

Indian Economy

Rural Development

Rural Development- Rural development means a program of social and economic empowerment in rural areas.

The key issues for the rural development program are

- Infrastructure development
- Staff construction
- Development of productive resources
- Eradicate poverty
- Global changes

Rural Credit- Rural debt means debt to farmers' families. Debt is a lifeline for the agricultural needs of a typical Indian farmer who can be described in detail as below

- Short-term Credit Requirement is primarily about the purchase of inputs such as seed fertilizer and other short-term loans usually lasting 6 to 12 months.
- Medium Term Debt is required for the purchase of fencing equipment and digging wells. Such loans are usually extended for a period of 12 months to 5 years.
- Long-term Debt Long-term debt is for the purchase of additional land. The term of such a loan ranges from 5 to 20 years.

Sources of Rural Credit

- Non-institutional resources
- Institutional resources
- Collaborative credit unions
- State Bank of India
- Rural District Bank
- National Bank for Agriculture and Rural Development (NABARD)

Agricultural Marketing- Including all those activities or processes that help the farmer to get the highest value for his product among other things, these processes include packing and storage.

Government Initiated Steps to Improve Market Marketing

- Regulated markets
- Commercial agricultural communities
- Provision of storage facilities
- Supported transport
- Dissemination of information
- MSP policy

Diversification is an emerging challenge in the context of rural development. It has two aspects.

- Variety of Crop Production means the production of a variety of plants instead of a single special crop. It means the process of converting one type of investment into a multi-investment system.
- Diversity of Production / Hiring Work Means moving from horticulture to other production hotspots.

Non-Farm Areas for Rural Production / Employment Work

- Animal husbandry it is a very important source of employment in India that is different from crop farming. It is also called raising livestock, poultry, cattle etc.
- Fisheries the fishing community in India is almost equally dependent on inland resources and marine resources. Inland sources include rivers, lakes, lakes and streams etc.
- Horticulture Horticultural plants include fruits, vegetables and flowers with a few exceptions. Over time, there has been significant growth in the area under horticulture.

- **Home & Home Industry** The industry has always been full of activities such as spinning, weaving, dyeing, and so on.

Organic Farming and Sustainable Development- Organic farming is a farming system that relies on the use of organic matter for farming. Organisms include animal manure and compost.

The benefits of organic farming are as follows

- Discards the use of non-renewable resources
- Compatible with nature
- Maintains soil fertility
- Healthy and tasty food
- Expensive technology for small and medium scale farmers

The Golden Revolution- The rapid growth in the production of various horticultural plants such as fruits, vegetables, tuber plants and planting crops is known as the Golden Revolution.

Agriculture is a major source of livelihood in rural areas. Mahatma Gandhi once said that "India's real progress is not only in industrial growth but also in urban development because two-thirds of India's population is dependent on agriculture". One third of the rural Indians still live in extreme poverty. This is the reason, why there is a need to develop rural India.

Rural Development and Rural Credit

Rural development is a holistic term that focuses on regional development actions that are lagging behind in global economic development. It is a system in which the standard of living of rural people, especially the poor, is constantly increasing.

These are the basic objectives of rural development

- Increasing productivity in the agricultural sector, so that the income of those who have worked for it can grow.
- Develop alternative livelihoods in rural areas, to reduce dependence on agriculture.
- Develop rural education and health facilities, so that human development can be achieved.

Key Areas of Rural Development

Some of the most challenging and demanding areas for development in India's rural areas are as follows

- Development of productive resources for each area.
- Human resource development includes literacy (especially women's literacy) and skills development.
- Development of human resources such as health, sanitation and public health.
- Reliable implementation of land reform.
- Infrastructure development such as electricity, irrigation, debt, marketing, transportation services including the construction of rural roads and highways to nearby highways, agricultural research facilities and the expansion and dissemination of information.
- Special measures to eradicate poverty and bring about significant improvements in the living conditions of vulnerable segments of the population that emphasize the creation of productive employment opportunities.

