



## Rural development notes

Rural Development: Administration and Planning (Dr. A.P.J. Abdul Kalam Technical University)

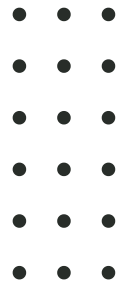


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# RURAL DEVELOPMENT:

ADMINISTRATION AND  
PLANNING



Made by  
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## **Syllabus**

### **Unit 1: Rural Planning & Development:**

Concepts of Rural Development, Basic elements of rural Development, and Importance of Rural Development for creation of Sustainable Livelihoods, An overview of Policies and Programmes for Rural Development- Programmes in the agricultural sector, Programmes in the Social Security, Programmes in area of Social Sector.

### **Unit 2: Panchayati Raj & Rural Administration:**

Administrative Structure: bureaucracy, structure of administration; Panchayati Raj Institutions Emergence and Growth of Panchayati Raj Institutions in India; People and Panchayati Raj; Financial Organizations in Panchayati Raj Institutions, Structure of rural finance, Government & Non-Government Organizations / Community Based Organizations, Concept of Self help group.

### **Unit 3: Rural Development Programmes:**

Sriniketan experiment, Gurgaon experiment, marthandam experiment, Baroda experiment, Firkha development scheme, Etawa pilot project, Nilokheri experiment, approaches to rural community development: Tagore, Gandhi etc.

### **Unit 4: Human Resource Development in Rural Sector:**

Need for Human Resource Development, Elements of Human Resource Development in Rural Sector Dimensions of HRD for rural development-Health, Education, Energy, Skill Development, Training, Nutritional Status access to basic amenities - Population composition.

### **Unit 5: Rural Industrialization and Entrepreneurship:**

Concept of Rural Industrialization, Gandhian approach to Rural Industrialization, Appropriate Technology for Rural Industries, Entrepreneurship and Rural Industrialization- Problems and diagnosis of Rural Entrepreneurship in India, with special reference to Women Entrepreneurship; Development of Small Entrepreneurs in India, need for and scope of entrepreneurship in Rural area.

**Definition: Rural development** is about making life better for people in villages and rural areas. It focuses on helping them earn more money, have a better standard of living, and overcome challenges like poverty and lack of opportunities.

## Scope

- **Agricultural growth:** Improving agricultural productivity and income through better technology, infrastructure, and access to markets.
- **Economic and social infrastructure:** Building roads, bridges, irrigation systems, schools, hospitals, and other essential facilities.
- **Housing and house sites:** Providing affordable and secure housing for the landless and disadvantaged.
- **Village planning:** Developing sustainable and resilient villages with proper land use and infrastructure.
- **Public health:** Improving access to clean water, sanitation, and healthcare services.
- **Education and functional literacy:** Enhancing educational opportunities and skills development for rural youth.

## Importance

- **Majority of population:** About 70% of India's population lives in rural areas, so their development is crucial for national progress.
- **Economic contribution:** Agriculture and rural sectors contribute significantly to the national income and provide raw materials for industries.
- **Social equity:** Rural development helps bridge the gap between urban and rural communities, promoting social equality and stability.

- **Employment generation:** Creating sustainable livelihoods in rural areas reduces migration to urban centers and eases urban problems.
- **Resource utilization:** Effective utilization of unused and under-utilized resources in rural areas boosts the overall economy.

## Need for Rural Development

- **Population share:** A large portion of the population resides in rural areas, making their development essential for national progress.
- **Economic support:** Rural areas provide essential food, raw materials, and labor to urban centers, impacting overall economic growth.
- **Urban problems:** Improved rural living conditions can reduce migration to cities and alleviate urban challenges like slums and poverty.
- **Food security:** Development of agriculture and allied activities is crucial for food production and employment in rural areas.
- **Sustainable development:** Utilizing rural resources effectively contributes to a more sustainable and balanced national development.

## Objectives of Rural Development

- **Improve productivity and wages:** Increase income and economic well-being of rural people through various initiatives.
- **Socio-economic equity:** Bridge the gap between rich and poor, promoting equality in access to resources and opportunities.
- **Spatial balance:** Ensure balanced development across different regions, reducing disparities between rural and urban areas.



- **Improved living standards:** Enhance access to basic needs like education, healthcare, clean water, and sanitation for all.
- **Sustainable livelihoods:** Create long-term economic opportunities and self-reliance for rural communities.

### Key issues in rural development.

- **Infrastructure:** Lack of adequate infrastructure like roads, electricity, and irrigation facilities hinders development.
- **Poverty:** High poverty rates in rural areas necessitate targeted interventions and income generation opportunities.
- **Health facilities:** Inadequate healthcare infrastructure and services pose a major challenge to rural communities.
- **Productive resources:** Limited access to resources like land, water, and credit restricts livelihood options in rural areas.
- **Human resources:** Low literacy rates and lack of skill development hinder human capital development in rural areas.

### Elements / Components of Rural Development

- **Basic Necessities of Life:** Access to food, shelter, clothing, basic healthcare, education, and security is fundamental for human well-being and development. Addressing these needs empowers individuals and communities to participate actively in further progress.
- **Self-Respect and Dignity:** Fostering a sense of respect, dignity, and empowerment, free from discrimination and social inequities, is crucial for sustainable development. This necessitates ensuring equal opportunities and promoting participation in decision-making processes.
- **Freedom:** Political, economic, and social freedom allows individuals to exercise their choices, pursue their potential, and contribute meaningfully to society. This encompasses

promoting human rights, access to information, and freedom from exploitation.

### Importance / Reasons of Rural Development for Creation of Sustainable Livelihoods

- **Poverty Reduction:** Rural development directly addresses poverty by generating employment opportunities, improving access to resources and markets, and enhancing skills and capabilities. This empowers individuals and communities to break out of poverty cycles and achieve sustainable livelihoods.
- **Enhanced Equity:** Rural development helps bridge the gap between rural and urban areas by promoting balanced growth and social inclusion. This fosters equal opportunities for all, regardless of location, and contributes to a more equitable society.
- **Food Security:** By supporting sustainable agricultural practices, improving infrastructure, and strengthening market linkages, rural development improves food security and nutrition for both rural and urban populations.
- **Environmental Sustainability:** Promoting sustainable resource management, land use practices, and renewable energy sources in rural areas is essential for mitigating climate change and ensuring long-term environmental sustainability.
- **Empowerment:** Rural development empowers rural communities by building their capacity to address local challenges, participate in decision-making, and advocate for their rights. This leads to more equitable and inclusive development processes.

# Rural Development Initiatives

## A. Agricultural Sector:

### 1. Pradhan Mantri Fasal Bima Yojana (PMFBY) - Crop Insurance Scheme (Launched in 2016)

- Provides financial aid to farmers for crop losses due to natural disasters (floods, droughts, etc.), pests, and diseases.
- Farmers pay a small premium (maximum 2% for Kharif crops, 1.5% for Rabi food & oilseeds, 5% for annual commercial crops) with the government subsidizing the rest.
- Aims for quick claim settlement within 2 months of harvest, subject to timely data provision.
- **Data:** As of June 2023, over 8.3 crore farmers have been benefitted by PMFBY, with a claim settlement of more than ₹1.8 lakh crore.
- **Goal:** Supports farmers' income stability and encourages them to continue farming despite risks.

### 2. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) - Irrigation Scheme (Launched in 2015)

- Focuses on expanding irrigation coverage and improving water use efficiency by at least 20%.
- Provides end-to-end solutions for water sources (construction of dams, canals, wells), distribution networks (canals, pipelines), and farm-level applications (micro-irrigation techniques).
- Aims to create assured irrigation and promote water conservation practices like drip irrigation and rainwater harvesting.
- **Data:** PMKSY has sanctioned over 99 irrigation projects across India as of March 2023, with a targeted irrigation potential of 22.01 million hectares.
- **Goal:** Increases the amount of land with reliable water access for crops, leading to higher yields and reduced water wastage.

### 3. Paramparagat Krishi Vikas Yojana (PKVY) - Organic Farming Scheme (Launched in 2015)

- Promotes organic farming practices that avoid chemical fertilizers and pesticides, protecting soil health and producing healthy food.
- Helps farmers learn organic techniques through cluster-based training programs, obtain organic certification, and directly connect with consumers

through marketing support.

- Empowers farmers through capacity building and fosters a more sustainable agricultural approach.
- **Data:** As of December 2022, PKVY has covered over 68 lakh hectares under organic cultivation and benefitted more than 16 lakh farmers.
- **Goal:** Improves soil health, promotes healthy food production, and empowers farmers through knowledge and market access.

### 4. Rainfed Area Development Programme (RADP) (Launched in 2011-12)

- Targets farmers in areas with low or erratic rainfall.
- Focuses on integrated farming systems that combine agriculture with allied activities like livestock rearing and horticulture. This reduces risks and increases farm returns.
- Aims to improve the socio-economic status of farmers in rainfed regions by promoting sustainable agricultural practices and income diversification.
- **Data:** RADP has benefitted over 1.5 crore farmers across India since its inception.
- **Goal:** Increases farm production and income in areas with less rain, leading to improved livelihoods for farmers.

### 5. National Watershed Development Project in Rainfed Areas (NWDPR) (Launched in 1990-91)

- Focuses on improving the livelihoods of families living below the poverty line in rainfed areas.
- Undertakes land and water resource development activities like soil and water conservation practices, construction of water harvesting structures (dams, ponds), and promoting sustainable land use patterns.
- Aims to increase cash flow through employment generation during project implementation and strengthen community participation in resource management.
- **Data:** NWDPR has covered over 100 million hectares of land across India, impacting the lives of millions of rural families.
- **Goal:** Improves land use, develops water resources for irrigation and drinking, and generates income opportunities for rural communities.

