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## **ASSIGNMENT – 1**

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### **Section 1.**

#### **Que a). Define Development**

Ans a). Development is a broad concept encompassing progress in economic, social, political, and environmental spheres. It aims to improve the quality of life by ensuring access to essential services such as education, healthcare, clean water, sanitation, and infrastructure.

Economic development focuses on increasing a country's income, fostering industrial growth, and creating job opportunities, which directly impact citizens' well-being. Social development ensures equal opportunities, gender equality, and social justice, promoting inclusivity in society.

Beyond economic growth, sustainable development plays a crucial role in meeting present needs without compromising the ability of future generations to meet theirs. This involves environmental protection, efficient resource utilization, and addressing climate change concerns. Political development, including democratic governance and policy reforms, ensures that development efforts are inclusive, effective, and beneficial to all sections of society. True development is a continuous process that balances economic growth with social and environmental responsibilities, striving for a sustainable and equitable future.

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#### **Que b). Under whose Prime Ministership was the Sarva Shiksha Abhiyan launched?**

Ans b). The Sarva Shiksha Abhiyan (SSA) was introduced in 2001 during the tenure of Prime Minister Atal Bihari Vajpayee as a key initiative to achieve universal elementary education in

India. Its primary objective was to provide free and compulsory education for children aged 6 to 14, ensuring access to quality learning opportunities regardless of socio-economic status. The program aimed to boost school enrollment, minimize dropout rates, and enhance educational quality through better infrastructure, teacher training, and curriculum improvements. Special attention was given to educating girls, children with disabilities, and those from disadvantaged backgrounds.

A major achievement of SSA was laying the groundwork for the Right to Education (RTE) Act, 2009, which later established elementary education as a fundamental right. The program significantly contributed to improving literacy rates, particularly in rural areas, by setting up new schools, offering mid-day meals, and providing financial aid to underprivileged students. Additionally, SSA promoted innovative teaching techniques and encouraged community involvement, making education more inclusive and accessible. Under Vajpayee's leadership, the initiative became a milestone in India's education system, ensuring that every child had the opportunity to learn and develop.

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**Que c). In which year was the Deen Dayal Upadhyaya Yojana launched?**

Ans c). The Deen Dayal Upadhyaya Antyodaya Yojana (DAY), introduced by the Government of India in 2014, aims to reduce poverty and empower disadvantaged communities by providing skill development and employment opportunities. Named in honor of Pandit Deen Dayal Upadhyaya, who advocated for uplifting the most marginalized sections of society, the initiative offers financial aid, vocational training, and self-employment prospects to individuals from low-income backgrounds in both rural and urban areas. By integrating various poverty alleviation programs, the scheme emphasizes economic self-sufficiency through industry-relevant skill enhancement.

DAY consists of two key components: the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), which focuses on skill development for rural youth, and the National Urban Livelihoods Mission (NULM), designed to support urban poor through entrepreneurship and vocational training. The scheme also promotes financial inclusion by offering credit assistance for small businesses, encouraging self-help groups (SHGs), and facilitating access to resources. Through these efforts, DAY plays a vital role in addressing unemployment and improving the socio-economic conditions of underprivileged communities, making a meaningful impact on both rural and urban labor markets.

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## Section 2.

### Que a). Write the full form of PURA

Ans a). **Providing Urban Amenities in Rural Areas (PURA)** was a visionary concept introduced by Dr. A.P.J. Abdul Kalam, former President of India, to bridge the gap between rural and urban regions by enhancing infrastructure and essential services in villages. The initiative aimed to improve rural living standards by integrating physical, digital, and knowledge-based connectivity, making rural areas self-sufficient and reducing migration to cities. By ensuring access to better roads, healthcare, education, and employment opportunities, PURA sought to create well-equipped rural communities with urban-like facilities.

The Government of India launched the PURA scheme as a pilot project in 2004 under the Ministry of Rural Development. This project focused on developing clusters of villages with access to clean water, sanitation, improved housing, modern telecommunication, and efficient transportation systems. It also promoted public-private partnerships (PPP) to achieve long-term rural development goals. While the initial phase had limited success, the fundamental idea of PURA continues to influence modern rural development strategies, emphasizing the creation of "smart villages" that are well-connected, self-reliant, and economically progressive.