The share of agricultural sector contribution to GDP was declining; the number of people relying on the sector did not reflect significant change. In addition, after the start of the reforms, the growth rate of the agricultural sector declined to 2.3% per annum in the 1990s, which was lower than in previous years.

Rural Credit- Credit is a way of life for farming. Rural debt means giving credit to a constructive society. Farmers need credit because

- Most Indians are small and small landowners who use agriculture for their livelihood. They have no remnant of additional production.
- The gestation period between sowing and harvesting is very high. Thus, farmers have to borrow to meet their various needs during this time.

The farmer's loan may be for the following purpose

- **Productive Loans** These loans include loans for seed, fertilizer and agricultural inputs and profits.
- **Non-Profit Loans** These loans include loans that are used for communication purposes such as weddings and festive occasions.

Types of Rural Credit- The credit requirements of farmers can be categorized as

- **Long-term Debt** these loans are needed to get permanent equipment such as tractors, land, expensive equipment, tube wells, etc. These loans are for a period of 5 to 20 years.
- **Medium Term Loan** These loans are needed for equipment, fencing and digging wells. Such loans are usually extended for a period of 12 months to 5 years.
- **Short-term Loan** these loans are required for the purchase of seeds, tools, fertilizer and fertilizer, etc. This loan is given to needy borrowers through co-operatives, moneylenders and banks. These loans are for a period of 6 to 12 months.

Sources of Rural Credit- credit in the rural sector can be found in two sources

1. **Non-Home Credit Institutions** the largest non-institutional credit institutions are home lenders, friends, relatives, homeowners, shop owners and commission agents. Lenders landed approximately 93.6 percent of the total domestic financing needs in 1951-52 and are currently 30%. Short-term credit requirements of former borrowers are met by commission delegates, friends and relatives who provide approximately 50% of home loans.

- They charge high interest rates.
- They get land for default on interest rates and loans.
- Manage accounts.

Poor Women's Bank Kudumbashree is a community-based poverty alleviation program implemented in Kerala. In 1995, thrift and credit society was introduced as a small way to save for poor women with the aim of promoting savings. The treasury and the credit union have accumulated Rs. 1 crore as a savings. These communities have been recognized as the largest illegal banks in Asia in terms of participation and fundraising.

2. **Home Credit Bureau Resources** With regard to domestic debt, a major transformation took place after 1969, when India adopted public banks and a multi-agency approach to meet the needs of rural debt. Various institutions were established to provide home loans.

The main sources of rural credit institutions are as follows

(i) The National Bank for Agriculture and Rural Development (NABARD) was established in 1982 as the highest coordinating body for all institutions involved in the rural financing program. It has an approved budget of Rs. 500 million. The RBI has donated half of its share capital and the other half to the Government of India.

The key functions of NABARD are

- Provide long-term loans to the National Government to register for the budget of cooperatives.
- Taking on the task of inspecting co-operative banks, Rural Banks (RRBs) and co-operative organizations.
- Promoting agricultural research and rural development.
- Acting as a funding centre for institutions that provide funding for rural and agricultural development.
- Assisting tenants and smallholder farmers to consolidate their settlements.

The national agricultural loan fund has been transferred from the RBI to NABARD to be part of its national home equity fund.

(ii) Self Help Groups (SHGs) the official credit system seems to be inadequate. It is not yet fully integrated into rural, social and social development.

Because of the need for some form of collateral, a large proportion of rural poor households are suddenly out of debt. Self Help Groups has emerged to fill this vacancy, created by the official credit system. Self Help Groups (SHGs) promotes small savings with a small donation from each member. At the end of March 2003, it was more than Rs. 7 lakh SHGs are reported to be linked to debt. Those credit providers are often referred to as micro-credit systems. SHGs have helped to empower women. However, borrowing from SHGs is limited for the purposes of use.

(iii) Rural Regional Banks (RRBs) In addition to commercial banks, local regional banks are also open. These were established under the Rural Areas Act of 1976. Their banking services are designed for young and old people and artisans, etc. They only care for the needs of the weak class. About 90% of RRB loans are given to the weak class.