## 6. National Mission for Sustainable Agriculture (NMSA) (Launched in 2010)

- A comprehensive mission that combines various initiatives to make farming more productive, sustainable, and climate-resilient.
- Promotes location-specific farming systems based on local conditions and needs.
- Encourages resource conservation practices like soil health management (composting, mulching) and efficient water management techniques (drip irrigation).
- Focuses on improving soil fertility through the use of organic matter and judicious fertilizer application.
- Aims to build capacity of farmers through training programs and pilot models for rainfed farming that can be replicated across similar regions.
- **Data:** NMSA has played a significant role in promoting sustainable agriculture practices across India, contributing to improved soil health, water conservation, and climate change adaptation.
- **Goal:** Makes agriculture more profitable in the long run, minimizes environmental impact, and helps farmers adapt to the challenges of climate change

## B. Social Security:

### 1. Atal Pension Yojana (APY):

- Open to all Indian citizens between 18 and 40 years old.
- Offers a guaranteed minimum monthly pension between ₹1,000 and ₹5,000 after retirement.
- You contribute a small amount every month, and the government adds some money too.
- After you die, your spouse will continue to get the pension.

### 2. Pradhan Mantri Suraksha Bima Yojana (PMSBY):

- Provides accidental death and disability cover for a small annual premium (around ₹12).
- If you die in an accident, your family gets ₹2 lakh.
- If you are permanently disabled due to an accident, you get ₹1 lakh or ₹2 lakh depending on the severity.
- Open to people between 18 and 70 years old

with a bank account.

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

- Life insurance scheme that offers ₹2 lakh coverage in case of death due to any reason.
- Available to people between 18 and 50 years old with a savings bank account.
- Low annual premium of around ₹30.

### 4. National Social Assistance Programme (NSAP):

- The National Social Assistance Programme (NSAP) is a program by the Indian government to provide financial aid to those in need.
- Launched in 1995, it offers support to elderly, widows, disabled individuals, and families who lost their primary breadwinner.
- NSAP is administered by the Ministry of Rural Development and covers both rural and urban areas.
- The program works through various schemes including the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and the National Family Benefit Scheme (NFBS).
- NSAP aims to ensure a minimum standard of living for these vulnerable populations.

## C. Social Sector:

### 1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):

- Launched in 2005, MGNREGA guarantees **up to 100 days of manual work in a year** to any rural household that requests it. This provides much-needed **income and social security**, especially during lean agricultural seasons, improving the overall well-being of rural families.
- The work focuses on creating valuable assets for the community like **roads, ponds, canals, and wells**, which improve infrastructure and irrigation facilities. This benefits everyone in the village.
- **Who benefits:** Primarily **rural families, especially women, Scheduled Castes (SCs), and Scheduled Tribes (STs)**. MGNREGA empowers these communities through guaranteed work opportunities.
- **Data:** As of March 2023, MGNREGA has

provided employment to over **2.3 billion person-days** and created countless rural assets across India, significantly impacting rural livelihoods.

## 2. Pradhan Mantri Gram Sadak Yojana (PMGSY)

- Launched in December 2000 by the Government of India.
- Aims to provide connectivity to unconnected habitations in rural areas as part of a poverty reduction strategy.
- Provides all-weather road connectivity to habitations with a population of 500 and above in plain areas, and 250 and above in hill states, tribal areas, and other backward areas.
- As of March 2023, PMGSY has connected over 7.8 lakh habitations across the country.

## 3. Swarnjayanti Gram Swarozgar Yojana (SGSY)

- Launched in April 1999 by the Government of India.
- Aims to provide self-employment opportunities to the rural poor through micro-credit and skill development.
- Provides financial assistance to individuals and groups for setting up micro-enterprises in various sectors such as agriculture, allied activities, services, and manufacturing.
- As of March 2023, SGSY has assisted over 5.5 crore rural households across the country.

## 4. National Rural Livelihoods Mission (NRLM)

- NRLM aims to reduce rural poverty through job creation and income generation.
- It provides better living standards by improving housing, water, and healthcare.
- Women empowerment is a key focus through self-help groups.
- Strong communities are built through collaboration and sustainable practices.
- DAY-NRLM targets 7 crore rural households across India.
- Core values include inclusion, transparency, and community self-reliance.
- Implementation focuses on demand-driven strategies and capacity building.

- Eligibility criteria include active existence of self-help groups and adherence to 'Panchasutras'.

## 5. Twenty Point Programme (TPP):

- Launched in 1975, with revisions in 1982, 1986, and finally in 2006.
- Focused on priority areas like poverty reduction, education, health, and infrastructure development.
- Aligned with the UN Millennium Development Goals and SAARC Social Charter.
- Addressed issues like poverty, employment, education, housing, health, agriculture, and environmental protection.

## 6. Minimum Needs Programme (MNP):

- Introduced in the Fifth Five-Year Plan (1974-1979).
- Aimed to provide basic necessities like education, healthcare, water, sanitation, electricity, and housing in rural areas.
- Initially focused on eight components, with adult education added later.
- Achieved significant progress in some areas, but faced challenges in others with uneven success across states.

## 7. Food for Work Programme (FFW):

- Launched in 1977 to generate employment and create rural infrastructure.
- Provided food grains as wages for manual labor on projects like road construction and canal cleaning.
- Merged with the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2006.
- Primarily aimed at providing food security and promoting rural development through work opportunities.

## 8. National Rural Employment Programme (NREP):

- Launched in 1980 to replace the Food for Work Programme.
- Focused on creating employment and building durable community assets in rural areas.
- Gave priority to landless laborers for work opportunities.
- Merged with the Jawahar Rozgar Yojana (JRY)



in 1989.

**9. Rural Landless Employment Guarantee Programme (RLEGP):**

- Launched in 1983-84 to specifically target landless workers.
- Guaranteed 100 days of employment per year for landless households.
- Had similar objectives and implementation mechanisms as NREP.
- Merged with NREP in the 1989-90 annual plan.

**10. Jawahar Rozgar Yojana (JRY):**

- Launched in 1989 by merging NREP and RLEGP.
- Funded by the central and state governments in an 80:20 ratio.
- Targeted unemployed and underemployed people below the poverty line in rural areas.
- Gave priority to Scheduled Castes, Scheduled Tribes, and freed bonded laborers.
- Reserved 30% of employment opportunities for women.
- Replaced by the Jawahar Gram Samridhi Yojana in 1999, which later merged with the Sampoorna Grameen Rozgar Yojana (SGRY) in 2001.

## Sriniketan Experiment

**Rabindranath Tagore**, a famous poet, witnessed the poverty and hardship of farmers in **East Bengal**. He dreamt of improving their lives and making villages self-sufficient and dignified. To achieve this, he started the Sriniketan experiment in **1920**, with the help of a British expert named **Leonard Elmhirst**.

### Goals of Sriniketan Experiment:

- **Befriend villagers:** Understand their problems and work together to solve them.
- **Learn by doing:** Students got practical experience in farming, crafts, and other skills needed to run a village.
- **Science meets tradition:** Combine modern knowledge with traditional practices for better results.
- **Self-reliance:** Train villagers to be self-sufficient in food, clothing, and other necessities.
- **Cooperation:** Encourage villagers to work together for the common good.

### Key Activities:

- **Demonstration farms:** Showcased new farming methods and trained villagers.
- **Training in various crafts:** Carpentry, weaving, pottery, etc. to create additional income.
- **Animal husbandry:** Dairy, poultry, and beekeeping to improve nutrition and income.
- **Cooperative movement:** "Dharmagola" - a community rice bank where villagers could store and borrow grain during tough times.
- **Women's empowerment:** Mahila Samities focused on women's education, health, and economic participation.

### Challenges:

- Limited government support hindered expansion.
- Lack of research limited program development.

### Impact:

- Introduced new farming techniques and skills.
- Promoted self-reliance and cooperation among villagers.
- Empowered women through education and economic opportunities.

## The Gurgaon Experiment

**The Problem:** In **1920**, **F.L. Brayne** witnessed the struggles of rural communities in Gurgaon. People faced poverty, poor health, and limited opportunities.

**The Dream:** Brayne envisioned a better future for these villages – increased crop production, improved health, and educated women.

### The Plan (The Gurgaon Scheme):

- **Spreading Knowledge:** Village guides were trained to share information on better farming methods, health practices, and women's education.
- **Improved Farming:** New seeds, tools, and techniques were introduced to boost harvests.
- **Focus on Health:** Health centers were established to provide medical care to villagers.
- **Women's Empowerment:** Training programs focused on women's education and skills development.

### Challenges:

- **Limited Expertise:** Village guides lacked technical knowledge, limiting the effectiveness of the program.
- **Lack of Ownership:** Villagers weren't involved in planning, so the project struggled to continue after Brayne's departure.
- **Imposed Solutions:** People weren't

encouraged to participate actively, hindering long-term success.

## The Marthandam Experiment

**When and Where:** In 1921, Dr. Spencer Hatch, an American expert, started a project in Marthandam, India, to improve village life.

**The Goal:** Make villages better in all aspects:

- **Spirituality:** Strengthen religious values and practices.
- **Mind:** Improve education and knowledge.
- **Body:** Focus on health and well-being.
- **Society:** Build strong communities.
- **Economy:** Create better opportunities to earn a living.

**What they did:**

- **Model Center:** Established a central location with:
  - Improved breeds of animals (cows, goats)
  - Beehives for honey production
  - Demonstration plots for better crops
  - Training in weaving and other crafts
  - Tools and equipment for learning new skills
- **Self-help and cooperation:** Encouraged villagers to work together and solve problems on their own.