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### Que b). What is E-NAM?

Ans b). E-NAM stands for "**Electronic National Agriculture Market.**" It is an online trading platform launched by the **Government of India in April 2016** to integrate agricultural markets across the country. The primary goal of E-NAM is to create a **unified national market for agricultural commodities**, where farmers can sell their produce at competitive prices without the interference of middlemen. The platform connects existing Agricultural Produce Market Committees (APMCs) and enables transparent, fair, and efficient trading of farm produce.

E-NAM helps farmers by providing better price discovery through real-time online bidding and direct transactions with buyers. The platform also allows for quality assessment, digital

payments, and logistics support to facilitate easy movement of goods. By reducing dependency on physical mandis and middlemen, E-NAM empowers farmers with a larger market reach and fairer pricing, ultimately increasing their income and promoting agricultural growth in India. The initiative is a major step toward digitalizing India's agricultural sector and enhancing farmers' economic well-being.

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**Que c). Give two objectives of Gramin Bhandaran Yojna**

Ans c) The **Gramin Bhandaran Yojna** (Rural Godown Scheme) was introduced by the Government of India in 2001 to promote the development of storage facilities in rural areas. This initiative provides financial support and subsidies to farmers, rural entrepreneurs, and cooperatives for constructing scientifically designed storage godowns. The primary goal is to minimize post-harvest losses and enhance agricultural infrastructure, allowing farmers to store their produce safely and avoid distress sales caused by inadequate storage options.

The scheme has two key objectives:

1. **Reducing Post-Harvest Losses** – A large portion of agricultural produce in India is lost due to poor storage and insufficient warehousing facilities. This scheme addresses the issue by encouraging the construction of rural godowns, ensuring proper storage conditions that help preserve crops and prevent spoilage.
2. **Strengthening Farmers' Market Position** – With access to better storage, farmers can avoid selling their produce immediately after harvest when prices are low. Instead, they can store their goods and sell them later when market conditions improve, leading to better profits. Additionally, scientific storage methods help maintain the quality of produce, making it more competitive in the market.

By improving storage infrastructure in rural areas, the **Gramin Bhandaran Yojna** contributes significantly to strengthening the rural economy, reducing wastage, and ensuring fair pricing for farmers, ultimately supporting agricultural sustainability and growth.

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### **Section 3.**

**Que a). What is NABARD?**

Ans a). The **National Bank for Agriculture and Rural Development (NABARD)** is a key financial institution in India, established on **July 12, 1982**, to support rural development and strengthen the agricultural sector. It plays a vital role in policy formulation, credit distribution, and infrastructure enhancement for agriculture and rural enterprises. NABARD provides funding to **cooperative banks, regional rural banks (RRBs), and other financial institutions**, ensuring a continuous flow of credit to farmers and rural businesses.

Beyond financial aid, NABARD actively promotes **agriculture modernization, rural entrepreneurship, and skill development initiatives**. It supports projects focused on **irrigation systems, rural road networks, storage infrastructure, and self-help groups (SHGs)**. Additionally, NABARD plays a crucial role in executing government programs such as the **Rural Infrastructure Development Fund (RIDF)** and various **microfinance schemes**. By empowering rural communities and fostering agricultural growth, NABARD significantly contributes to India's overall economic progress and sustainable rural development.

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**Que b). Discuss in brief about Pradhan Mantri Jeevan Jyoti Bima Yojana**

Ans b). The **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** is a government-sponsored life insurance scheme introduced by **Prime Minister Narendra Modi on May 9, 2015**. Designed to offer **affordable life insurance**, especially to individuals from financially weaker backgrounds, the scheme provides a **₹2 lakh life cover** for individuals aged **18 to 50 years** who hold a savings bank account. The annual premium for this coverage is just **₹436**, making it an accessible option for many. In the event of the **policyholder's death**, the insured sum is handed over to the **nominee**, ensuring financial stability for the family.

