

TNPSC GROUP I MAIN - 2021

MANDATORY TEST XIX

PAPER III – UNIT III INDIAN ECONOMY - CURRENT ECONOMIC TRENDS AND IMPACT OF GLOBAL ECONOMY ON INDIA - III

Time: 3 hours

Total marks: 250

SECTION A

10 x 10 = 100

Answer all the questions. Answer not exceeding 150 words each

1. List the objectives of IMF. Explain the functions of IMF

பன்னாட்டு பண நிதியத்தின் நோக்கங்களை பட்டியலிட்டு அவற்றின் பணிகளையும் விளக்குக

The Bretton woods Conference proposed IMF, World Bank and International Trade Organisation (ITO) in 1944. The IMF and World Bank were started in 1945. Instead of ITO, an interim arrangement was made and named GATT (General Agreement on Tariff and Trade). The GATT was transformed into WTO (World Trade Organisation) from 1995. The IMF, IBRD and WTO headquarters are presented in the table.

Objectives Of IMF

i) To promote international monetary cooperation among the member nations. ii) To facilitate faster and balanced growth of international trade. iii) To ensure exchange rate stability by curbing competitive exchange depreciations. iv) To eliminate or reduce exchange controls imposed by member nations. v) To establish multilateral trade and payment system in respect of current transactions instead of bilateral trade agreements. vi) To promote the flow of capital from developed to developing nations. vii) To solve the problem of international liquidity.

i Bringing stability in exchange rate

ii Correcting BOP Disequilibrium

iii Determining par values

iv Balancing demand and supply of currencies

v Reducing trade restrictions

vi Providing credit facilities

IMF is providing different borrowing and credit facilities with the objective of helping the member countries. These credit facilities offered by it include basic credit facility, extended fund facility for a period of three years, compensatory financing facility and structural adjustment facility.

The functions of the IMF are grouped under three heads.

1. Financial – Assistance to correct short and medium term deficit in BOP;
2. Regulatory – Code of conduct and
3. Consultative - Counseling and technical consultancy.

Facilities offered by IMF

The Fund has created several new credit facilities for its members. Chief among them are:

- (i) **Basic Credit Facility:**
- (ii) **Extended Fund Facility**
- (iii) **Compensatory Financing Facility**
- (iv) **Buffer Stock Facility**
- (v) **Supplementary Financing Facility**
- (vi) **Structural Adjustment Facility**

2. In the light of India's Act East Policy critically analyse ASEAN.

இந்தியாவின் கிழக்கு நோக்கிய கொள்கைகளை அடிப்படையாக கொண்டு தென்கிழக்காசிய நாடுகளின் கூட்டமைப்பு பற்றி பகுப்பாய்க

ASEAN was established on 8 August 1967 in Bangkok by the five original member countries: **Indonesia, Malaysia, Philippines, Singapore** and **Thailand**. Later Brunei Darussalam, Vietnam, Laos and Myanmar and Cambodia joined. Besides ten members of the ASEAN, there are six "dialogue partners" which have been participating in its deliberations. They are China, Japan, India, South Korea, New Zealand and Australia. The ASEAN nations are expected to benefit from the FTA as it will reduce tariff and non-tariff barriers. The common historical and cultural background made the member countries to maintain their unity and solidarity by establishing a trade block. Foreign trade is the life blood of the ASEAN countries following globalization and prudent macroeconomic policies. The ASEAN Summit of the Heads of Governments of member countries is the highest forum for ASEAN cooperation. Its meetings are held once in three years. The ASEAN ministerial meeting of Foreign Ministers is the next highest decision-making body.

Functions of the ASEAN

- (i) It facilitates free movement of goods, services and investments within ASEAN by creating a single regional market like the European Union.
- (ii) It provides free access to the marketers of one member country to the markets of all other member countries, thus fostering growth in the region.
- (iii) It improves business competitiveness between businesses from different countries and also narrow developmental gaps between member countries.

- (iv) It paves way for market and investment opportunities for the member nations.
- (v) It fosters co-operations in many areas including industry and trade.

3. **Describe the causes for Rural Unemployment.**

ஊரக வேலையின்மைக்கான காரணங்களை விளக்குக

Causes for Rural Unemployment

Causes for rural unemployment in India are discussed below:

1. **Absence of skill development and employment generation:** Lack of Government initiatives to give required training and then to generate employment opportunities.
2. **Seasonal Nature of Agriculture:** Agricultural operations are seasonal in nature and depend much on nature and rainfall. Therefore, the demand for labour becomes negligible during off-season. So, non-farm employment opportunities must be created.
3. **Lack of Subsidiary Occupation:** Rural people are not able to start subsidiary occupations such as poultry, rope making, piggery etc. due to shortages of funds for investment and lack of proper marketing arrangements. This restricts the employment opportunity and rural family incomes. Government must arrange funds for these people. However, as now they pay huge interest to the local money lenders, for they are unable to get loans from formal sources.
4. **Mechanization of Agriculture:** The landlords are the principal source of employment to the farm labour. Mechanization of agricultural operations like ploughing, irrigation, harvesting, threshing etc. reduces employment opportunities for the farm labour.
5. **Capital-Intensive Technology:** The expanding private industrial sector is largely found in urban areas and not creating additional employment opportunities due to the application of capital intensive technologies. Government must establish firms to absorb surplus labour power.
6. **Defective System of Education:** The present system of education has also aggravated the rural unemployment problem. Large number of degree-producing institutions has come in the recent years. Students also want to get degrees only, not any skill. Degrees should be awarded only on the basis of skills acquired. The unemployed youth should get sufficient facilities to update their skills.

4. **Enlist the recent Government Welfare Programmes of Tamil Nadu**

தமிழக அரசின் சமீபத்திய நலத்திட்டங்களை பட்டியலிடுக

1. CM's Comprehensive Health Insurance Scheme (2012).
2. Amma Unavagam (2013).
3. Amma Pharmacy (2014).
4. Amma Aarogya Thittam (2015).
5. Amma Call Centre (2016).
6. Amma Micro - loan Scheme (2016).
7. Amma Baby Care Kit (2014).
8. Marriage Assistant Scheme
9. Uzhavar Padhukappu Thittam
10. Solar Green Housing Scheme
11. Priceless Laptop

12. Priceless Goat and Milch Cows
13. Old Age Pension
14. Maternity Benefit Scheme

Edappadi K. Palanichamy

1. NEERA Drink (2017).
2. Increased Financial Assistance to Pregnant women from 12000 to 18000 Rs. Under Dr. Muthulakshmi Reddy Maternity Benefit Scheme.
3. Amma Two Wheeler Scheme for working Women (2018).
4. Kudimaraamathu Scheme (2017).
5. Breakfast Scheme for School Children (2019).
6. Amma Maternity Nutrition Kit (2018).

5. What are the various indicators of Human Development Index in Tamil Nadu and compare it with National trend?

தமிழ்நாட்டில் மனித மேம்பாட்டு குறியீட்டின் பல்வேறு கட்டிகாட்டிகள் யாவை? அவற்றை தேசிய போக்குடன் ஒப்பிடுக.

- i. Health
IMR, MMR, CBR, CDR,

IMR - India 2020 - 29.848 deaths per 1000
- ii. Education - Gross Enrolment Ratio, Dropout Rate
- Primary Education
- Secondary Education
- Higher Education
- iii. Standard of Living
- Per capita Income
- Life Expectancy at Birth

6. Bring out the importance of SIPCOT

SIPCOT - இன் முக்கியத்துவத்தை வெளிக்கொணர்

SIPCOT

State Industries Promotion Corporation of Tamil Nadu Limited (SIPCOT) was established in the year 1971 to promote industrialization in the State by way of setting up of Industrial Complexes and Parks as well as extending financial assistance. Till the year 2000, in addition to the development of Industrial Parks with infrastructure facilities, SIPCOT was extending financial assistance to the industrial units by way of sanction and disbursement of term loan and fiscal incentives as the State Industrial Development agency. However, since the year 2001, in order to give main thrust for provision of Infrastructure for Industrial Development, the activities of the Corporation were confined to only creation and maintenance of Industrial Complexes/Parks. Due to the positive role played by SIPCOT under the guidance of State Government, several big Industrial giants such as M/s. Hyundai, Renault & Nissan, Daimler, Saint Gobain, Samsung, DELL, Ashok Leyland, Growth Link, Apollo Tyres, Michelin Tyres, India Yamaha, etc., have set up their units in the SIPCOT Industrial complexes reflecting the sound infrastructure and economy of the State.

SIPCOT has also been the nodal agency for implementing and monitoring the Structured Package of Assistance scheme, under which various incentives are extended by the State Government to mega, super mega and ultra-mega industries established with huge investments and with large employment potential.

Land Bank

With a view to keep adequate lands readily available with SIPCOT to facilitate its immediate allotment to the investors, action is being taken to create a Land Bank by acquiring mostly dry and barren lands. The proposals seeking the administrative sanction of the Government for acquisition of about 12,000 acres of land in Vellore, Krishnagiri, Dharmapuri, Kancheepuram, Tiruvallur and Perambalur Districts for this purpose are under process in various stages.