**Success Stories:**

- **Egg-selling Club:** Villagers formed a self-governing club to sell eggs efficiently.
- **Honey Cooperative:** Learned modern beekeeping methods and sold honey together.

**Challenges:**

- **Limited Money:** The project didn't have enough funding to continue long-term.
- **No Government Support:** The government didn't provide much help.
- **Reliance on one person:** The project depended heavily on Dr. Hatch's leadership.

- **Volunteer Issue:** Volunteers weren't financially supported, making it difficult to sustain the program.

## Baroda Experiment

**Overview:**

- **Year:** 1932
- **Location:** Baroda state (present day Vadodara, Gujarat)
- **Initiator:** V.T. Krishnachari, Dewan of Baroda
- **Goal:** Rural reconstruction and development

**Key Aspects:**

- **Comprehensive Approach:** Aimed to improve various aspects of rural life, not just agriculture (education, infrastructure, etc.).
- **Improved Living Standards:** Uplifting the quality of life for villagers.
- **Self-Reliance:** Encouraging villagers to be self-sufficient.

**Implementation:**

- **Pilot Project:** Began in Kosamba villages.
- **Development Committees:** Village-level committees with officials and villagers for planning and execution.
- **State Rural Welfare Board:** Provided guidance and oversight at the state level.

**Specific Initiatives:**

- **Promoting Cottage Industries:** Programs focused on income generation through activities like gardening, poultry, beekeeping, spinning, and weaving.
- **Revitalizing Panchayats:** Strengthening traditional village councils for better governance.
- **Adult Education:** Expanding educational opportunities for adults.

## Firka Development Scheme

### Origin:

- Launched in **1946** by T. Prakasam in Madras state (present-day Tamil Nadu).

### Goals:

- **Comprehensive Rural Development:** Address various rural issues, not just agriculture. (education, economy, sanitation)
- **Self-Sufficiency:** Make villages self-sufficient in basic needs. (food, clothing, shelter)
- **Gram Swaraj:** Aligned with Gandhi's vision of village self-governance.

### Implementation:

- **Focus:** Firkas (administrative divisions) served as development units.
- **Phased Rollout:** Started in 34 Firkas, then expanded to 50 more.
- **Decentralized Management:**
  - Collectors oversaw districts.
  - Gram Sewaks supervised village groups within each Firka.
  - Collaboration between officials and non-governmental agencies.

### Key Areas:

- **Infrastructure:** Improved roads, communication, water supply.
- **Governance:** Strengthened Panchayats (village councils).
- **Agriculture:** Increased food production, irrigation, livestock improvements.
- **Cottage Industries:** Promoted self-employment through crafts like handloom weaving.

## Etawah Pilot Project

### Origin (1948):

- Initiated by Albert Mayer (American engineer) in Etawah district, Uttar Pradesh, India.
- Supported by the U.S. Point Four Program and the Government of Uttar Pradesh.

### Goals:

- Develop methods for rural development to improve living standards.
- Promote self-reliance through cooperatives and community participation.
- Test the project's scalability for wider application.

### Key Features:

- **Focus on local resources:** Utilized existing resources and knowledge for development.
- **Multi-purpose village workers (VLWs):** Introduced village-level workers to provide on-ground guidance and support.
- **Practical solutions:** Prioritized solutions that villagers could readily implement and maintain.

### Activities:

- Improved agricultural practices: Introduced better seeds, fertilizers, and implements.
- Animal husbandry projects: Promoted livestock health and productivity.
- Infrastructure development: Improved roads, water supply, and drainage.
- Social development initiatives: Adult literacy programs, farmer training, and community engagement activities.

### Impact:

- Increased agricultural production, particularly in wheat.
- Improved living standards and infrastructure in participating villages.
- Served as a model for India's Community Development Programme.



## Challenges:

- **Sustainability:** Maintaining success after the project's initial phase and Mayer's departure in 1957 proved difficult.

## Additional Notes:

- The project began in 64 villages and eventually expanded to cover over 360 villages.
- Success hinged on community participation and a bottom-up development approach.
- Further research can explore the project's long-term effects beyond Etawah and its influence on rural development programs worldwide.

## Nilokheri Experiment

### Origin (1948):

- Initiated during 1948 under the leadership of S.K. Dey, who was then the **Project Director** (not Minister of Community Development).

### Goals:

- **Rehabilitation & Integration:** Develop a new township to rehabilitate and integrate displaced persons from West Pakistan after partition.
- **Self-Sufficiency:** Create a self-sufficient rural-cum-urban township meeting essential needs.
- **Skilled Workforce:** Provide work and training opportunities based on the displaced persons' backgrounds.
- **Reduce Exploitation:** Eliminate the need for middlemen by creating efficient marketing channels.

### Key Activities:

- **Vocational Training:** Established a polytechnic training center to equip residents with marketable skills (as mentioned previously).
- **Housing & Marketing:** Provided housing facilities and established marketing infrastructure for locally produced goods (as mentioned previously).
- **Infrastructure Development:** Managed schools, hospitals, and recreational facilities (as mentioned previously).
- **Land Reclamation:** Cultivated previously

swampy land to increase agricultural productivity (as mentioned previously).

- **Cooperative System:** Encouraged cooperative societies for credit, marketing, and small-scale industries (as mentioned previously).
- **Project Nickname:** The project was nicknamed "Mazdoor Manzil" (House of Labor) due to its emphasis on work as a principle (as mentioned previously).

### Additional Details:

- **Location:** Built on swampy land around a vocational training center on the Delhi-Ambala highway.
- **Skilled Workforce Training:**
  - Training on agricultural implements preparation.
  - Training on cottage industries.
  - Training on carpentry and various other crafts.
  - Work centers established for weaving, calico printing, soap making, bakery, metalworking, leatherworking, and more.
- **Comprehensiveness:** The Nilokheri project aimed to provide everything necessary for a self-sufficient town or village within a planned settlement for the refugees.
- **Infrastructure & Industries:** The colony included a school, an agricultural farm, a polytechnic training center, a dairy, poultry and pig farms, a horticulture garden, a printing press, a garment factory, an engineering workshop, a soap factory, and more.

### Significance:

- The Nilokheri project stands out for its comprehensive approach to refugee resettlement and community development.
- It served as a model for future planning of self-sufficient towns.

## Approaches to Rural Community Development

### A. Gandhian Approach to Rural Community Development

#### Core Values:

- **Morality Over Materialism:** The Gandhian approach prioritizes moral values like honesty,

compassion, and simplicity over just material improvement.

- **Religious Inspiration:** Gandhi believed religion and scriptures like the Upanishads and Gita offered a foundation for moral values.

### Ideal Social Order (Rama Rajya):

- **Village as the Base:** Gandhi envisioned self-governing villages as the building blocks of a perfect society (Rama Rajya).
- **Voluntary Federation:** Villages would freely join a larger federation, not by force.
- **Central Authority's Role:** Coordinate village activities, manage common interests (education, healthcare, etc.), and offer guidance.
- **Decision-Making:** Moral persuasion, not enforcement, would guide interactions between the central authority and villages.

### Decentralization:

- **Empowering Villages:** Gandhi stressed decentralization of power, with decision-making authority vested in elected village Panchayats.
- **Panchayat Functions:** These Panchayats would handle local governance, including education, health, sanitation, and resource management.
- **Moral Leadership:** Panchayats would also promote moral and spiritual values within the villages.

### Self-Sufficiency:

- **Meeting Basic Needs:** Villages should strive to be self-sufficient in meeting basic needs like food, clothing, and shelter.
- **Local Production:** Villages should produce their own food and cotton to minimize dependence on external sources.
- **Full Employment:** The village economy should be planned to provide employment opportunities for all adults.

### Industrialization:

- **Concerns About Large-Scale Industries:** Gandhi believed large-scale industries could exploit villages and displace workers.
- **Promoting Cottage Industries:** He advocated for reviving village and cottage industries to create jobs and meet local needs.
- **Appropriate Technology:** Use of machines and tools was acceptable as long as they were locally made, affordable, and promoted

self-sufficiency and employment.

### Trusteeship:

- **Private Property with Limits:** Gandhi didn't oppose private property but advocated restricting it to what was necessary for a decent livelihood.
- **Principle of Trusteeship:** For any excess wealth, he proposed a concept called "trusteeship," where the wealthy held their possessions for the benefit of society.
- **Social and Economic Responsibility:** This principle applied to all social and economic aspects, with those who have more resources having a responsibility to share and help others.

## B. Tagore's Approach to Rural Community Development

### Tagore's Big Idea:

Rabindranath Tagore, a famous poet and thinker, believed in solving problems in rural communities using logic, science, and practical solutions. Here's what he thought was important:

- **Villagers Working Together:** He encouraged villagers to form cooperatives, where they could help each other and become more independent.
- **Using Local Knowledge:** Tagore felt it was important to use the skills and knowledge that villagers already had. This would make solutions more effective and relevant to their culture.

### Education for All:

- **Breaking Barriers:** Tagore believed that all children, girls and boys, should have access to education. This would create a stronger and more knowledgeable rural population.
- **Learning by Doing:** Schools shouldn't just teach reading and writing. They should also teach practical skills that help with farming and crafts, making villages more productive.

## More Than Just Farming:

- **Well-Rounded Development:** While farming was important, Tagore stressed the need for improvements in other areas like sanitation, healthcare, and cultural activities for a happy and healthy life.
- **Respecting Nature:** He believed in using methods that wouldn't harm the environment while improving villages.