The core aim of PMJJBY is to **provide financial security** to families who may suffer due to the sudden loss of an earning member. Its affordability and ease of access encourage wider participation in life insurance. The scheme is implemented through the **Life Insurance Corporation of India (LIC)** and other insurers, in collaboration with banks. By fostering **financial inclusion and social security**, PMJJBY plays a crucial role in **reducing financial hardship** among low-income households and advancing India's mission of **universal insurance coverage**.

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**Que c). Write one name of the book and its author for this paper given in your syllabus.**

Ans c). One important book that is often recommended for **rural development, banking, and economy-related topics** is:

**"Indian Economy" – by Ramesh Singh**

This book provides **detailed insights into India's economic development, banking sector, financial institutions, and government schemes** like NABARD, PMJJBY, and other rural policies. It is widely used by students preparing for **competitive exams, academic courses, and research in economics and banking**. If you are looking for a book related to your specific syllabus, please provide details, and I can suggest accordingly.

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## **Section 4.**

**Que a). When exactly was the Gurgaon Experiment started and by whom?**

Ans a). The **Gurgaon Experiment** was launched in **1920** by **F.L. Brayne**, a British Indian Civil Service officer, in the **Gurgaon district** (then part of Punjab Province, now in Haryana, India). The initiative aimed at **rural reconstruction and social upliftment** by introducing **modern agricultural practices, improving sanitation, promoting education, and fostering rural self-sufficiency**. Brayne believed that the **backwardness of Indian villages** could be overcome through **scientific farming techniques, better hygiene, and cooperative development**. He implemented measures to **educate farmers on improved farming methods, encourage cleanliness, establish rural credit societies, and introduce primary education** to uplift rural communities.

Despite its ambitious goals, the Gurgaon Experiment **faced challenges such as financial limitations and resistance from traditional rural societies**. Although it **did not create widespread impact**, it played a significant role in laying the **foundation for future rural development programs in India**.

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**Que b). When, where, and by whom was the Firka Development Scheme launched?**

Ans b). The **Firka Development Scheme** was introduced in **1946** in the **Madras Province** (now Tamil Nadu) by **T. Prakasam**, who was the **Chief Minister of the Madras Presidency** at the time. It was among the **earliest rural development initiatives**, focusing on

**agriculture, irrigation, village industries, education, and healthcare** to improve the living conditions of rural communities. The term "**Firka**" referred to an **administrative division** in the Madras Presidency, and the scheme aimed to implement welfare programs at the **village cluster level**.

The **primary goal** of the scheme was to **promote self-sufficiency in villages** through **cooperative efforts and government support**. It prioritized **land development, irrigation systems, rural employment opportunities, and social welfare programs**, including the establishment of **schools, healthcare facilities, and sanitation projects**. Additionally, the scheme encouraged the growth of **cottage industries and self-help groups** to boost rural incomes. Despite being a **progressive step in rural development**, its impact remained **limited due to political transitions and financial constraints**. However, the **concepts introduced in the scheme later influenced India's post-independence community development programs**.

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Que c). When was the Baroda Experiment started and by whom?

Ans c). The **Baroda Experiment** was started in the year **1932** by **Mahatma Gandhi's disciple, Shri V.K. Krishnanachari**, in the **Baroda State** (now part of Gujarat). This experiment was one of the earliest **rural reconstruction programs** in India, aimed at developing **self-sufficient and progressive villages** by improving agriculture, education, sanitation, and rural industries. The experiment was initiated under the guidance of **Sayajirao Gaekwad III, the Maharaja of Baroda**, who was known for his **progressive reforms in education and social welfare**.

The Baroda Experiment focused on **integrated rural development** by promoting **scientific agricultural techniques, cooperative societies, adult education, and public health awareness**. Special emphasis was placed on **constructing roads, providing drinking water, improving housing, and promoting self-reliance among villagers**. The initiative also worked towards **reducing caste-based discrimination and empowering lower sections of society** through education and skill development programs. Though the experiment had **some local success**, it did not expand widely due to **financial limitations and lack of widespread government support**. However, it served as an **inspiration for later rural development programs in independent India**.

