



**Rural
Awareness**

for

IRMA

[Institute of Rural Management, Anand]

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INDIA AT A GLANCE

Geography

Area:	<i>total:</i> 3,287,590 sq km <i>land:</i> 2,973,190 sq km <i>water:</i> 314,400 sq km
Land boundaries:	<i>total:</i> 14,103 km <i>border countries:</i> Bangladesh 4,053 km, Bhutan 605 km, Burma 1,463 km, China 3,380 km, Nepal 1,690 km, Pakistan 2,912 km
Coastline:	7,000 km
Maritime claims:	<i>territorial sea:</i> 12 nm <i>contiguous zone:</i> 24 nm <i>exclusive economic zone:</i> 200 nm <i>continental shelf:</i> 200 nm or to the edge of the continental margin
Terrain:	upland plain (Deccan Plateau) in south, flat to rolling plain along the Ganges, deserts in west, Himalayas in north
Elevation extremes:	<i>lowest point:</i> Indian Ocean 0 m <i>highest point:</i> Kanchenjunga 8,598 m
Natural resources:	coal (fourth-largest reserves in the world), iron ore, manganese, mica, bauxite, titanium ore, chromite, natural gas, diamonds, petroleum, limestone, arable land
Land use:	<i>arable land:</i> 48.83% <i>permanent crops:</i> 2.8% <i>other:</i> 48.37% (2005)
Irrigated land:	558,080 sq km (2003)
Environment - international agreements:	<i>party to:</i> Antarctic-Environmental Protocol, Antarctic-Marine Living Resources, Antarctic Treaty, Biodiversity, Climate Change, Climate Change-Kyoto Protocol, Desertification, Endangered Species, Environmental Modification, Hazardous Wastes, Law of the Sea, Ozone Layer Protection, Ship Pollution, Tropical Timber 83, Tropical Timber 94, Wetlands, Whaling

People

Population:	1129866200 (2007 est.)
Age structure:	<i>0-14 years:</i> 30.8% (male 173,478,760/female 163,852,827) <i>15-64 years:</i> 64.3% (male 363,876,219/female 340,181,764) <i>65 years and over:</i> 4.9% (male 27,258,020/female 26,704,405) (2006 est.)
Population growth rate:	1.61% (2007 est.)
Birth rate:	22.70 births/1,000 population (2007 est.)
Death rate:	8.18 deaths/1,000 population (2006 est.)
Sex ratio:	<i>at birth:</i> 1.05 male(s)/female <i>under 15 years:</i> 1.06 male(s)/female <i>15-64 years:</i> 1.07 male(s)/female <i>65 years and over:</i> 1.02 male(s)/female <i>total population:</i> 1.06 male(s)/female (2006 est.)
Infant mortality rate:	<i>total:</i> 54.63 deaths/1,000 live births <i>male:</i> 55.18 deaths/1,000 live births <i>female:</i> 54.05 deaths/1,000 live births (2006 est.)
Life expectancy at birth:	<i>total population:</i> 68.6 years <i>male:</i> 66.3 years <i>female:</i> 71.2 years (2007 est.)
HIV/AIDS - people living with HIV/AIDS:	5.1 million (2001 est.)
HIV/AIDS - deaths:	310,000 (2001 est.)
Ethnic groups:	Indo-Aryan 72%, Dravidian 25%, Mongoloid and other 3% (2000)
Religions:	Hindu 80.5%, Muslim 13.4%, Christian 2.3%, Sikh 1.9%, other 1.8%, unspecified 0.1% (2001 census)
Literacy:	<i>definition:</i> age 15 and over can read and write <i>total population:</i> 56.6% <i>male:</i> 69.5% <i>female:</i> 43% (2005 est.)

Economy

Economy - overview:	India's diverse economy encompasses traditional village farming, modern agriculture, handicrafts, a wide range of modern industries, and a multitude of services. Services are the major source of economic growth, accounting for half of India's output with less than one quarter of its labor force. About three-fifths of the work-force is in agriculture, leading the UPA government to articulate an economic reform program that includes developing basic infrastructure to improve the lives of the rural poor and boost economic performance. Government controls on foreign trade and investment have been reduced in some areas, but high tariffs (averaging 20% on non-agricultural items in 2004) and limits on foreign direct investment are still in place. The government in 2005 liberalized investment in the civil aviation, telecom, and construction sectors. Privatization of government-owned industries essentially came to a halt in 2005, and continues to generate political debate; continued social, political, and economic rigidities hold back needed initiatives. The economy has posted an average growth rate of more than 7% in the decade since 1994, reducing poverty by about 10 percentage points. India achieved 7.6% GDP growth in 2005, significantly expanding manufacturing. India is capitalizing on its large numbers of well-educated people skilled in the English language to become a major exporter of software services and software workers. Despite strong growth, the World Bank and others worry about the combined state and federal budget deficit, running at approximately 9% of GDP; government borrowing has kept interest rates high. Economic deregulation would help attract additional foreign capital and lower interest rates. The huge and growing population is the fundamental social, economic, and environmental problem.
GDP -PPP	\$3.666 trillion (2005 est.)
GDP (official exchange rate):	\$719.8 billion (2005 est.)
GDP - real growth rate:	9.2% (2007)
GDP - per capita (PPP):	\$3,400 (2005 est.)
GDP - composition by sector:	<i>agriculture:</i> 18.6% <i>industry:</i> 27.6% <i>services:</i> 53.8% (2005 est.)
Labor force:	496.4 million (2005 est.)
Labor force - by occupation:	<i>agriculture:</i> 60% <i>industry:</i> 17% <i>services:</i> 23% (1999)
Unemployment rate:	8.9% (2005 est.)
Population below poverty line:	25% (2002 est.)

Household income or consumption by percentage share:	<i>lowest 10%: 3.5%</i> <i>highest 10%: 33.5% (1997)</i>
Distribution of family income - Gini index:	32.5 (2000)
Inflation rate (consumer prices):	5.2 – 5.4% (2007 est.)
Investment (gross fixed):	28.1% of GDP (2005 est.)
Budget:	<i>revenues: \$111.2 billion</i> <i>expenditures: \$135.8 billion; including capital expenditures of \$15 billion (2005 est.)</i>
Public debt:	53.8% of GDP (federal and state debt combined) (2005 est.)
Industrial production growth rate:	9.8% (2007 est.)
Electricity - production:	556.8 billion kWh (2003)
Electricity - consumption:	519 billion kWh (2003)
Oil - production:	785,000 bbl/day (2005 est.)
Oil - consumption:	2.32 million bbl/day (2003 est.)
Oil - exports:	350,000 bbl/day
Oil - imports:	2.09 million bbl/day
Oil - proved reserves:	5.7 billion bbl (2005 est.)
Natural gas - production:	27.1 billion cu m (2003 est.)
Natural gas - consumption:	27.1 billion cu m (2003 est.)
Natural gas - proved reserves:	853.5 billion cu m (2005)
Exports:	\$76.23 billion f.o.b. (2005 est.)

Exports - commodities:	textile goods, gems and jewelry, engineering goods, chemicals, leather manufactures
Exports - partners:	US 16.7%, UAE 8.5%, China 6.6%, Singapore 5.3%, UK 4.9%, Hong Kong 4.4% (2005)
Imports:	\$113.1 billion f.o.b. (2005 est.)
Imports - commodities:	crude oil, machinery, gems, fertilizer, chemicals
Imports - partners:	China 7.3%, US 5.6%, Switzerland 4.7% (2005)
Reserves of foreign exchange and gold:	\$136 billion (2005 est.)
Exchange rates:	Indian rupees per US dollar - 44.101 (2005), 45.317 (2004), 46.583 (2003), 48.61 (2002), 47.186 (2001)
Fiscal year:	1 April - 31 March

AGRICULTURE: AT A GLANCE

- Agriculture growth rate target for Tenth Plan (2002-2007) is 4%, but achieved was merely 1.8%. target for 11th plan is again 4%.
- Agriculture sector provides employment to 58.4% of country's workforce and is the single largest private sector occupation.
- India holds first position in the world in the production of sugarcane and sugar, Brazil closely follow us and many times its production is more than ours. Brazil is also largest producer of Ethanol.
- Cashew nuts assume an important place in the Indian Economy. India produces 45% of the global production of cashew. India is the largest producer, processor, consumer & exporter of cashew in the world.
- India contributes about 13% to the world vegetable production and occupies first rank in the production of Cauliflower, second in onion and third in cabbage in the world.
- India's share in the world production of mango is about 54%.
- India occupies the first rank in banana production of 1.16 Million tones.
- Animal husbandry output constitutes about 30% of the country's agriculture output.
- U.P. is the highest wheat producing state, Punjab and Haryana hold 2nd & 3rd positions respectively.
- Rice is the main food crop in India. The highest rice producing State is West Bengal, U.P & Punjab are 2nd & 3rd respectively.
- The highest pulses & Soyabean producing state is Madhya Pradesh.
- The highest cereals producing state is Maharashtra.
- India is the largest producer & consumer of tea in the world and accounts for around 27% of world production and 13% of world trade.
- Karnataka, which is the largest producer of coffee in the country, accounts for 56.5% of total coffee production in India. India ranks sixth in the world coffee production.
- Kerala is the main rubber producing state, which produces 90% of the rubber in the country and accounts for over 85% of the area under cultivation.
- India is the largest Milk producing country in the world.
- India is the third highest tobacco producing country in the world.
- India ranked first in production of vegetable in the world. Besides India is the
- second largest producer of fruits in the world.
- The Horticulture sector contributed 28% of GDP in agriculture.