## Tagore's Work in Action:

- **Sriniketan Institute:** Tagore set up an institute in Sriniketan that put these ideas into practice. It focused on education, better farming methods, and traditional crafts.
- **Helping Villages Around Shantiniketan:** Tagore actively participated in helping villages near Shantiniketan. He encouraged villagers to start self-help projects and cooperatives.

## Tagore's Rural Development Program:

### A. Seeing the Problems Firsthand (East Bengal Experiment):

- **Life in Rural Bengal:** Managing his estate in East Bengal exposed Tagore to the difficulties faced by villagers. This inspired him to work on rural development.
- **A Comprehensive Plan:** His program included improvements in health, education, crafts, farming, fishing, and weaving.
- **Modernization Efforts:** He introduced tractors for farming, furnaces for pottery making, and machines for husking rice. His goal was to create well-developed villages that were self-sufficient and confident.

### B. Fighting Exploitation (Rural Bank):

- **The Cause of Poverty:** Tagore saw unfair treatment by landlords, middlemen, and money lenders as a major reason for poverty in villages.
- **The Solution:** He established Patisar Bank in 1905, offering loans with lower interest rates. This helped villagers escape debt.

## C. The Goals of Sriniketan Experiment:

- **Building Trust:** Gaining the trust and friendship of villagers by showing an interest in their lives and helping them solve problems.
- **Learning by Doing:** Bringing village issues into classrooms and using the institute's farm to find solutions.
- **Practical Skills:** Teaching students practical skills like farming, raising animals, keeping chickens, various crafts, keeping villages clean, working together, and more.
- **Science for Everyday Life:** Providing students with basic scientific knowledge that could be applied to their practical skills.
- **A Spirit of Service:** Encouraging students to dedicate themselves to helping the villages around them.
- **Self-Reliance and Dignity:** Helping students feel good about themselves and teaching them skills they needed to live well in their villages.

### D. Reviving Local Crafts (Rural Industries):

- **Bringing Back Old Skills:** Tagore believed it was important to revive traditional crafts and train young people and artisans in using new techniques.
- **Shilpa Bhavana:** He established Shilpa Bhavana at Santiniketan to achieve this goal.

### E. The Institute of Rural Reconstruction:

- **Helping in Many Ways:** The institute had different units that focused on farming, raising animals, crafts, health, education, and village organization.
- **A Multifaceted Approach:** Their work included research, teaching villagers new methods, and providing education.

### F. Making Knowledge Accessible (Rural Library System):

- **The Importance of Reading:** Tagore knew that libraries were important for learning, so he established a central library for research.
- **Local Libraries:** There were also smaller libraries in villages to serve the community and encourage reading and learning.

- **Unique Feature: Mobile Library (1925):** A special library with a village worker who delivered books door-to-door, making knowledge accessible to everyone.



## Bureaucracy and Structure of Administration

- **Bureaucracy:** A system with many levels and clear rules about who does what and how things get done. You might find bureaucracies in governments, companies, and even clubs. In Panchayati Raj, the bureaucracy refers to the officials working within the Panchayati Raj Institutions (PRIs) at different levels.
- **Structure of Administration:** The way different parts of an organization are arranged to achieve specific goals. It's like a blueprint showing who reports to whom and what each part is responsible for.

## Panchayati Raj Institutions (PRIs)

India's rural development system is based on a three-tiered Panchayati Raj structure:

### 1. Gram Panchayat (Village Level)

A Gram Panchayat is the village council at the most basic level of the Panchayati Raj system in India. Imagine it as a mini-government for your village!

The most basic unit, directly elected by villagers. It handles village-level development activities like sanitation, water supply, and primary education.

#### How it Works:

- A village is divided into sections (constituencies) based on the number of voters.
- Each constituency elects one member.
- These elected members come together to form the Gram Panchayat, like a village cabinet.

#### What They Do:

- **Planning and Budgeting:** They make annual plans and budgets for village development projects.
- **Helping in Times of Need:** They organize relief efforts during natural disasters.
- **Keeping Things Tidy:** They manage public property and remove any unauthorized structures.
- **Community Spirit:** They encourage villagers to volunteer for community projects.
- **Keeping Track:** They maintain records and statistics about the village.
- **Village Improvement:** They work on projects related to education, health, agriculture, and more.
- **Giving a Voice:** They represent the villagers' concerns to higher authorities.
- **Setting Rules:** They create and enforce rules for the village to function smoothly, including collecting taxes.

### 2. Panchayat Samiti (Block Level)

The Panchayat Samiti is like a mini-parliament that looks after a group of villages called a "development block." Here's a breakdown of what it is and what it does:

#### What it is:

- A rural local government body in India at the intermediate level (between village and district).
- Often called the "panchayat of panchayats" because it coordinates village-level Panchayats.

#### Who's Who:

- A mix of elected representatives from villages (Gram Panchayats), government officials, and

seats reserved for under-represented groups.

- Elects a **Chairman and Deputy Chairman** for a **five-year** term.

### Key Functions:

- Plans, executes, and oversees development programs for the entire block.
- Supervises the work of Gram Panchayats within its area.
- Encourages villagers to take initiative and improve their lives.
- Provides support for implementing development programs.
- Looks after the welfare and development of various sectors like agriculture, healthcare, education, and sanitation.
- Manages funds and loans for village housing projects.

## 3. Zila Parishad (District Level)

### What is it?

The Zila Parishad (**District Council or Mandal Parishad or District Panchayat**) is the highest level of the Panchayati Raj system in India. Imagine it as the district council, overseeing all the villages and blocks within a district.

### Who's Involved?

- **Elected Members:** People in the district vote for representatives.
- **Block Leaders:** Heads of block-level Panchayats (Panchayat Samiti) are part of the Zila Parishad.
- **Government Representatives:** Members of Parliament and state legislature from the district have a seat.
- **Officials:** A chief executive officer manages the administration, supported by a deputy secretary.

### How Does it Work?

- The Zila Parishad is elected for a five-year term.
- It acts as bridge between the state government and the village councils (Gram Panchayats).

### What Does it Do?

- **Advising Blocks:** The Zila Parishad provides guidance and recommendations to the block-level Panchayats.
- **Approving Plans:** It reviews and approves budgets and development plans proposed by the blocks.
- **Funding Distribution:** The Zila Parishad allocates funds from the government to different blocks within the district.
- **Education Focus:** It takes responsibility for managing secondary education in the district.
- **Rural Development Champion:** The Zila Parishad advises the state government on matters related to rural development in the district.
- **Monitoring Progress:** It reviews and evaluates the effectiveness of various development programs implemented at the block level.

## Objectives of Panchayat Raj

1. **Uplifting Weaker Sections:** Providing assistance to economically disadvantaged groups within the village community.
2. **Community Cohesion:** Promoting unity and cooperation among villagers through self-help initiatives.
3. **Cooperative Development:** Encouraging the formation and growth of cooperative institutions like credit societies and marketing federations.
4. **Local Resource Utilization:** Developing local resources for the benefit of the village, including utilizing available manpower effectively.
5. **Focus on Agriculture:** Prioritizing increased agricultural production as the foundation of village planning.
6. **Decentralization of Power:** Distributing authority and decision-making initiatives progressively downwards (vertically) and across different village groups (horizontally). This includes emphasizing the role of voluntary organizations in community development.
7. **Rural Industrial Promotion:** Encouraging and supporting the establishment of rural industries to generate employment and income.
8. **Harmony in Governance:** Fostering understanding and cooperation between elected representatives (Panchayat members) and government officials (servants) through

proper training, education, and clear definitions of responsibilities.

## Gram Sabha

The Gram Sabha is like a village meeting! All adults gather to discuss village issues. They can:

- Talk about problems like water or roads.
- Suggest solutions and ideas for improvement.
- Approve plans made by the village council (Gram Panchayat).
- Basically, they have a say in how their village develops!

## Emergence and Growth of Panchayati Raj Institutions in India

**Panchayati Raj is all about villages governing themselves!**

- It wasn't a new idea in India. Villages already had Panchayats that handled local issues and disputes, kind of like mini-courts.
- Even Mahatma Gandhi believed in empowering these Panchayats for a better rural India.

### The Constitution Takes Notice:

- Knowing their importance, our Constitution included a provision for Panchayats (Article 40).
- This article tells states to set up village Panchayats and give them the power to function as self-governing units.
- But, it didn't specify how these Panchayats would be organized.

### Building a Structure:

- A committee led by Balwant Rai Mehta came up with the first formal structure for Panchayati Raj in 1957.
- They suggested a three-tier system with village, block, and district levels. They also wanted direct elections for the village level.

### Taking Steps:

- Rajasthan became the first state to set up a Panchayati Raj system in 1959.

### Rethinking and Improvement:

- Another committee, led by Ashok Mehta, reviewed the system in 1977.
- They suggested changes like a two-tier system, regular checks on spending, allowing political parties at all levels, and reservations for disadvantaged communities.

### The Journey Continues:

- More committees followed, all aiming to strengthen Panchayati Raj.
- One committee, led by L.M. Singhvi, was the first to propose giving Panchayati Raj constitutional status.

### A Landmark Moment:

- Finally, in 1992, the 73rd Amendment Act made Panchayati Raj a part of the Constitution!
- This guaranteed regular elections, reservations for women and marginalized communities, and more power and resources for Panchayats.

## The 73rd Amendment Act

### Big Change for Village Councils!

- In 1992, the Indian Constitution got an update (73rd Amendment) to strengthen Panchayati Raj.
- This added a new section about Panchayats and gave them more power.

### Key Points:

- **Gram Sabhas:** Ensured village meetings are held for everyone to discuss issues.
- **Three Tiers:** Established a clear structure with village (Gram Panchayat), block (Panchayat Samiti), and district (Zila Parishad) levels.
- **Direct Elections:** People directly vote for most Panchayat representatives.

