaan

(ii) Mid-day meal scheme

(iii) Right to Education

(iv) Operation Blackboard

(v) Beti Bachao, Beti Padao

#### Ans:-

##### (i) Sarva Siksha Abhiyaan :

→ Sarva Shiksha Abhiyaan, or SSA, is an Indian Government

Programme aimed at Universalization of Elementary Education "in a time bound manner", the 86<sup>th</sup> amendment of Constitution of India making free and required education to children b/w the ages of 6 to 14 a basic right (Article-21A).

→ It was founded by former PM Atal Bihari Vajpayee, aims to educate children b/w 6 to 14 by 2010. However, the time limit has

been pushed forward indefinitely.

→ MHRD anchors the SSA programme. The central govt.

In partnership with state Govt. is implementing this initiative.

→ Padhe Bharat Bhade Bharat is a sub-programme of SSA.

It designed to improve comprehensive early reading, writing and early mathematics programme in class I and II.

→ In 2018, SSA along with Rashtriya Madhyamik Shiksha Abhiyan

was launched to form Samagra Shiksha Abhiyan. It was merged with National Education Mission in 2018.

### (ii) Right to Education (RTE)

→ The Right to Education Act (RTE) is an important law in the education system in India. With its enactment, it has become a fundamental right in the country.

→ It was passed by the parliament in 2009 August when the Act came into force in 2010, India became one among 135 countries where education is fundamental right.

→ The 86<sup>th</sup> Amendment (2002) inserted Article 21-A in the constitution which says state shall provide free education to all children from 6 to 14. But RTE makes it obligatory for the government to ensure attendance, admission and completion of elementary education for all children from 6 to 14.

→ It talks about good infrastructure, teacher-student ratio for

quality education, zero tolerance against harassment and discrimination of children; mandates for private schools to reserve 25% seats to socially disadvantaged and economically weaker sections.

→ Criticism of RTE: CCE model implementation was difficult due to

lack of teacher training, children below were not included, many documents are required at the time of admission and this left out orphans from beneficiaries, 'moderation' policy till class 8 was amended in 2019 by introducing regular exams in classes 6 and 8 - if student fails he is given training for re-exam, if not passed then he will be detained.

→ Education is a significant step to achieving all other basic human rights. It can help decrease poverty, reduce social inequalities, empower women and other marginalized, bring down discrimination and finally help individuals live life to their fullest potentials. It helps to improve access to opportunities for better life in terms of employment and business. It can also bring about peace and overall prosperity to a region therefore, education is one of the most important rights.

### (iii) Beti Bachao Beti Padhao (BBBP)

→ Beti Bachao, Beti Padhao Yojana is a campaign under govt that was established for generating awareness and improving the efficiency of welfare services intended for girls in India.

→ It was launched by PM Narendra Modi in January 2015. It is run jointly by Ministry of women and child development, Ministry of health and family welfare, and Ministry of human resource development.

→ It aims at addressing the issue of declining child-sex ratio.

→ A National executive committee has been formed by BJP to promote BBBP. This committee is responsible to promote 'Save Girl Child' and 'Educate Girl Child'. Dr. Rajendra Phadke is the

National convenor of BBBP Abhiyan.

The main objectives of BBBP are:

- To prevent gender-biased sex selective elimination.
- To ensure the protection and survival of girl child.
- Ensuring education and participation of the girl child.

#### (iv) Mid-day meal scheme (MDMS)

→ Mid-day meal Scheme was started in India from 15<sup>th</sup> Aug 1995 as 'National Programme of Nutritional Support to Primary Education (NP-NSPE)'. In October 2007, it was renamed as 'National Programme of mid-day meals in schools', popularly known as mid-day meal scheme. In 2021, September, it was renamed as 'PM-POSHAN' or 'Pradhan Mantri Poshan Shakti Yojna'.

→ Mid-day meal is one meal that is provided to all children enrolled in government schools, government-aided schools, local body schools, special training centres (STCs), madrasas and matnas supported under SSA.