MINISTRY OF RURAL DEVELOPMENT (GOI)

Dr. Raghuvansh Prasad Singh is the Minister of Rural Development

Smt.SuryakantaPatil is the Minister of State of Department of Rural Development

Sh. Chandra Sekhar Sahu is the Minister of State of Department of Rural Development

The Ministry now consists of three Departments Department of Rural Development, Department of Land Resources and Department of Drinking water supply.

The Department of Rural Development implements schemes for generation of self employment and wage employment, provision of housing and minor irrigation assets to rural poor, social assistance to the destitute and Rural Roads. Apart from this, the Department provides the support services and other quality inputs such as assistance for strengthening of DRDA Administration, Panchayati raj institutions, training & research, human resource development, development of voluntary action etc. for the proper implementation of the programmes. The major programmes of the Department of Rural Development are Pradhan Mantri Gram Sadak Yojana, (PMGSY), Rural Housing (RH) Sampurna Gramin Rozgar Yojana (SGRY) and Swaranjayanti Gram Swarozgar Yojana (SGSY).

Department of Land Resources implements schemes to increase the bio-mass production by developing wastelands in the country. Department also provides the support services and other quality inputs such as land reforms, betterment of revenue system and land records. It also undertakes development of desert areas and drought prone areas in the country. The major programmes of the Department of Land Resources are Drought Prone Area Programme (DPAP) The Desert Development Programme (DDP) the Integrated Wasteland Development Programme (IWDP) and Land Reforms (LR). These aim at increasing the soil and moisture conservation and productivity of the wasteland of the degraded lands thereby increase the income of the people.

The provision of Drinking Water Supply and extension of Sanitation facilities to the rural poor are the main components of the activities of the Department of Drinking Water Supply. The major programmes of the Drinking Water Supply Department are The Swajaldhara, the Accelerated Rural Water Supply Programme (ARWSP) and the Total Sanitation Programme (TSP).

Some of the programs implemented by Government of India are listed below:

SWARNAJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

“SGSY – the largest Self-Employment Programme for Rural Poor”

Date of Inception: 1st April, 1999

Objective: To bring the Assisted BPL family above the poverty line by ensuring appreciable increase in income over a period of time.

Main Features

- Emphasis on mobilization of rural poor to enable them to organize into Self Help Group.
- SGSY – a credit-cum-subsidy scheme where credit is critical component and subsidy is only an enabling element.
- Participatory approach in Selection of key activities.
- Project approach for each key activity.
- Emphasis on development of activity clusters to ensure proper forward and backward Linkages.
- Strengthening of groups through Revolving fund Assistance (RFA)
- Training of beneficiaries in Group processes and skill development – integral part of the project.
- Marketing support with emphasis on market research, upgradation/diversification of products, packaging, creation of market facilities, etc.
- Provision for development of infrastructure to provide missing critical link. 20% fund (in case of NE State 25%) is earmarked for infrastructure development.
- Active role of NGOs in formation and capacity building of SHGs.
- Focus on Vulnerable Groups i.e. SC, ST, Women and Disabled
- 15% fund earmarked for Special Projects to ensure a time bound programme for bringing specific number of BPL families above poverty line.

Funding Pattern

The funds are shared between Centre and the States in ratio of 75:25

Performance of Scheme since Inception up to 2003-04

- i) No. of SHGs (Self Help Groups) formed 17.35 lakhs
- ii) No. of Swarozgaris assisted 45.97 lakhs
 - a) Individual Swarozgaris 25.75 lakhs
 - b) SHG Swarozgaris 20.21 lakhs
- iii) Subsidy disbursed Rs. 3227.76 crore
- iv) Credit disbursed Rs.6372.67 crore
- v) Per capita Investment (Av.) Rs.20,846/-

NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

- UPA Government launched this scheme in 200 districts across country covering 27 states.
- Under the scheme every registrant eligible for job is given a job card that is the legal document that entitles him to ask for work under the NREG act and get work within 15 days of the demand for work. If employment is not provided within 15 days to a person, he is entitled for daily unemployment allowance in cash.
- As of now, 1.36 crore people have been provided employment out of 1.40 crore people who have demanded employment under NREGA.
- Work undertaken under the NREG scheme aim at upgrading rural infrastructure.
- Rural development ministry proposed 16, 419 crore of NREGA in 200 districts.
- Out of 200 districts maximum districts covered from Bihar are 23.
- Maximum works having been undertaken are in MP (123313).
- Women account for over 42% jobs in NREG

SAMPOORNA GRAMEEN ROZGAR YOJANA (SGRY)

Salient Features of the SGRY

- The Sampoorna Grameen Rozgar Yojana (SGRY) is Centrally Sponsored Scheme(CSS) Being implemented with the outlay of Rs10,000 crores.
- Under the scheme, 50 lakh tonnes of food grains amounting to about Rs 57,00 crores(at economical cost) is being provided every year, free of cost, to the State Governments and Union Territory Administration.
- About Rs 5000 crores has been kept to meet the cash component of wages and material cost.
- The cost of the cash component of wages and material cost..
- The cost of the cash component of the Programme is shared by the Centre and state in the ratio of 75:25.
- The payment of foodgrain is to be made by the Ministry of Rural Development to the Food Corporation of India (FCI) directly.
- About 100 crores mandays of employment are envisaged to be generated every year in the rural areas.
- Every worker seeking employment under the SGRY will be provided minimum 5kgs of foodgrain (in kind) per manday as part of wages.
- The balance of wages will be paid in the cash so that they are assured of the notified minimum wages.
- The State Government and UT Administrations will be free to calculate the cost of food grains.(paid as part of wages)at either BPL rate or APL rates or anywhere between the two.
- Panchayati Raj Institutions (PRIs) can take up works as per felt need of the areas.

RURAL HOUSING

Most the rural population i.e. about 3.1 millions household are unable to attain a shelter as well 10.31 million households reside in unserviceable kuccha houses. The following schemes are in operation for housing:-

- The Indira Awaas Yojana(IAY), in addition to the new construction /Credit-Cum- Subsidy Scheme for the Rural housing with a provision for up gradation of unserviceable kuccha houses.
- Innovative Stream for Rural Housing & habitat Development.
- Rural Building Centres.
- National Mission for Rural Housing Habitat.

INDIRA AWAAS YOJANA (IAY)

The Government of India is implementing the Indira Awaas Yojana since the year 1985-86 with the objective of providing assistance primarily to the below poverty line (BPL). Rural households belonging primarily to the Scheduled Castes, Scheduled Tribes and freed bonded labour categories. Under the scheme, assistance up to 40% of the IAY allocation can be provided to non Scheduled Caste and Scheduled Tribe rural BPL households. Benefits of the scheme have also been extended to the families of Ex- Serviceman of armed and paramilitary forces killed in action; up to 3% of funds are earmarked for the BPL physically and mentally challenged persons within the SC/ST and Other BPL families.