Industrial Development in Southern Districts

In order to boost the industrial development in the Southern Districts as announced by the Hon'ble Chief Minister on the floor of the Assembly under Rule 110, SIPCOT is taking action for establishing Industrial Parks in nine Southern Districts, Viz. Ramanathapuram, Sivagangai, Pudukkottai, Dindigul, Theni, Virudhunagar, Thoothukudi, Tirunelveli and Kanniyakumari in a total extent of about 20,650 acres. This will bring an investment of Rs.25,000 Crore with direct employment potential of 1,00,000 persons. While the acquisition of 3,740 acres of land (1451 acres in Sivagangai District and 2540 acres in Virudhunagar District) is in progress, the action towards acquisition of lands in other Districts are in various stages.

Special Package of Incentives

The Hon'ble Chief Minister on 7.5.2013, announced under Legislative Assembly under Rule 110, the following Special Package of Incentives to encourage the new entrepreneurs willing to set up their industries in the existing as well as in the new Industrial Parks of SIPCOT to be developed in the Southern Districts.

- (i) Allotment of land at 50% subsidized rate the subsidy component will be directly remitted to SIPCOT by Government
- (ii) 100% exemption from stamp duty on Lease Deed registration
- (iii) Capital Subsidy increase from 1.5 to 2 times
- (iv) Creation of all infrastructure facilities required for industries
- (v) Reduction in the minimum investment required for obtaining VAT based incentives from the present level of Rs.50 crore to Rs.10 crore.

By extending the above said incentives, SIPCOT has made allotment of 61.26 acres of land in its Nilakkottai, Pudukkottai, Thoothukudi, Manamadurai and Gangaikondan Industrial Complexes/Growth Centre.

Special Economic Zones

SIPCOT has also ventured into promoting sector specific Special Economic Zones in its Industrial Complexes/Parks, so as to attract foreign direct investment and promote exports and has so far promoted six sector specific Special Economic Zones.

- Hi - Tech SEZ (541.70 acres) in Sriperumbudur
- Hi-Tech SEZ (347.66 acres) in Oragadam
- Engineering Sector SEZ (263.19 acres) in Perundurai
- Transport Engineering Sector SEZ (255.00 acres) in Gangaikondan
- Sector Specific SEZ for Engineering (260.00 acres) in Ranipet
- Granite Processing SEZ (379.96 acres) in Bargur

Many industrial giants like DELL India, Sanmina, Nokia Siemens, ATC Tyres, WIPRO etc., have established their industries in these Special Economic Zones with huge investment. So far, 1024.36 acres of land have been allotted to 45 industrial units, through which direct and indirect employment opportunity has been created to about 60,241 persons.

Industrial Corridor of Excellence

SIPCOT is facilitating the creation of Industrial Corridors of Excellence (ICE) along the National Highways and has prepared the study of the following Corridor Development Plans for each Region separately.

- Chennai - Bengaluru Industrial Corridor (CBIC): This is a Government of India Project and the Nodal Office is TIDCO.
- Madurai - Thoothukudi & Coimbatore - Salem Industrial Corridor.

This corridor is to be developed for providing environmentally sustainable and rapid industrialization in industrially backward southern districts. This corridor will have excellent roads, rail connectivity, specific investment regions and other industrial and social infrastructure facilities like townships, schools, hospital, etc. This project comprises of node based development of the region.

7. Discuss the various Environmental Issues in Tamil Nadu

தமிழ்நாட்டின் பல்வேறு சுற்றுச்சூழல் பிரச்சனைகள் பற்றி விவாதி

- i. Air pollution
- ii. Water pollution
- iii. Solid waste

- iv. Tanneries
- v. Industrial effluent
- vi. Biomedical waste disposal
- vii. E-waste disposal
- viii. Plastic pollution
- ix. Toxic waste
- x. Other issues

8. **Discuss the problems of rural economy.**

ஊரக பொருளாதாரத்தின் பிரச்சினைகளை விவரி.

Problems of Rural Economy

Rural areas are facing number of problems relating to, 1) People, 2) Agriculture, 3) Infrastructure, 4) Economy, 5) Society and Culture, 6) Leadership and 7) Administration.

The problems of rural economy are discussed below.

1. **People Related Problems:** The problems related to individuals and their standard of living consist of illiteracy, lack of technical knowhow, low level of confidence, dependence on sentiments and beliefs etc.
2. **Agriculture Related Problems:** The problems related to agriculture include 1.Lack of expected awareness, knowledge, skill and attitude, 2.Unavailability of inputs, 3.Poor marketing facility, 4.Insufficient extension staff and services, 5.Multidimensional tasks to extension personnel, 6.Small size of land holding, 7.Sub-division and fragmentation of landholdings, 8.Absence of infrastructure to work and stay in rural areas, 9.Primitive technology and low adoption of modern technologies 10. Reduced public investment and absence of role for farmers in fixing the prices for their own products.
3. **Infrastructural Related Problems:** Poor infrastructure facilities like, water, electricity, transport, educational institutions, communication, health, employment, storage facility, banking and insurance are found in rural areas.
4. **Economics related Problems:** The economic problems related to rural areas are: inability to adopt high cost technology, high cost of inputs, under privileged rural industries, low income, indebtedness and existence of inequality in land holdings and assets. In fertile areas, a few absentee landlords own large area and they do not evince greater Interest in improving the performance of agriculture.
5. **Leadership Related Problems:** The specific leadership related problems found in rural areas are: Leadership among the hands of inactive and incompetent people, self-interest of leaders, biased political will, less bargaining power and negation skills and dominance of political leaders.
6. **Administrative Problems:** The rural administrative problems consist of political interference, lack of motivation and interest, low wages in villages, improper utilization of budget, and absence of monitoring and implementation of rural development programme.

9. **Highlight the Demographic Profile of Tamil Nadu**

தமிழ்நாட்டின் மக்கள்தொகை புள்ளிவிவர அம்சங்களை எழுதுக

Total Population	72138958
Male	36158871
Female	35980087
Crude birth rate (per thousand)	15.7
Crude death rate (per thousand)	7.4
Growth Rate (per thousand)	8.3
Districts with Highest Population	(Chennai, Kancheepuram, Vellore and Thiruvallur)
Districts with Lowest Population	(Perambalur, The Nilgiris, Ariyalur and Theni)
Population Density (per sq km)	555 (2011), 480 (2001)
Maximum Density	Chennai (26903); Kanyakumari (1106)
Minimum Density	The Nilgiris (288); Thiruchirappalli (602)
Sex Ratio (per 1000 males)	995 females (2011) 987 females (2001)
District with Highest Sex Ratio	The Nilgiris (1041 females) Thanjavur (1031 females) Nagapattinam (1025 females)
District with Lowest Sex Ratio	Theni (900 females) Dharmapuri (946 females)
Child Sex Ratio (0-6 age group)	946 female children (2011) 942 female children (2001)
District with Highest Child Sex Ratio	The Nilgiris (985), Kanyakumari (964)
District with Lowest Child Sex Ratio	Cuddalore (896); Ariyalur (897)
Literacy Rate	80.33% (2011) 73.45% (2001)
Male Literacy	86.81% (2011) 82.33% (2001)
Female Literacy	73.86% (2011) 64.55% (2001)
District with Highest Literacy	Kanyakumari (92.14%); Chennai 90.33%
District with Lowest Literacy	Dharmapuri(64.71%) Ariyalur (71.99%)

10. What is meant by Gender Budgeting? Bring out the significance of Gender Budgeting in India

பாலின நிதிநிலை அறிக்கை என்றால் என்ன? இந்தியாவில் பாலின நிதிநிலை அறிக்கையின் முக்கியத்துவத்தை வெளிக்கொணர்.

GENDER BUDGETING

What is Gender Budgeting (GB)?

- GB is concerned with gender sensitive formulation of legislation, programmes and schemes; allocation of resources; implementation and execution; audit and impact assessment of programmes and schemes; and follow-up corrective action to address gender disparities.

- A powerful tool for achieving gender mainstreaming so as to ensure that benefits of development reach women as much as men.
- Does not seek to create a separate budget but seeks affirmative action to address specific needs of women.
- Monitors expenditure and public service delivery from a gender perspective.
- Entails dissection of the Government budgets to establish its gender differential impacts and to ensure that gender commitments are translated in to budgetary commitments.

Gender Budgeting in India

- Gender Budget Statement (GBS) was first introduced in the Indian Budget in 2005-06. This GB Statement comprises two parts–
 - Part A reflects Women Specific Schemes, i.e. those which have 100% allocation for women.
 - Part B reflects Pro Women Schemes, i.e. those where at least 30% of the allocation is for women.
- India's gender budgeting efforts stand out globally because they have not only influenced expenditure but also revenue policies (like differential rates for men and women in property tax rates and reconsideration of income tax structure) and have extended to state government levels.
- Gender budgeting efforts in India have encompassed four sequential phases: (i) knowledge building and networking, (ii) institutionalizing the process, (iii) capacity building, and (iv) enhancing accountability.
- Gender budgeting in India is not confined to an accounting exercise. The gender budgeting framework has helped the gender-neutral ministries to design new programs for women.
- **Gender Budgeting Cells (GBC)** as an institutional mechanism have been mandated to be set up in all Ministries/Departments.
- GBCs conduct gender based impact analysis, beneficiary needs assessment and beneficiary incidence analysis to identify scope for re-prioritization of public expenditure and improve implementation etc.

Answer all the questions. Answer not exceeding 250 words each

11. What are the objectives, functions and achievement of world bank?

உலக வங்கியின் நோக்கங்கள், பணிகள் மற்றும் சாதனைகள் யாவை?