Kisan Credit Card Scheme

The Kisan Credit Card (KCCs) program was launched by the government in 1998-99. It makes it easier to get loans from commercial banks and rural regional banks. Under this scheme, eligible farmers are given a kisan card and a pass from the appropriate bank. Farmers can withdraw cash and cash back within the credit limit as specified on the Kisan credit card (KCC).

(iv) Commercial banks are included in the agricultural credit sector under the Banking Amendment Act, 1972. The share of commercial banks in the provision of agricultural credit has improved significantly. It was 46.9% in 2006-07.

Commercial banks discharge agricultural debt by purchasing implants, cattle, tractors, dairy farming, tube-wells installation, etc.

(v) Credit union Cooperative Credit Societies Collaborative credit unions are busy addressing the credit needs of farmers, without providing a wide range of related services. Significantly, these communities provide guidance on various agricultural activities with a view to increasing crop production. In Currency, co-operatives account for 16-17% of the domestic debt flow. The biggest findom of a cooperative credit society is to provide timely and growing credit to farmers.

Recent Status of Agricultural Credit

The following points reveal the recent state of agricultural debt

- Debt flow in this sector for 2011-12 is set at Rs. 475 000 million.
- The cancellation of agricultural debt and debt relief program was announced in the union's 2008-09 budgets.
- Farmers have been borrowing up to Rs.3 lakh at an effective rate of 4% per annum.
- Provide adequate and timely support to credit providers, the Kisan Credit Card (KCC) program
- Was launched in February, 1999. Approximately 10.78 million KCCs were released as of October 2011.
- Government is implementing a package to renew the short-term debt structure of rural co-operatives which includes spending of Rs. 13596 million.

Rural Banking: Critical Assessment

After the commercialization of commercial banks in 1969, the rapid growth of the rural banking system has been proven. The retention of banks in rural areas has increased productivity on rural and off-farm farms, income and employment especially after the environmental change.

Benefits of the Rural Bank

- Increasing farm and non-farm productivity by providing services and credit facilities to farmers.
- Generating self-employment programs in rural areas.
- Obtaining obvious food security in bulk grain stocks.

Rural Bank Limits

- Small and medium enterprises receive a very small portion of institutional credit.
- Rural banks face credit problems and non-payment rates.
- Institutional resources are insufficient to meet agricultural credit requirements.
- There are regional inequalities in the distribution of institutional debt.

It is suggested that more rural banks should be set up to meet the need for India's rural and back credit.

Agricultural Marketing, Agricultural Diversity and Organic Farming

Agricultural Marketing Agricultural marketing is a process that involves the activities of assembling, storing, processing, packaging, transporting, grading and distributing agricultural assets throughout the country.

In other words, agricultural marketing involves the resources involved in moving an agricultural product from a farm to a consumer.

The Need for Agricultural Marketing

The need for agricultural marketing stems from the problems that farmers face.

Different types of problems farmers face

- Farmers while selling their produce to traders suffer from poor rating and account usage.
- Due to the lack of information about current market prices, farmers are often forced to sell their produce at lower prices.
- Farmers did not have adequate storage facilities to store their produce for later sale at a better price.

About 10% of farm produce is wasted due to lack of storage space.

Selling Sales Lack of agricultural marketing infrastructure often forces farmers to sell their produce at lower prices for fear of losing or paying off short-term debt. This is called stress marketing. Farmers often suffer greatly from this sale, because they not only get a lower price for their produce, but are also deceived by using false weights and being charged a higher commission.