#### → Objectives of MDMS:

- To increase enrollment of children belonging to disadvantaged.
  - Leading enrollment to increased attendance in schools.
  - To retain children studying in classes 1-8.
  - To provide nutritional support to children of elementary stage in drought-affected areas.
- Salient features of MDMS:
- It is world's largest school meal programme to attain universalization of primary education.
  - The Ministry of Education (earlier MHRD) is the authorized body to implement the scheme.

(iii) It is centrally sponsored scheme (central's share - 60%, state's share - 40%)

(iv) Each child from class 1 to 5, from 6 to 14 age group is eligible for cooked nutritious meal everyday except school holidays, with the following nutritional requirements:

Calories Intake	Primary	Upper Primary
Energy	450 Cal 12 g	700 Cal 20 g
Protein		
Food grains	100g	150g
Pulses	20g	30g
Vegetables	50g	75g
Oil and fat	5g	7.5g

→ It is implemented using three models: (i) Decentralized, meal is prepared locally, (ii) Centralized model, meal prepared by external organizations and delivered, (iii) International assistance, international charity organizations aid govt. schools.

→ Criticism of MDMS, (i) Quality of food is often debated, (ii) Linking Aadhar to MDMS has been denoted as many children are not having Aadhar card.

(v) Operation Blackboard:

→ Operation Blackboard is a centrally funded program that was launched 1987 soon after the 1986 Rajiv Gandhi National Education Policy was released to provide all primary schools in the nation

/ with the minimum required necessary services.

- The purpose of the scheme is to provide the requisite institutional equipment and educational material for the students studying in primary organizations to improve their education
- Measure taken to improve implementation:

- (i) State governments will make provision for replacement of broken equipment
  - (ii) Operation blackboard will be an integral part of microplanning
  - (iii) To have a positive impact on girl students' retention and enrollment, at least 50% of appointed teachers will be women
- (iv) With the help of specially designed training programs for teachers, teachers will be trained to use Operation Blackboard teaching materials.
- Revised OBB:
- (i) In upper primary schools, different facilities will be granted provided like grants for replenishment of items, repairs etc.
  - (ii) Each section/class should have at least one teacher.
  - (iii) For each class or section there should be at least one room.
- (iv) Providing library, essential teaching equipment.
  - (v) Central govt. would provide funds for teachers' salaries and equipment.
  - (vi) State govt., apart from replacement and contingency funds, would mobilize resources building toilets, rooms for HMs, school buildings etc.

#### (6) Importance of Female Education in Rural development.

Ans- An educated woman can uplift many lives. Therefore, Rural India requires to empower women by building

education and employment opportunities for them allowing women to show up their potential and contribute to the welfare of the nation.

Numerous studies show that illiterate women have high levels of fertility and mortality, poor nutritional status, low earning potential and little autonomy within the household.

A woman's lack of education also has negative impact on the health and well-being of her children. It is found for instance that infant mortality is inversely proportional to mothers' educational level.

Rural women's access to education and training have major impact on their potential to access and benefit from income-generating opportunities and improve their overall well-being.

- A variety of approaches, including non-formal education, technical and vocational training, agricultural extension services, workplace training, training in new technologies and literacy and numeracy training are needed to address various challenges rural women face.
- In addition, information and communication technologies (including mobile and electronic communication etc.) supported by right policies and institutional framework, can provide rural women with alternative avenues to access information related to their rights, services and resources, and social protection (e.g. ID, lease on lands, inheritance, domestic/gender-based violence, agriculture, health, nutrition, market information etc.)
- Educating females provide them with an opportunity to access jobs in various sectors and enhance their rural knowledge linking

\* Education is important for everybody, whether they are learning new facts, skills or trades. Having the opportunity to learn always benefit the individual.