International Bank For Reconstruction And Development (IBRD) or World Bank

The International Bank for Reconstruction and Development (IBRD), otherwise called the World Bank(WB) was established in 1945 under the Bretton Woods Conference in 1944. The purpose is to bring about a smooth transition from a war-time to peace-time economy. It is known as a sister institution along with the International Monetary Fund. The membership in International Monetary Fund is a prerequisite to become a member of IBRD. The IBRD was established to provide long term financial assistance to member countries.

Objectives of IBRD

The following are the objectives of the World Bank:

1. To help member countries for economic reconstruction and development.
2. To stimulate long-run capital investment for restoring Balance of Payments (BoP) equilibrium and thereby ensure balanced development of international trade among the member nations.
3. To provide guarantees for loans meant for infrastructural and industrial projects of member nations.
4. To help war ravaged economies transform into peace economies.
5. To supplement foreign private investment by direct loans out of its own funds for productive purposes.

World Bank's Lending Procedure:

The Bank advances loans to members in three ways

- i Loans out of its own fund,
- ii Loans out of borrowed capital and
- iii Loans through Bank's guarantee.

The Bank(WB) has changed its development loan strategy and lays more emphasis on financing schemes which directly influence the well being of poor masses of the member countries, especially the developing countries. The amount of agricultural loans has increased more rapidly than in any other sector. The bank now also takes interest in the activities of the development of rural areas such as:

- a. spread of education among the rural people
- b. development of roads in rural areas and

- c. electrification of the villages.

Functions of IBRD

The World Bank performs the major role of providing loans for development works to member countries, especially to underdeveloped countries. The World Bank provides long-term loans for various development projects. Article 1 of the Agreement states the functions performed by the world bank as follows.

1. **Investment for productive purposes**

The World Bank performs the function of assisting in the reconstruction and development of territories of member nations through facility of investment for productive purposes. It also encourages the development of productive facilities and resources in less developed countries.

2. **Balanced growth of international trade**

Promoting the long range balanced growth of trade at international level and the maintaining equilibrium in BOPs of member nations by encouraging international investment.

3. **Provision of loans and guarantees**

Arranging the loans or providing guarantees on loans by various other channels so as to execute important projects.

4. **Promotion of foreign private investment**

The promotion of private foreign investment by means of guarantees on loans and other investment made by private investors. The Bank supplements private investment by providing finance for productive purpose out of its own resources or from borrowed funds.

5. **Technical services**

The World Bank facilitates different kinds of technical services to the member countries through Staff College and experts.

Achievements of World Bank

The World Bank is said to be successful in achieving its primary objective of reconstruction and development of war ravaged nations. It helped greatly in the reconstruction of Europe after the World War II. It has been providing the developed and developing countries the same treatment in the process of growth.

- a. It is noted that the Bank's membership has increased from the initial number of 30 countries to 68 countries in 1960 and to 151 countries in 1988. The IBRD has 189 member countries.

- b. The Bank grants medium and long-term loans (i.e., payable over a period of 15-20 years) for reconstruction and development purposes to the member countries. The actual term of a loan depends upon the estimated useful life of the equipment or plant financed.
- c. Initially the World Bank's loans were mainly directed at the European countries for financing their programmes of reconstruction. Later it changed its development loan strategy and lays more emphasis of financing schemes for the poor masses of the developing countries.
- d. The World Bank grants loans to member countries only for productive purposes particularly for agriculture, irrigation, power and transport. In other words, the Bank strengthens infrastructure needed for further development.
- e. The International Development Association (IDA), the Soft Loan Window of the Bank provides loans to UDCs at very low rate of interest. However, the economic inequality among the member-countries goes on increasing. Many African countries are yet to improve their economic status.

12. **Discuss the importance of BRICS in Global Economy**

உலகளாவிய பொருளாதாரத்தில் பிரிக் நாடுகளின் முக்கியத்துவத்தை விவாதி

BRICS

BRICS is the acronym for an association of five major emerging national economies: **Brazil, Russia, India, China and South Africa**. Originally the first four were grouped as "BRIC" before the induction of South Africa in 2010. The term 'BRIC' was coined in 2001. The BRICS members are known for their significant influence on regional affairs. Since 2009, the BRICS nations have met annually at formal summits. South Africa hosted the 10th BRICS summit in July 2018. The agenda for BRICS summit 2018 includes Inclusive growth, Trade issues, Global governance, Shared Prosperity, International peace and security.

It's headquarters is at **Shanghai, China**. The New Development Bank (NDB) formerly referred to as the BRICS Development Bank was established by BRICS States. The first BRICS summit was held at Moscow and South Africa hosted the Tenth Conference at Johannesberg in July 2018. India had an opportunity of hosting fourth and Eighth summits in 2012 and 2016 respectively.

Objectives of BRICS

- i. To increase trade co-operation by making an exclusive trade block.
- ii. To use currency other than US Dollar. Since Dollar is a dominant currency and US can control the flow of dollar, BRICS helps in the countries operating with alternative currencies. How far have they succeeded in this respect? Not much.
- iii. To increase regional co-operation.
- iv. To create a separate trade block made for developing countries for trade co-operation.

Functions of BRICS

- i. It acts as a promoter of more legitimate international system and also advocating reform of the UN Security Council.
- ii. This group of nations is especially meant for South-South framework for cooperation.
- iii. It performs as an agent to bridge the increasing gap between developed and developing countries. For instance, in the WTO, the BRICS countries are emphasizing to promote a fair order regarding agricultural policies.
- iv. It performs a commendable contribution for assisting developing countries in gaining in areas such as an advantage in trade and climate change negotiations.
- v. It disseminates information and exchange platform beyond economic cooperation.
- vi. It acts as a catalytic in protecting the interests of middle powers on global forum.

Achievements of BRICS

Following are some of the major achievements of BRICS.

- ◆ The establishment of the Contingent Reserve Arrangement (CRA) has further deepened and consolidated the partnership of its members in the economic-financial area.
- ◆ In the sixth BRICS summit in Brazil, the member countries, signed an agreement to create a development bank (New Development Bank) with headquarters at Shanghai, China in 2015 on the lines of Asian Development Bank and the World Bank.
- ◆ The economic potential and demographic development are putting the BRICS countries, increasingly in a leading position in setting the global agenda and having a greater say in the global governance.
- ◆ It has to be remembered that BRICS share 43% of world population, but only 21% of the global GDP.

13. Explain the causes and remedial measures for Rural Poverty

ஊரக வறுமைக்கான காரணங்கள் மற்றும் தீர்வு நடவடிக்கைகள் பற்றி விளக்குக

Rural Poverty

Rural poverty refers to the existence of poverty in rural areas. Poverty in India has been defined as the situation in which an individual fails to earn sufficient income to buy the basic minimum of subsistence. Poverty line is a hypothetical line based on income or consumption levels that divides the population as people below poverty line and above poverty line. On the basis of recommended nutritional intake, persons consuming less than 2,400 calories per day in rural areas are treated as they are under rural poverty.

As per the Planning Commission estimates, the percentage of people living below poverty in rural areas was 54.10 which accounted for 33.80 per cent during 2009-10. Poverty is deepest among members of scheduled castes and tribes in the rural areas. In 2005 these

groups accounted for 80 per cent of rural poor, although their share in the total rural population is much smaller. In 2015, more than 80 crores of India's people lived in villages. One quarter of village population (22 crores people) list below the poverty line. India is the home to 22 per cent of the world's poor. It is needless to state that the country has been successful in reducing the proportion of poor people, in spite of increasing of population.

Causes for Rural Poverty

Various forces responsible for rural poverty are highlighted below:

1. The distribution of land is highly skewed in rural areas. Therefore, majority of rural people work as hired labour to support their families.
2. **Lack of Non-farm Employment:** Non-farm employment opportunities do not match the increasing labour force. The excess supply of labour in rural areas reduces the wages and increases the incidence of poverty.
3. **Lack of Public Sector Investment:** The root cause of rural poverty in our country is lack of public sector investment on human resource development.
4. **Inflation:** Steady increase in prices affects the purchasing power of the rural poor leading to rural poverty.
5. **Low Productivity:** Low productivity of rural labour and farm activities is a cause as well as the effect of poverty.
6. **Unequal Benefit of Growth:** Major gains of economic development are enjoyed by the urban rich people leading to concentration of wealth. Due to defective economic structure and policies, gains of growth are not reaching the poor and the contributions of poor people are not accounted properly.
7. **Low Rate of Economic Growth:** The rate of growth of India is always below the target and it has benefited the rich. The poor are always denied of the benefits of the achieved growth and development of the country.
8. **More Emphasis on Large Industries:** Huge investment in large industries catering to the needs of middle and upper classes in urban areas are made in India. Such industries are capital-intensive and do not generate more employment opportunities. Therefore, poor are not in a position to get employed and to come out from the poverty in villages.
9. **Social Evils:** Social evils prevalent in the society like custom, believes etc. increase unproductive expenditure.

Remedial Measures to Rural Poverty

Since rural unemployment and rural poverty are interrelated, creation of employment opportunities would support elimination of poverty. Poverty alleviation schemes and programmes have been implemented, modified, consolidated, expanded and improved over time. However, unemployment, begging, rag picking and slumming continues. Unless employment is given to all the people poverty cannot be eliminated. Who will bell the cat?