Government Measures to Improve Agricultural Marketing

The four steps initiated to develop the agricultural marketing sector are discussed below

1. **Market Management** the first step in developing an agricultural marketing feature is market management to create a more formal and transparent marketing environment. Regulated markets have been established where the sale and purchase of the product is regulated by a Market Committee consisting of government representatives, farmers and traders.
The marketing committee ensures that traders get the right prices for their product. In particular, this policy has benefited farmers and consumers. However there is still a need to develop about 27000 local time markets as market controlled areas in order to achieve full potential in the local markets.
2. **Mobile Infrastructure Development** is the second step in developing the agricultural marketing sector. Current infrastructure services such as; roads, railways, warehouses, recreation areas, cold areas and processing facilities etc. are not sufficient to meet the growing demand. Through this initiative the government is ensuring infrastructure improvements.
3. **Co-operative Marketing** It is the third step that government has taken in determining the fair value of farmers' produce. As members of these communities, traders find themselves to be the best traders in the market and earn the best prices for their product through joint marketing. The success of dairy companies in Gujarat and other parts of the country are excellent examples of co-marketing.
Various problems facing cooperation during the past
 - Inadequate provision of former members.
 - Lack of effective communication between sales and processing co-operatives.
 - Improper financial management.

Supporting policies

It is the fourth step taken by government to improve the agricultural marketing system. The various supportive policies used in this regard are

- Low Value Support (MSP) An important step in developing an agricultural market plan. MSP assures farmers that the minimum price will be set by the government for the previous product, no purchase can be made under this price, and however farmers can sell their product in an open market above MSP. This policy ensures a minimum wage for farmers.
- Buffer Stocks of Wheat and Rice Purchase for farmers is maintained by Food Corporation of India as buffer stock.
- Distribution of Food grains and Sugar in Government allocations purchased from MSP are mainly used for the Public Distribution Program (PDS). The distribution of cereals and other necessities such as kerosene at subsidized prices to the poor takes place at reasonable prices.
- Different Emerging Marketing Channels in India, other marketing channels are emerging. Through these channels, farmers sell their produce to consumers. This program increases the share of farmers in the prices paid to consumers.

Important examples of such channels

- Apni mandi (Punjab, Haryana and Rajasthan).
- Hadaspar mandi (Pune); Rythu Bazars (Vegetable and Fruit Market in Andhra Pradesh).
- Uzhavar sandies (Farmers' Market in Tamil Nadu).
- Several fast food chains nationally and internationally and hotels contract with farmers to supply them with farm products (fresh vegetables and fruits) of the desired quality.

Diversification of Productive activities

Diversity means a large proportion of the emerging workers in the agricultural sector who need to find other employment opportunities in other non-farm sectors. Diversity is a challenge that arises in the context of rural development. It has two aspects

- Diversification of crop production
- Diversification of productive work

Crop Diversification

This means moving from a single cropping system to a multi-planting system. In India, where subsistence farming is still widespread, it could also mean moving from subsistence farming to commercial farming.

The Importance of Plant Diversity Plant diversity is important because it will

- Reduce the risk. Due to monsoon failure.
- Minimize market risk arising from price volatility.

The Need for Diversification of Productive activities

The Agricultural Sector is a seasonal activity, most of which are agricultural activities focusing on the Kharif period. But in Rabbi's time, in areas where irrigation was scarce, it was difficult to find meaningful employment.

Therefore, there is a need to focus on co-operatives, non-farm employment and other emerging livelihoods. And the agricultural sector is already overcrowded, with a large proportion of emerging workers in need of alternative employment in other non-farm sectors.

Other non-farm activities are discussed below

1. Raising Animals

In India, the construction community is using a program to integrate live plants. Cattle, goats, birds are the most domesticated species. Livestock production provides additional income stability, food security, transportation, fuel and family food without interfering with other food production activities.

Today, the livestock industry alone provides alternative livelihoods to over 70 million small and medium farmers, including landless labourers.

Chickens are the top 55% followed by others. India has about 304 million head of cattle, including 105 million buffalo.

A large number of women also find work in the livestock sector.

Milk production in the country increased fivefold between 1960-2009. This could be mainly due to the successful implementation of 'operational floods'.

Meat, eggs, wool and other emerging products also appear as important components of a variety of production.

Statistically, our livestock is amazing but its production is very low compared to other countries. It requires advanced technology and the promotion of good animal species in order to improve productivity. Improved animal care and credit facilities for young people and landless workers will improve sustainable livelihoods through livestock production.