- **Age Limit:** You need to be at least 21 years old to run for Panchayat elections.
- **Reservations:** Seats are reserved for women and marginalized communities (Scheduled Castes/Tribes) to ensure their voices are heard.
- **Election Commission:** Each state has a special commission to handle Panchayat elections fairly.
- **Five-Year Term:** Panchayats work for five years, with new elections if dissolved early.
- **Financial Support:** A commission is set up every five years to recommend how to provide funds for Panchayats.

## Financial Organizations in Panchayati Raj Institutions

**The Challenge:** PRIs play a vital role in rural development, but they often struggle financially.

### Sources of Funds:

- **Government Grants:**
  - Central Government: Allocates funds based on recommendations by a commission (Central Finance Commission) for specific programs.
  - State Governments: Provide funds based on their own commission's recommendations and priorities.
  - Limited Stability: Reliance on grants can limit autonomy and responsiveness to local needs.
- **Internal Revenue:** (varies by state)
  - Limited Taxes: PRIs can levy some taxes like property tax or user fees for sanitation.
  - Non-Tax Revenue: Income generation through user charges for markets or community facilities.
- **Other Sources:**
  - Grants-in-Aid: Additional grants from central/state governments for specific projects.
  - Loans: PRIs can borrow for projects, but careful management is needed to avoid debt burden.

### Looking Ahead:

- **Strengthen Internal Revenue:** Increase capacity to generate income for sustainable financing.
- **Explore New Options:** Consider innovative financing mechanisms like public-private partnerships.

### Additional Information:

- PRIs often have a weak financial base and limited resource mobilization.
- To reduce dependence on governments, PRIs need more power to raise their own revenue.
- State budgets should clearly allocate funds for PRIs.
- A suggestion is to devolve 30-40% of a state's development plan budget to local bodies.
- Some of these funds should be untied for flexible use based on local needs.
- Training and capacity building for PRI officials is crucial for effective financial management.
- Devolution of financial resources should be accompanied by assigning relevant government staff to support PRIs.

### Finance Commissions:

- Address concerns about the adequacy of PRI resources.
- Objectives:
  - Collect data on PRI finances (income & expenditure).
  - Study PRI structures, functions, performance at different levels.
  - Analyze resource situation and its relation to assigned functions.
  - Analyze the impact of the 73rd Amendment on PRI finances.

## Structure of Rural Finance

**Rural areas need money for development, just like cities! Here's how they get it:**

### Formal Sources (organized institutions):

- **Banks:** Regular banks offer loans and savings accounts for farmers, businesses, and individuals.
- **Cooperative Banks:** These banks are owned by their members, often focusing on agriculture



and rural credit.

- **Regional Rural Banks (RRBs):** Set up specifically to serve rural areas, offering loans and other financial services.
- **NABARD (National Bank for Agriculture and Rural Development):** This government bank provides refinancing to other rural financial institutions and promotes rural development initiatives.

#### Informal Sources (less organized):

- **Money lenders:** Individuals or small businesses that lend money at high interest rates, which can trap borrowers in debt.
- **Landlords:** Some landlords may advance loans to tenants in exchange for a share of the crops.
- **Self-help groups (SHGs):** Groups of villagers, often women, who pool their savings and provide small loans to each other.

#### Choosing the Right Source:

- Formal sources are generally safer and offer lower interest rates, but may have stricter requirements.
- Informal sources can be more flexible but can be risky due to high interest rates.

## NABARD

#### Imagine a giant bank that cares about villages!

- That's NABARD (National Bank for Agriculture and Rural Development).
- It's like a super bank that helps other banks lend more money in villages.

#### Why was NABARD Created?

- In the past, India faced challenges in boosting rural development through just planning.
- The agricultural and rural economy needed a financial push.
- The Reserve Bank of India (RBI), at the government's request, formed a committee in 1979 to address these issues.

#### The Birth of NABARD:

- This committee, led by Shri B. Sivaraman, highlighted the need for a new organization to focus on rural credit needs.
- They recommended creating a unique development bank dedicated to rural areas.
- Based on this recommendation, the Parliament approved the formation of NABARD in 1981.
- It was officially launched in 1982 by Prime Minister Indira Gandhi.

#### What Does NABARD Do?

- Makes it easier for farmers to get loans for things like land, animals, and crops.
- Supports small businesses in villages so they can create jobs.
- Helps fund projects that improve villages, like better roads or schools.
- Teaches people in villages about saving money and using loans wisely (financial literacy).

#### NABARD's Vision and Mission:

- **Vision:** To be the leading development bank for fostering rural prosperity in India.
- **Mission:** To promote sustainable and equitable agriculture and rural development through various financial and non-financial interventions, including innovation, technology, and institutional development, ultimately aiming to secure prosperity for rural India.

## Regional Rural Banks (RRBs)

#### Imagine banks that focus on villages!

- That's what Regional Rural Banks (RRBs) are all about.
- They're like smaller banks that work closely with villages to provide financial help.

#### Who Owns Them?

- RRBs are a joint effort between the central government, state government, and a sponsor bank (like a big national bank).

#### Who Do They Help?

- RRBs focus on small farmers, agricultural workers, and small businesses in villages.
- They offer:

- Loans for farming needs (land, animals, crops)
- Loans for starting small businesses
- Savings accounts

#### Benefits of RRBs:

- Easier access to loans for villagers compared to big banks.
- RRBs understand village needs better and can offer more relevant services.
- They help boost the rural economy by supporting local businesses and agriculture.

## Government & Non-Government Organizations

There are many organizations working to improve people's lives. Here's a breakdown of two main types:

### 1. Government Organizations (GOs):

- **Who they are:** Run by the government, funded by taxes we pay.
- **What they do:** Provide essential services like education, healthcare, roads, and social welfare programs.
- **Examples:**
  - Public schools and hospitals
  - Police and fire departments
  - Social security and welfare programs

### 2. Non-Government Organizations (NGOs) and Community Based Organizations (CBOs):

- **Who they are:** Not run by the government, rely on donations, grants, and fundraising.
- **What they do:** Focus on specific social issues like poverty, education, healthcare, environment, or human rights.
  - CBOs are usually smaller and focus on a specific community's needs.
- **Examples:**
  - **NGOs:** Red Cross (disaster relief), UNICEF (children's rights), Greenpeace (environment).
  - **CBOs:** Local women's cooperatives, neighborhood development groups, youth clubs.

## NGO vs. CBO

| Feature                 | NGO (Non-Governmental Organization)   | CBO (Community Based Organization)                                       |
|-------------------------|---|--|
| <b>Focus</b>            | Broad social issues (poverty, education, healthcare, environment, human rights) | Specific needs of a particular community                                 |
| <b>Geographic Scope</b> | Local, national, international  | Local (village, town, neighborhood)                                      |
| <b>Leadership</b>       | May have paid staff and professional leadership                                 | Led by volunteers or members of the community                            |
| <b>Funding</b>          | Donations, grants, fundraising  | Membership fees, local fundraising, sometimes government grants          |
| <b>Structure</b>        | More formalized structure with boards and directors                             | Less formal structure, often based on social ties                        |
| <b>Accountability</b>   | Accountable to donors and funders   | Accountable to the community they serve                                  |
| <b>Examples</b>         | Red Cross, UNICEF, Greenpeace   | Local women's cooperatives, neighborhood development groups, youth clubs |
| <b>Advantages</b>       | Access to wider resources and expertise   | Deep understanding of local needs and strong community connections       |
| <b>Disadvantages</b>    | May be less responsive to local needs   | Limited resources and capacity   |

## Self-Help Groups (SHGs)

Imagine a group of people in your village coming together to support each other!

- That's the power of Self-Help Groups (SHGs). These are small, informal groups where people facing similar challenges join forces to create a brighter future.

### Why are SHGs crucial for rural development?

- Villages often struggle with poverty, illiteracy, and limited access to credit.
- SHGs tackle these issues head-on through collective action and self-help.
- They promote self-employment and empower marginalized communities, especially women.

### How SHGs Work:

- Members, typically from similar social and economic backgrounds (often women), meet regularly.
- They contribute small amounts of money to a common pool, building a savings fund together.
- This fund becomes a source of loans for members' needs, like starting a business, covering medical expenses, or educating their children.
- Beyond financial support, SHGs provide a strong network of social support, encouragement, and a sense of belonging.

### Benefits of SHGs:

- **Financial empowerment:** Access to loans without high-interest rates, reduced dependence on moneylenders, and improved financial literacy.
- **Improved livelihoods:** Starting small businesses or investing in income-generating activities creates alternative income sources beyond agriculture.
- **Social upliftment:** SHGs encourage collective action against social issues like dowry and alcoholism. They empower women, promote gender equality, and increase participation in village governance (Gram Panchayats).

### Examples of SHGs:

- Women's groups saving for their children's education.
- Farmers pooling resources to buy better seeds or equipment.

- Artisans working together to market their crafts.

### Challenges and Overcoming Them:

- **Limited reach:** Not all poor families may be involved in existing SHGs.
- **Skill development:** Upgrading skills is crucial for sustainable income generation in businesses started by SHGs.
- **Resource limitations:** SHGs may lack access to training, marketing support, and infrastructure. To address this:
  - The government can provide support for infrastructure and capacity building programs.
  - SHGs can expand to credit-deficient areas and even urban/peri-urban regions.
- **Management issues:** Poor accounting practices and misappropriation of funds can occur. Establishing monitoring cells can track progress and address these issues.
- **Dependence on external support:** SHGs often rely on NGOs and government programs. To foster self-reliance:
  - Commercial Banks and NABARD can collaborate with the government to design new financial products specifically for SHGs.

