



Biyani Girls College
I Internal Examination 2019-20
B.Com III Year (Pass) & III Year (Hons.)
Subject- Rural Development and Cooperation

Time: 1.30 Hrs.

Set: A

MM: 40

[I] Multiple Choice Questions

(10*1=10)

- 1) How much population is required in an area to be called as a rural area?
(a) 10000 (b) 20000
(c) 5000 (d) 7500

Ans. (c)

- 2) How much male population should be engaged in agriculture to be called as a rural area?
(a) 75% (b) 50%
(c) 85% (d) 60%

Ans. (d)

- 3) Which one amongst these is a basic feature of rural economy?
(a) Low Productivity (b) Economic Disparities
(c) Poverty (d) All of above

Ans. (d)

- 4) Starting date of IRDP
(a) 1978 (b) 1979
(c) 1977 (d) 1980

Ans. (b)

- 5) Which one amongst these is a social service?
(a) Fisheries (b) Tools & Equipments
(c) Water Supply (d) Agriculture

Ans. (c)

- 6) Starting date of JGSY
(a) 1997 (b) 1998
(c) 1999 (d) 1996

Ans. (c)

- 7) Launching date of Swacch Bharat Mission
(a) 2 Oct,2014 (b) 2 Oct,2013
(c) 2 Oct,2015 (d) 2 Oct,2016

Ans. (a)

- 8) Launching date of PMGSY
(a) 25 Dec, 2001 (b) 25 Dec, 2000
(c) 25 Dec, 1999 (d) 25 Dec, 2002

not in sync with the urban areas because of bad connectivity. Eventually, this leads to segregation and a social divide between urban and rural areas. In essence, the infrastructure of rural areas should drastically improve. Even after so many years of Independence, stigmas like the caste system still have a grip on rural people.

- Quality education can help in achieving the goal of eradication of such social evils. The dwindling literacy rates in rural India, especially for females, are a major matter of concern. There is a need for land and technical reforms. Modern technologies like organic farming should be incorporated to improve outputs and profits. Lastly, people should be given access to easy credit and loans by improving the banking system in rural areas.
- It can be easily concluded, that for the development of an economy in both rural and urban areas need to be focused upon. Rural areas need drastic changes in areas like infrastructure, credit availability, literacy, poverty eradication, etc. The schemes that are already in place with the aim of rural development need a new outlook and proper updating. Accordingly, the government needs to act for the upliftment of rural India.

The key issues in Rural Development are

- i. Development of alternate occupations other than agriculture
- ii. Investment in Human Capital in rural areas
- iii. Land Reforms
- iv. Development of Infrastructure in rural areas
- v. Availability to affordable credit

2. What policies and governmental facilities were taken for rural development

Ans. For uplifting the rural sector of our country, the Ministry of Rural Development and the Government of India in coordination with Department of Rural Development and Department of Land Resources have been carrying forward various schemes. These schemes are formulated to benefit the citizens of rural India who will eventually become the pillars of Indian Economy in the long run.

Some important schemes for Rural Development launched by Government of India are –

Pradhan Mantri Gram Sadak Yojana

Launched on 25 December 2000 by then Prime Minister Atal Bihari Vajpayee, the scheme aims at enhancing rural road connectivity. This scheme provides connectivity to the habitations with less or no connectivity at all and helps in poverty reduction by promoting access to economic and social services. This ensures sustainable poverty reduction in the long run as people get an opportunity to get connected with the rest of the world. The scheme has been benefiting several villagers and is helping them lead better lives. Nearly 82% of roads have been built till December 2017 which have successfully connected several rural areas to cities. Remaining 47,000 habitations will also get connected by all-weather roads by March 2019. Earlier, the scheme was funded only by the central government but after the recommendation of 14th Finance Commission report the expense is shared by both state and central government.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana

Deen Dayal Upadhyaya Grameen Kaushalya Yojana, a part of National Livelihood Mission, has the objectives of catering to the career aspirations of the rural youth and adding diversity to the income of rural families. Launched on 25th September 2014, the scheme's prime focus is on the rural youth of poor families aged between 15 and 35. An amount of Rs 1500 crores has been provided for the scheme which will help in enhancing employability. The yojana is present in 21 States and Union Territories across 568 districts and 6215 blocks changing the lives of youth. Around 690 projects are being implemented by 300 partners. As per the government reports, over 2.7 lakh candidates have been trained till now and nearly 1.34 lakh candidates have been placed in jobs.