Upto 31st march 2004, assistance per dwelling unit amounting to Rs 20,000/- in the plain area and Rs 22,500/- in the hilly/ Difficult areas was used to be provided. The same has been increased to Rs 25,000/- per unit for plain areas and Rs 27,500/- for hilly/ Difficult areas from 1st April 2004. Similarly the ceiling on upgradation of a Kuchha house to semi pacca / pacca house has also been enhanced from Rs 10,000/- to Rs 12,500/-

Salient Features of IAY

- Allocation of funds under IAY to the states/U.Ts is made based on the poverty ratios as approved by the planning Commission and the rural housing shortage as per the Census 1991; both parameters are given equal weightage.
- Under IAY, Gram sabha is empowered to select the beneficiaries.
- Allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. Sanitary latrine and smokeless chulla are the integral part of an IAY house. The construction of the house is the responsibility of the beneficiary.
- Under Indira Awaas Yojana(IAY), the flagship rural housing programme of the Ministry, since the inception of the scheme and up to March,2004 about nearly 114.78 lakh houses have been constructed spending approximately an amount of Rs 20022.89 crores.
- During the year 2003-04 against the total available funds of Rs 2925.48 crores, an amount of Rs 2003.81 crores have been spent.
- Against the target of 14.84lakh houses, 10.46lakhs houses have been constructed/ upgraded.
- Under the Credit-Cum Scheme, rural families having annual income up to Rs 32,00/- are provided subsidy up to Rs 10,000/- and a maximum loan of Rs 40,000/-. The DRDA are responsible for making

arrangements for the loan for the beneficiaries from commercial bank/ Regional Rural Banks, housing Finance institution etc

WOMEN EMPOWERMENT

- Under SGRY it is stipulated that 30% of the employment opportunities should be reserved for women.
- Houses under IAY are to be allotted in the name of women members of the household or alternatively in the joint names of wife and husband.
- Under SGRY, 50% of the Self Help Groups in each block should be exclusively reserved for women. Women are encouraged in the practice of thrift to make them self reliant.
- Up to 10% of the allocated funds can be utilised for construction and public latrines for women under Restructured Central Rural Sanitation Programme (CRSP)
- Under Accelerated Rural Water Supply Programme (ARWSP), training is being offered to women in using and maintenance of hand pump and other sources.

WATERSHED DEVELOPMENT:

The salient features of the Guidelines for Watershed Development are:

- Focus on village common lands.
- Equity in sharing benefits.
- Institutionalized community participation at the village level for implementation and post project maintenance.
- Emphasis on sustainable rural livelihood support systems through Self Help Groups and User Groups.
- Capacity building as a vital component.
- Committee systems at the State and District level for monitoring and implementation.
- Decentralized planning and decision making by the local people of the watershed area.

The major activities taken up in the Projects under the Programme are:

- Development of small water harvesting structures such as low-cost farm ponds, nalla bunds, check-dams, percolation tanks and other ground water recharge measures.
- Renovation and augmentation of water sources, desiltation of village tanks for drinking water/irrigation/fisheries development.
- Fisheries development in village ponds/tanks, farm ponds etc.
- Afforestation including block plantation, agro-forestry and horticulture development, shelterbelt plantations, sand dune stabilization, etc.
- Pasture development either by itself or in conjunction with plantation.
- Land Development including in-situ soil and moisture conservation measures like contour and graded bunds fortified by plantation, bench terracing in hilly terrain, nursery rising for fodder, timber, fuel, wood horticulture and non-timber forest product species.
- Drainage line treatment with a combination of vegetation and engineering structures.
- Repair, restoration and up-gradation of existing common property assets and structures in the watershed to obtain optimum and sustained benefits from previous public investment.

- Crop demonstration for popularizing new crops/varieties or innovative management practices.
- Promotion and propagation of non-conventional energy saving devices, energy conservation measures, bio fuel plantation etc.
- Training, extension and creation of greater degree of awareness among the participants.
- Encouraging people's participation.
- Concerted efforts are being made through Area Development Programmes of Department of Land Resources such as Integral Watershed Development Programme (IWDP), Drought Prone Areas Programme (DPAP) and Desert Development Programme (DDP) to regenerate and rejuvenate wastelands and degraded lands. All the Area Development Programmes are being implemented through the water shed development approach.
- The ministry has launched a new initiative on 27th jan.2003 called 'Hariyali' with an objective of empowering PRIs, both financially and administratively, in implementation of Watershed Development Programmes in the country. Under this new initiative, all ongoing area development Programmes would be implemented through the PRIs.

ACCELERATED RURAL WATER SUPPLY PROGRAMME (ARWSP)

Objectives

- To ensure coverage of all rural habitations with access to safe drinking water.
- To ensure sustainability of drinking water systems and sources.
- To tackle the problem of water quality in affected habitations
- To institutionalize the reform initiative in rural drinking water supply sector.

Coverage Norms

- 40 lp cd of drinking water for human beings.
- 30 lp cd of additional water for cattle in areas under the DDP.
- One handpump or standpost for every 250 persons; and
- availability of water sources in the habitation or within 1.6 km in the plains and 100 meters elevation in hilly areas.

SWAJALDHARA

Principles of Swajaldhara :- The key principles of the programme are:

- Adoption of demand responsive, adaptable approach along with community participation based on empowerment of villages to ensure their full participation in the project through a decision making role in the choice of the drinking water scheme, planning design implementation, control of finances and management arrangements.
- Full ownership of drinking water assets with appropriate level of panchayats.
- Panchayats/communities to have the powers to plan, implement, operate, maintain, and manage all water supply and Sanitation schemes.
- Partial capital cost sharing either incash or kind including labour or both, 100% responsibility of operation and maintenance by the users.
- An integrated service delivery mechanism.

- Taking up conservation measures through rain water harvesting and ground water recharge systems for sustained drinking water supply and
- Shifting the role of Government from direct service delivery to that of planning, policy formulation, monitoring and evaluation, and partial financial support.

NEW INITIATIVES

- Instituted “ Pandit Deen Dayal Upadhyay Fellowship for Journalism in Rural Development” in the year 2003-04 with a view to building up a core group of Journalists who will specialize in Social Sector Issues, particularly Rural Development as also correct the imbalance noticed in the media coverage of Rural Development issues by encouraging the media to bring about requisite social mobilisation for Rural Development and facilitate people's participation in development process. In all 13 fellowships- two long term fellowship of one year duration (one each in hindi and english) and 10 months short terms fellowship of six months duration , one each in Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Punjab, Oriya , Tamil and Telgu have been instituted .In addition one short term fellowship of six months duration for photo journalism has also been set up.
- Buoyed by the response of the 15 minute duration T.V programme " Grameen Bharat" its frequency of telecast has been enhanced from two days to five days a week in hindi and 10 regional languages from 22 regional kendras with suitable revision in the format of different days of the weeks.
- A set of Training Manuals containing the basic information about the process of formation of "Self Help Groups", bankers role in generating economic activities, the day to day knowledge for maintaining hygiene and proper health for over all improvement in the quality of life of rural poor people and skill up gradation etc in simple language with illustrative pictorial have been published and made available to the implementing agencies.

ANTYODAYA ANNA YOJANA (AAJ)

- The Antyodaya Anna Yojana , an important milestone in providing foodgrains to the poor was launched on December 25, 2000. It contemplated providing 25 kg. of foodgrains per month at highly subsidized rates of Rs. 2 per kg. for wheat and Rs. 3 per kg. for rice to each Antodaya family. The total number of families to be covered under this scheme was placed at one crore.
- Antyodaya Anna Yojana has started in six States - Himachal Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Uttar Pradesh and the UT of Dadra & Nagar Haveli.
- About 36 lakh families in these States have been identified and are being given distinctive Antyodaya ration cards.
- It is expected that by April end this year the Antyodaya Anna Yojana would start in most of the States.
- The annual requirement of foodgrains for Antyodaya families would be 30 lakh tonnes.
- The total subsidy on Antyodaya Anna Yojana for a full year will be Rs. 2315 crore.

BIMA YOJANA FOR HANDICRAFTS ARTISANS

Objective: The objective of “ BIMA YOJANA FOR HANDICRAFTS ARTISANS” is to provide life insurance protection to the Handicrafts Artisans, whether male or female, between the age group of 18-60 years.

Eligibility: All crafts persons, whether male or female , between the age group of 18-60 years will be eligible to be covered under the BIMA YOJANA FOR HANDICRAFTS.