Flood operations

It is a system in which all farmers can combine their milk produced into different categories (based on quality) and the same is processed and sold in urban areas by co-operatives.

In this program the farmers are assured of a fair price and Revenue from the supply of milk to the urban markets. The Gujarat region has been held to be a success story in the efficient use of dairy federations imitated by many provinces.

Fisheries - The socio-economic status of fishers is relatively low

- rampant unemployment
- the minimum wage for each coin
- lack of mobility of staff
- High levels of illiteracy
- being in debt

Horticulture- Due to the diversity of climate and soil conditions, India has adopted a variety of horticultural plants such as fruits, vegetables, tuber plants, flowers, medicinal and aromatic plants, spices and planting plants. These plants play a vital role in providing food, nutrition, and employment.

The period between 1991-2003 is called the 'golden revolution' because during this period, planned agricultural investment was very productive and the sector emerged as a sustainable livelihood.

India has emerged as a world leader in the production of various fruits, such as mangoes, bananas, coconuts, cashews, nuts and a number of species and is the second largest producer of fruits and vegetables.

The economic situation of many of those involved in agriculture has improved and has become a means of improving the livelihoods of many disadvantaged classes.

Flower harvesting, nursery care, hybrid production and tissue culture, fruit and flower distribution and food processing are high-potential employment opportunities for rural women. It is estimated that the sector provides employment for about 19% of all employees.

Other Livelihood Options

Information Technology (IT) has transformed many sectors of the Indian economy.

It plays a very important role in achieving sustainable development and food security in the following ways

- It can serve as a tool to unleash the creative power and knowledge cantered on our people.
- Issues such as weather forecasting, crop treatment, fertilizer, pesticide storage conditions, etc. can be managed effectively, if expert opinion is available from farmers.

- The quality and quantity of crops can be increased repeatedly, if farmers are informed of the latest equipment, technology and resources.
- Introduce information economy.
- Has the potential to create jobs in rural areas.

Every Village Information Centre

MS Swami Nathan Research Foundation, a centre located in Chennai, Tamil Nadu, with the help of the Sir Ratan Tata Trust, Mumbai, has established the Jamshedji Tata National Virtual Academy for Rural Prosperity. The centre was intended to identify one million experienced staff members who would be% register as friends at the centre.

The system provides info-kiosk (PC with internet and video conference centre, scanner, camera, etc.) at low cost and trains the owner of the kiosk; the owner then provides various services and tries to earn a satisfactory income. The Government of India has decided to join the federation by providing financial support of Rs. 100 million.

Sustainable Development and Organic Farming

Conventional agriculture uses chemical fertilizers and toxic pesticides, etc. they infect food, invade water sources, harm livestock, degrade soil, and destroy natural eco-systems. Because of these problems, eco-friendly technology is needed.

Organic farming is such a technology that restores, maintains and enhances the natural balance. There is a growing need for naturally grown food to improve food security worldwide.

Benefits of Organic Farming

- Organic organisms replace expensive agricultural products such as HYV seeds, chemical fertilizers, pesticides, etc. and locally produced cheap organisms and thus generate good return on investment.
- Biotechnology also generates revenue through exports.
- Organic food is more nutritious than chemicals, thus providing us with healthy food. Produce pesticides free of charge and produce in a continuous way of environment.
- Due to the need for more workers in organic farming, it is an attractive proposal in India.

Limits on Organic Farming

- The yield of organic construction is lower than in modern agricultural agriculture in the early years. Therefore, small and medium producers may find it difficult to adapt to large-scale production.
- Organic products have a shorter shelf life.
- Selection of seasonal crop production in a limited range of organic formations.

Q1. Which of the following is not a benefit of organic farming?

