Rural Development

Standard difficulty · 20 questions · 40 marks · Time: 37 minutes

Name: _____ Date: _____ Score: ____ / 40

Write full answers in Sections B and C. Answers are on the last page — try every question first!

Section A — Choose the correct answer — 8 × 1 = 8 marks

1. NABARD, the apex body for rural finance, was set up in:
   (a) 1991 **(b)** 2005 **(c)** 1969 **(d)** 1982

2. What is the role of Kudumbashree?
   (a) a Kerala programme of thrift and credit for poor women
   (b) training women in Tamil Nadu in farm techniques and organic farming
   (c) orderly, transparent buying and selling of farm produce
   (d) an online all-India market linking mandis

3. What is meant by “buffer stock”?
   (a) farming without chemicals that keeps ecological balance
   (b) farmers selling their produce together
   (c) developing the lagging areas and people of the village economy
   (d) grain held by FCI to keep supplies and prices steady

4. Which of these activities belongs to fisheries?
   (a) raising fish in a village pond **(b)** growing mangoes in an orchard
   (c) rearing sheep for wool **(d)** growing spices

5. A self-help group of 15 women each saves ₹160 a month. How much has the group pooled after 31 months?
   (a) ₹2,400 **(b)** ₹74,400 **(c)** ₹4,960 **(d)** ₹74,560

6. A farmer grows 530 quintals of paddy, keeps 40 for the family and sells the rest at a minimum support price of ₹2,510 a quintal. What does the farmer receive?
   (a) ₹1,229,900 **(b)** ₹1,232,410 **(c)** ₹1,330,300 **(d)** ₹100,400

7. Inland sources give about 75% of the value of fish production and the sea the rest. If fish worth ₹8,200 crore is produced, about how much (₹ crore) comes from the sea?
   (a) 2,150 crore **(b)** 6,150 crore **(c)** 2,050 crore **(d)** 4,100 crore

8. A farmer borrows ₹28,000 for a year. A moneylender charges 5% a month (simple interest); a bank charges 13% a year. How much interest does the farmer save by borrowing from the bank?
   (a) ₹16,800 **(b)** ₹3,640 **(c)** ₹1,400 **(d)** ₹13,160

Section B — Short answer — 8 × 2 = 16 marks

9. What is rural development?

10. Explain each term: (a) microcredit (b) Golden Revolution

11. Name the allied activity (animal husbandry, fisheries or horticulture): (a) growing spices (b) raising fish in a village pond

12. What does each do? (a) Operation Flood (b) the Food Corporation of India

13. An SHG of 16 members each saves ₹230 a month for 35 months. It then lends ₹17,000 to one member at 1% a month for 6 months (simple interest). How much did the group save, and what interest does the member pay?

14. More than 10% of farm goods are wasted for lack of storage. If 12% of a village's 1,340 quintals is lost, how much is lost and how much is left? Name one remedy.

15. Organic food sells at a premium of about 10–100% over ordinary produce. If ordinary vegetables sell at ₹290 a kg and the organic premium is 10%, what is the organic price? Give one benefit of organic farming.

16. A loan of ₹50,000 is taken for one year. Find the interest at 6% a month from a moneylender and at 7% a year from a bank (simple interest).

Section C — Longer answers — 4 × 4 = 16 marks

17. Explain how self-help groups work.

18. Match each with its role: (a) regulated markets (b) minimum support price (c) e-NAM. Choose from: orderly, transparent buying and selling of farm produce; assures farmers a price for their crop; an online all-India market linking mandis.

19. A family earns ₹24,000 an acre a year from 6 acres of crops. It also keeps 5 cows, each giving 12 litres of milk a day, sold to a cooperative at ₹60 a litre. (a) What is the crop income? (b) What is the milk income in a 30-day month? (c) Why does such diversification help?

20. A self-help group has 16 members, each saving ₹180 a month. (a) How much is pooled in 12 months? (b) If it lends ₹8,000 each to 4 members, how much is left? (c) Why can SHG members get credit when banks may refuse them?

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Answer key

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Q	Answer	Working
1	**(d) 1982**	—
2	**(a) a Kerala programme of thrift and credit for poor women**	—
3	**(d) grain held by FCI to keep supplies and prices steady**	—
4	**(a) raising fish in a village pond**	—
5	**(b) ₹74,400**	15 × 160 × 31
6	**(a) ₹1,229,900**	(530 − 40) × 2,510
7	**(c) 2,050 crore**	25% of 8,200
8	**(d) ₹13,160**	5 × 12 = 60% vs 13%; (60 − 13)% of 28,000
9	**Action to develop the areas that lag behind in the village economy: their people's skills, land, infrastructure and incomes.**	—
10	**(a) small loans to the poor without collateral (b) the rapid growth of horticulture**	—
11	**(a) horticulture (b) fisheries**	—
12	**(a) pooling and marketing milk through cooperatives (b) keeps buffer stocks of wheat and rice**	—
13	**₹128,800; ₹1,020**	16 × 230 × 35; 17,000 × 1% × 6
14	**160.8 quintals lost, 1,179.2 left; e.g. warehouses, godowns or cold storage**	12% of 1,340
15	**₹319; e.g. pesticide-free food, cheaper local inputs, export income or more jobs**	290 × 110%
16	**₹36,000 and ₹3,500**	50,000 × 6% × 12; 50,000 × 7%
17	**Members save small sums regularly, pool them and lend to members at reasonable interest; banks then lend to the group, so poor people without collateral get credit.**	—
18	**(a) orderly, transparent buying and selling of farm produce (b) assures farmers a price for their crop (c) an online all-India market linking mandis**	—
19	**(a) ₹144,000 (b) ₹108,000 (c) It gives steady income through the year and**	24,000 × 6; 5 × 12 × 60 × 30

Q	Answer	Working
	spreads the risk of a crop failure.	
20	**(a) ₹34,560 (b) ₹2,560 (c) Banks need collateral that poor members lack; the group's pooled savings and joint responsibility stand in for it.**	16 × 180 × 12; − 4 × 8,000