Poverty Eradication Schemes	
Schemes	Year of launch
20 Point Programme	1975
Integrated Rural development Programme(IRDP)	1976
Training Rural Youths for Self- Employment	1979

(TRYSEM)	
Food for Work Programme (FWP)	1977
National Rural Employment Programme (NREP)	1980
Rural Landless Employment Guarantee Programme(RLEGP)	1983
Jawahar Rozgar Yojana(JRY)	1989
Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)	2006

Development Schemes	
Pradhan Mantri Adarsh Gram Sadak Yojana (PMAGSY)	2010
Bharat Nirman Yojana	2005
Indira Awas Yojana	1985
Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	2005
Rajiv Awas Yojan (RAY)	2009
National Rural Health Mission	2005
National Rural Livelihood Mission	2011
National Food Security Scheme	2013

14. Describe the causes and effects of inflation. Also suggest measures to control inflation.
பணவீக்கத்தின் காரணங்கள் மற்றும் விளைவுகளை விவரிக்க. மேலும் பணவீக்கத்தை கட்டுப்படுத்தும் வழிமுறைகளை பரிந்துரைக்க.

Meaning of Inflation

Inflation is a consistent and appreciable rise in the general price level. In other words, inflation is the rate at which the general level of prices for goods and services is rising and consequently the purchasing power of currency is falling.

Causes of Inflation

The main causes of inflation in India are as follows:

- Increase in Money Supply:** Inflation is caused by an increase in the supply of money which leads to increase in aggregate demand. The higher the growth rate of the nominal money supply, the higher is the rate of inflation.
- Increase in Disposable Income:** When the disposable income of the people increases, it raises their demand for goods and services. Disposable income may increase with the rise in national income or reduction in taxes or reduction in the saving of the people.
- Increase in Public Expenditure:** Government activities have been expanding due to developmental activities and social welfare programmes. This is also a cause for price rise.
- Increase in Consumer Spending:** The demand for goods and services increases when they are given credit to buy goods on hire-purchase and installment basis.

- v. **Cheap Money Policy:** Cheap money policy or the policy of credit expansion also leads to increase in the money supply which raises the demand for goods and services in the economy.
- vi. **Deficit Financing:** In order to meet its mounting expenses, the government resorts to deficit financing by borrowing from the public and even by printing more notes. This raises aggregate demand in relation to aggregate supply, thereby leading to inflationary rise in prices.
- vii. **Black Assests, Activities and Money:** The existence of black money and black assests due to corruption, tax evasion etc., increase the aggregate Demand. People spend such money, lavishly. Black marketing and hoarding reduces the supply of goods. These trends tend to raise the price level further.
- viii. **Repayment of Public Debt:** Whenever the government repays its past internal debt to the public, it leads to increase in the money supply with the public. This tends to raise the aggregate demand for goods and services.
- ix. **Increase in Exports:** When exports are encouraged, domestic supply of goods decline. So prices rise.

Effects of Inflation

The effects of inflation can be classified into two heads:

- (1) Effects on Production and
- (2) Effects on Distribution.

1. Effects on Production:

When the inflation is very moderate, it acts as an incentive to traders and producers. This is particularly prior to full employment when resources are not fully utilized. The profit due to rising prices encourages and induces business class to increase their investments in production, leading to generation of employment and income.

- a. However, hyper-inflation results in a serious depreciation of the value of money and it discourages savings on the part of the public.
- b. When the value of money undergoes considerable depreciation, this may even drain out the foreign capital already invested in the country.
- c. With reduced capital accumulation, the investment will suffer a serious set-back which may have an adverse effect on the volume of production in the country. This may discourage entrepreneurs and business men from taking business risk.
- d. Inflation also leads to hoarding of essential goods both by the traders as well as the consumers and thus leading to still higher inflation rate.
- e. Inflation encourages investment in speculative activities rather than productive purposes.

2. Effects on Distribution

- a. Debtors and Creditors: During inflation, debtors are the gainers while the creditors are losers. The reason is that the debtors had borrowed when the purchasing power of money was high and now repay the loans when the purchasing power of money is low due to rising prices.
- b. Fixed-income Groups: The fixed income groups are the worst hit during inflation because their incomes being fixed do not bear any relationship with the rising cost of living. Examples are wage, salary, pension, interest, rent etc.
- c. Entrepreneurs: Inflation is the boon to the entrepreneurs whether they are manufacturers, traders, merchants or businessmen, because it serves as a tonic for business enterprise. They experience windfall gains as the prices of their inventories (stocks) suddenly go up.
- d. Investors: The investors, who generally invest in fixed interest yielding bonds and securities have much to lose during inflation. On the contrary those who invest in shares stand to gain by rich dividends and appreciation in value of shares.

Measures to Control Inflation

Keynes and Milton Friedman together suggested three measures to prevent and control of inflation.

1. Monetary measures,
2. Fiscal measures (J.M. Keynes) and
3. Other measures.

1. Monetary Measures: These measures are adopted by the Central Bank of the country. They are (i) Increase in Bankrate (ii) Sale of Government Securities in the Open Market (iii) Higher Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) (iv) Consumer Credit Control and (v) Higher margin requirements (vi) Higher Repo Rate and Reverse Repo Rate.
2. Fiscal Measures: Fiscal policy is now recognized as an important instrument to tackle an inflationary situation. The major anti-inflationary fiscal measures are the following: Reduction of Government Expenditure, Public Borrowing and Enhancing taxation.
3. Other Measures: These measures can be divided broadly into short-term and long-term measures.
 - i Short-term measures can be in regard to public distribution of scarce essential commodities through fair price shops (Rationing). In India whenever shortage of basic goods has been felt, the government has resorted to import so that inflation may not get triggered.
 - ii Long-term measures will require accelerating economic growth especially of the wage goods which have a direct bearing on the general price and the cost

of living. Some restrictions on present consumption may help in improving saving and investment which may be necessary for accelerating the rate of economic growth in the long run.

15. What is Black Money? Explain the causes and impact of Black Money on Indian Economy. Also enlist the remedial measures.

கருப்புப்பணம் என்றால் என்ன? அதன் காரணங்கள் மற்றும் இந்திய பொருளாதாரத்தில் அதன் விளைவுகளை விளக்குக. மேலும் அதற்கான தீர்வு நடவடிக்கைகளையும் பட்டியலிடுக

What is black money?

There is no official definition of black money in economic theory, with several different terms such as parallel economy, black money, black incomes, unaccounted economy, illegal economy and irregular economy all being used more or less synonymously. The simplest definition of black money could possibly be money that is hidden from tax authorities. That is, black money can come from two broad categories: illegal activity and legal but unreported activity.

The first category is the more obvious of the two. Money that is earned through illegal activity is obviously not reported to the tax authorities, and so is black. The second category comprises income from legal activity that is not reported to the tax authorities. For example, let us assume that a piece of land is sold, with the payment made in the proportion of 60% by cheque or electronic transfer, and 40% in cash. If that 40% cash component is not reported to the Income Tax Department, then it is black money. A large number of small shops around the country almost exclusively do business in cash without receipts. All of this could potentially be black money.

Another major source of black money is income earned by companies that is routed through shell companies abroad, thereby evading tax authorities.

Introduction & Background

Black money is one of the serious issues in many countries and when talking about a country like India it is one of the biggest issues. This issue is not a new issue for India but an issue which has been in continuation since long back. Before understanding the core of this issue one needs to understand its actual meaning. "Black money is money earned through any illegal activity controlled by country regulations" Such money is earned usually in cash from various activities and is not declared for paying tax. The term black money came into existence in the early 20s'. After the country started developing i.e. in the post-independence period black money came under the limelight but now in the modern times, black money has become a dominative issue in moulding the national policies, determining new economic activities and sometimes determining the law of the country.

Causes for the creation of black money

Corruption

There are many reasons because of which black money is created in our country and corruption is one of them. Corrupt practices such as taking or giving bribes, transactions in black money done by bureaucrats, politicians, civil servants and high profile businessman leads to the creation of black money. The transactions in black money are rarely caught

because of the high profile back-ups because of which the culprits are never caught by the government. Every person from every class such as from a B grade employee to a high ranking officer of the government is involved in the creation of black money. Hundreds of cases were registered regarding admission through forged certificates and documents in Delhi University because of which the University came up with an idea of hiring forensic experts for verifying the certificates and documents produced by the students during admissions.

High Taxes

This is another root cause of black money. Higher rate of taxes has forced the earning part of the population for not paying taxes and keeping that part of income illegally with them which is later termed as black money. Tax evasion has led to the generation of a huge amount of black money in India. A middle-class person cannot survive under high rate tax laws because of which tax evasion is quite common.

As India is a democracy, elections are must which begins by-election campaigns. Elections campaigns are the other main sources which generate black money. Campaigns conducted by the candidates for elections of parliament or assembly elections or any other elections at the local level has led to the generation of crores of black money.

During the campaigning for Lok Sabha Elections, 2019 more than Rs 3,166 crore worth cash, liquor, drugs jewellery was seized by the Election Commission of India and all of which was unaccounted.

Donations or Funds

The huge amount of donations given to educational institutions for admissions are another big generator of black money. Such donations are never paid by cheques, even the institutions don't write such transactions in their official accounts, neither any proper receipt is issued for the made transactions. Nowadays almost all the educational institutions have fixed seats for admission in quota management.

During the exams the leaking of question papers at the examination centres and unfair ways of cheating for helping the students passing in the exams circulation of black money takes place. This unfair means and donations are not only the generator of black money but also the generator of weak educated youth. In the 2019 CBSE Board examination, CBSE used various measures such as live web-streaming from test centres, accountability of centre superintendents and encrypted question papers in some of the subjects for checking paper leaks before the examination.