Scheme Contents:

There are two components under the Bima Yojana for Handicrafts Artisans:

1. Coverage under existing ‘Janshree Bima Yojana’ of LIC and
2. Add-on Group Insurance coverage for death.

1. JANSHREE BIMA YOJANA:

- i. Life Insurance cover towards natural death shall be a sum of Rs.20,000/- per member.
- ii. For accidental death or permanent total disability, the coverage shall be maximum Rs.50,000/- per member and for permanent partial disability, the coverage shall be maximum of Rs. 25,000/- per member.
- iii. Added benefits in the form of, an associated scheme of LIC-“ Siksha Sahyog Yojana”, under which not more than 2 dependent children of the beneficiary studying in the classes 9th to 12th are given Rs.300/- per quarter/ child as educational allowance for a maximum period of 4 years or till they complete XII standard, whichever event occurs earlier.

Pattern of Financial Assistance:

1. The annual premium rate per person under the polity will be Rs.200/-
2. The annual premium charged would be Rs.200/- per annum, of which i.e. Rs. 100/- is to be borne by Life Insurance Corporation from its Social Fund, Rs. 60/- is to be borne by the Government of India in the Office of the DC (Handicrafts) and remaining Rs.40/- is to be borne by the beneficiary.

2. ADD-ON GROUP INSURANCE SCHEME (GIS) FOR DEATH COVERAGE:

The insurance coverage shall be Rs. 30,000/- per artisans of the Group for natural as well as ads accidental death.

Pattern and Financial Assistance:

- i. The yearly premium amount for the first year shall be Rs. 180/- per member of the Group, on the assumption that the average age of the group is 45 years. This premium amount may undergo revision, at the end of first year, depending upon the actual age profile of the group, and such revised premium amount shall be effective from second year onwards.
- ii. 50% of premium amount i.e. Rs. 90/- shall be contributed by the O/O DC (Handicrafts), Government of India and remaining 50% i.e. Rs. 90/- by the craftsperson who is a member of the group.
- iii. Notwithstanding the provision at (i) above, the premium amount is subject t o revision on biennial basis, by the LIC based on the actual claim experience.

Its aim is to broaden the field of crop insurance so as to include new crops within its purview. The new scheme replaces the existing Comprehensive Crop Insurance Scheme that is already in operation since 1985. It covers food crops (cereals, millets and pulses), oilseeds and commercial / horticultural crops like sugarcane, cotton and potato with provision for covering other annual commercial / horticultural crops within three years. Its salient features -

- All farmers including sharecroppers and tenant farmers in all the States & Union Territories will be covered.
- Small and marginal farmers are eligible for 50% subsidy in premium and will be shared equally by the Government of India and State/UT Governments.
- The Scheme is implemented based on 'Area Approach' and all states/UTs shall reach the level of Gram Panchayat in a maximum period of three years. The ultimate goal is to implement it on individual basis.
- Sum insured is extended to the value of the threshold yield of the crop with an option to cover up to 150% of average yield of the crop on payment of extra premium.
- Premium rates for food crops and oil seeds will range from 2.5% to 3.5% during Kharif and 1.5% to 2.0% during Rabi season. Actuarial rates are charged for annual commercial/horticultural crops.
- For localised calamities, such as hailstorm, land slide, cyclone and floods, loss of assessment and claim settlement is on 'individual' basis.

It is compulsory for loanee farmers. It provides Comprehensive risk insurance to cover yield losses due to non-preventable risks. The premium rate for wheat is 1.5% of the sum insured, for cereals, millets and pulses - 2.5% of the sum insured and for Bajra and oilseeds - 3.5% of the sum insured or actuarial premium rates whichever is less. For annual commercial/horticultural crops, the actuarial rates is charged. The Scheme is administered by General Insurance Corporation of India.

Under this scheme, State Governments mainly stresses on commercial crops like Sugarcane, cotton and potato. The Minister of State for Agriculture & Water Resources, Shri Sompal described the scheme as a revolutionary instrument to boost confidence among the farming community.

State wise contribution to rural development is as follows

KERALA

ICT ACTIVITIES FOR PANCHAYAT / VILLAGE /RURAL MASSES OF

I. Rural Programmes

Ruralsoft, Ruralbazar and DRDA portals are the rural development programmes initiated as a part of ICT activities for panchayats and rural masses in Kerala.

(i) Ruralsoft

RuralSoft is a web enabled e-governance application developed on **LAMP** (Linux /Apache /MySQL /PHP) model for the Rural Development Department of Kerala for effective monitoring of the SGRY scheme of the Government of India. Data capturing is done from the grama Panchayats and block Panchayats which are the implementing agencies of this scheme which aims at providing additional wage employment in rural areas. This IT tool helps the officials at the District, State and Centre in monitoring the achievements of the scheme more efficiently and with more transparency. It helps the officials to monitor the scheme implementation status from grass root level.

(ii) Rural Bazaar

This software has been received from NIC HQ and now it is being customized for implementation in Kerala. **Ruralbazaar is a** web enabled e-shop that showcases rural creations. The rural poor produce a variety of goods for which monetary returns are very poor due to the lack of good marketing infrastructure. Rural bazar helps in providing strength to the rural poor.

Advantages

- It serves the marketing needs of the rural poor
- Supports multiple payment options
- Supports for hosting products by multiple producers in different districts.
- Automatic generation of e-mails for personalized services to customers.

(iii) DRDA Portals

This software has been received from NIC HQ and now it is being customized for implementation in Kerala. The enrich framework has been customized to generate the DRDA(District Rural Development Agency) portals.

DRDA portals is a fully customizable content and portal management solution that enables communities to easily build their own gateway to the web.

Advantages

- It is a platform for delivering e-Governance solutions
- It facilitates information sharing within and among communities

- Information provision by domain experts
- It provides electronic community bulletin boards
- It allows multiple level content management

II. SWIFT (Single Window Interface For Talukas)

People approach Taluk Offices to get various certificates issued which are essential for applying jobs, claiming legal benefits, proving identities, heir ship etc. These certificates are issued from Taluk offices based on the enquiry conducted by the respective Village offices and based on the information available in the Village Office. There are about 25 types of certificates issued from Taluk offices. There is always a backlog especially during the admission time for new courses. Though the details are made available, the preparation of the certificates will be delayed because the certificates are hand written by the clerical staff. Meeting large requirements of such certificates in time is a tedious task for the administration. The use of IT in this area could save a lot of time as the certificate drafting and printing have been automated once the details are fed in to the system. This system has proved very effective in all the taluk offices of the state. Moreover the citizen need not go to various sections as the common counter has been established in the taluk for all such requirements.

III. BhuRekha, the Land Records of Kerala

Taluk Offices play a vital role in the various types of land transactions such as Sale, Inheritance, Settlement, Revenue Recovery, Court Decree, Land Acquisition, Land Assignment and Land Relinquishment etc. Subsequent to land transaction, the village records are changed by updating the ownership details and tax particulars. This process of updating of village records may be referred as mutation or Transfer of Revenue Registry (TRR). For land transactions without any subdivisions, the Village Officer is capable of preparing the A-form and doing the TRR after collecting the necessary fees and verification of documents. For transactions causing new subdivisions, the A-form has to be forwarded to Tahsildhar for necessary verification and approval.

Land related documents must be up-to-date for issuing certificates like Possession Certificate, Valuation Certificate (prepared from tax receipt), No land Certificate, Location Certificate. These certificates are issued from Taluk offices on the basis of the enquiry conducted by the respective Village offices and the information available in the village records. Manual preparation of these certificates are delayed due to various factors such as man power shortage, non updated village records etc. As the demand of such

certificates increases village staff find it very difficult to issue the certificates after verification of documents, check with village records and prepare the certificates promptly. Information Technology is definitely the best solution to help the public meet their demands in time without much delay. IT will help the village / taluka staff in verification of submitted documents with digitized village registers and generate the necessary certificates as and when required.

KARNATAKA

In Karnataka, NIC has developed two main applications for RDPR and one for **Rural Housing Corporation Ltd. (RGRHCL)**. These are '**Aasthi**' Property Tax module for Gram Panchayats, **Samanya Mahiti** - General Information system capturing data pertaining to roughly 350 parameters at the habitation level and '**Aashraya**' for monitoring the physical and financial progress of the various housing schemes implemented by the RGRHCL. Samanya mahithi is implemented in all the districts. In some district, data entry is also done at the taluka level. Touch screen kiosks are placed in strategic locations in the secretariat at Bangalore. Property tax module is ready. Once GP's obtain their PCs, the same can be implemented. It is proposed to integrate this with the accounting s/w to be developed by NIC. Aashraya is implemented in all the offices of the DC ,CEOs and in all the talukas. Some towns are also doing data entry.