- Educating communities mean developing schools and educating children and leaders. By doing so, rural communities will lead to a healthier and more sustainable future.
- An education system in rural communities has the opportunity to build capacity and knowledge in rural populace, helping them to make informed decisions about their farms and to innovate in agricultural affairs.
- Education exposes masses to information and helps prevent misinterpretation of information.
- It can lead to many positive outcomes such as improved ability to understand policies, procedure, rights, duties, govt. schemes, legislation, available benefits and protection laws.
- Increasing the quality of education in rural areas can significantly impact the development of employment opportunities. Studies have shown that skilled labour, good infrastructure and local market are prime factors in selecting a community for an industrial placement.
- Education can improve labour productivity in rural areas, thus increasing the wealth of a region.
- Education develops leadership. Individuals gain confidence, knowledge, skills and experience - all factors that increase individuals ability to effectively and efficiently lead a group of people towards success. Communities can easily get off poverty and low-quality elements into stronger ones.
- While education, there is always bright future in store for rural communities. Education is an important factor for bringing about rural development in our country.

(i) Discuss in detail various indicators of rural development.  
Ans - There are various Rural development indicators. Some of them are :-

- (i) **Economy**
- (ii) **Education**
- (iii) **Health**
- (iv) **Environment**

- (v) **Culture and Leisure**

(i) Economy: Main characteristics of rural economy are -

- High dependence upon agriculture
- Animal husbandry-dependent
- Seasonality, harvesting season, cropping season etc.
- Highly dependent on rainfall/monsoon
- Festival season increased demand for goods, services
- Mostly cash/barter/credit are mode of transaction.

During past 40 years Rural reconstruction and development have been the major thrust of economic planning which has caused rapid transformation in the Indian Rural economic structure.

Changes such as land reforms, agriculture, animal husbandry, supplies and marketing, village industries, rural leadership, village administration etc. Cultivation use modern technological equipment and HNV seeds and fertilizers. Several welfare services like schools, PTTs, transport and communication, mass media are spread to rural areas. However, most of rural economy <sup>depends</sup> to agriculture. Certain improvements like per capita income, capital formation, under/un-employment, quality of life must be improved. But they are natural, high life expectancy, highly sustainable etc.

(ii) Education: In large majority of population living in rural areas, education is highly dependent on govt. run or govt.-aided schools and

NGOs. But rural areas still face various barriers that directly impact constituents' literacy rate. Quality education when provided to rural communities help them to address issues and challenges they face. Employment opportunities increase. Individuals gain confidence, knowledge, skills and experience so that they become better leaders and solve their problems effectively and efficiently. Industries open doors and individual gain better decision making.

### (iii) Health:

Health is another indicator for rural development. Although rural people are slightly better life expectancy and sustainability, people in rural areas have less access to healthcare than their urban counterparts. Rural healthcare are one of the biggest challenges facing the Health Ministry of India. With more than 70% population living rural or 80% of healthcare facilities are present which means only 20% are serving 30% population. Health is the most important thing to spend money on. Better health is central to human happiness and well-being. It also makes an important contribution to economic progress, as healthy population live longer, are more productive, and save more. Several programmes were initiated by both central and state governments to contribute to the rural health.

### (iv) Environment:

Natural environment comprises of water quality, ambient air quality, soil quality and the existence of any natural forest. Since the natural environment is degraded by lot of anthropogenic activities for example, using excessive fertilizers, pesticides and stable burning pollute water bodies, air and soil. The various parameters to be examined are the accessibility to drinking water, electricity, availability of toilets etc. that would reflect on the prevailing environmental conditions of Rural areas. Climate change has effects on basic elements of production of food, access to water, healthcare and environment. Environmental aspect must be taken into the

consideration for rural development.

#### No Culture and Leisure!

The amount of money spent on culture and leisure activities also indicate the economic status of rural community. Rural people mostly spend on the local festivals in India such as during Diwali and Ugadi time. The amount of money spent on entertainment such as movies, fairs etc., needs to be taken into account. The spending of the rural community is also important as it is directly proportional to their earnings. Hence, spending on culture and leisure are taken into account.