There are many other factors including the mentioned above which are the reason for the generation of black money such as corrupt tax officials, chit funds, money laundering financial companies, corrupt charitable trusts and societies, smuggling and commissions etc. It is not always the government organizations which are corrupt and are the banks for black money but Non-Governmental Organizations (NGOs) are also reported to be corrupt and fraud.

Impact of Black Money on Indian Economy

Consequences of black money will have an adverse impact on the Indian economy. Along with the economic effects, black money also has social consequences. Some of them are mentioned below:-

- ❖ **Loss of revenue to the government and running of parallel economy in the country-** The increase and spread of black money has a serious impact on the economy as it results in the reduction of government revenues. The black money is in such amount that it is said that a separate economy including only black money is running parallel to the current Indian economy. If only some part of the black money which has been in circulation in the economy could have been paid as taxes to the government, it would have benefitted the Indian economy to a large extent.
- ❖ **Vicious circle as a result of black money and corruption-** As a known fact India already has a number of corrupt practices going on. Black money has added to this corruption by the illegal transactions which are made to hide the black money. The bribes are given by the people to the bureaucrats, government officials, etc. for getting their work done go to the unaccounted books and is never shown as income which adds more black money to the society. Therefore black money is the result of corruption and the already existing corruption is the result of black money which forms a vicious circle which is never going to end unless some serious step is taken by the government.
- ❖ **Effects on national income and real capita income-** Black money is a result of revealing low income to the government while paying tax by the people which also results in low national income of the country. The national income of the country will take a big jump if the amount of black money in circulation is backed up to the national economy of the country. This will also increase the quality of life for the whole country.
- ❖ **Decrease in the quality of public goods & services-** This is somewhat related to the existing corruption in the country. The people who give bribe to the producers and marketing staff or the services provider will naturally get good quality products and services in comparison to the general public who will not be provided with the same products and quality of services has to suffer. The real-life example which is experienced by almost every person that if one goes to any government official for getting some work done, the one who will pay him some bribe will get his work done faster when compared to the one who did not pay anything and will have to wait. This wait can be in days, weeks, months and sometimes even in years. Bribing the government official is quite popular and is popularly known as "the easy way out".
- ❖ **Higher taxation and inflation-** The main reason behind the taxation is to earn revenues for the expenditures done by the government in order to make a balanced budget. Therefore it is obvious that if the amount of black money which the people are hiding from the government is revealed and included in the budget of the government then the tax rate will surely come down as the revenues which the government wants to earn from the people by imposing high taxes will already be with the government. Similarly, rising prices are the result of too much money in circulation for some particular goods in the market. The Reserve Bank of India itself has admitted that the amount of money in circulation in the Indian economy is quite more than the money inflow on papers. According to the accounts, there is a

particular amount circulating in the market but apparently, the market also includes black money which has not been included as a fact of being black money which leads to more money than the calculated amount. Therefore the amount of goods and services which were there in the market according to the accounted money gets a hike in their prices which results in inflation.

- ❖ **Difficulty in the formation of monetary and fiscal policy**– This is an obvious impact as the government while making these policies is not able to count the exact national income because of the hidden black money which makes such policies unrealistic. Such policies can only have some impact on the Indian economy if these are made with exact calculation keeping in mind the consequences and needs of the people.
- ❖ **Increased criminal activities in the society**– The illegally earned or the black usually gives rise to various illegal activities in society and corruption is one of them. The duration of elections is also the time when the illegal use of black money can be seen. Various terrorist activities have backup power of hoarders of black money which is even harmful to the whole country. The illegal weapons with various groups of unsocial elements are usually bought up by the use of black money. Drugs are the biggest enemy for the youth of the country. The smuggling of drugs in various colleges, hostels, hotels, clubs and bars is done with the help of black money which further leads to various criminal activities. Various murders are the result of black money which are done for political revenge and are done by the contractors engaged by the various political leaders. It is usually said money corrupts the life of even a normal person, and money in excess corrupts excessively. The situation is worse when that money is black money. This black money is a type of excessive money which is spent carelessly and lavishly by the owners of this money. The law sometimes has no effect at a situation which involves black money as money shuts off even the high ranked government officials.

Government initiatives to curb black money

1. Black Money Declaration Scheme 2017
2. Demonetization
3. Linking bank accounts with Aadhaar & Pan
4. Benami Transactions (Prohibition) Amendment Act, 2016
5. Double Tax Avoidance Agreement (DTAA)
6. Action against Shell Companies
7. New Benami Transactions Informants Reward Scheme, 2018

16. **Discuss the major poverty alleviation and employment generation programmes in India**
இந்தியாவின் முக்கிய வறுமை ஒழிப்பு மற்றும் வேலைவாய்ப்பு உருவாக்கத் திட்டங்கள் பற்றி விவாதி

POVERTY ALLEVIATION AND EMPLOYMENT GENERATION PROGRAMMES

Employment programmes are mainly of two kinds; the first one seeks to **promote self-employment**, by providing the poor with productive assets, financed by subsidy and credit. The second one seeks to provide **wage-employment**, and in the process create community assets. Of these two types of programmes, the later seems to be more popular

and the impact is very encouraging on the other hand, self-employment schemes do not score better, as the poor do not know much about these programmes.

Integrated Rural Development Programme (IRDP) (October 1980):

The concept of an **Integrated Rural Development Programme** was first proposed in the central budget for 1976-77, and a beginning was made in this regard. This programme was intended to assist rural population to derive economic benefits from the development of assets of each area.

The programme with some modifications was introduced on an expanded scale in **1978-79**, beginning with 2,300 blocks, of which 2000 were under common coverage with SFDA, DPAP and CADP, with another 300 blocks added up during 1979-80. **Its coverage was extended to all the blocks of the country since October 2, 1980.**

Besides the smaller and marginal farmers, this programme was more specific in regard to agricultural workers and landless labourers, and additionally brought within its purview rural artisans also. The programme emphasized the family rather than the individual approach in the identification of the beneficiaries.

Training of Rural Youth for Self Employment (August 1979):

It is a centrally sponsored programme, supporting component of the IRDP. It aims at providing technical and entrepreneurial skills to rural unemployed youths in the age group of **18 - 35 years** from families below the poverty line to enable them to take up **income generating schemes**. It has been merged with SJGSY since April 1999.

National Rural Employment Programme (NREP)

The Food for work programme was restructured and renamed as National Rural Employment Programme from October, 1980. It is a centrally sponsored scheme on 50:50 sharing basis with the State with the three fold objectives of:

- a. generating additional gainful employment opportunities;
- b. creation of durable community assets; and
- c. raising the nutritional standards of the rural poor

The Rural Landless Employment Guarantee Programme (RLEGP)

It was launched on 15th August, 1983. It has two basic objectives:

- a. to improve the employment opportunities for rural landless with a view to providing guarantee of employment to at least one member of landless labour household up to 100 days in a year;
- b. to create durable assets for strengthening rural infrastructure which will lead to higher growth of rural economy. Preference in employment is given to landless labourers, women, Scheduled Castes and Scheduled Tribes. The programme is funded by the Central Government on 100 per cent basis.

Jawahar Rozgar Yojana (April 1989):

This centrally sponsored scheme was started by merging the National and Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP). The main objective of the programme is the generation of additional gainful employment for unemployment and underemployed persons, both men and women, in rural areas through the creation of rural economic infrastructure, community and social assets with the aim of improving the quality of life of the rural poor.

This seeks guarantee employment to at least one person in rural family living below poverty line. This scheme is being implemented through the village panchayats. The special feature of this scheme is that 30 per cent of the employment generated will be reserved for women.

Nehru Rozgar Yojana

While, Jawahar Rozgar Yojana is scheme of employment generation in rural areas, Nehru Rozgar Yojana is the scheme for the urban areas. This is operating since October 1989. This scheme aims at creating **one million jobs** annually, by affording opportunities for self-employment and also wage-employment. This scheme is intended for urban poor living below poverty line.

Indira Awas Yojana (IAY)

This scheme was implemented since 1985-86 under Rural Landless Employment Guarantee programme (RLEGP) to provide **houses free of cost** to the members of SC/ST and freed bonded labours. From 1989-90, the scheme has been continued under JRY. From 1993-94, the scheme has been extended to the poor categories, besides SC/ST, as well. From 1985-86 to 1994-95, total expenditure under Indira Awas Yojana component stood at Rs. 2,197.5 crores resulting in the construction of 1843190 houses expenditure per house worked to Rs. 11922.

Employment Assurance Scheme (EAS) (October 1993):

It was started on **October 2, 1993** in 1778 backward blocks in drought prone, desert, tribal and hill areas. It was expanded to cover all the 5,488 rural blocks of the country. It gave wage employment to the rural poor. **In September 2001, it was merged into new Sampoorna Gramin Rozgar Yojana along with Jawahar Gram Samridhi Yojana.**

Initially it has been launched in selected blocks of drought prone, desert and hill areas, and later, extended to all rural blocks with effect from April 1997. The main objective of EAS is to provide about **100 days of assured** casual manual employment during the lean agricultural season, at statutory minimum wages, to all persons above the age of 18 years and below 60 years who need and seek employment on economically productive and labour intensive social and community works.

Swarna Jayanthi Sahakari Rozgar Yojana: (SJSRY)

The SJSRY, substituted in December 1997 the various programmes operated earlier for poverty alleviation. This is funded on **75:25 basis** between the Centre and the States. During the three-year period (1997-98 and 1999-2000), a total of Rs. 353 crores were spent generating 21.8 million man days of employment.