GUJARAT

Gujarat Green Revolution Company Limited

The State Government has embarked upon "Jal Sanchay Abhiyan" (drive for conservation of water). As a part of this campaign the State Government has put into implementation an integrated scheme having estimated cost of Rs. 1500 crores for providing assistance to the farmers of the State for adopting micro irrigation / drip / sprinkler. In order to ensure smooth and uniform implementation of the scheme, the State Government has established "Gujarat Green Revolution Company Limited". The company would promote, encourage and assist the farmers in implementing Drip / Sprinkler irrigation system on farm, so that water available from various sources is used economically and efficiently. Preference is given to water scarce area. It is also planned to make available to the farmers under the scheme technical know-how, agriculture inputs like seeds, bio-fertilizer, manure, gypsum, anti-fungus medicines etc. and also certain additional services like analysis of soil and water through this company.

Sujalam Sufalam Yojana

State Government has launched Sujalam Sufalam Yojana in the ten worst affected districts of Gujarat to solve water problem caused due to excessive ground water extraction in the region. A total of Rs 1217 crores has already been spent on this scheme by the end of May, 2005. On completion of this yojana the state will save 2794 MW of power & save Rs. 1091 crores of agriculture subsidy and achieve additional agriculture production of Rs.2300 crores per annum.

Shala Preveshotsava

The State has announced Rs. 10007- **Vidya Laxmi Bond** for every girl child enrolled, which would be encashed after 7th year after successful completion of primary school. Simultaneously, Government of Gujarat also has organized "**Chief Minister Kanya Kelvani Nidhi**" to provide financial assistance.

With a view to providing 24 hours of power supply to domestic consumers and also to boost up the agro based and small industries as well as educational activities in rural areas, Government introduced the " Jyoti Gram Yojana " with public participation. Accordingly, Gujarat would become the first State in the country which provided 24 hours power supply to rural population at par with the urban areas.

Career Forum

IMPORTANT FACTS TO BE KNOWN

AGRICULTURE INSURANCE COMPANY OF INDIA (AIC)

Agriculture Insurance Company of India (AIC) is an exclusive organisation set up for implementing National Agricultural Insurance Scheme (NAIS) . The company will devise and implement other insurance schemes relating to Agriculture and allied subjects.

Chairman - cum - Managing Director

Mr. M. Parshad assumed charge as the Chairman-cum-Managing Director of Agriculture Insurance Company of India Limited (AIC), a company formed to focus exclusively on Crop Insurance in the country, on January 1, 2006 as a successor to Mr. Suparas Bhandari, who laid down his office on superannuation on 31st December 2005.

Varsha Bima Yojana

Coverage Options

- I: Seasonal Rainfall Insurance
- II: Rainfall Distribution Index
- III: Sowing Failure
- IV: Vegetative Phase

CROPS IN INDIA

In India most of the crops grown are divided in two major groups, namely Kharif crops and Rabi crops, and these terms denote the two major groups of crops shown and grown during particular seasons in a number of Indian states. Kharif (variously spelt including as Khariff) season would generally cover months of summer and rains (sown during April-July, and harvested by October). Most important Kharif crop is paddy. Rabi crops are generally sown between October to February and harvested by June. Most important Rabi crop is wheat. With expansion of irrigation and green revolution, traditional pattern of cultivation has changed in India, still paddy and wheat remain the major Kharif and Rabi crops respectively. Other Kharif crops include sugarcane, groundnuts, maize, and a variety of pulses. Other Rabi crops include barley and a variety of oil seeds.

In formulating the price policy for rabi crops of 2005-06 season, the Commission has considered all the relevant factors, namely costs of production, demand-supply situation, trends in market prices (both domestic and international), inter-crop price parity, and rise in input prices. Besides, the need for sustainable use of land and water and impact of other policies on price policy as well as agricultural growth has also been kept in mind. Considering all the relevant factors, the Commission recommends that the minimum support prices for the fair average quality (FAQ) of various rabi crops of 2005-06 season be fixed at the following levels:

Commodity	Rs/Quintal
Wheat	650
Barley	550
Gram	1435
Masur (Lentil)	1535

THE WORLD'S LEADING PRODUCERS OF GM CROPS

The world's leading producers of GM crops are the United States, Argentina, Brazil, Canada, and China. In 2005, GM crop production also reached noteworthy levels in Paraguay, South Africa, Uruguay and Australia. In the EU, GM crops have remained uncommon. Appreciable GM maize production in the EU only took place in Spain on an area of about 53,000 hectares. In Portugal, Germany, France and the Czech Republic, transgenic crops were primarily grown for small-scale field trials.

This year, Iran and the Czech Republic were added to the list of countries commercially growing transgenic crops. As of 2005, 38 percent of GM crops are grown in developing countries.

Global Area of Genetically Engineered Crops, 1996 to 2005: By Country (Million Hectares)										
Country	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
USA	1.5	8.1	20.5	28.7	30.3	35.7	39.0	42.8	47.6	49.8
Argentina	0.1	1.4	4.3	6.7	10.0	11.8	13.5	13.9	16.2	17.1
Brazil	--	--	--	--	--	--	--	3.0	5.0	9.4
Canada	0.1	1.3	2.8	4.0	3.0	3.2	3.5	4.4	5.4	5.8
China	--	0.0	<0.1	0.3	0.5	1.5	2.1	2.8	3.7	3.3
Paraguay	--	--	--	--	--	--	--	--	1.2	1.8
India	--	--	--	--	--	--	<0.1	0.1	0.5	1.3

What GM crops and food items is India experimenting with?

Besides cotton, genetic engineering experiments are being conducted on maize, mustard, sugarcane, sorghum, pigeonpea, chickpea, rice, tomato, brinjal, potato, banana, papaya, cauliflower, oilseeds, castor, soyabean and medicinal plants. Experiments are also underway on several species of fish.

TRIBES IN INDIA

Tribe	Region
Abhor	Arunachal Pradesh, Assam
Abujmaria (Abujmadias, Hill Maria)	Chhattisgarh (Bastar)
Baiga (Bega, Bhumia)	Bihar, MP, Maharashtra, Orissa, WB
Bhil	<i>3rd Largest tribal group in India</i> M.P., Gujarat, Rajasthan
Boro (Bodo)	Assam
Chakma(Takam)	Assam, Meghalaya, Tripura, W.B.
Garo (Achiks)	Meghalaya
Gond	Central India (Mainly Bastar)
Irula	Tamilnadu
Khasi	In khari-jaintiahills in Meghalaya, Manipur. <i>Follow the matrilineal system of lineage</i>
Koli	Dadra & Nagar Hveli
Maria	Central India (Bastar)

Snapshots (NE States – The Land of Seven Sisters)

- The term "Naga" is derived from Sanskrit "Nag" and literally means "hill-men".
- Tripura is named after a tribe. "Tipra", that inhabited the state. Tripura is actually a Sanskritized form of early Bodo name, Tipra by which the aborigines were known.
- Bihu is the most important festival of Assam; equally popular both among tribal and non-tribal population of the State. It is celebrated three times every year both by men and women. Of these three, Baisakh Bihu is of the greatest significance. It is observed during first week of the Indian New Year. The other two Kartika and Megha Bihu come in autumn equinox and winter solstice respectively. On these occasions, after early morning ablutions, the people visit each other exhausting sweets, gifts and good wishes; worship the cows and other cattle and then follows in the evening the seasons of dance and music in groups called the Husari. They collect in the open and begin at slow tempo in a circle. One of the participants sings the refrain and the rest follow him in a chorus. Gradually the tempo increases leading to a crescendo. The musical accompaniment includes the drum (dhol), the cymbals (tala), the bamboo clappers (tokka), the paupa (buffalo horn) and flutes.
- The Jatras offer another occasion for dance and music. The Jatra festival commences with the celebration of Holi when the image of Lord Krishna is taken out on a journey in a palanquin and then back after two days amidst dancing, music and theatrical performances.
- The Bamboo dance is popular among the Kuku and the Mizo Nagas.

THE WORLD TRADE ORGANIZATION (WTO)

The World Trade Organization (WTO) is an international, multilateral organization, which sets the rules for the global trading system and resolves disputes between its member states; all of whom are signatories to its approximately 30 agreements.