#### Q) Suggest ways in which we can increase Rural development?

Ans:- (i) Development of infrastructure: There is a lack of infrastructure in rural areas. Infrastructure development like electricity, irrigation, credit, marketing, transport facilities etc., needs to be addressed.

(ii) Reduction of poverty: The reduction of poverty is important because rural areas have maximum poverty. Around 30% of population is BPL, there is serious need of taking steps for alleviation of poverty.

#### (iii) Development of Health facilities: Rural areas lack proper health facilities. Better health facilities are necessary for physical growth of individuals.

(iv) Development of productive resources: Productive resources of each locality need to developed to enhance employment opportunities. It will help in diversification of product activities with a view of finding an alternative means other than the crop cultivation to sustain life.

(v) 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.

#### 10) What is the role of ICT in improving Rural education scenario in India?

- Ans:- ICT stands for Information and communication technology. It is a diverse set of technological tools and resources used to transmit, store, create, share or exchange information. ICT refers to technology use for regular, everyday tasks like sending an email, making a video call, searching the internet, using a tablet or mobile phone etc.
- ICT can complement, enrich and transform education for the better learning.
  - ICT helps teachers to interact with the students. It helps them in preparation of their teaching, provide feedback. ICT also helps teachers to access with the institutions and universities, NCTE, NAAC, NCTE, UGC etc. It also helps in effective use of ICT software for teaching-learning process.
  - Electronic textbooks, instructional software, email, chat and the distance learning programs are also examples of ICT.
  - ICT often speeds up the learning process through availability of the various sources of data, information, methods of teaching as well as a wide array of studies and examples to support them. This makes the students and teachers lives easier as they don't need to carry lot of paper. All that is needed is device connected to same service.
  - The 'flipped classroom' model where students watch lectures at home on the computer and use classroom time for more interactive exercises.
  - When teachers are digitally literate and trained to use ICT, these approaches can lead to higher order thinking skills, provide creative and individualized options for students to express their understanding and leave the students better prepared to deal with the ongoing

technological change in society and the workplace

- Some common educational applications include: (i) Laptop designed to operate with less power, low cost OS etc (ii) Tablets where interactive apps can be downloaded makes them a versatile tool for learning,

(iii) Interactive white boards or smart boards, allows projected computer images to be displayed, manipulated, play animations etc, (iv)-readers, that hold hundreds of books in digital form, (v) Flipped classrooms etc.

The biggest where ICT helped education sector a lot is corona pandemic. Using information and communication tools is very important in the changing society. If we use and adopt ICT in schools, our education system can prosper and the country would become a knowledge superpower.

#### 11) Define Rural credit and state the importance of Rural Credit in Rural development.

Ans:- Any loan taken for agricultural purposes of small home business across the rural areas in India is known as Rural credit.

Credit -

#### Importance of Rural credit :

- (i) Agriculture is the primary source of income of individuals residing in rural regions across India. Every year, farmers and peasants need to invest a considerable amount of funds to ensure a healthy harvest. The gestation period in agriculture is significant, which means that the period from sowing/crop to sell the product is vast. Therefore, Rural credit helps farmers with their livelihood until the crops are ready for sale in the market.

- (ii) The credit can help farmers acquire seeds, tools, fertilizers, and more, which are essential parts of their trade.

- (iii) Rural credit is used to mitigate personal expenses such as

religious functions, death and more. Additionally such financial assistance can also aid in repaying outstanding debts.