Swarnjayanti Gram Swarozgar Yojana (SGSY)/ National Rural Livelihood Mission

Swarnjayanti Gram Swarozgar Yojana which is redesigned as National Rural Livelihood Mission was launched in 2011. Also known as Ajeevika, this scheme aims at empowering women self-help model across the country. Under this scheme, the government provides a loan of 3 lakh rupees at an interest rate of 7% which can be reduced to 4% at the time of repayment. The scheme was aided by World Bank and aimed at creating efficient and also effective institutional platforms for poor people. It also helped in increasing the household income by improving access to financial services. NRLM also helps in harnessing the capabilities of the poor so that they can participate in the growth of the economy of the country.

Prime Minister Rural Development Fellows Scheme

The Prime Minister Rural Development Fellowship (PMRDF) is a scheme initiated by the Ministry of Rural Development, implemented in collaboration with State Governments. It has dual goals of providing short-term support to the district administration in the underdeveloped and remote areas of the country and develop competent and committed leaders and facilitators who can serve as a resource for a long-term.

National Rural Employment Guarantee Act (NREGA)

As per the National Rural Employment Guarantee Act (NREGA) of 2005, 100 days of employment is guaranteed to any rural household adult who is willing to do unskilled manual work in a financial year. The Act addresses the working people and their fundamental right to live life with dignity. If a person does not get a job within 15 days, he is eligible for getting unemployment allowance. National Rural Employment Guarantee Act (NREGA) also highlights the importance of basic right to work. Amendments have been introduced to this act to minimise corruption in the scheme.

Sampoorna Grameen Rozgar Yojana (SGRY)

The Sampoorna Grameen Rozgar Yojana (SGRY) was launched in 2001 to provide employment to the poor. It also aimed at providing food to people in areas who live below the poverty line and improving their nutritional levels. Other objectives of this Yojana were to provide social and economic assets to the people living in rural areas. The scheme did not include the employment of contractors or middlemen.

Sarv Siksha Abhiyan

Pioneered by former Prime Minister Atal Bihari Bajpayee, the Sarv Siksha Abhiyan was launched in 2000. It is an attempt to provide an opportunity to all children between 6 and 14 years of age to get free education which is also a basic fundamental right. The state and the central government share the expenses of this project.

Sansad Adarsh Gram Yojana (SAGY)

Sansad Adarsh Gram Yojana (SAGY) is a rural development project launched in 2014 by the Government of India in which each Member of Parliament will take the responsibility of three villages and look after the personal, human, social, environmental and economic development of the villages. This would substantially improve the standard of living as well as the quality of life in the villages. No fundings have been provided to this project as fundings can be raised through existing schemes.

National Social Assistance Programme

National Social Assistance Programme signifies the fulfilment of Directive Principles in Article 41 and 42 of the constitution which states that it is the duty of the state to provide assistance to the citizens in terms of sickness, unemployment, old age in limits of the economic capabilities. It is basically a centrally sponsored scheme of Government of India which provides financial help to widows, elderly, people with disability in form of pensions. The scheme was launched on August 15 in 1995.

Pradhan Mantri Awaas Yojana (Gramin)/ Indira Awas Yojana

Indira Awas Yojana revamped as Pradhan Mantri Gramin Awaas Yojana in 2016 is a welfare programme created by the Indian Government to provide housing to rural poor people in India. The goal of this scheme is to provide home to all citizens till 2022. The cost of constructing the houses will be shared by the centre and the state. The scheme has been implemented in rural areas throughout India, except in Delhi and Chandigarh. Houses developed under this scheme will have basic amenities such as toilet, electricity connection, drinking water connection, LPG connection etc. The allotted houses will be jointly under the name of husband and wife.

Antyodaya Anna Yojana (AAY)

Launched by the former Prime Minister Atal Bihari Vajpayee in 2000, the Antyodaya Anna Yojana aimed at providing food grains to around 2 crore people at subsidised rates. As per the scheme Below Poverty Line (BPL) families were provided 35 kgs of food grains. Rice was provided at the rate of Rs 3/kg and wheat at the rate of Rs 2/kg. The scheme was first launched in Rajasthan but has now been implemented in all Indian states.

3. Explain the changes that took place in rural economy due to rural development