## Human Resource Development (HRD) & its Importance for Rural Areas

Imagine you live in a village. HRD is like a program to help everyone in your village learn new things and improve their skills. This can be anything from farming better to fixing things around the house.

**HRD Definition:** HRD refers to the systematic process of enhancing the knowledge, skills, abilities, and overall capabilities of individuals within a rural community. It empowers them to contribute effectively to economic, social, and cultural development.

### Why is HRD important for villages?

- **More Money:** When people learn new skills, they can get better jobs or start their own businesses. This means more money for everyone in the village!
- **Healthier Lives:** HRD can teach people about healthy habits and how to prevent diseases. This keeps everyone in the village stronger and happier.
- **Better Environment:** HRD can help people learn how to farm in a way that protects the land and water. This keeps the village a nice place to live for generations to come.
- **Unlocks Potential:** Rural areas have vast resources, but a lack of skilled people can hold them back. HRD unlocks this potential.
- **Stronger Together:** HRD can help people work together on projects to improve the village, like building a new school or fixing the roads.

### Examples of HRD in villages:

- **Farming workshops:** Learning new techniques to grow more food with less water.
- **Carpentry classes:** Fixing furniture and building new things for the community.
- **Health fairs:** Getting checkups and learning how to stay healthy.

- **Computer training:** Learning new skills to get jobs in the city or start online businesses.

## Need for Human Resource Development

The world keeps changing, and so do the skills we need to succeed. Here's why learning new things (like HRD) is important:

- **New Jobs, New Skills:** Just like tools change, so do jobs. HRD helps people learn the skills needed for the latest jobs, keeping them competitive.
- **Skilled Workforce:** HRD creates a skilled workforce that can adapt to changing needs and contribute to economic development.
- **Innovation & Productivity:** A well-developed workforce fosters innovation, leading to increased productivity and competitiveness.
- **Employee Satisfaction:** Programs that focus on well-being and growth can lead to higher job satisfaction and reduced turnover.
- **Better at Everything:** Even for existing jobs, new knowledge can make people better at what they do. Like learning new farming tricks or better customer service.

## Elements of Human Resource Development in Rural Sector

1. **Tailored Education and Training Programs:** Programs designed to address the specific needs and challenges faced by rural communities.
2. **Skill Development Initiatives:** Focus on areas like agriculture, livestock management, artisanal crafts, and other local industries that are crucial for rural livelihoods.
3. **Healthcare Access and Education:** Programs that provide access to healthcare services, promote health education, disease prevention, and proper nutrition.
4. **Infrastructure Development:** Improvements in



connectivity, access to markets, and basic amenities in rural areas.

5. **Entrepreneurship and Micro-Enterprise Development:** Initiatives that create new livelihood opportunities by fostering entrepreneurship and the growth of micro-enterprises.
6. **Community Organization Strengthening:** Programs that strengthen community organizations and institutions, facilitating collective action and building social capital.

## Dimensions of HRD for Rural Development

1. **Health:** Access to healthcare services, health education, disease prevention, and promoting healthy lifestyles.
2. **Education:** Improving access to quality education, vocational training, and adult literacy programs.
3. **Energy:** Promoting renewable energy sources for rural electrification, providing access to clean cooking fuels, and enhancing energy efficiency.
4. **Skill Development:** Programs to build capacity and enhance employability and entrepreneurship in rural areas.
5. **Training:** Specialized training programs focused on agriculture, agro-processing, animal husbandry, and handicrafts to strengthen rural livelihoods.

## Nutritional Status & Measurement Methods

**Nutritional Status:** Refers to the health condition of an individual or community concerning their dietary intake and its utilization.

### Measurement Tools:

- **Anthropometric:** Measures body size, proportions, and composition. Examples include weight, height, Body Mass Index (BMI), and waist circumference.
- **Biochemical:** Measures levels of nutrients, metabolites, and other substances in the blood, urine, or other tissues. Examples include hemoglobin levels (anemia), vitamin A deficiency, and iron deficiency.

## Access to Basic Amenities for Rural Development

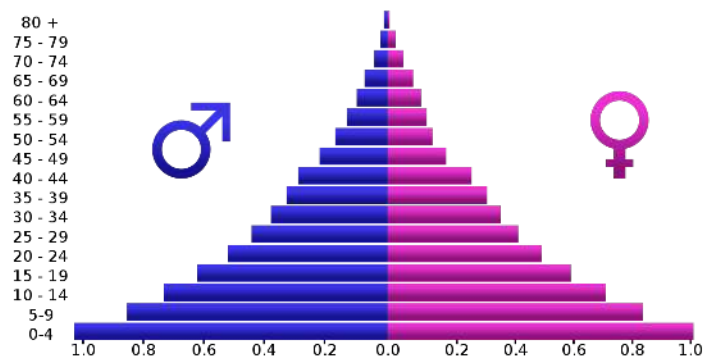
- **Infrastructure:** Development of roads, transportation, and communication networks to improve connectivity and access to markets.
- **Water and Sanitation:** Provision of clean drinking water, sanitation facilities, and hygiene education to promote public health and well-being.
- **Electricity:** Rural electrification initiatives to enhance productivity, improve quality of life, and provide access to modern amenities.
- **Housing:** Adequate housing and shelter to ensure safety, security, and dignified living conditions for rural populations.

## Population Composition & Role of Population Pyramids

- **Population Composition:** Refers to the structure of a population based on characteristics like age, sex, education, occupation, and other demographic factors.
- **Population Pyramids:** Visual representations of the age and sex distribution of a population. The shape of the pyramid reflects birth rates, death rates, and overall population growth trends.

### 1. How to read it:

- a. **Divided in half:** Males on the left, females on the right.
- b. **Bottom to top:** Younger ages on the bottom, older ages on top.
- c. **Bar length:** Represents the number of people in that age group (can be shown as a number or percentage).



## 2. Uses of Population Pyramids:

- a. **Picture the Population:** Shows ages and how many males/females there are.
- b. **Who Needs Help?** Tells you how many young and old people need support.
- c. **Male vs Female:** Shows if there are more males or females in a certain area.
- d. **Birth and Death Rates:** Helps understand how many babies are born and how long people live.
- e. **Future Planning:** Gives clues on how a population might grow or change.

## Rural Industrialization

**Definition:** Establishing industries or businesses in rural areas, distinct from large-scale factories. Activities can range from household-based production to small factories.

### Goals:

- Generate employment opportunities in rural areas.
- Reduce dependence on agriculture and curb rural-urban migration.
- Promote balanced regional development.
- Encourage traditional arts and crafts.
- Improve the standard of living in rural communities.
- Slows down urban migration.

### Benefits:

- Increased employment and income generation.
- Reduced pressure on urban centers.
- Preservation and promotion of local skills and traditions.
- Potential for value addition to agricultural products.
- Improved overall economic development.

## Gandhian Approach to Rural Industrialization

### Core Principles:

- **Focus on Village Self-Sufficiency (Swaraj):**
  - Villages should be self-reliant, minimizing dependence on external resources.
  - Industries cater to local needs, reducing reliance on urban centers.
- **Emphasis on Cottage Industries:**
  - Reviving and promoting traditional crafts and skills within villages.

- Focus on small-scale, labor-intensive industries using local resources.
- Example: Charkha (spinning wheel) for khadi (handloom cloth) production.
- **Decentralization and Self-Governance:**
  - Power resides within villages, with local control over industries.
  - Panchayat institutions play a role in planning and development.
- **Non-Violent and Ethical Practices:**
  - Fair wages and working conditions for all involved.
  - Sustainable practices to minimize environmental impact.
- **Focus on Rural Development:**
  - Industrialization should uplift villages, not exploit them.
  - Industries create employment opportunities and improve livelihoods.

### Challenges:

- **Competition with Large-Scale Industries:** Cottage industries may struggle to compete.
- **Modernization and Skill Development:** Meeting market demands while preserving traditions.
- **Access to Infrastructure and Finance:** Rural areas may lack necessary resources.

## Appropriate Technology for Rural Industries

### Concept:

Appropriate technologies are those that consider the specific needs, resources, and skills of rural communities to foster development. They prioritize:

- **Sustainability:** Minimizing environmental impact and using renewable resources.

- **Affordability:** Accessible to rural communities with limited financial resources.
- **Labor intensiveness:** Creating employment opportunities in villages.
- **Simplicity:** Easy to operate, maintain, and repair using local skills.

### Approaches and Characteristics:

There are two main ways to pick a good technology for rural development:

- **Social Welfare Approach:** Will this technology help people in the community thrive? Consider creating jobs, improving lives, and making sure everyone benefits.
- **Technology Specifications Approach:** Will this technology harm the environment? Look for options that use clean energy and don't pollute.

### Key Characteristics of Appropriate Technology:

- **Small-Scale Equipment and Processes:** Suitable for the production volume and available skills in rural areas.
- **Lower Capital Intensity:** Requires less upfront investment compared to conventional technologies.
- **More Labor Intensive:** Creates employment opportunities in rural communities.
- **Simpler Operation, Maintenance, and Repair:** Easier to use and manage with readily available skills.
- **Labor-Saving Compared to Traditional Methods:** Improves efficiency over older techniques.
- **Socially beneficial:** Contribute to poverty reduction, improved livelihoods, and equitable development.
- **Environmentally sound:** Minimize resource depletion and pollution.
- **Economically viable:** Be cost-effective, generate income, and support local economies.
- **Locally adaptable:** Function effectively with available skills and resources.

## Rural Entrepreneurship

### Concept:

- Establishing businesses in rural areas, leveraging local resources and skills.
- Promotes self-reliance and economic development in villages.