Jawahar Gram Samridhi Yojana (JGSY)

The Jawahar Rozgar Yojana (JRY, 1989) has been recast as the Jawahar Gram Samridhi Yojana (JGSY) with effect from **01.04.1999** to impart a thrust to creation of rural infrastructure. While the JRY resulted in creation of durable assets, the overriding priority of the programme was the creation of wage employment.

The primary objective of JGSY is creation of **demand driven community village infrastructure** including durable assets at the village level and assets to enable the rural poor to increase the opportunities for sustained employment. The secondary objective is generation of **supplementary employment for the unemployed poor** in the rural areas. The wage employment under the programme is given to Below Poverty Lines (BPL) families.

Swarna Jayanthi Gram Swarozgar Yojana: (SGSY)

This programme was launched on April 1, 1999 as a single **self employment programme** for the poor. It replaces the earlier self-employment and allied programmes-IRDP, TRYSEM, Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool-kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS). It aims at establishing a large number of the micro-enterprises in the rural areas. It will target at least **50 per cent SC/STs, 40 per cent women, and 3 percent disabled**. This is a credit-cum-subsidy scheme. Funds under the SGSY will be shared by the Central and State Governments in the ratio of 75:25. Upto December 31, 2006, 24.38 lakh self-Help Groups (SHGS) have been formed and 73.25 lakh swarogaries have been assisted with Rs. 16,444 Crore.

Sampoorna Grameen Rozgar Yojana: (SGRY)

This scheme was launched in September 2001. The schemes of Jawahar Gram Samridhi Yojana (JGSY) and Employment Assurance scheme (EAS) have been fully integrated with SGRY. The objective of the scheme is to provide **additional wage employment** along with **food security creation** of durable community, social and economic assets and infrastructure development in the rural areas. In 2005-06, 82.18 crore person days of employment were generated under the programme.

Food for Work Programme:

The Food for Work Programme was started in **2000-01** as a component of the EAS in eight notified drought - affected states of Chattisgarh, Gujarat, Himachal Pradesh, Madhya Pradesh, Orissa, Rajasthan, Maharashtra and Uttaranchal. The programme aims at augmenting food security through wage employment. Food grains are supplied to states free of cost.

Pradhan Mantri Gram Sadak Yojana: (PMGSY)

This was launched on 25th December 2000. This is a programme providing **road connectivity through good all-weather roads** to 1.60 lakh unconnected habitation with a population of 500 persons or more in the rural areas by the end of the tenth plan period (2007) at an estimated cost of Rs. 60000 crores. The programme is being executed in all the States and six Union Territories. The Programme aims at connecting all panchayat headquarters and places of tourists interest, irrespective of population size.

Pradhan Mantri Gramodaya Yojana: (PMGY)

This scheme was launched in 2000-01 in all the States and the UTs in order to achieve the objective of **sustainable human development** at the village level. The PMGY envisages allocation of additional central assistance to the States and UTs for selected basic minimum services in order to focus on certain priority areas of the government. PMGY initially had five components, viz., **Primary Health, Primary Education, Rural Shelter, Rural Drinking Water and Nutrition. Rural Electrification** has been added as an additional component from 2001-02.

Jawaharlal Nehru National Urban Renewal Mission (December 2005)

The objectives of this mission are: 1. Economically productive, efficient, equitable, and responsive cities, 2. Improved economic and social infrastructure of cities, 3. Ensuring basic services to the urban poor including security of tenure at affordable prices, 4. To initiate wide ranging urban sector reforms to eliminate legal, institutional, and financial constraints that have impeded investment in urban infrastructure and services, and 5. To strengthen municipality governments and their functioning in accordance with the provisions of the Constitution (seventy-fourth) Amendment Act, 1992.

17. **Explain the role of Self-Help Groups in Rural Women Empowerment in Tamil Nadu**
தமிழக கிராமப்புற பெண்கள் மேம்பாட்டில் சுய உதவிக்குழுக்களின் பங்கு பற்றி விளக்குக

Key features of SHGs

- Periodical meetings, regular attendance, systematic training, continuous saving, internal lending, prompt repayment, maintenance of book of accounts are the salient features of the SHGs.
- SHG movement has helped the poor to break away from the clutches of exploitative money lenders.
- Each group has one Animator and two Representatives selected among themselves.
- The Animator is responsible for providing leadership to the group.
- The Representatives assist the Animator and maintain the books of accounts of the group.

Self Help Groups in India

In December 2017 there were 45,67,090 SHGs in India. The total number of members in SHGs during the same period stood at 5,02,65,933 at all India level. The five year plans of

the government of India has given due recognition to the relevance of the Self-help group concept to implement developmental schemes at the grassroots level.

SHGs in Tamilnadu

In Tamil Nadu, Tamil Nadu Corporation for Development of Women Limited (TNCDW) was established in the year 1983 with the prime objective of socio economic development and empowerment of rural women. The Government of Tamil Nadu spearheaded the Self Help Group concept in the country by forming SHGs in Dharmapuri district with the assistance of International Fund for Agricultural Development (IFAD) in September 1989. The success of the IFAD project paved way for the now popularly called "Mahalir Thittam" project, which was launched during 1997-98 with the State Government funding and was progressively extended to all the 30 districts. The SHG movement has now emerged as a powerful and vibrant movement illuminating the lives of many poor women in the state.

Micro Finance SGSY

Factors Indicators	Strong Criteria Indicators	
	2001-02	2019-2020
Self Help Groups in Tamil Nadu		
No. of SHGs	85,983	5.56 lakhs
No. of members in rural SHGs	73,540	3.72 lakhs
No. of members in urban SHGs	12,443	1.84 lakhs
Total no. of SHGs members (in lakhs)	14.83	85.70
No. of SHGs members in rural	12,73,874	28.33 lakhs
No. of sSHGs members in urban	2,09,858	28.33 lakhs
Credit linkage (in crore)	97.91	15,633.83
	2001-02	2019-2020
Revolving fund (no. of SHGs)	8285	13,461
Total savings of SHGs (in crores)	1382	3,374.60
As on 31.12.2020		
No. of Banks Involved	-	21
No. of Bank Branches	-	6300
No. of NGOs Affiliated	-	448
No. of PLFs Affiliated	-	306
No. of Training Institutes	-	256

Table - shown 5.56 lakhs self help groups registered in Tamil Nadu were 3.72 lakhs in rural areas and 1.84 in urban areas on 2019-20. In the terms of funding agencies 21 banks are involved and 6300 bank branches are financing to various self help groups in Tamil Nadu. There were 5.56 lakh SHGs 85.70 lakh members having a total savings of Rs. 3374.60 crores in Tamil Nadu. They obtained Rs. 15,015 crores of assistance under Mahaliar Thittam.

1. Amma Two wheeler Scheme
2. Priceless Goat and Milch Cows
3. Money Assistance through Self-Help Groups for Self Employment
4. Women entrepreneurship - Assistance

The micro credit summit (1997) held at Washington has stressed on provision for credit to 100 million world's poorest families to overcome the problems of underemployment and poverty. Micro finance can play a crucial role in achieving Millennium Development Goals and reducing world's poverty by 50 per cent by the end of 2015. India is the home to 22 per cent of the world's poor. Poverty reduction is only possible by providing easy access to credit for small entrepreneurial activities. Considering the vast number of poor, discriminated and underprivileged women and the need of financial services, there is tremendous scope for micro financing through SHGs in India. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio - economic progress of the nation. Pandit Jawaharlal Nehru said, *"To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves"*. Now the women are awakened by the Self Help Groups and Financial Inclusion can be achieved.

18. Describe the role of Tamil Nadu Industrial Investment Corporation (TIIC) in Industrial Development of Tamil Nadu

தமிழக தொழில் வளர்ச்சியில் தமிழ்நாடு தொழில் முதலீட்டு கழகத்தின் பங்கு பற்றி விவரி

TIIC

Established in Tamil Nadu in 1949, Tamil Nadu Industrial Investment Corporation Limited (TIIC) has played a catalytic role in the promotion and development of industries in the State. Among the major industries in the State which owe their development to the support given by TIIC are sugar, cement, textile and textile machinery, paper and aluminium. TIIC which is the pioneer among the State Financial Corporations in the country provides financial assistance to Micro / Small / Medium / Large Scale Industrial Units and Service Sector Projects. With vast experience in industrial finance, TIIC has been encouraging first generation entrepreneurs through various financing schemes. More than 90% of TIIC's assistance goes to the Micro, Small & Medium Enterprise (MSME) sector and 40% of its total assistance goes to first generation entrepreneurs.

Schemes Some of the schemes operated by TIIC to fulfil the divergent needs/requirements of the industries are General Term Loan for starting up new units and expansion of existing units, New Entrepreneur cum Enterprise Development Scheme (NEEDS) formulated by the State Government, Entrepreneurs Development Scheme, Micro/Small Enterprises Fund Scheme, Wind Power Projects, Bill Finance Scheme for TANGEDCO & TANTRANSOCO / TWAD/ TNPL Vendors & Contractors, Working Capital Term Loan for manufacturing units/for certain Service Sector units. The Schemes are as follows:-

General Term Loan

Financial assistance for new projects or for expansion, modernization and diversification of existing units both in manufacturing and service sectors are considered under the scheme. Assistance is given by way of Term Loan upto Rs.30 crore for Private/ Public Limited companies and upto Rs.15 crore for proprietary/ partnership concerns. Promoters

contribution will be 33.33% of the project cost. Based on the type of project, repayment period can be extended upto 7 years excluding moratorium period for principal from 6 months to 2 years.

