

**Department of Lifelong Learning & Extension (REC)**

**Palli Samgathana Vibhaga**

**Visva-Bharati, Sriniketan**

**M.A in Rural Management Examination - 2022**

**Semester – IV**

**Paper –I**

**Time: 4 Hours**

**Group – A**

**Subject :Rural Financial Services**

**Full Marks: 40**

Answer question No. 6 and any three from the rest

1. What are the objectives of multi-agency approach of credit delivery mechanism in rural finance? Discuss the evolution and problems of multi-agency approach of rural finance.  
4+3+3=10
2. What do you mean by the rural co-operative movement in India? Briefly discuss the Benefits and Weaknesses of the co-operative movement.  
2+4+4=10
3. Why credit is needed for Indian farmers? How many types of credits are there for the rural farmers as per the repayment duration and purpose? – Explain them with suitable example.  
4+(3X2)=10
4. What is credit? Explain different sources of credits in rural area with suitable example.  
1+9=10
5. Discuss the role of NABARD in Rural Credit system in India.  
10
6. Write short note on any two of the following:  
5+5=10
  - a) PACS
  - b) The Hindustan Times and Invest India Economic Times study on Rural Credit (2004)
  - c) Shortcomings of Institutional Credit
  - d) Service Area Approach

## **Group – B**

### **Subject : Rural Marketing Management**

**Full Marks: 40**

Answer question No. 6 and any three from the rest

1. What is Marketing? Define Rural Marketing? Explain the role of “Green revolution” to enhance the scope of Marketing in Rural Area? 3+3+4=10
2. What do you mean by the term “Market Segmentation”? Explain different types of Rural Market Segmentation used for rural marketing. 3+7=10
3. What do you mean by “Corporate Rural Marketing”? What are the reasons for corporate marketing to go rural marketing? 2+8=10
4. What are the problems and prospects of Rural Markets in the context of present situation of our country? 5+5=10
5. What are the factors that influence the consumption pattern of Rural India? Explain how the factors like Literacy rate and Occupation influence the consumption pattern with suitable example. 2+4+4=10
6. Write short note on any two of the followings: 5+5=10
  - a) Role of Social Media for Marketing
  - b) Advertisement
  - c) Habit, Personal Taste and Choice
  - d) Virtual market

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**M.A in Rural Management Examination 2022  
Semester – IV  
Paper –II**

**Time: 4 Hours**

**Group – A**

**Subject: NGO Management and Corporate Social Responsibility**

**Full Marks: 40**

**Answer any *four* questions**

1. What is NGO? What are the objectives of NGO? Describe the types of NGOs.  
2+5+3=10
2. What are steps to form an NGO? Distinguish between NGOs and Voluntary Organisations.  
6+4=10
3. Describe the relationship between NGOs and PRIs. How do the NGOs contribute in developing the rural areas?  
5+5=10
4. What is Corporate Social Responsibility (CSR)? Describe the historical perspective and role of CSR.  
3+7=10
5. What are the activities done by CSR for Rural Development? Describe the CSR activities of a company known to you.  
6+4=10
6. What are the areas to be covered while writing a project proposal for getting fund from the funding agencies?

## **Group – B**

### **Subject: Social Justice, Human Rights and Marginalized Community**

**Full Marks: 40**

Answer Question No. 6 and any *three* from the rest

1. What is the concept of Social Justice? Discuss how the Social Justice is safeguarded in the Indian Constitution. 3+7=10
2. What are the main functions of National Human Rights Commission (NHRC)? Who are the members of NHRC and how does they got selected? 6+4=10
3. What is the background of setting up UDHR (Universal Declaration of Human Rights)? Write about the ten main articles of UDHR, Justify its implications for social justice. 3+7=10
4. What are the 10 principles for businesses, as stated on the UN Global Compact? Discuss its relevance after the Globalization. 5+5= 10
5. What are the objectives and features of consumer Protection Act? Discuss how it look into the interest of the consumers. 5+5=10
6. Write short note on any two of the followings: 5x2=10
  - a) Labour laws in India.
  - b) Role of National Women's Commission.
  - c) Organizations working for Human Rights.
  - d) What are the fundamental rights and fundamental duties?

