**Growth, Informalisation and Other Issues**

 **And Rural Development**

**Important Questions :**

* **MCQ**

1. In which year regional rural banks were established:

a. 1969 b.1975 c. 1971

**Ans:** b. 1975

2. The main objective of RRB (Regional Rural Bank) is to provide credit to

a. Weaker Section in Rural Area b. Industrial Area c.Agricultural Area

**Ans:** a. Weaker Section in Rural Area

3. ………………. Farming is free from chemicals.

a. Organic b. Inorganic c. both a and b

**Ans:** a. Organic

4. ………………. Is women oriented project to train the woman about the latest agricultural technique in Tamil Nadu.

a. Kudumbashree b. Self Help Group c. TANWA

**Ans:** c. TANWA

5. Which industry employs the largest number of women in India?

a. Tea b. Textile c. Coal

**Ans:** a. Tea

6.Which of the following is not the feature of Green Revolution?

a. Use of Modern Technology b. Use of insecticide, pesticides c. Organic Farming

**Ans:** c. Organic Farming

7. In disguised unemployment, marginal productivity of labour is

a. Positive b. Negative c. Zero

**Ans:** c. Zero

8. ……………… degree of worker population ratio is better for country.

a. Lower b. Moderate c. Higher

**Ans:** c.Higher

9. Which type of Unemployment is more in India.

a. Disguised unemployment b. Educated unemployment c. Open Unemployment

**Ans:** a. Disguised unemployment

10. ……………….. insisted upon education and training through variety of works including crafts.

a. Mahatma Gandhi b. Rabindranath Tagore c. Khudiram Bose

**Ans:** a.Mahatma Gandhi

11. Over the 7 years period from 2004-2005 to 2010-2011 inflation rate has been \_\_\_\_ percent per annum

1. 6 b.7 c.5

**Ans:** a. 6

12. Over Why did the government shift its strategy from long term to short term programmes to remove unemployment?

 a.Large Scale Corruption b.Long term programmes takes a long time to implement

c.Lack of funds

**Ans:** b.Long term programmes takes a long time to implement

* **3 or 4 Marks Questions**

1.  Bring out the key issues in rural development..

.Answer:

* ***Human Capital Formation-*** Explain briefly
* ***Development of Productive Resources*-**Explain Briefly
* ***Development of Rural Infrastructure*-** ExplainBriefly

2. Discuss the importance of credit in rural development.

Answer:

* Credit helps the farmers to commercialise their farming. In other words, commercial farming requires funds that are provided via credit. As the small and the marginal farmers produce only for their subsistence, they fail to generate sufficient surplus to reinvest on their lands leading to degradation of the land.
* Secondly, given the long gestation period between sowing and harvesting of the crops, credit is extended to the farmers for meeting their initial requirements of farm inputs like seeds, fertilisers, etc.
* Credit saves the farmers from the vicious circle of poverty. The farmers require funds for meeting their general and specific needs. These needs are to be fulfilled via credit.

3. Explain the steps taken by the government in developing rural markets.

Answer:

* ***Regulated Markets*:** Explain briefly
* ***Infrastructure Development*:** Explain briefly

***Co-operative Agricultural Marketing Societies*:** Explain briefly

4. Why is agricultural diversification essential for sustainable livelihoods?

Answer:

* A substantial portion of Indian farming is dependent on the vagaries of monsoon, making it a risky affair to rely upon solely. Accordingly, the need for diversification is required to enable the farmers to earn from other alternative non-farm occupations. This lessens excess burden on agriculture by reducing disguised unemployment.
* The kharif season opens up ample opportunities for agricultural employment. However, owing to lack of irrigation facilities, the farmers fail to get gainful employment opportunities during the Rabi season.. Therefore, the need of diversification arises during the Rabiseason.
* Agriculture being over crowded cannot further generate employment opportunities.. Therefore, the prospects of the non-farm sectors should be opened up in the rural areas to provide job opportunities, thereby, diverting workforce from the already crowded agricultural sector.

5. What is formal sector employment?.

Answer:

A formal sector employment comprises of the job having normal working hours and regular wages and certified as income sources on which income taxes should be paid. In other words, the formal sector refers to the licensed organization that are registered and pay GST. A formal job letter is sent to the selected candidate by an employer.

6.Give three sources that collect data on unemployment.

Answer:

* Reports of census of India.
* National sample survey organization reports of employment and unemployment situation and.
* Directorate general of employment and training date of registration with employment exchange.

 7. What a regular salaried employee in urban areas?

Answer:

 Regular salaried employee is skilled people and mostly available in urban areas. These skills are obtained through the process of training and education, which is difficult for rural people to access because of financial issues, infrastructure, and low literacy level.

8. Mention the salient features of the unemployment situation in India.

Answer:

* **Rural Works Programme:**This programme aims at construction of civil works of permanent nature in rural areas.
* **Integrated Dry Land Agricultural Development:** Under this scheme, permanent works like soil conservation, development of land and water harnessing are undertaken.
* **The Rural Landless Employment Guarantee Programme:** It aims at generating gainful employment, creating productive assets in rural areas and improving the overall quality of rural life.