New Entrepreneur cum Enterprise Development Scheme (NEEDS)

TIIC has an active role to play in the implementation of the **NEEDS** scheme formulated by the State Government during 2012-2013 for assisting educated youth to become first generation entrepreneurs. Under the Scheme, State Government will provide capital subsidy of 25% of the project cost which shall not exceed Rs.1 crore subject to a maximum of Rs.25 lakh. Besides a 3% interest subvention is also extended to the entrepreneurs on the loan availed for the project. The special feature of this scheme is promoter contribution required for this scheme is 5% for special category and 10% for others. **Entrepreneurs Development Scheme** As a part of its commitment to social obligations, TIIC has introduced a "Entrepreneur Development Scheme" aimed at promoting a new generation of entrepreneurs especially from economically and socially disadvantaged backgrounds who are unable to offer required collateral security. Under the scheme, loan upto Rs.5 lakh is rendered at a lesser promoter's contribution of 10% without collateral security but backed by one/two guarantors satisfying the norms.

Transport Operators Scheme

Financial assistance is extended for purchase of transport vehicles that are registered as public carriers with promoters contribution ranging from 15% to 30%.

Equipment Finance Scheme

The scheme will facilitate existing industrial units with good track record to purchase capital goods/equipment. The promoters contribution under the scheme is minimum 15% of the cost of capital goods / equipments acquired. This would be advantageous to the entrepreneur.

Generator Loan Scheme

The scheme is extended to MSME units for purchase of generator sets. Since 07.12.2012 the promoters contribution has been reduced from 25% to 10% in compliance of the announcement of the Hon'ble Chief Minister. TIIC has further liberalized the collateral security norms to make the generator loans easily accessible to entrepreneurs.

Wind Power Projects

The scheme aims to encourage entrepreneurs to set up private wind mills for captive consumption of renewable energy as well as for selling power to TANGEDCO & TANTRANSCO. The assistance is extended towards cost of land, equipment, electricals, erection and commissioning etc.

19. Write a short note on the following

பின்வருவனவற்றிற்கு சிறுகுறிப்பு வரைக

a. Tamilnadu Adi-dravidar Housing and Development Corporation (TAHDCO) (5 marks)

தமிழ்நாடு ஆதிதிராவிடர் வீட்டுவசதி மற்றும் மேம்பாட்டு கழகம்

Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) was commissioned in 1974 under the Companies Act, 1956 initially as a construction company for construction of fire proof houses for the people of Scheduled Caste. Since 1980-81, the Corporation has also been involved in socio economic development activities for the benefit of Adi Dravidar people.

OBJECTIVES

1. Construction Activities.
2. Economic Development Activities
3. Training-both Skill Development & upgradation and top class education.

TAHDCO aims to improve the living standard of Adi Dravidar and Tribal population who are at the last rung of social ladder through formulation of need based programme. But there is a gap inspite of the continued efforts of the Government between the socio-economic development and the social status of the Adi Dravidar people. To bridge this gap, various socio-economic development schemes are implemented. The commitment to bridge the gap of socio-economic status and accessibility of resources for the Adi Dravidar people is ensured by increasing the **quantum of subsidy for the first time from Rs.25,000 to Rs.2.25 Lakh from the year 2011-12** which definitely makes a visible change in their life.

SCHEMES IMPLEMENTED FOR ADI DRAVIDARS THROUGH TAHDCO:

1. Land Purchase Scheme exclusively for women
2. Land Development Scheme
3. Entrepreneur Development Programme (EDP)
4. Special Scheme under EDP - Assistance for Petrol / Diesel / Gas retail outlets
5. Self Employment Programme for Youth (SEPY)
6. Self Employment Programme for Youth - SEPY Special - for Medical and Paramedical establishments.
7. Revolving Fund to women Self Help Groups.
8. Economic Assistance to women Self Help Groups.
9. Financial Assistance to Civil Services aspirants (UPSC)
10. Financial Assistance to State Civil Service aspirants (TNPSC Group-I)
11. Financial Assistance to Law Graduates to set up their profession
12. Financial Assistance to Chartered Accountant / Cost Accountant to set up their profession.
13. Managing Director's Discretionary Fund
14. Collectors' Discretionary Fund.

b. Tamilnadu Corporation for Development of Women

(5 marks)

தமிழ்நாடு பெண்கள் மேம்பாட்டுக் கழகம்

Tamil Nadu Corporation for

Development of Women

“In order to create gender equality, women should be economically independent and self confident”.

- Honourable Chief **Minister of Tamil Nadu**

Tamil Nadu Corporation for Development of Women (TNCDW) was established in the year 1983 by the Government of Tamil Nadu, with the objective of social and economic empowerment of women. TNCDW is implementing two major schemes.

i. **Mahalir Thittam**, a State Government funded scheme.

ii. **Tamil Nadu State Rural Livelihoods Mission**, a scheme funded by Government of India (GoI) and Government of Tamil Nadu (GoTN) in the ratio of 75:25.

Mahalir Thittam

TNCDW implemented the International Fund for Agricultural Development (IFAD) assisted Women Development Project by forming Self Help Groups (SHGs) among women who were involved in agriculture based activities during 1991-92 in Dharmapuri District and later extended to Salem, South Arcot (Cuddalore and Villupuram), Madurai and Ramanathapuram Districts in a phased manner upto 1994. Based on the success of this Women Development Project, the State Government launched “Mahalir Thittam”, a State Funded programme to all Districts. Since then, TNCDW became the focal point for women development by spearheading the SHG movement in the State. TNCDW is playing a pivotal role in organizing women into SHGs, building their capacity, networking them through federations, providing bank linkage for taking up income generation activities for the Socio, Economic empowerment of Women.

Tamil Nadu State Rural Livelihoods

Mission (TNSRLM)

The Government of Tamil Nadu is implementing a special Scheme called Tamil Nadu State Rural Livelihoods Mission from the year 2012-13 onwards. This special Scheme provides for the creation of sustainable livelihood opportunities for the poor, living below the poverty line in rural areas. The objective of TNSRLM is to build strong and vibrant institutional platforms of the poor in the

rural areas which enable them to increase their household incomes through livelihood enhancements and access to financial and other services. The Mission activities are funded by Government of India and the State Government in the ratio of 75:25.

The salient features of TNSRLM

- Identification and mobilization of the left out poor into the SHG network.
- Establishing and strengthening community institutions of the rural poor.
- Social empowerment of the rural poor through capacity building.
- Promotion of livelihoods of the poor including the vulnerable and differently-abled.
- Improving the quality of the SHG products and providing opportunities to market their products.
- Providing financial assistance to SHGs for on-lending to their members for taking up economic activities.
- Employment linked skill training for rural youth.
- Convergence with the Government departments and NGOs to leverage their financial and non-financial services and utilizing them in an effective manner.
- Equipping the rural poor to access their basic rights and make them protect their environment and sanitation.

c. Tamilnadu Third Gender's Welfare Board

(5 marks)

தமிழ்நாடு மூன்றாம் பாலினத்தவர் நல வாரியம்

TAMILNADU THIRD GENDERS WELFARE BOARD - 2008

Considering the problems faced by the Third Genders and to redress their grievances through welfare measures, the Government has constituted a Welfare Board for Third Genders. The foremost difficulty faced by the Third Genders is to earn their livelihood through a decent and respectable profession. To empower the Third Genders economically, bank loans upto ₹ 15.00 lakh with 25% subsidy are provided to the Third Genders Self Help Groups to take up income generating activities.

Various economic activities like provision stores, rearing of milch animals, canteens, production units of soap, napkin, milk products, plying passenger autos, load autos and business activities related to cloth, coir, rice etc., have been taken up by Third Gender Self Help Groups. 51 Third Gender Self Help Groups, with 442 Third Gender members have been provided assistance for various projects totaling ₹ 2.20 Crore with 25% subsidy amounting to ₹ 55.00 lakh and ₹ 1.65 crore as bank loan.

As a first of its kind in India, The Hon'ble Chief Minister has introduced a Pension scheme for destitute Third Genders who are above 40 years. wherein ₹ 1,000 is paid as monthly pension. 933 Third Genders are being provided with monthly pension at present under this scheme.

20. Answer the following questions

பின்வரும் வினாக்களுக்கு விடையளி

- a. Bring out the importance of Integrated Child Development Scheme in Tamilnadu
தமிழ்நாடு ஒருங்கிணைந்த குழந்தைகள் மேம்பாட்டு திட்டத்தின் முக்கியத்துவத்தை
வெளிக்கொண்க (7.5 marks)

Vision of ICDS:-

Restructured ICDS visualizes:

1. A holistic physical, psychosocial, cognitive and emotional development of children under 6 years of age.
2. To nurture protective child friendly development learning and promotion of optimal early childhood care with greater emphasis on children under three years.
3. A gender sensitive family, community programme and policy environment including adolescent and maternal care.

ICDS in Mission Mode:-

During the 12th Five Year Plan (2012-2017), Integrated Child Development Services Scheme has been restructured to carry out, programmatic management and institutional reforms in a phased manner, where Anganwadi Centres are repositioned as a “**Vibrant Early Childhood Development Centre**” to become the “first out post” for learning, health and nutrition by providing additional human resource and infrastructure.