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**Paper – I**

**Time: 4:00 Hours**

**Group – A**

**Subject : Rural Financial Services**

**Full Marks: 40**

Answer question No. 6 and any **three** from the rest

1. Explain the needs of Institutional Finance for Indian Farmers. What are the national policies and objectives of Multi Agency Approach in Rural Finance?  
4+6=10
  2. Discuss the structure of rural cooperative credit societies. Explain the role of Primary Agricultural Credit Society for providing credit to Indian farmers.  
5+5=10
  3. Discuss the weakness and benefits of the cooperative movements in India.  
10
  4. What is the evolution and growth of microfinance in India? Discuss the importance of micro finance as a tool for financial inclusion?  
5+5=10
  5. Discuss the role of micro finance in poverty alleviation and livelihood promotion of rural India?  
10
6. Write short note on any **two** of the following: 5+5=10
- a) Shortcomings of Institutional Credit
  - b) Role of NABARD in rural Credit
  - c) Long term credit
  - d) What is the difference between micro finance and micro credit?

**Paper – I**

**Group – B**

**Subject: Rural Marketing Management**

**Full Marks: 40**

Answer question No. 6 and any **three** from the rest

1. What is Rural Marketing? Explain the different phases of evolution of Rural Marketing from after 1960 to before 2000. 2+8=10

2. What are the factors influencing the consumption pattern of Rural India? Explain with suitable example. 10

3. What do you mean by Market Segmentation? Explain different modes of segmentation of Rural Market in your own words. 2+8=10

4. What is marketing strategy? What is the importance of marketing strategies to amplify the rural economy? 4+6=10

5. Write a short note on market mix? What are the steps of a marketing plan? 3+7=10

6. Write short note on any **two** of the following: 5+5=10

- a) Product life cycle
- b) What is the difference between packaging and labelling?
- c) Advertisement
- d) Virtual market

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**Paper – II**

**Time: 4:00 Hours**

**Group – A**

**Subject : NGO Management and Corporate Social Responsibility**

Answer any *four* questions

**Full Marks: 40**

1. Define NGO? Why we need NGOs in our rural India?4+6=10
2. Briefly discuss the steps to form an NGO.10
3. Discuss the nexus between NGOs and the local self-governments in developing rural India.4+6=10
4. Mention the functions and challenges of an NGO known to you.5+5=10
5. What are the basic guidelines for CSR issues by the Ministry of Corporate Affairs? Do you feel that making CSR compliance mandatory is a step in the right direction? Why or why not?5+5=10
6. How is CSR important to business? What is the mistake made by Milton Friedman when he said that the only social responsibility of business is to earn profits for its stakeholders?6+4=10

**Paper-II**

**Group-B**

**Subject: Social Justice, Human Rights and Marginalized Community**

Full Marx: 40

Answer Question No. 6 and any three from the rest

1. Define *Social Justice*? Discuss why social justice is important in Indian Society? 4+6=10
2. Who are the liberal thinkers of social justice? Explain liberal views of social justice and its relevance. 4+6=10
3. What are the components of human rights? Discuss briefly evolution of present system of human rights. 4+6=10
4. What are fundamental rights and duties in Indian Constitution? Elucidate provision of human rights in Indian Constitution. 4+6=10
5. What are principals of UN Global Compact? Discuss governance and structure of UN Global Compact. 4+6=10
6. Write short note on any two of the following: 5x2=10
  - a) UDHR
  - b) NHRC
  - c) Marginalized communities in India
  - d) Consumer Rights