WTO headquarters are located in Geneva, Switzerland. Pascal Lamy is the current Director-General

As of November 7, 2006, there are 150 members in the organization with Vietnam being the latest to join.

Highest level: Ministerial Conference

The topmost decision-making body of the WTO is the Ministerial Conference, which has to meet at least every two years. It brings together all members of the WTO, all of which are countries or customs unions. The Ministerial Conference can make decisions on all matters under any of the multilateral trade agreements.

Second level: General Council

The daily work of the ministerial conference is handled by three groups: the General Council, the Dispute Settlement Body, and the Trade Policy Review Body. All three consist of the same membership - representatives of all WTO member states - but each meets under different rules.

1. The General Council- is the WTO's highest-level decision-making body in Geneva, meeting regularly to carry out the functions of the WTO. It has representatives (usually ambassadors or equivalent) from all member governments and has the authority to act on behalf of the ministerial conference which only meets about every two years. The council acts on behalf on the Ministerial Council on all of the WTO affairs. The current chairman is Amb. Eirik Glenne (Norway).
2. The Dispute Settlement Body - Made up of all member governments, usually represented by ambassadors or equivalent. The current chairperson is H.E. Mr. Muhamad Noor Yacob (Malaysia).
3. The Trade Policy Review Body (TPRB) - the WTO General Council meets as the Trade Policy Review Body to undertake trade policy reviews of Members under the TRPM. The TPRB is thus open to all WTO Members. The current chairperson is H.E. Ms. Claudia Uribe (Colombia).

Third level: Councils for Trade

The Councils for Trade work under the General Council. There are three councils - Council for Trade in Goods, Council for Trade-Related Aspects of Intellectual Property Rights, and Council for Trade in Services - each council works in different fields. Apart from these three councils, six other bodies report to the General Council reporting on issues such as trade and development, the environment, regional trading arrangements and administrative issues.

1. Council for Trade in Goods- The workings of the General Agreement on Tariffs and Trade (GATT) which covers international trade in goods, are the responsibility of the Council for Trade in Goods. It is made up of representatives from all WTO member countries. The current chairperson is Amb. Yonov Frederick Agah (Nigeria).

2. Council for Trade-Related Aspects of Intellectual Property Rights- Information on intellectual property in the WTO, news and official records of the activities of the TRIPS Council, and details of the WTO's work with other international organizations in the field.

3. Council for Trade in Services- The Council for Trade in Services operates under the guidance of the General Council and is responsible for overseeing the functioning of the General Agreement on Trade in Services (GATS). It's open to all WTO members, and can create subsidiary bodies as required.

Fourth level: Subsidiary Bodies

There are subsidiary bodies under each of the three councils.

1. The Goods Council- subsidiary under the Council for Trade in Goods. It has 11 committees consisting of all member countries, dealing with specific subjects such as agriculture, market access, subsidies, anti-dumping measures and so on. Committees include the following:

- Information Technology Agreement (ITA) Committee
- State Trading Enterprises
- Textiles Monitoring Body - Consists of a chairman and 10 members acting under it.
- Groups dealing with notifications - process by which governments inform the WTO about new policies and measures in their countries.

2. The Services Council- subsidiary under the Council for Trade in Services which deals with financial services, domestic regulations and other specific commitments.

3. Dispute Settlement panels and Appellate Body- subsidiary under the Dispute Settlement Body to resolve disputes and the Appellate Body to deal with appeals.

WORLD CONSUMERS RIGHTS DAY OR WORLD CONSUMERS DAY – 15TH MARCH

World Consumer Rights Day is an annual occasion for celebration and solidarity within the international consumer movement. But more importantly it is a time for promoting the basic rights of all consumers, for demanding that those rights are respected and protected, and for protesting the market abuses and social injustices which undermine them.

World Consumer Rights Day has its origins in former US President John F. Kennedy's declaration of four basic consumer rights:

- the right to safety the right to be informed
- the right to choose the right to be heard.

To these, the consumer movement through Consumers International has in recent years added four more rights:

- the right to satisfaction of basic needs the right to redress
- the right to education the right to a healthy environment.

Together these eight rights form the basis for ongoing work by Consumers International and consumer groups worldwide.

NUTRIENTS

Calorie Intake: The recommendations given for a daily calorie intake refer to an adult person with moderate activity. For women it should be around 2000 and for men 2500-2800 calories (kcal) each day. Toddlers need about 1300 calories each day. For children aged 7 to 10, the estimated average requirement of energy is 1970 kilocalories a day for boys and 1740 kcal for girls.

Protein Intake: The old Recommended Daily Amounts (RDA's) have now been replaced by the term Reference Nutrient Intake (RNI). The RNI is the amount of nutrient which is enough for at least 97% of the population. Research has shown that we do not need as much protein as previously thought. The recommended amounts of protein for adults and children has more than halved in the last 20 years.

Reference Nutrient Intakes for Protein, g/day.			
Age	RNI	Age	RNI
0 to 3 months	12.5g	Men 11 to 14 yrs	42.1g
4 to 6 months	12.7g	Men 15 to 18 yrs	55.2g
7 to 9 months	13.7g	Men 19 to 49 yrs	55.5g
10 to 12 months	14.9g	Men 50 + yrs	53.3g
1 to 3 yrs	14.5g	Women 11 to 14 yrs	41.2g
4 to 6 yrs	19.7g	Women 15 to 18 yrs	45.4g
7 to 10 yrs	28.3g	Women 19 to 49 yrs	45.0g
-	-	Women 50 + yrs	46.5g
Pregnant women	51.0g	Breast feeding women	53 to 56g

Sources of protein (single servings)					
Good sources		Fair Sources		Poor sources	
Chick peas (200g or 7oz)	16.0g	Brown rice (200g or 7oz)	4.4g	1 Carrot	0.4g
Baked beans (225g or 8oz)	11.5g	Broccoli (100g or 3½oz)	3.1g	1 Apple	0.3g
Cow's milk (½ pint)	9.2g	Potatoes (200g or 7oz)	2.8g	Cream, double (20g or 2/3oz)	0.3g
Soya milk (½ pint)	8.2g	Porridge [water] (160g or 6oz)	2.4g	Butter/margarine	None
Egg, boiled	7.5g	-	-	Vegetable oil	None
Peanuts (30g or 1oz)	7.3g	-	-	Sugar or syrup	None
Bread, (2 slices)	7.0g	-	-	-	-
Hard cheese (30g or 1oz)	6.8g	-	-	-	-

NDDB: NATIONAL DAIRY DEVELOPMENT BOARD

- The National Dairy Development Board was created to promote, finance and support producer-owned and controlled organizations. NDDB's programmers and activities seek to strengthen farmer cooperatives and support national policies that are favorable to the growth of such institutions. Fundamental to NDDB's efforts are cooperative principles and cooperative strategies.
- NDDB chaired by Dr. Amrita Patel.
- Milk production in India of the year 2006-07 is 100 million tonnes.
- UP is the highest milk producer of India.

CAPART: COUNCIL FOR ADVANCEMENT OF PEOPLE'S ACTION AND RURAL TECHNOLOGY

Organization:

Formal recognition of the role of voluntary organizations in the Seventh Plan document led to the formation of the Council for Advancement of People's Action and Rural Technology (CAPART) in 1986, as a nodal agency for catalyzing and coordinating the emerging partnership between voluntary organizations and the Government for sustainable development of rural areas. CAPART was formed by amalgamating two agencies the 'Council for Advancement of Rural Technology' (CART) and People's Action for Development India (PADI). CAPART is an autonomous body registered under the Societies Registration Act 1860, and is functioning under the aegis of the Ministry of Rural Development, Government of India. Today, this agency is a major promoter of rural development in India, assisting over 12,000 voluntary organizations across the country in implementing a wide range of development initiatives.

Objectives:

CAPART works with the objective of improving the quality of life in the rural areas, particularly the poor and socially disadvantaged sections of society. Thus, people below the poverty line, people belonging to the scheduled castes and tribes, bonded labor, women and people with disabilities are priority focus groups for CAPART.

Goals:

To support voluntary organisations in implementing projects for sustainable development in rural areas.

- To act as a national nodal point for development and promotion of appropriate rural technologies.