(iv) Credit facilities are needed by farming and non-farming activities to upgrade technologies so that marketable surplus can be increased

(v) In case of monsoon failure, crop yield is low and farmers need to be shielded against this loss by providing credit and insurance

(vi) Credit from government agencies helps in relieving the rural individuals from the burden of local money lenders and traders. This provides strong base for an efficient growth

12) Differentiate b/w formal and informal sources of Rural credit

FORMAL SOURCES	INFORMAL SOURCES
<ul style="list-style-type: none"> <li>The formal sources of loans that the government registers are followed by laws and regulations generally beyond the govt's control, they must obey its' laws and regulations.</li> <li>Social welfare is primary motive for formal sources</li> <li>The RBI regulates the activities of formal credit sources</li> <li>Formal sources typically charge low interest rates</li> <li>Examples: Banks and Cooperatives.</li> </ul>	<ul style="list-style-type: none"> <li>The informal include all small and scattered units that are and scattered units that are particularly beyond the govt's control, they must obey its' laws and regulations.</li> <li>The profit-making is primary motive for informal sources</li> <li>There is no organization that controls credit activities in the informal sources.</li> <li>They charge much higher interest rates for informal sources.</li> <li>Examples: Moneylenders, merchant workers, relatives and friends etc.</li> </ul>

13) Discuss in detail, the role of NABARD in rural development.

(i) Post independence, traders and money lenders took advantage of poor peasants and landless workers by lending money to them at high interest rates and also influencing their accounts and trapping them.

In the year 1969, India started social banking and different agencies who could provide funds to satisfy the requirements of rural credit. Later in the year 1982, National Bank for Agriculture and Rural Development (NABARD) was formed as an apex body to regulate and organize all financial activities concerning the rural finance system

This became more concrete when the Green Revolution came and changed the credit system of the country, resulting in productive lead of rural credit.

- Today, rural banking includes a set of various financial institutions particularly regional rural banks (RRBs), cooperatives, commercial bank, SHGs, and land development banks. They assign sufficient credit at cheaper interest rates.
- NABARD is under the jurisdiction of Ministry of Finance & Govt. It serves the purposes like Agricultural development, Rural development, Credit planning, Refinance, Supervision of RRBs, Supervision of Apex Cooperative Banks.
- It provides training facilities to the institutions working in the field of rural requirement.
- It partakes in development of institutions which help the rural economy.
- NABARD refinance the financial institutions which finances the rural sector. It undertakes monitoring and evaluation of projects refinanced by it.
- The bank has been entrusted with matters concerning policy, planning,

and operations in the field of credit for agriculture and other economic activities in rural areas in India.

(iv) What is self-help group? How does it address various issues in the Rural development?

Ans:- A self-help group (SHG) is a financial intermediary committee usually composed of 10-25 local women between the ages 18 and 40.

- They are informal association of people who come together to find ways to improve their living conditions. They are generally self-governed and peer-controlled.
- People with similar economic and social backgrounds associate generally with the help of any NGO or govt. agency and try to resolve their issues, and improve their living conditions.

Need for SHGs:

(i) One of the chief reasons for rural poverty is the lack of access to limited access to credit and financial services. Four major reasons for lack of financial inclusion in India are: 1. Inability to give collateral security, 2. Weak credit absorption capacity, 3. The insufficient reach of institutions, 4. Weak community network.

It is being recognized that one of the most important elements of credit linkage in the rural area is the prevalence of sound community networks in Indian villages. SHGs play a vital role in giving credit access to the poor and this is extremely helpful in poverty alleviation.

(ii) They also play a great role in empowering women because

sites help women from economically weaker sections build social capital.

(iii) Financial independence through self-employment also helps improve other development factors such as literacy levels, improved

healthcare and better family planning

and voice for marginalized who are otherwise underrepresented.

(v) Social integrity by eradicating social ills like dowry, alcoholism,

early marriage etc.

(vi) Gender equality by empower women

(vii) Pressure groups - SHGs acts as pressure groups that pressure govt. to act on important issues.

(viii) Enhances efficiency of govt.-schemes. They also help reduce corruption through social audits.

(ix) Alternate sources of livelihood/employment - SHGs help people earn their livelihood by providing vocational training and also help improve their existing source of livelihood by offering tools etc. They also help ease the dependency on agriculture.

(x) Improve healthcare and housing of rural people.

(xi) Banking literacy - SHGs encourage people to save and promote banking literacy among the rural segment.

(xii) How does the concept of micro-finance help empower rural people?