Government have formed State Mission Steering Group (SMSG), State Empowered Programme Committee (SEPC), State ICDS Mission and the State and District Child Development Society with its Governing Body and Executive Committee.

Organisational Set up of ICDS in Tamil Nadu:-

Social Welfare and Nutritious Meal Programme Department



State ICDS (**Mission Director**) /Child Development Society,



District Programme Office/ Child Development Society / - **32 Districts**



Child Development project Office - **434 Projects** (387-Rural, 47-Urban)



Anganwadi Centres **54,439** (Main 49,499 and Mini 4,940)

Objectives and Strategies:-

- To institutionalize essential services and strengthen infrastructures at all levels
- Implementing ICDS in Mission Mode to prevent under nourishment and assure children of the best possible start to life, focussing on children under-3 years; focussing on early child care and learning environment
- To enhance capacities at all levels
- Training of all functionaries / staff to strengthen field based joint action and teamwork to achieve desired results and laid down objectives.

- To ensure appropriate inter-sectoral responses at all levels
- Ensure convergence at the grassroots level by strengthening partnerships with the Health, Rural Development and Panchayat Raj Institutions, Municipal Administration and Water Supply and Communities to improve outreach and quality of child development services.
- To raise public awareness at all levels and participation
- Inform the beneficiary group and public on the availability of the four core child development services under ICDS and promote social mobilization and voluntary action.
- To create database and knowledge base for child development services Strengthen ICDS Management Information System (MIS); Use Information Communication Technology (ICT) to strengthen the information base and facilitate sharing and dissemination of information; Undertake research and documentation.

Services provided under ICDS Mission:-

1. Early Childhood Care Education and Development (ECCED)
 - Supplementary Nutrition
 - Preschool Education
2. Care and Nutrition Counseling
 - Infant young child feeding practices (IYCF)
 - Community based management of severely and moderately undernourished
3. Health Services
 - Health Check up , Ensuring Immunization services
 - Referrals
4. Community Mobilization, Awareness, Advocacy and IEC

Supplementary Nutrition:-

Supplementary Nutrition in the form of Complementary Nutrition Food is provided to Integrated Child Development Services Scheme beneficiaries i.e. Children 6 months - 36 months, Adolescent Girls, Pregnant Women and Lactating Mothers for 300 days in a year. By providing supplementary feeding through the Anganwadi Centres an attempt is made to bridge the protein and energy gap between the Recommended Dietary Allowance (RDA) and average dietary intake of children, pregnant women and Lactating mothers

To combat malnutrition in the State, multipronged strategy has been planned as a special initiative, the Department of Integrated Child Development Services introduced the supply of millets based bakery products like biscuits / cookies etc to all Children in the age group of 37 to 60 months (covering normal, moderately underweight and severely underweight) in 2 districts viz., Tirunelveli & Thiruvannamalai with poor nutritional indicators for a period of 6 months.

Supplementary Nutrition to under nourished children in Japanese Encephalitis affected areas:-

Japanese Encephalitis (JE) is a vector-borne disease. Under nutrition is an important risk factor for Japanese Encephalitis / Acute Encephalitis Syndrome. Special efforts are made to improve the nutritional status of the children in high risk areas.

The Ministry of Health and Family Welfare has identified 5 high risk districts in the State such as Karur, Madurai, Thanjavur, Thiruvarur and Villupuram. All the children in the age group of 6 to 36 months are provided with take home ration irrespective of the nutritional status and the government have taken steps to provide additional supplementary nutrition @ ₹4.00 / day / child for 300 days in a year to improve the nutritional status of moderately and severely undernourished children in the age group of 37+ to 60+ months at the Anganwadi centers in these districts

Introduction of Variety Meal at Anganwadi Centres:-

Considering the special nature and nutritional requirements of the children in the age group of 2 to 5 years attending Anganwadi Centres, the scheme of Variety Meal was introduced with effect from 20.03.2013 in one block in each district on a pilot basis covering 3,973 Anganwadi Centres with the following menu and extended to all (54,439) Anganwadi Centres with effect from 15.08.2014

Health Services:-

Weight Monitoring:-

Under Integrated Child Development Services Scheme, weight of 0 to 5 years children is being taken and monitored every month and plotted in the WHO register, Mother and Child Protection Cards nutritional status from the growth curve is assessed and measures are taken to reduce malnutrition.

Supply of First Aid Kits to Anganwadi Centers:-

The Anganwadi Center is the most peripheral and first contact point with the community. There was a felt need for quality management in health care delivery system by the field worker and hence the Hon'ble Chief Minister of Tamilnadu has made an announcement under 110 Rule on 24.07.2014 about the supply of First Aid Kit to all Anganwadi Centres @ ₹460 per centre to the tune of ₹250.42 lakh. The First Aid Kit materials have been supplied to all Anganwadi Centres, contains one digital thermometer and essential items like Bandage Scissors, Bleached Guaze pad, Micropore, Handy Plast etc.,

- b. Elucidate the Chief Minister's Uzhavar Pathukappu Thittam (7.5 marks)**
முதலமைச்சரின் உழவர் பாதுகாப்புத் திட்டம் பற்றி விளக்குக

Chief Minister's Uzhavar Pathukappu Thittam 2011

'Chief Minister's Uzhavar Pathukappu Thittam (CMUPT)' is implemented with effect from 10.9.2011.

Eligibility

Farmer Members

All small/ marginal farmers who are owning below 2.50 acres of wet lands or 5.00 acres of dry lands and doing agricultural occupation directly, cultivating tenants, and agricultural labourers, in the age group of 18 to 65 years who are doing works relating to agriculture or allied to agriculture are eligible for registration as members under the scheme. Agriculture includes allied occupation such as horticulture, sericulture, cattle rearing and dairy farming, fodder cultivation, grazing, nursery raising, poultry, growing trees and inland fishing.

Dependent Members

The non-earning members of his/her family are also eligible for registration as dependent members.

1. Wife or husband (as the case may be)
2. Children
3. Wife and children of the deceased son, and
4. Parents

Enumeration of members

Under the scheme, 72,40,387 family tokens have been issued to the beneficiaries in order to avail the benefit continuously. Complete enumeration was taken up under the Scheme and this is maintained in Enumeration Registers at Revenue Village level and in a computerized data base. Presently (as on 31.07.2015), the members enumerated are as below: The inclusion and deletion of members due to marriage, new farmer/ dependent member, death, etc., are made as per eligibility.

Financial Assistance

Under the Scheme, the following financial assistance is given to members and dependent members:

For Members

1. Marriage Assistance
2. Old Age Pension
3. Monthly payment to the members during their temporary incapacitation period
4. Accident Relief
5. Natural Death Assistance
6. Funeral Expenses

For Dependents

1. Educational Assistance

2. Marriage Assistance

3. Grant to Orphan children of the member who died due to HIV

4. Funeral Expenses

The dependents of the farmer member can avail their benefits even after the death of farmer member.

Under the scheme, all the assistances are given to the beneficiaries by the Special Tahsildar (Social Security Scheme) under the supervision of District Collectors.

For members

Marriage Assistance

Marriage assistance of Rs.8,000/- for men and Rs.10,000/- for women is given to the farmer member on his/her legal marriage. This is the only scheme where marriage assistance for men is given. This is higher compared to the earlier scheme namely, Tamil Nadu Agricultural Labourers Farmers (Social Security and Welfare) Scheme 2006 where only Rs.3,000/- for men and Rs.5,000/- for women was given. From 10.9.2011 to 31.7.2015, a sum of Rs.16.07 crore has been given to 19,183 beneficiaries.

Old Age Pension

Monthly Old Age Pension of Rs.1,000/- is given to the beneficiaries through the Revenue Administration Department.

Monthly payment to the members during their Temporary Incapacitation period

During the period of certain diseases/ terminal illness, the member cannot go for agricultural work and during this temporary incapacitation period, the family of the member would suffer without any income.

Hence, with a view to give security to such family, monthly assistance of Rs.1,000/- is given during the period of temporary incapacitation to the farmer members who are affected by TB, HIV/AIDS, Dialysis for Kidney diseases, Cancer, Upper Limb and Lower Limb related fractures and dislocations, Spinal cord injury, Neurological disorder, Cardiac problems, Loss of vision, Liver failure, Chronic kidney diseases, Acute Psychosis, etc.

This new scheme was introduced in the year 2012-13 and is being widened in scope and coverage annually. From 2012-13 to 31.7.2015, a sum of Rs.44.42 crore has been spent covering 81,265 beneficiaries.

Accident relief

If the member died due to accident, a sum of Rs.1,00,000/- is given to the family of the deceased member with a view to provide financial redress to the family. This amount

has been a great support to the family of the deceased member. Further for accidental injury, the following assistance is given:

From 10.9.2011 to 31.7.2015, a sum of Rs.132.58 crore has been given to 13,629 beneficiaries including funeral assistance of Rs.2,500/- for accidental death.

Natural death assistance

On natural death of a farmer member, a sum of Rs.10,000/- is given to the family of the deceased farmer member towards relief to the family. From 10.9.2011 to 31.7.2015, a sum of Rs.259.54 crore, has been given as natural death assistance covering 2,08,864 beneficiaries inclusive of Rs.2,500/- towards funeral assistance.

Funeral expenses

On death of a farmer member, a sum of Rs.2,500/- is given to the family of the deceased member towards funeral assistance.