- (a) Cheaper Inputs
- (b) Attractive Returns in Investment
- (c) Greater import possibilities
- (d) Higher Nutritional Value

Q2. The period between _____ is known as 'Golden Revolution Period'

- (a) 1991-2001
- (b) 1991-2003
- (c) 1993-2001
- (d) 1990-2003

Q3. Organic Farming is beneficial because:

- (a) It generates income through international exports
- (b) It makes use of chemical fertilizers and pesticides
- (c) It is produced in an environmentally sustainable way
- (d) All of these

Q4. White Revolution is associated with:

- (a) Horticulture
- (b) Fisheries
- (c) Dairying
- (d) Animal Husbandry

Q5. Which of the following is a non-farm activity?

- (a) Multiple cropping
- (b) Crop rotation
- (c) Dairy Farming
- (d) Modern Farming

Q6. Name the state which is held as a success story in the efficient implementation of milk cooperatives.

- (a) Maharashtra
- (b) Jammu and Kashmir
- (c) Gujrat
- (d) Andhra Pradesh

Q7. The government established the institutional sources of finance:

- (a) To Provide adequate credit to farmers at a cheaper interest rate
- (b) To assist small farmers in raising agricultural productivity and maximizing their income
- (c) To earn profits
- (d) All of these

Q8. ____ is the apex body which coordinates the functioning of different financial institutions working for the expansion of rural credit.

- (a) NABARD
- (b) Self Help Groups
- (c) Regional Rural Banks
- (d) Commercial Banks

Q9. Distress sale by the farmers refer to:

- (a) Sale of rotten crop
- (b) Sale of the crop through commission agents
- (c) Sale of the crop at the MSP fixed by the government
- (d) Sale of crop immediately after harvest owing to urgent cash needs of the farmers

Q10. Agriculture marketing does not comprise of

- (a) Transportation of the produce to the marketplace for sale
- (b) Grading of the produce according to the quality
- (c) Storage of the produce for sale in future
- (d) Credit took to meet expenditure on agriculture

Q11. Rural credit system assumes importance because_____.

- (a) It leads to an increase in the rural income.
- (b) Savings are inadequate to finance farming and other economic activities.
- (c) It leads to overall development of the rural areas.
- (d) It leads to reduction in rural inequality

Q12. Why is the minimum support price fixed by the government?

- (a) For government own benefit
- (b) To safeguard the interest of farmers
- (c) To safeguard the interest of consumers
- (d) None of these

Q13. Which one of the following is not a non-institutional source of credit?

- (a) Moneylenders
- (b) Commercial banks
- (c) Traders and commission agents
- (d) Landlords

Q14. Small farmers are unable to access rural credit provided by banks due to_____.

- (a) Presence of money lenders.
- (b) No branches in rural areas.
- (c) High transaction costs.
- (d) Preference given to large farmers

Q15. The Problem faced in rural banking are:

- (a) Insufficient rural credit
- (b) Growing overdue
- (c) Inadequate amount of sanction
- (d) All of these

Q16. Which of these is not an objective of rural development?

- (a) To improve wages for the urban population
- (b) To work on removing unemployment in rural areas
- (c) To enhance the living standards of rural people
- (d) To improve wages for the rural population

Q17. When was the National Bank for Agriculture and Rural Development (NABARD) set up?

- (a) 1969
- (b) 1975

- (c) 1982
- (d) 1991

Q18. Which of the following are institutional sources of rural credit?

- (a) Regional rural banks
- (b) Landlords
- (c) Traders
- (d) Moneylenders

Q19. The process of assembling, storage, grading, packaging, and distribution of different agricultural products is known as _____

- (a) Agricultural marketing
- (b) Agricultural diversification
- (c) Agricultural management
- (d) Agricultural banking

Q20. Which of these programs were initiated by the Government of India for rural development?

- (a) National Rural Livelihood Mission
- (b) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- (c) Pradhan Mantri Gram Sadak Yojna
- (d) All of the above

Q21. Alternative marketing channels help farmers _____ their market and _____ their price risk.

- (a) Expand, expand
- (b) Reduce, reduce
- (c) Expand, reduce
- (d) Reduce, expand

Q22. ___ is a promise to farmers that the government would buy their produce at a particular price.