Ans:- Microfinance is defined as, financial services such as savings account, insurance funds, and credit provided to poor and low-income clients so as to help them increase their income, thereby improving their standard of living.

• The basic feature of microfinance is that these are the loans given without security.

The following products are included in microfinance:

\* Microloans

\* Microinsurances

& Microsavings

Microfinance loans are significant as these are provided to borrowers with no collateral. The end result of microloans should be to have its

outgrow smaller loans and be ready for traditional bank loans. The borrower is not bound to pledge something as security for repayment of the loan. It offers better overall loan repayment rate than traditional banking product. It enhance the possibility of future investments as it is a sustainable process. Most importantly it gives people a soothing and non-stressful life.

- Micro savings accounts allow entrepreneurs operate saving &c with no minimum balance. These account help user indicate financial discipline and develop an interest for future savings. Poor people and small businessmen with low income are highly benefitted.

• Microinsurance is a type of coverage provided to borrowers of microloans. These insurance plans have lower premiums than the traditional ones. It is the machinery to protect people from all mishap that might take place in future like accidents, chronic diseases etc. All kinds of risks that low income people face are addressed.

- The purpose of microfinance is to generate income for the poor underdeveloped part of India so they can work smoothly.
- Microfinance in India plays a major role in the development of India. It acts as anti-poverty vaccine for people living in rural areas. It disperses capital to small entrepreneurs.

• The concept of microfinance focuses on women also by granting them loans. It acts as a tool for empowerment of poor women as they become independent as contribute directly to well-being of their families.

- The RBI imposes no ceiling over max/min amounts as loan. Both rural and urban households and women too are under microfinance.

• Microfinance is not a financial system but a tool to alleviate poverty from the country and bring social change. There is a public interest in the interest of microfinance and that makes it valid goal for public policy.

- Ques-16) Write a short notes on
- i) Grameen Bank of Bangladesh
  - ii) Micro Lending sector
  - iii) Garibi Hatao.

### Ans- i) Grameen Bank of Bangladesh

Grameen Bank of Bangladesh is one of the biggest success stories in reaching the poor to meet their credit needs at reasonable rates.

- Started in 1976 as a small project, Grameen Bank has now over 6 million borrowers in 40000 villages spread across

### Bangladesh

- Almost all of borrowers are women and belong to poorest sections of the society. These borrowers have proved that not only are poor women reliable borrowers, but they can start and run a variety of small income-generating activities successfully.

Professor Muhammad Yunus, the founder of Grameen Bank and recipient of 2006 Nobel Prize for peace, says that "If credit can be made available to the poor people on terms and conditions that are appropriate and reasonable those millions of small people with millions of small pursuits can add up to create the biggest development wonder."

- Gramman Bank is a microfinance organization and community development bank founded in Bangladesh. It exclusively serves who join in self-organized, non-family groups & live that condition "peer pressure and peer support" for process. Its success as financial institution is its creation of a market niche.
- Its success as a poverty alleviation program, is its outreach to women among the rural poor who constitute over 94 percent of its membership. The Bangladesh Govt. made the Grameen Bank project an independent bank in 1983, with the Govt. owing a minority stake.

#### (ii) Priority Sector Lending:

- Priority sector refers to those sectors which Govt and RBI consider important for the development and basic needs of the country. They are assigned priority over other sectors.
- The banks are mandated to encourage the growth of such sectors with adequate and timely credit.
- Different categories of priority sectors are: Agriculture, MSMEs, Export credit, Education, Housing, Social Infrastructure, Renewable energy and others.
- Some weaker sections under priority sector are: small and marginal farmers, artisans, village and cottage industry, Beneficiaries under the Govt. schemes, SC & STs, Beneficiaries under DRD scheme, SHGs, the distressed farmers under non-institutional lenders, etc.
- The priority sector lending classifications and guidelines released by the RBI are intended to align with the emerging national priorities and bring a sharper focus on inclusive development, building a consensus among all stakeholders.
- It enables better credit penetration to credit deficient areas, increasing lending to small and marginal farmers and weaker sections, boost credit to Renewable energies (for example EVs) and health infrastructure and allied sectors that need credit boost, which otherwise is difficult to avail.
- Priority sector lending has enabled many to avail the facilities of institutional credit, which are otherwise difficult provided the exploitative non-institutional credit sources. Farmers, share croppers usually resort to as last option. It has given impetus to the growth of small and micro enterprises, creating more enterprises, promoting entrepreneurship.
- However, there are apprehensions as to whether loaned to certain domains can create NPA. The dictatorial of reliable credit and case-by-case to NPA should be addressed. Genuine enterprises in need of credit is not