### Benefits:

- **Employment Generation:** Creates jobs and reduces rural-urban migration.
- **Income Growth:** Increases income opportunities for rural communities.
- **Local Development:** Stimulates local production, processing, and consumption.
- **Empowerment:** Fosters self-sufficiency and decision-making within villages.
- **Preservation of Skills:** Supports traditional crafts and knowledge.

## Problems and Diagnosis of Rural Entrepreneurship

### Problems:

- **Limited Infrastructure:** Rural areas often lack:
  - **Transportation:** Difficulty transporting raw materials and finished goods.
  - **Power:** Insufficient or unreliable electricity supply hampers production.
  - **Communication:** Poor internet connectivity hinders marketing and information access.
- **Access to Funding:**
  - Financial institutions may be concentrated in urban areas.
  - Lack of collateral or credit history can make securing loans difficult.
  - High-interest rates may discourage investment.
- **Market Access:**
  - Reaching wider markets can be expensive and challenging.
  - Rural producers may lack marketing skills and networks.
  - Competition from established urban businesses can be fierce.

## Women Entrepreneurship

### Concept:

Women establishing and running their own businesses, contributing significantly to the global economy. This is particularly impactful in rural development.

### Benefits:

- **Economic Empowerment:** Provides women with financial independence and decision-making power, crucial for overcoming poverty and improving livelihoods in rural areas.
- **Job Creation:** Creates employment opportunities for themselves, other women, and the community, fostering economic diversification in rural settings.
- **Community Development:** Contributes to local economic growth and social progress by promoting local production, processing, and innovation in rural areas.
- **Role Models:** Inspires other women to pursue entrepreneurial ventures, creating a ripple effect of empowerment and economic participation.
- **Increased Diversity:** Brings diverse perspectives and experiences to the business world, leading to more creative and responsive solutions for rural challenges.

### Challenges:

- **Access to Funding:** Gender bias may hinder loan approvals and investment opportunities, limiting access to capital for starting or expanding businesses.
- **Work-Life Balance:** Balancing business with family responsibilities can be difficult, especially in rural areas with limited childcare options.
- **Social Norms & Stereotypes:** Societal expectations and gender roles can create barriers, such as resistance to women taking on leadership roles in businesses.
- **Mentorship and Networking:** Limited access to networks and mentorship opportunities can hinder growth and knowledge sharing for women entrepreneurs in rural areas.
- **Marketing and Business Skills:** May require training and support in specific business areas like marketing, finance, and technology to compete effectively.

### • Skill Development:

- Traditional skills may not be sufficient for modern production methods.
- Training opportunities for acquiring new skills may be limited.
- Lack of business management knowledge can hinder entrepreneurial success.

### • Competition:

- Cottage industries may struggle to compete on price with mass-produced goods.
- Difficulty establishing brand recognition and competing with established players.

### Diagnosis (Solutions):

#### • Infrastructure Development:

- Government investment in rural infrastructure (roads, power grids, internet) is crucial.
- Public-private partnerships can encourage infrastructure development.

#### • Financial Support:

- Microfinance initiatives can provide small loans to rural entrepreneurs.
- Government loan schemes with relaxed collateral requirements can be helpful.
- Incubator programs can offer financial support and business guidance.

#### • Market Access Initiatives:

- Government support for marketing cooperatives and collectives.
- Online platforms and e-commerce solutions to connect rural producers with consumers.
- Training programs to improve marketing and business communication skills.

#### • Skill Development Programs:

- Government-sponsored vocational training programs in rural areas.
- Training in modern production techniques, business management, and marketing.
- Collaboration with educational institutions for skill development initiatives.

#### • Promoting Rural Products:

- Government procurement programs favoring locally produced goods.
- Campaigns to raise awareness and promote the value of rural products.
- Supporting the creation of rural product brands and certification schemes.



# Development of Small Entrepreneurs in India

## Importance:

- Small businesses are the backbone of the Indian economy, accounting for over 95% of industrial units and employing a significant portion of the workforce.
- They contribute to poverty reduction, balanced regional development, and increased exports.

## Government Initiatives:

- MUDRA Yojana scheme for easier access to loans.
- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to mitigate lending risks.
- Goods and Services Tax (GST) to simplify taxation.

## Impact of Digitalization:

- E-commerce platforms like Amazon and Flipkart providing wider reach and increasing sales.
- Improved internet access in rural areas creating new opportunities.

## Challenges:

- Access to finance remains an issue for many entrepreneurs.
- Complex regulations can hinder growth.

## Competencies for Successful Entrepreneurship

Entrepreneurship requires a unique blend of skills, knowledge, and personal qualities. Here's a breakdown of key competencies:

### 1. Opportunity Identification and Vision:

- Ability to identify unmet needs or problems in the market.
- Develop a clear vision for a business solution and its potential impact.

### 2. Creativity and Innovation:

- Think outside the box to develop unique products, services, or business models.
- Adapt to changing market trends and embrace innovation.

### 3. Risk-Taking and Decision-Making:

- Calculated risk-taking to seize opportunities despite potential uncertainties.
- Make sound decisions based on analysis and market understanding.

### 4. Planning and Strategy:

- Develop a comprehensive business plan outlining goals, strategies, and financial projections.
- Adapt and revise plans as needed based on market feedback and changing circumstances.

### 5. Resource Management:

- Manage financial resources effectively, optimizing costs and securing funding.
- Utilize human resources strategically, building and motivating a capable team.

### 6. Marketing and Sales:

- Effectively communicate the value proposition of the business to attract customers.
- Develop strong marketing and sales strategies to reach target markets.

### 7. Communication and Negotiation:

- Clearly articulate business ideas and vision to investors, partners, and customers.
- Negotiate effectively with suppliers, vendors, and clients.

### 8. Leadership and Teamwork:

- Inspire and motivate others to achieve shared goals.
- Build strong teams with complementary skills and foster collaboration.

### 9. Problem-Solving and Resilience:

- Overcome obstacles and adapt to challenges with a solution-oriented approach.
- Persevere through setbacks and maintain motivation despite difficulties.

## 10. Learning Agility and Adaptability:

- Continuously learn new skills and stay updated on industry trends.
- Adapt business strategies and operations in response to changing market dynamics.

### Additional Considerations:

- **Passion and Drive:** A strong passion for your business idea and the drive to succeed.
- **Integrity and Ethics:** Upholding ethical business practices and building trust with stakeholders.
- **Time Management and Organization:** Effectively manage time and prioritize tasks for efficient business operations.

## Need for and Scope of Entrepreneurship in Rural Areas

### Need:

- **Job Creation:** Rural areas often face unemployment and underemployment. Entrepreneurship creates new businesses, which provide much-needed jobs for local residents.
- **Income Generation:** Jobs lead to income, improving the standard of living for individuals and families. This reduces poverty and increases purchasing power within the community.
- **Reduced Rural-Urban Migration:** When economic opportunities exist in rural areas, people are less likely to migrate to cities in search of work. This helps maintain a stable and vibrant rural population.
- **Development:** Entrepreneurship fosters economic development in rural areas. New businesses bring investment, improve infrastructure, and stimulate overall growth.

### Scope:

- **Agriculture & Value Addition:** Rural areas have an abundance of agricultural resources. Entrepreneurs can focus on processing, packaging, and marketing agricultural products, creating new value streams.

- **Handicrafts & Traditional Skills:** Many rural areas have a rich tradition of handicrafts and indigenous skills. Entrepreneurs can revive these crafts, improve designs, and connect them to wider markets.
- **Ecotourism & Sustainability:** Rural areas often have stunning natural beauty and unique ecosystems. Eco-entrepreneurs can promote sustainable tourism practices and create experiences that attract visitors.
- **Social Entrepreneurship:** Businesses can address social issues faced by rural communities, such as healthcare access, education, or sanitation.



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**B TECH**  
**(SEM-VII) THEORY EXAMINATION 2021-22**  
**RURAL DEVELOPMENT: ADMINISTRATION AND PLANNING**

**Time: 3 Hours****Total Marks: 100****Note: 1.** Attempt all Sections. If require any missing data; then choose suitably.**SECTION A****1. Attempt all questions in brief. 2 x 10 = 20**

- a. Outline the elements of Human Resources
- b. Define community-based organizations for rural development
- c. How can you say that “Gram Sabha is the basic unit of Panchayat Raj system”? Justify.
- d. Second Five-Year Plan (1956-61): What was this addressing?
- e. Rashtriya Krishi Vikas Yojana: Explain.
- f. Why was Nilokheri Experiment called as “Mazdoor Manzil”?
- g. Gurgaon Experiment aimed at addressing what issues of rural Development?
- h. Women Entrepreneurship in India: Discuss
- i. What are the factors contributing to Negative Impacts of Industrialization?
- j. What was Gandhian View of Self-Sufficient Village Economy?

**SECTION B****2. Attempt any three of the following: 10 x 3 = 30**

- a. What are the benefits of National Rural Livelihood Mission? Give a detailed report.
- b. Discuss Firka movement and Etawa Pilot project with respect to their methodology of working
- c. Write short notes on advantages of financing through Self Help Groups.
- d. Discuss critical HRD issues.
- e. What are the Strategies for Improving Rural Industrialization? Explain with sufficient examples.

**SECTION C****3. Attempt any one part of the following: 10 x 1 = 10**

- (a) Explain 4<sup>th</sup>, 5<sup>th</sup> and Rolling Plans of Government schemes in Indian agriculture and rural development
- (b) Problems associated with rural development. Discuss.

