

**MA RURAL DEVELOPMENT
SECOND SEMESTER
NGOs & MICROFINANCE
MRD-204**

Duration : 3 hrs.

Full Marks: 70

(PART-A: Objective)

Time : 20 min.

Marks : 20

Choose the correct answer from the following:

1X20=20

1. NGO stands for.....
 - a. Non-Governance Organization
 - b. Non-Governmental Organization
 - c. No- Governance Organizations
 - d. Null- Governmental Organizations
2. Which one of these is a non-governmental organisation?
 - a. Police Force NSW
 - b. Red Cross
 - c. Medicare
 - d. Hospital
3. How many members are there in one Self Help Group?
 - a. 20-25
 - b. 1-5
 - c. 10-25
 - d. 5-10
4. Who among the following first launched self Help Group (SHG) Bank Linkage programme?
 - a. SBI
 - b. RBI
 - c. RRBs
 - d. NABARD
5. Voluntary Organizations perform the traditional role of.....
 - a. delivery of services to the deprived and underprivileged sections of the society
 - b. Cooperating with government agencies
 - c. Implementation of developmental programmes
 - d. Watchdog
6. NABARD was established in July
 - a. 1981
 - b. 1985
 - c. 1986
 - d. 1982
7. Who among the following is responsible for mobilization and administration of financial resources in rural development?
 - a. Ministry of Human Resource & Development
 - b. Union Ministry of Finance
 - c. Ministry of Agriculture
 - d. Ministry of Rural Development
8. Which one of these has been charged with the implementation of programmes to promote rural finance and financial inclusion by the Government of India ?
 - a. CBs
 - b. RRBs
 - c. RBI
 - d. NABARD

9. What does USID stands for?
- | | |
|---|----------------------------|
| a. Unique Student Id | b. User Service Identifier |
| c. United States Agency for International Development | d. University Student ID |
10. CAPART is an autonomous society under the Ministry of Rural Development established in..
- | | |
|---------|---------|
| a. 1980 | b. 1986 |
| c. 1984 | d. 1982 |
11. Which of the following is not a feature of Micro Finance?
- | | |
|--|--|
| a. Borrowers are from the low-income group | b. Loans are given to women's client only |
| c. Loans are of small amount | d. Loans are offered without collateral security |
12. Micro credit refers to-
- | | |
|--------------------|---------------------|
| a. Small loans | b. Small Savings |
| c. Micro Insurance | d. All of the above |
13. Which is the oldest Micro Finance Organization in India
- | | |
|------------|-------------------------------|
| a. SEWA | b. RGVN Micro Finance Limited |
| c. Bandhan | d. NABARD |
14. Which of the following is not a characteristic of SHG-
- | | |
|--|------------------------------------|
| a. The size of SHG is 10 to 20 members | b. The group need to be registered |
| c. Women groups generally perform better | d. Members can interact freely |
15. The financial services that are available at affordable costs to the low income and disadvantaged people of the society is known as-
- | | |
|------------------------|------------------------|
| a. Deflation | b. Financial stability |
| c. Financial inclusion | d. None of the above |
16. Which act has been given control and supervision powers over commercial banks?
- | | |
|---------------------------------|----------------------|
| a. RBI Act, 1934 | b. Both a and b |
| c. Banking Regulation Act, 1949 | d. None of the above |
17. Rashtriya Mahila Kosh (RMK) was set up with the objective of ----
- | | |
|--|--|
| a. Assisting women below poverty line | b. Income generating activities through provision of package of financial and other services |
| c. Encouraging promotion of women SHGs | d. All of the above |
18. Rashtriya Mahila Kosh (RMK) was established by the Government of India in....
- | | |
|----------------|------------------|
| a. March, 1990 | b. January, 1995 |
| c. March, 1993 | d. August, 2000 |

19. The Grameen Bank model developed by Prof. Yunus was first initiated in....

- a. Bangladesh
- b. India
- c. Pakistan
- d. Srilanka

20. NABARD was set up essentially on the recommendations of-

- a. Shivaraman Committee
- b. Kumarmangalam Committee
- c. Malhotra Committee
- d. None of the above

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(PART-B : Descriptive)

Time: 2 HRS 40 MINS

Marks : 50

[Answer question no.(1) & any four (4) from the rest]

1. What is a Non-Governmental Organization (NGO)? What are the different types of NGOs? Explain. List out the characteristics of non-governmental organizations? 2+5+3=10
2. Explain the various features of SHG-Bank Linkage Programme in India. 10
3. Describe the concept of SHG. Self Help Groups are one of the important tools for rural development. Explain how? 3+7=10
4. What are national and International voluntary agencies? Explain how International voluntary agencies contribute to the Infrastructural Development in India. 3+7=10
5. Discuss the role of micro finance in rural development 10
6. Define women empowerment? What are the different stages of women empowerment? Explain in brief the practical and strategic needs of women in Indian Society. 2+3+5=10
7. Explain in brief the various policy and schemes of NABARD. 5+5=10
8. What are the financial institutions for the Rural Development? Explain in detail. 10

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