#### (iii) Gaibi Hatao:

- Gaibi Hatao is the slogan that was given by the Congress party. The slogan was given in 1971 Lok Sabha elections. It was led by Indira Gandhi.
  - The congress party promised to recruit all the policies & the government to remove poverty from the country.
  - The Gaibi Hatao slogan allowed Indira Gandhi to reach out to various sections of the underprivileged groups of rural India.
  - The slogan and the proposed anti-poverty programs that came with it were designed to give Gandhi an independent national support, based on rural and urban poor, which would allow her to bypass dominant rural castes born in and out of state and local government; likewise the urban commercial class and adivasis would at last gain both the political worth and political weight.
  - The programs created through gaibi hatao, though carried out locally, were funded, developed, supervised and staffed by Govt. officials in New Delhi and Congress Party officials. It was part of the fifth five-year plan.
- 17) What is rural empowerment? State how it can be achieved?
- Ans- Rural empowerment can be understood as a process of increasing the capacity utilization of the autonomy of every individual for utilizing local resources in a productive and creative way in the rural community.
- The best and most obvious way to achieve rural empowerment is to educate women. One can see fruits of it in the long run.
  - Next step is to generate employment either through creating livelihood, through skillings or by any other means.

• Communication technologies like TV, mobiles, internet etc. act as an excellent medium to learn how the outside world is. It helps to improve awareness and make people more ambitious.

- **Improving agricultural productivity**: Creating a sustainable value chain that reduces the effect of middlemen and fetch farmer a better price would bring larger impact in shorter time.
- Sustainability is one of the key factors that we should focus upon. Because, unless the system created is self-sustaining improvement is difficult to achieve.
- **Health care improvement**, active participation in politics with constructive mindset, reduction in domestic chores, acceptability & technology in day-to-day life, participation in cultural activities at regional and district level, promotion of sports in school going children are indicative steps.
- The objective for empowerment must be eradicating poverty and addressing unemployment. Investing in people, and strengthening producer organizations and rural institutions, is key to developing a more inclusive agricultural sector and allied activities. Such investments have enormous potential to generate economic growth that is equitable and reduce rural poverty.

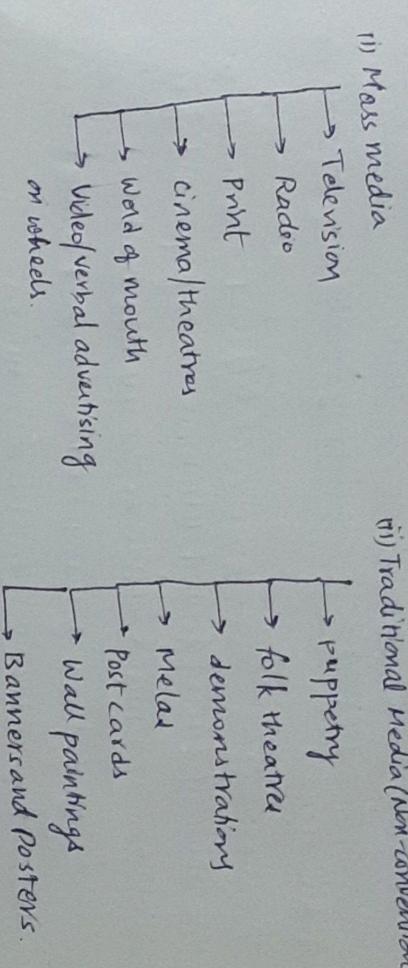
18.) Discuss in detail Rural communication and various tools of Rural communication.