- (a) Maximum Retail Price
- (b) Minimum Support Price
- (c) Both a and b are correct
- (d) Both a and b are incorrect

Q23. Microcredit Program is defined as _____.

- (a) A Credit provision made by self-help groups to their members
- (b) Credit provision made by small farmers
- (c) Credit provision made by large farmers
- (d) None of the above

Q24. Self-help groups were introduced in _____.

- (a) 1982
- (b) 1996
- (c) 1992
- (d) 1988

Q25. Which of these schemes was established in 1988?

- (a) Kisan credit card
- (b) Self-help groups
- (c) Bharat Nirman
- (d) None of the above

Q26. Which of these schemes allows people from Below Poverty Line (BPL) to get essential goods at subsidised rates?

- (a) Public Distribution System
- (b) Buffer Stock
- (c) Minimum Support Price
- (d) None of the above

Q27. Which of the following two programmes are merged with MGNREGA?

- (a) SGRY & NFFWP
- (b) SGRY & SJSY
- (c) NFFWP & JRY
- (d) None of these

Q28. Which of the following statement is not correct about Indira Awas Yojna?

- (a) It was launched in 1985-86
- (b) Now it became the part of Bharat Nirman Programme.
- (c) A minimum of 60% fund is used for the constructions of houses of SC/TSs.
- (d) Its financial burden is shared by the states in the ratio of 50:50.

Q29. When was National Horticulture Mission launched?

- (a) 2001-02
- (b) 2010-11
- (c) 2005-06
- (d) 2007-08

Q30. What is the correct order (from highest to lowest) in terms of food grain production (in quintal) in 2013-14?

- (a) Rice, Wheat, Coarse Cereals and Maize
- (b) Wheat, Rice, Coarse Cereals and Maize
- (c) Rice, Wheat, Maize, and Coarse Cereals
- (d) Rice, Maize, Wheat, and Coarse Cereals

Q31. "TRYSEM" a Programme made for the:

- (a) Employment to Rural youths
- (b) Employment to Urban youths
- (c) Development of nutrition intake in the food of poor of the country.
- (d) Providing road connectivity to the villages.

Q32. Jawahar Gram Samriddhi Yojna was launched in:

- (a) 1999
- (b) 2001
- (c) 1996
- (d) 1995

Q33. Golden Rays Project was launched in 2009 for increasing the productivity of

- (a) Soya Bean
- (b) Mustard
- (c) Maize
- (d) Sunflower

Q34. What was the growth rate of agricultural output during 2007-12?

- (a) 32% per annum
- (b) 6% per annum
- (c) 1.5% per annum
- (d) 5% per annum

Q35. The quality of life of the rural people can be improved by_____.

- (a) Providing safe drinking water, health, and hygiene facilities.
- (b) Effective implementation of land reforms
- (c) Providing subsidized credit facilities.
- (d) Reducing rural inequality

Q36. What is the name of the vegetable and fruit market in Andhra Pradesh?

- (a) Apni Mandi
- (b) Hadaspar Mandi
- (c) Rythu Bazars
- (d) Uzhavar Sandies

Q37. How much do the "inland sources" contribute to the total fish production in India?

- (a) 71 percent
- (b) 39 percent
- (c) 50 percent
- (d) 75 percent

Q38. Which status has been accorded to the retail chains and supermarkets for selling organic food?

- (a) Eco Status
- (b) Sustainable Status
- (c) Nutritional Status
- (d) Green Status

Q39. Blue revolution is associated with

- (a) Indigo cultivation
- (b) Poultry farming
- (c) Fisheries
- (d) Availability of drinking water

Q40. Major commercial banks were nationalised in__

- (a) 1969
- (b) 1980
- (c) 1975
- (d) 1991

SOLUTION

S1. Ans. (c)

S2. Ans. (b)

S3. Ans. (d)

S4. Ans. (c)

S5. Ans. (c)

Sol. 1. Dairy farming is a non-farm activity. Dairy farming is a class of enterprise, for long term production of milk, usually not only from dairy cows, but also from goats, sheep and camels, which may either be processed on-site or transported to a dairy factory for processing and eventual retail sale.