- To promote and support voluntary action and people's participation for rural development, through capacity-building for voluntary organisations and rural communities.
- To act as a data bank and clearing house for information on the voluntary sector, rural technologies and rural development.
- Facilitating community action for development.
- Building awareness on critical development issues.
- Building and strengthening village-level people and organisations.
- Promoting the development and dissemination of appropriate rural technologies.
- Strengthening the capacities of voluntary organisations in rural areas.
- Creating employment opportunities and economic self-reliance.
- Creation of community assets and fulfilment of basic needs.
- Conservation and regeneration of the environment and natural resources.
- Enabling women, persons with disabilities and other disadvantaged groups to participate in development

In pursuit of these goals, CAPART provides financial and resource support to voluntary organisations in conceptualising, developing and implementing a wide range of projects and development interventions.

CAPART receives the bulk of its funds from the Government of India. We also have partnerships with international donors to facilitate routing of funds to voluntary organisations working for rural development.

CREDA: CENTRE FOR RURAL EDUCATION AND DEVELOPMENT ACTION

Centre for Rural Education and Development Action (CREDA) was set-up in 1982, as a pre-primary education centre for boys in a Harijan hamlet in Manda block in the Allahabad district of Uttar Pradesh, India. The first non-formal centre began under a tree with only 50 children. It began as the vision of one man - Shamshad Khan - who taught at the Centre by day and at night held classes for cattle-grazers and other working children.

REVOLUTIONS

Revolutions in Indian Economy

Revolutions	Area Key	Person
Green	Agriculture	Dr. Norman Borlaug and Dr. M.S.Swaminathan.
Yellow	Oil Seeds	Sam Pitroda
White	Milk	Varghese Kurien
Blue	Fish	-
Pink	Shrimp	-
Brown	Masaaley	-
Grey	Wool & Poultry	-
Black	Crude Oil	-

E-CHOUPAL

Through the e-Choupal initiative, ITC aims to confer the power of expert knowledge on even the smallest individual farmer. Thus enhancing his competitiveness in the global market.

What is project e-Choupal?

1. A digital transformation
2. Linking farmers to remunerative markets
3. Managing risks through technology
4. A dependable knowledge partner
5. In addition to assisting with knowledge management through the website, ITC provides on-ground inputs to farmers on best practices, grading standards, quality policy etc
6. ITC's mobile vans take the message of e-Choupal to new villages. Thereafter, virtual helpdesks enable the farmer to find solutions to his problems through online interactions. ITC has set up VSAT links to overcome connectivity problems.

Objectives:

- States to be covered: 15.
- Villages to be covered: 1,00,000.
- e-Choupals to be installed: 20,000.
- Farmers to be e-empowered: 10 million.

Milestones:

Commencement of initiative: 2000

- States to be covered: 15
- Villages to be covered: 1,00,000
- e-Choupals to be installed: 20,000
- Farmers to be e-empowered: 10 million

IMPORTANT INSTITUTIONS

NABARD: National Bank for Agriculture and Rural Development. NABARD is formed through the Act 61 of 1981 and came into existence on 12 July 1982. Dr. Y S P Thorat is present Chairman of NABARD.

NAFED: National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED) was established on the auspicious day of Gandhi Jayanti on 2nd October 1958. Ajit Kumar Singh is chairman of NAFED.

ICAR: Indian Council of Agricultural Research Dr. Mangala Rai-Director General. GCMMF Gujarat Cooperative Milk Marketing Federation. Chairman of GCMMF is Mrs. Parthi Bhatol, MD is Mr. Vyas.

TRIFED: Tribal Co-operative Marketing Development Federation of India Ltd.

COOPERATIVES

Cooperatives work on the basis of user owner principle. The user-owner principle means the people who use the cooperative own and finance the business. Cooperatives are financed by members purchasing stock, paying membership fees, or accepting self-imposed assessment on products purchased and/or sold or fees for services. In some cooperatives, members reinvest their earnings (profits) to capitalize the business. Cooperative movement is very strong in India. Since independence the cooperative movement has enabled Indian farmers and other small producer to cooperate and achieve a size that would help them to compete in the market place. Following are the list of major cooperatives in India. AMUL the well known Indian company is a brand owned cooperative only.

(a) AMUL

Amul (Anand Milk-producers Union Limited), formed in 1946, is a dairy cooperative movement in India. It is a brand name managed by an apex cooperative organization, Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which today is jointly owned by some 2.41 million milk producers in Gujarat, India. It is based in Anand town of Gujarat and has been a sterling example of a co-operative organization's success in the long term. The Amul Pattern has established itself as a uniquely appropriate model for rural development. Amul has spurred the White Revolution of India, which has made India the largest producer of milk and milk products in the world. It is also the world's biggest vegetarian cheese brand.

(b) IFFCO

It is India's largest cooperative. It produces fertilizers. To overcome this lacuna and to bridge the demand supply gap in the country, IFFCO was formed as a unique venture in which the farmers of the country through their own Cooperative Societies created this new institution to safeguard their interests. The numbers of co-operative societies associated with IFFCO are 155 at present. The mission of the organization is, *"to enable Indian farmers to prosper through timely supply of reliable, high quality agricultural inputs and services in an environmentally sustainable manner and to undertake other activities to improve their welfare"*

(c) SUGAR COOPERATIVES

Sugar cooperatives are another group of cooperatives which are very effective, especially in the state of Maharashtra and Gujarat. Sugar cooperatives in North (like UP and Bihar) are plagued with politics and are not performing as well as cooperatives of other states.

(d) PACS

PACS are producers' agriculture cooperative societies. These are lowest level cooperative societies operating in almost all the states. Their purpose is to distribute the agriculture input like fertilizers and seeds to the farmers. In many states they are largely defunct and highly politicized.

(e) NATIONAL COOPERATIVE UNION OF INDIA (NCUI)

Industries have apex body like CII or ASSOCHAM; similarly NCUI is the Apex Cooperative Organization in India which represents all the segments of Indian Cooperatives. Its objectives are to promote and develop the cooperative movement in India. It was established in 1929 as All India Cooperative Institutes and renamed to National Cooperative Union of India in 1961.

QUESTIONS ASKED IN IRMA ENTRANCE EXAM 2006

1. Which of the following statement(s) about 'Rain fed Farming' is/are TRUE?
 (A) Rain fed Farming is complex and diverse
 (B) Rain fed Farming is risk prone
 (C) Rain fed farming is characterized by high level of productivity and low input uses.

 (a) Only A (b) Only B (c) Both A and B (d) Only C (e) Both A and C

2. Which of the following is the full form of 'NOVOD' as used in agricultural sector?

 (a) National Oilseeds and Vegetable Oils Development Board
 (b) National Orange and Vegetable Output Development Board
 (c) New Oilseeds and Vegetable Oils Development Body
 (d) Narcotics, Oils, Vegetable and Orchids Development Board
 (e) None of these

3. India is the largest producer of which of the following?
 (A) Coconut (B) Cashew nut (C) Black Pepper

 (a) Only A
 (b) Only B
 (c) Only C
 (d) All A, B and C
 (e) None of these

4. Which of the following countries is the largest producer of Arecanuts in the world?

 (a) Iran (b) India (c) Afghanistan (d) Bangladesh (e) None of these

5. Which of the following is NOT a vegetable?

 (a) Okra (b) Peas (c) Kiwi (d) Brinjal (e) Cabbage

6. As we all know 'Agriculture' is the mainstay of the 'Indian Economy'. Agriculture and allied Sectors make how much part of the Gross Domestic Product (GDP) of our economy?