- Ans: Rural communication has recently emerged as key concern for communicators of both profit-oriented corporations exploring rural areas to expand marketing their product, as also by those in social service institutions trying to reach social (especially) health related messages in rural, tribal and far-flung areas in country side.

• Over the last 30 years, the field of communication has changed

considerably in rural.

• There are various factors and mediums that have made the rural communication more effective:



• There is an enormous utility of mass media in rural communication. However, the most effective among rural audience is often seen to be traditional media. Successful communication is key to healthy organization

#### Effectiveness of the media

- (i) Audience profile: Rural audience is exposed to mass media so it can be easily reached.
- (ii) Media preference: Traditional media can be more effective with rural audience as interpersonal communication was ranked more effective followed by TV/VCR, print media, and then radio.
- (iii) Channels and Programmes used: Young males, girls and women are mostly audience and preference for watching are serials, movies or sports.
- (iv) Media viewing and listening behaviour: Radio is very popular, especially with Bharati. Newspaper is common at common gatherings.

18) Challenges for Rural communication and ICT!

Am challenges to rural communication:-

• There are many challenges to rural communication like low literacy,

**Print media reach and exposure.** A vast, heterogeneous and diverse spread rural audiences characterized by variations in language, and lifestyle

All these challenges pose multiple drawbacks to marketers looking to take their messages to the largely media-dark or media-free rural areas.

The rural areas have environment different from urban so communication to potential customers in a proper and effective manner is a major challenge for corporate marketers.

**The limited reach of multimedia** has imposed limitations on universal communication for rural consumers.

Rural audience is difficult to understand. It is need to have understanding the behavioural and psycho graphic characteristics of rural audience to be effective.

**Large number of consumers scatters across the country** and problem is compounded by heterogeneous nature of rural India.

No of people below poverty line has not decreased and the markets are underdeveloped.

The levels of literacy is lower compared with urban areas.

Sales force is generally reluctant to work in rural areas.

Challenges to ICT:

(i) Limited accessibility and network connection, and with low quality

(ii) Limited technical support

(iii) Lack of effective training on the equipment.

(iv) The time that exists is limited

(v) Lack of competency and appropriate software.

Q. How was rural education affected due to lack of ICT?

Ans:- (i) Use of ICT in education makes the teaching more interactive and interesting, thus increases student percentage in schools. But,

and interesting, thus increases student percentage in schools. But, the current attendance is quite low due to lack of ICT

(ii) Students are not trained with research skills in the present age, information is cheap and easily available. Learning how to use our resources is the key, rather than prohibiting them from the classroom

(iii) Student monitoring and evaluation is better, and proper individual progress becomes difficult due to lack of ICT

(iv) ICT can build virtual social communities among different educational institutions, teams of teachers & students. There is no connectivity b/w various institutions due to lack of ICT

(v) Various innovations like continuous learning processes in different learning contexts and on-demand support to students are missing due to lack of ICT

(vi) Provision for customized delivery of relevant education material to each individual teacher is not available due to lack of ICT.

(vii) ICT often speeds up learning process through availability of various sources of data and methods of teaching. This is lacking in current rural education system.

(viii) Design a campaign to prevent malaria in rural areas.

Ans:- 1. Using creative drawings, that explains the causes and effects of malaria and its preventive measures, as wall paintings, posters, post cards, demonstrations etc.

2. Explaining about malaria using placards to each household individually

3. Also utilizing radios, demonstrations, banners, regional gatherings pamphlets in

- (IV) TVs, radios, mobiles, cinema theatres etc., can help spread the message quickly
- (V) Printed media like Newspaper cannot be avoided as it is one of the quite effective tools
- (VI) Video or Verbal advertising on wheels is among popular methods to spread about malaria. Word of mouth is also quite a good tool for the message.