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**Paper – III**

**Time: 4:00 Hours**

**Group – A**

**Subject : Forest and Tribal Livelihood Management**

**Full Marks: 40**

Answer any **four** questions

1. Write the Characteristics of Tribals. Mention is the difference between Tribals and Non-Tribals?  
5+5=10
2. Briefly discuss about various Tribal Development Programmes & Policies in India for the development of the tribals.  
10
3. What is the role of women in the tribal society of India? Discuss the changing livelihood status of Tribal Women in India.  
4+6=10
4. Discuss the impact of the forest towards the livelihood development of the tribals. 10
5. Why are the tribals in India still underdeveloped? As a student of rural management what will be your suggestion for their development?  
4+6=10
6. Discuss the various forest policies and acts in India. What are the main objectives of Joint Forest Management?  
5+5=10

Paper-III

Group-B

**Subject: Micro Insurance and Risk Management**

**Full Marks: 40**

Answer Question No. 6 and any three from the rest

1. Define *risk*? Briefly discuss different types of risks associated with rural poor? 4+6=10
2. What is *risk management*? Discuss in brief different essential steps of risk management process? 4+6=10
3. Why micro-insurance is important? Write in brief about salient features of different products and services of micro insurance? 4+ 6=10
4. What is demand and supply of micro insurance? Illustrate different micro insurance product delivery models. 4+6=10
5. What is claim processing and settlement of micro insurance? Explain procedure of claim settlement? 4+6=10
6. Write short note on any two of the following: 5x2=10
  - a) Role of IRDAI for promotion of micro insurance in India
  - b) Difference between micro insurance and conventional Insurance
  - c) Moral hazards and adverse Selection
  - d) Agents of micro-insurance marketing

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**Paper – IV**

**Time: 2:00 Hours**

**Group – A**

**Subject : Business Ethics, Organizational Development and Management**

**Full Marks: 40**

Answer question No. 6 and any **three** from the rest

1. What do you mean by business ethics? What ethical issues are faced by business? "Being ethical is doing what the law always requires"---Do you agree with this statement? Justify your answer.  
 $2+3+5 = 10$
2. (a) Give a brief overview on the relevance of environmental ethics at present time.  
(b) 'Poor working conditions: a never-ending loop'.... Explain with examples.  
(c) How can the health and wellness of employees be protected?  
 $4+3+3=10$
3. (a) What are the difference between (1) Vision and Mission (2) Goals and Objectives of an organization?  
(b) What are the key characteristics of an organization and how do they contribute to its success?"  
 $6+4=10$
4. (a) Distinguish between Hierarchical and Functional structure of organization.  
(b) Illustrate matrix and team-based organizational structures with advantages and disadvantages.  
 $4+6 = 10$
5. (a) Elaborate the code of conduct in business organization.  
(b) What is corporate social responsibility? Discuss Carroll's pyramid model in CSR.  
 $4+2+4=10$
6. Write short notes on **any two**  
 $5 \times 2 = 10$ 
  - (a) Differentiate between Deontology and Relativism.
  - (b) Right model approach.
  - (c) Product-based Organizational Structure
  - (d) Derive the mission statement, goals and objectives of the following vision statement "Renewable energy is the key to energy sustainability in India".

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**M. A. Examination, 2024  
Rural Management  
Semester IV**

**Paper – I**

**Time: 4 hours**

**Full Marks - 80**

**(Group – A)**

**Subject: Rural Financial Services**

Answer question No. 6 and nay three from the rest

1. “Need for credit”- discuss the importance of agricultural credit in rural development? 10
2. Give a concise idea of the various rural credit agencies operating in India? Explain institutional credit system in the rural sector? 4+6 = 10
3. Write a short note on different committees related to credit system in India? Describe the recommendations made by the Khusro Committee? 4+6 = 10
4. What is the concept of micro finance? What is the difference between micro finance and micro credit? 5+5 = 10
5. Write a short note on evolution and growth of micro finance in India? Describe micro finance contributions to financial inclusion in rural India? What were the reasons for MFI crisis in 2010? 3+4+3 = 10
6. Write short note on any two: 5x2=10
  - a) PACS
  - b) Grameen Bank model
  - c) NABARD
  - d) BRAC