## Section 5).

Que a). When was the Etawah Project put into action and by whom?

Ans a). **Etawah Project (1948) – Key Points & Explanation**

### 1. Initiation & Founder

- Launched in **1948** in **Etawah district, Uttar Pradesh, India**.
- Started by **Albert Mayer**, an **American planner and engineer**.
- Supported by **S. K. Dey**, an Indian administrator.

### 2. Objective

- Aimed at **rural development** and creating a **self-sufficient rural society**.
- Focused on **scientific farming, irrigation improvements, better sanitation, education, and healthcare**.

### 3. Integrated Rural Development Approach

- Worked on **multiple aspects of rural life** rather than focusing on a single issue.
- Promoted **cooperative farming** and **improved livestock breeding**.
- Encouraged **village industries** and **social awareness programs**.

### 4. Impact & Success

- Increased **agricultural productivity** through **modern farming techniques**.
- Improved **living conditions for farmers**.
- Started in a few villages but became a **model for future rural development projects**.

### 5. Influence on National Policy

- Inspired the **Community Development Programme (1952)**.
- Its principles were later **adopted nationwide** for rural development.



The **Etawah Project** played a **pioneering role** in post-independence **rural transformation** and helped shape India's **community development initiatives**.

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**Que b). Discuss in brief Nilokheri Experiment.**

Ans b). The Nilokheri Experiment was initiated in 1948 by S.K. Dey in Nilokheri, Haryana, as a model for rural development and self-sufficiency. It was introduced in response to the large-scale displacement caused by the Partition of India in 1947, which left many refugees without housing, employment, or basic necessities. To address this crisis, S.K. Dey implemented a "Work-Cum-Settlement" scheme, providing refugees with land, job opportunities, and vocational training in various trades such as agriculture, carpentry, weaving, and small-scale industries. The initiative aimed to create self-reliant communities by promoting cooperative societies, education, healthcare, and rural entrepreneurship. Despite challenges, the experiment laid the foundation for planned rural development in India and contributed to the establishment of the National Institute of Rural Development (NIRD). It also served as an inspiration for future rural reconstruction programs, demonstrating how structured planning and skill development could empower displaced communities and improve rural livelihoods.

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**Que c). Discuss in brief Tagore's idea of rural development.**

Ans c). Rabindranath Tagore, the renowned poet, philosopher, and social reformer, had a visionary approach to rural development that emphasized education, self-sufficiency, and active community involvement. He firmly believed that a nation could not truly progress unless its villages advanced alongside its cities. To put this philosophy into action, he established Shantiniketan in 1901, which later became Visva-Bharati University, promoting an education system rooted in Indian traditions and holistic learning. In 1921, he launched the Sriniketan project as a pioneering initiative to uplift rural Bengal through agricultural reforms, vocational training, and self-help programs.

Tagore's rural development model focused on introducing modern farming techniques, improving irrigation, and encouraging the growth of cottage industries to create employment opportunities. He also advocated for better hygiene and sanitation practices, ensuring healthier living conditions in villages. His approach differed from state-led development

efforts, as it was based on self-reliance, the use of local resources, and cooperative community action rather than external aid or bureaucratic intervention. By fostering economic independence and social empowerment, he aimed to create self-sustaining rural communities where individuals took charge of their own progress.

Furthermore, Tagore emphasized the integration of education with practical skills, ensuring that rural youth received training in areas such as handicrafts, weaving, pottery, and sustainable agriculture. His belief in the dignity of labor encouraged villagers to take pride in their work while preserving traditional crafts and knowledge systems. His holistic rural reconstruction model also promoted environmental consciousness, urging people to live in harmony with nature and use natural resources responsibly.

Though his ideas were ahead of their time, they continue to inspire modern rural development policies, particularly those focusing on sustainable development, community participation, and skill-based education. Tagore's vision remains relevant today as India strives to achieve balanced growth between urban and rural areas, making his contributions to rural development a lasting legacy.