2. Some of the main non-farming activities are:

(i) Dairy farming.

(ii) Small scale cottage industry.

(iii) Shopkeeping.

(iv) Transport.

(v) PCO.

S6. Ans. (c)

S7. Ans. (d)

Sol. Institutional Sources The general policy on agricultural credit has been one of progressive institutionalization aimed at providing timely and adequate credit to farmers for increasing agricultural production and productivity. Providing better access to institutional credit for the small and marginal farmers and other weaker sections to enable them to adopt modern technology and improved agricultural practices has been a major part of the policy.

S8. Ans. (a)

S9. Ans. (d)

Sol. (d) the sale of crop immediately after harvest owing to urgent cash needs of the farmers Sometimes in market risk condition farmers are compelled to sell their immediate harvested product before the market in prevailing price as there might be a risk of price falling further due to some emergency issues in near future. So, in that situation it is better to sold out the things in available price only.

S10. Ans. (d)

Sol. Agriculture marketing does not comprise of Credit taken to meet expenditure on agriculture.

Agriculture marketing comprises Transportation of the produce to the marketplace for sale, Grading of the produce according to the quality, Storage of the produce for sale in future.

S11. Ans. (b)

S12. Ans. (b)

Sol. MSP is price fixed by Government of India to protect the producer - farmers - against excessive fall in price during bumper production years. The minimum support prices are a guaranteed price for their produce from the Government.

S13. Ans. (b)

S14. Ans. (c)

S15. Ans. (d)

S16. Ans. (a)

S17. Ans. (c)

S18. Ans. (a)

S19. Ans. (a)

S20. Ans. (d)

Sol. The rural developmental programmes intend to reduce the poverty and unemployment, to improve the health and educational status and to fulfil the basic needs such as food, shelter and clothing of the rural population. To improve the conditions of rural people, Government of India launched some schemes through the planning commission of India such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Rastriya Sama Vikas Yojana (RSVY), Indira Awas Yojana (IAY), Sampoorna Grameen Rozgar

Yojana (SGRY), Integrated Tribal Development Project (ITDP), Pradhan Mantri Gram Sadak Yojana (PMGSY), Integrated Child Development Services (ICDS), Development of Women and Children in Rural Areas (DWCRA), etc. All these schemes are aimed to reduce the gap between rural and urban people which would help reduce imbalances and speed up the development process.

S21. Ans. (c)

S22. Ans. (b)

S23. Ans. (a)

S24. Ans. (c)

Sol. In 1991-92 NABARD started promoting self-help groups on a large scale. And it was the real take-off point for the 'SHG movement'. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks.

S25. Ans. (a)

S26. Ans. (a)

Sol. The Public Distribution System (PDS) is the key element of the Government's food security system in India. It is an instrument for ensuring availability of certain essential commodities at easily affordable prices especially for the poor.

S27. Ans. (a)

S28. Ans. (d)

S29. Ans. (c)

S30. Ans. (a)

S31. Ans. (a)

Sol. The scheme - TRYSEM aimed at providing basic technical and entrepreneurial skill to the rural poor in the age group of 18-35 years enable them take up income generating activities (self/wage employment).

S32. Ans. (a)

Sol. Jawahar Gram Samridhi Yojana (JGSY) is the restructured, streamlined and comprehensive version of the erstwhile Jawahar Rozgar Yojana (JRY). Launched on 1st April 1999, it has been designed to improve the quality of life of the rural poor by providing them additional gainful employment.

S33. Ans. (c)

S34. Ans. (a)

S35. Ans. (a)

S36. Ans. (c)

S37. Ans. (a)

Sol. India is currently world's second largest producers of fish. It is also world number two in aquaculture production as well as in inland capture fisheries. The percentage contribution of inland fish production in the total fish production of 29% during the year 1950-51 and has increased to 71% in the year 2017-18.

S38. Ans. (d)

S39. Ans. (c)

S40. Ans. (a)