**(Group – B)**

**Subject : Rural Marketing Management**

Answer question No. 6 and nay **three** from the rest

1. What do you mean by Rural Marketing Strategies? Explain different strategies that generally employed by the producers or agencies in the rural market. 2+8=10
2. What are the factors that influence the consumption pattern of Rural India? Explain how the factors like 'Electricity & Media' and 'Age of an Individual' influence the consumption pattern with suitable example. 2+8=10
3. What do you mean by Market Segmentation? Explain different modes of segmentation of Rural Market in your own words. 2+8=10
4. What is Rural Marketing? Explain the evolution of Rural Marketing on 'Phase II (1960s – 1990s)' and 'Phase IV (After 2000)'. 2+4+4=10
5. What do you mean by 'Corporate Rural marketing'? What are the different reasons for 'Corporate to go Rural' marketing? Explain the problems of rural marketing with suitable examples. 2+3+5=10
6. Write Short note on any **two**: 5+5=10
  - a) Green revolution
  - b) Thomson Rural Market Index
  - c) Product Life Cycle
  - d) Market Mix

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**M. A. Examination, 2024  
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Semester IV**

**Paper – II**

**Time: 4 Hours**

**Full Marks: 80**

**(Group – A)**

**Subject: NGO Management and Corporate Social Responsibility**

**(Answer any four questions)**

1. What is NGO? Discuss the role of NGOs in developing rural India. 3+7=10
2. Mention the Powers and Duties of the Governing Body of an NGO. What are the Duties of the Office Bearers of an NGO? 4+6=10
3. How the NGOs and PRIs work together in developing rural India. Discuss the importance of People's participation in development. 6+4=10
4. Briefly discuss the characteristics and specialities of NGOs. 10
5. What is Corporate Social Responsibility (CSR)? Discuss the specified CSR activities under "Schedule VII". 4+6=10
6. Mention the Fundamental Principles behind CSR. Discuss the Core Elements behind the CSR Guidelines. 3+7=10

**(Group – B)**

**Subject: Social Justice, Human Rights and Marginalized Communities**

**Answer Question No. 6 and any three from the rest**

1. What is the meaning and concept of Social Justice? Who are the liberal thinkers of Social Justice? Discuss different important principles of Social Justice. 3+2+5=10
2. What do you understand by the term Human Rights? Explain briefly the evolution of present system of Human Rights? 4+6=10
3. Illustrate the role and importance of UDHR for protection of Human Rights in the world? 10
4. Discuss provision of different types of Social Justice in Indian Constitution? 10
5. Who are the marginalized communities in India? Discuss the role of NHRC for protection of Human Rights in India. 3+7=10
6. Write short notes on any two of the following: 5+5=10
  - A) Principles of John Rawls Theory of Social Justice
  - B) Distinguish between Fundamental Rights and Fundamental Duties in Indian Constitution
  - C) Importance and role of UN Global Compact
  - D) Different Types of Human Rights

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**M. A. Examination, 2024  
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**Paper – III**

**Time: 4 Hours**

**Full Marks: 80**

**(Group – A)**

**Subject: Forest and Tribal Livelihood Management**

**(Answer any four questions)**

1. Define Tribe. What are the characteristic features of the tribals in India? 2+8=10
2. Briefly discuss the problems of tribal society in India. Mention the changing scenario of the tribal society in India. 5+5=10
3. Discuss the initiatives taken by the Government of India for developing the Scheduled tribes in India. 10
4. How the tribals depend on forests for their livelihood? 10
5. Discuss about the causes and what are the consequences of deforestation on tribal society. 5+5=10
6. Write short notes on any Two of the followings:
  - i. Non Timber forest Product
  - ii. Joint Forest Management
  - iii. Tribal women
  - iv. Constitutional Safeguard for scheduled tribe in India

**(Group – B)**

**Subject: Micro-Insurance and Risk Management**

**Answer Question No. 6 and any three from the rest**

1. Define Risk with suitable example? Discuss different types of Risk associated with rural poor in India? 3+7=10

2. What do you understand by Risk Management Process? Explain different steps of Risk Management Process? 3+7=10

3. What is Micro-Insurance? What are the principles of Micro-Insurance? Discuss the role of Micro-Insurance for social protection. 2+3+5=10