**4. Attempt any one part of the following: 10 x 1 = 10**

- (a) What was the necessity of Gandhian constructive programme? Explain
- (b) Discuss the relationship between Marthandam Project and YMCA, with their activities and methods of work

**5. Attempt any one part of the following: 10 x 1 = 10**

- (a) Explore the powers and responsibilities delegated to Panchayats at appropriate levels of hierarchy.
- (b) NABARD's Self Help Group's Bank Linkage Program. Give a detailed insight.



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6. Attempt any *one* part of the following: 10 x 1 = 10

- (a) What contributed to the evolution of Human Resources Development? Explain in detail.
- (b) Explain the elements of human resources development in rural sector.

7. Attempt any *one* part of the following: 10 x 1 = 10

- (a) What is rural entrepreneurship? Discuss in detail Rural Entrepreneurship in India.
- (b) Rural Industries under Make in India: Explain with respect to Government's Schemes.

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**B.TECH**  
**(SEM VIII) THEORY EXAMINATION 2022-23**  
**RURAL DEVELOPMENT: ADMINISTRATION AND PLANNING**

**Time: 3 Hours****Total Marks: 100****Note:** Attempt all Sections. If require any missing data; then choose suitably.**SECTION A**

- 1. Attempt all questions in brief.** **2 x 10 = 20**
- What do you mean by Rural Administration?
  - What is Self help group?
  - Define Bureaucracy.
  - Difference between development and training
  - Define administration.
  - What is Sustainable Livelihoods?
  - Define Population composition
  - What do you mean by rural credit?
  - Define Community Based Organizations?
  - What is RRBs.

**SECTION B**

- 2. Attempt any three of the following:** **10x3=30**
- Write an overview of policies and programmes for rural development in the agricultural sector.
  - Discuss in brief Baroda experiment and the Marthandam experiment.
  - What is NABARD? Explain the importance of NBARD for rural development.
  - Explain the elements and the needs of HRD in the rural sector?
  - Define women's entrepreneurship. Explain the problems and diagnosis of women's entrepreneurship.

**SECTION C**

- 3. Attempt any one part of the following:** **10x1=10**
- What is meant by rural development? Explain the basic elements of rural Development.
  - Differentiate between government and non-government organisations.
- 4. Attempt any one part of the following:** **10x1=10**
- What is the Panchayati Raj System? Explain the emergence and growth of panchayati raj institutions in India.
  - Explain in brief the financial organizations in Panchayati Raj Institutions.
- 5. Attempt any one part of the following:** **10x1=10**
- What do you mean by "community-based organisations"? And also explain the importance of community-based organisations in rural areas.
  - Write down the Structure of rural finance with appropriate example.



6. Attempt any *one* part of the following:

10x1=10

- a. What do you mean by Human Resource Development? Explain the dimensions of HRD for rural development.
- b. How did Tagore contribute to rural development?

7. Attempt any *one* part of the following:

10x1=10

- a. What do you mean by rural industrialization? Explain the appropriate technology used in rural industries and also explain their importance.
- b. Explain the Gandhian approach to the development of rural industrialization in India.



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**BTECH**  
**(SEM VIII) THEORY EXAMINATION 2021-22**  
**RURAL DEVELOPMENT : ADMINISTRATION AND PLANNING**

**Time: 3 Hours****Total Marks: 100****Notes:**

- Attempt all Sections and Assume any missing data.
- Appropriate marks are allotted to each question, answer accordingly.

| SECTION-A | Attempt All of the following Questions in brief  | Marks (10X2=20) | CO |
|-----------|--|-----------------|----|
| Q1(a)     | What are the basic importance of rural development for creation of sustainable livelihoods in India? |                 | 1  |
| Q1(b)     | What are the policies and programs for rural development?  |                 | 1  |
| Q1(c)     | What are the main objectives of Sriniketan experiment?   |                 | 2  |
| Q1(d)     | Why is Sriniketan important in rural development?  |                 | 2  |
| Q1(e)     | What is the bureaucracy structure?   |                 | 3  |
| Q1(f)     | What is administrative structure in government?  |                 | 3  |
| Q1(g)     | What is the concept of self-help groups?   |                 | 4  |
| Q1(h)     | What is the nutritional status?  |                 | 4  |
| Q1(i)     | What is the need and importance of rural industrialization?  |                 | 5  |
| Q1(j)     | How can technology help rural India?   |                 | 5  |

| SECTION-B | Attempt ANY THREE of the following Questions   | Marks (3X10=30) | CO |
|-----------|--|-----------------|----|
| Q2(a)     | What are the main components of rural development? Describe Public health and Sanitation and Women empowerment component.  |                 | 1  |
| Q2(b)     | What are the main features of Gurgaon experiment? Describe it.   |                 | 2  |
| Q2(c)     | How many Panchayati Raj institutions are there in India? What is Panchayati Raj institutions explain its functions?        |                 | 3  |
| Q2(d)     | What are the elements of human resource development in rural sectors? Explain Enhance cultural quality, and moral quality. |                 | 4  |
| Q2(e)     | What is rural entrepreneurship discuss the problems and prospects of rural entrepreneurship in India?                      |                 | 5  |

| SECTION-C | Attempt ANY ONE following Question  | Marks (1X10=10) | CO |
|-----------|---|-----------------|----|
| Q3(a)     | What are the rural development programs introduced by government? Explain MGNREGA and PMGSY.  |                 | 1  |
| Q3(b)     | What are the social sector initiatives in India? Describe Swarnjayanti Gram Swarozgar Yojana and NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP). |                 | 1  |

| SECTION-C | Attempt ANY ONE following Question   | Marks (1X10=10) | CO |
|-----------|--|-----------------|----|
| Q4(a)     | What is Nilokheri development project? Explain various objective of the project.                     |                 | 2  |
| Q4(b)     | What is Gandhian concept of rural development? What is Gandhian approach to rural industrialization? |                 | 2  |

| SECTION-C | Attempt ANY ONE following Question   | Marks (1X10=10) | CO |
|-----------|--|-----------------|----|
| Q5(a)     | What are the financial organization in Panchayati Raj institutions? Explain their powers and responsibilities. |                 | 3  |
| Q5(b)     | What is the difference between CBO and NGO?  |                 | 3  |



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**BTECH****(SEM VIII) THEORY EXAMINATION 2021-22****RURAL DEVELOPMENT : ADMINISTRATION AND PLANNING**

| SECTION-C | Attempt ANY ONE following Question  | Marks (1X10=10) | CO |
|-----------|---|-----------------|----|
| Q6(a)     | Why human resources are important for rural areas? What are the major challenges faced by HRD for rural development?                  |                 | 4  |
| Q6(b)     | What are the different tools and methods for measuring nutritional status in the community? Describe anthropometric, and biochemical. |                 | 4  |

| SECTION-C | Attempt ANY ONE following Question  | Marks (1X10=10) | CO |
|-----------|---|-----------------|----|
| Q7(a)     | What is the role of women entrepreneurship in rural India? What is rural entrepreneurship explain the challenges of rural entrepreneurship? |                 | 5  |
| Q7(b)     | What is rural entrepreneurship and what is its need? Describe it.   |                 | 5  |

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**B.TECH.**  
**(SEM VII) THEORY EXAMINATION 2022-23**  
**RURAL DEVELOPMENT: ADMINISTRATION & PLANNING**

***Time: 3 Hours***

**Total Marks: 100**

**Note:** Attempt all Sections. If you require any missing data, then choose suitably.

## SECTION A

- 1. Attempt *all* questions in brief. 2x10 = 20**
- (a) State the mandate of MGNREGA.
  - (b) List out the various policies or program for social security of rural sector undertaken by government of India.
  - (c) Enlist various approaches to achieve rural community development.
  - (d) State the basic elements of Gandhian approach to rural community development.
  - (e) State the role of Article 73 in emergence and growth of PRIs in India.
  - (f) Explain the objectives of Regional Rural Banks.
  - (g) Describe the significance of nutritional status in rural development.
  - (h) Explain the need for human resource development (HRD) in rural sector.
  - (i) Describe the significance of rural industrialization.
  - (j) State the scope of women entrepreneurship in rural sector.

## SECTION B

2. Attempt any *three* of the following: 10x3 = 30
- (a) Explain the need and importance of rural development in India.
  - (b) Explain the reasons behind successful outcomes of Nilokheri experiment.
  - (c) Describe the structure of Panchayati Raj Institutions in India along with the role and functions of each level.
  - (d) Explain the significance of various dimensions of HRD for rural development.
  - (e) Describe the Gandhian approach to rural industrialization.

## SECTION C

- 3. Attempt any *one* part of the following: **10x1 = 10****
- (a) Explain the basic elements of rural development in detail.
- (b) Describe in detail any one policy or program undertaken by government of India for rural development in agriculture sector.

4. Attempt any *one* part of the following: 10 x1 = 10

- (a) Describe the major initiatives of Gurgaon and Marthandam experiment.
- (b) Explain in detail the various elements of Tagorian approach to rural development with major emphasis on Sriniketan experiment.

5. Attempt any *one* part of the following: 10x1 = 10

- (a) Explain the structure of rural finance in India along with the functioning of NABARD.
- (b) Describe the role and functioning of CBOs and SHGs in rural development.

6. Attempt any *one* part of the following: 10x1 = 10

- (a) Describe the importance of access to various basic amenities for rural development.
- (b) Explain the concept of population composition and the role of population pyramids for understanding population of a country.

7. Attempt any *one* part of the following: 10x1 = 10

- (a) Describe the role and benefits of rural entrepreneurship in rural development.
- (b) Explain the various problems and issues in development of rural entrepreneurship.





## KEEP LEARNING!

Hope you enjoyed the material and ace  
your exams!

For queries, feel free to reach out on my  
Instagram [@KulbhushanKundalwal](#).

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