 (a) 12% (b) 17% (c) 22% (d) 27% (e) 33%

7. Which of the following countries is first in the production of vegetables in the world:
(a) India (b) China (c) Bangladesh (d) Brazil (e) South Africa
8. How much (percentage) population of India is dependent mainly on agriculture for their livelihood? About:
(a) 33% (b) 43% (c) 53% (d) 60% (e) 65%
9. In India how much of the total agricultural output is dependent mainly on the rainfall? About:
(a) 30% (b) 40% (c) 50% (d) 60% (e) 70%
10. Which of the following is used as Bio-Diesel?
(A) Jatropha Curcas (B) Pongamia Pinnata (C) Sugarcane
(a) Only A (b) Only B (c) Only C (d) Both A and B (e) All A, B and C
11. The production of which of the following cannot be considered as 'Horticultural Production'?
(a) Spices (b) Wheat (c) Rose flower (d) Mushrooms (e) All the these
12. Which of the following cannot be considered as a part of Post Harvest Technology (PHT)?
(a) Optimizing oil recovery
(b) Tapping full potential of Rice Barn Oil
(c) Designing proper irrigation system
(d) Use of indigenous technology for processing of tree-borne oilseeds
(e) All of these
13. Which of the following schemes was launched to provide food to those senior citizens who are above 65 years of age and not getting any pension?
(a) Ganga Kalyan Yojana
(b) National Employment Guarantee Scheme
(c) Mid Day Meal Scheme
(d) Annapurna Scheme
(e) None of these
14. For the 'Mid Day Meal Scheme' foodgrains are supplied:
(a) at the rate of Rs 2 per kg
(b) at the rate of Rs 2.50 per kg
(c) at the rate of Rs 3 per kg
(d) at the rate of Rs 3.50 per kg
(e) free of cost
15. The Tehri Dam was recently dedicated to the nation. The dam is situated in:
(a) Himachal Pradesh (b) Uttar Pradesh
(c) Chhattisgarh (d) Uttarakhand (e) Haryana

16. Which of the following is the abbreviated name of a programme/scheme associated with the development of watersheds?
 (a) ORDP (b) NABARD (c) NWDPRRA (d) AMDP (e) None of these
17. Which of the following has become the 26th Member of the 'ASEAN Regional Forum'?
 (a) India (b) Pakistan (c) Bangladesh (d) Myanmar (e) None of these
18. Who amongst the following is the name of the NGO established by Sri Arvind Kejriwal the recipient of the 'Ramon Magsaysay Award 2006' ?
 (a) Aastha (b) Parivartan (c) Parikrama (d) Aawahan (e) None of these
19. 'World Ozone Day?' is observed on which of the following days?
 (a) September 11 (b) September 12 (c) September 13 (d) September 16 (e) September 20
20. A watershed Development Fund has been established at:
 (a) SIDBI (b) NABARD (c) IRMA (d) RCOF (e) None of these
21. Which of the following scheme is NOT merged with the *Swarnjayanti Gram Swarozga Yojana*?
 (a) TRYSEM (b) DWCRA (c) SITRA (d) PMRY (e) MWS
22. *Janashree Bima Yojana* of the government of India provides an insurance cover of which of the following amount on natural death?
 (a) Rs 5,000 (b) Rs 7,500 (c) Rs 8,000 (d) Rs 15,000 (e) Rs 20,000
23. The *Swarnjayanti Gram Swarozgar Yojana* is funded by the Centre and States both. What is the share of the Centre in the scheme?
 (a) 60% (b) 75% (c) 50% (d) 55% (e) None of these
24. Which of the following is considered a Cash Crop?
 (a) Groundnut (b) Jowar (c) Bajra (d) Maize (e) None of these
25. Which of the following States has launched a 'Treasury Information Management (TRIM) system' a user-friendly programme?
 (a) Kerala (b) Tamil Nadu (c) AP (d) Rajasthan (e) None of these
26. Which of the following is the penetration of Banking Services in India? About:
 (a) 15% (b) 20% (c) 25.5% (d) 30% (e) 35.5%.
27. Which of the following countries is the largest producer of milk in the world?
 (a) Bangladesh (b) USA (c) India (d) China (e) Denmark

28. Who amongst the following was the Chairman of the 'Investment Commission' which submitted its report to government recently?
- (a) Mr Azim Premji (b) Mr Kumar Mangalam Birla
(c) Mr K.K. Birla (d) Mr Ratan Tata
(e) None of these
29. Which of the following States has launched 'Dharitree' a Web Technology based on land record computerization programme?
- (a) AP (b) UP (c) Assam (d) West Bengal (e) None of these
30. The World Trade Organizations Talks—July 2006 were suspended due to disagreement over agricultural trade. The talks were going on in which of the following places?
- (a) Geneva (b) Vienna (c) Italy (d) St. Petersburg (e) None of these
31. Which of the following countries is suffering from acute shortage of food grains as most of the farmers there are growing poppy and not the foodgrains?
- (a) Nigeria (b) Iraq (c) Afghanistan (d) Uganda (e) None of these
32. The 9th National e-Governance Conference was organized in February 2006 in:
- (a) Bangalore (b) New Delhi (c) Mumbai (d) Kolkata (e) Kochi
33. As per the reports published in the newspapers how many malnourished children out of total 146 million in the world are living in India? (Approx):
- (a) 30 million (b) 40 million (c) 48 million (d) 50 million (e) 57 million
34. Who amongst the following will be the Chairperson of the "National Statistics Commission" setup recently?
- (a) Dr M.S. Swaminathan (b) Dr Sam Pitroda (c) Mr Arvind Kejariwal
(d) Dr C. Rangarajan (e) Mr Suresh Tendulkar
35. 'Kala Handi' is a place in:
- (a) West Bengal (b) Madhya Pradesh
(c) Chhattisgarh (d) Uttarakhand (e) Orissa

Answer Key				
1. (c)	2. (a)	3. (b)	4. (b)	5. (c)
6. (b)	7. (b)	8. (e)	9. (d)	10. (e)
11. (b)	12. (e)	13. (d)	14. (e)	15. (d)
16. (c)	17. (c)	18. (b)	19. (d)	20. (b)
21. (d)	22. (e)	23. (b)	24. (d)	25. (a)
26. (e)	27. (c)	28. (d)	29. (c)	30. (a)
31. (c)	32. (e)	33. (e)	34. (e)	35. (e)

PREVIOUS YEAR IRMA GK QUESTIONS

1. What is project Swashakti?
Ans: Swashakti is a project for rural women's development and empowerment.
2. What is the meaning of the Blue Box term related with WTO?
Ans: In WTO terminology, subsidies in general are identified by boxes. Any support that would normally be in the amber box, is placed in the blue box.
3. Lok Nayak Jai Prakash Narayan was associated with?
Ans: Total Revolution
4. What is project Gyandoot?
Ans: The goal of this project is to establish community-owned, technologically innovative and sustainable information kiosks in a poverty-stricken, tribal dominated rural area.
5. What do you understand Bhoomi?
Ans: This was the name of the project meant for the computerization of land records of Karnataka.
6. What is the aim of the Public Distribution System (PDS)?
Ans: Ensuring availability of food grains to the public at affordable prices as well as for enhancing the food security for the poor.
7. Co-operative movement in which sector of the Indian Economy has been highly successful?
Ans: Milk production
8. Inflationary Pressure on the Economy means...
Ans: It means inflation is high in the economy.
9. What will be the effect of introduction of Kullahars, Khadi and Sampark Kranti Express etc. on the rural economy?
Ans: It will promote the rural domestic industries thereby increasing the employment generation in the rural sector and hence leading to the growth of the Indian economy in general.
10. What is the contribution of the agriculture sector in the GDP of the Indian Economy?
Ans: 10: 21%
11. What is rain fed farming?
Ans: 'Rainfed farming', is defined as growing crops under conditions of natural rainfall.
12. Inflation is measured in terms of...
Ans: Wholesale Price Index (WPI)
13. What are the uses of the interlinking of the rivers?
Ans: It addressed the twin problems of monsoon floods and water scarcity.
14. What is National Bamboo Mission?
Ans: The National Mission has been structured to address critical areas of bamboo development covering - research, development, post-harvest management, product development and marketing by adopting a mission mode approach.
15. What is the chemical used for the cloud seeding?
Ans: Silver Iodide

16. What is the name of the first Genetically Modified crop that was given permission to be grown in India?
Ans: Bt Cotton
17. The National Commission of Women was constituted in...
Ans: 1992
18. What is micro finance?
Ans: Small loans that help poor people to start or expand their small businesses.
19. What is NPA?
Ans: NPA is defined as Non Performing Assets
20. What is the purpose of launching the Indira Awas Yojana?
Ans: The project was started to help construction of dwelling units for members of Scheduled Castes and also Non-Scheduled Castes rural poor living below the poverty line.
21. HDI (Human Development Index) released by UNDP, covers three parameters, which are:
Ans: Nutrition, longevity, education.
22. Important criteria for classifying people below poverty line:
Ans: CALORIE.
23. 'Dirham' is the currency of which country ?
Ans: KUWAIT.
24. Where do you find Uranium ?
Ans: Jadugada
25. Duration of "Eight five year plan"
Ans: 1992-1997