4. What are the different Models of Micro-Insurance? Illustrate Pros and Cons of Partner-Agent Model. 4+6=10

5. What is Claim Settlement? List the various types of Claims that can be made under Life Insurance. What are the documents required for settlement of death claim? 2+ 5+3 =10

6. Write short notes on any two of the following: 5+5=10

A) Micro-Health Insurance

B) Demand and Supply side of Micro-Insurance

C) Role of IRDA for promotion of Micro-Insurance in India

D) Difference between Conventional Insurance and Micro-Insurance

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**M. A. Examination, 2024  
Rural Management  
Semester IV**

**Paper – IV**

**Time: 2 Hours**

**Full Marks: 40**

**(Group – A)**

**Subject: Business Ethics, Organizational Development and Management**

*Answer question No.6 and any three from the rest*

1. (a) What do you mean by business ethics?  
(b) Discuss the features of business ethics with illustrations.  
(c) Discuss business ethics and social responsibility as complementary to each other.  
2+4+4
2. (a) What is ethical behaviour? Discuss the Four views of ethical behaviours.  
(b) How can high ethical standards be maintained? 3+3+4
3. (a) What are the objectives of Environmental Ethics?  
(b) Discuss the principles of Environmental Ethics with illustrations.  
(c) What are the challenges of Environmental Ethics?  
4+3+3
4. (a) Differentiate between Deontology and Teleology.  
(b) Let's suppose a man kicks a dog sleeping roadside. The dog cries and runs away. Moments later, a car comes speeding along the road so fast that it would certainly have killed the dog if it had still been lying there. Give Deontological and Teleological ethical views on the above incident. 4+6
5. (a) What is Plagiarism?  
(b) Discuss the types of Plagiarism with illustrations.  
(c) Differentiate between intentional and unintentional plagiarism. 2+5+3
6. **Write short notes on any Two** 5x2 = 10
  - (a) Dahlsrud's five dimensions of CSR
  - (b) CSR and Business Ethics.
  - (c) Strategies to avoid Plagiarism?

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**M.A. IN RURAL MANAGEMENT, 2025**

**Semester - IV  
Paper – I**

**Subject: Rural Financial Service, Corporate Finance, and Micro Finance**

**Time: 4 Hours**

**Full Marks: 80**

**(Group-A)**

**Answer any Four questions**

1. What do you mean by the Rural Credit System? Mention some important roles of Rural Credit in Rural Development. Distinguish between the formal and informal rural credit systems.  

2+4+4=10
2. What is microfinance? Is there any difference between Micro Finance and Micro-Credit? Discuss the role of Microfinance in empowering women in rural areas.  

3+3+4=10
3. Briefly discuss the microfinance model of 'Bandhan'. How does it differ from the 'BASIX' model?  

6+4=10
4. What do you mean by Corporate Social Responsibility? How is Corporate Finance used in livelihood development in rural areas? Discuss with suitable Case studies.  

4+6=10
5. Do you think Non-Banking Microfinance Institutions have long-term viability in rural India? Justify your answers with suitable examples.  

10
6. Write notes on (any Two):  

5+5=10

  - (a) How does the non-institutional rural credit system generate middlemen in the system?
  - (b) Microfinance in developing micro-enterprises
  - (c) Income generation through Microfinance.

**Paper – I**

**Subject: Rural Marketing Management**

**(Group B)**

Answer **question No. 6** and any **three** from the rest

1. What is Rural Marketing? Explain the different phases of evolution of Rural Marketing from 1960s 1990s & after 2000. 2+8=10

2. What are the factors influencing the consumption pattern of Rural India? Explain any four factors with suitable example. 2+8=10

3. What do you mean by 'Corporate Rural marketing'? What are the reasons for corporate to go rural? Explain different problems of rural marketing with suitable example in your own words. 2+3+5=10

4. What do you mean by Market Segmentation? Explain different modes of segmentation of Rural Market in your own words. 2+8=10

5. Write a short note on market mix? Explain the 4A's approach of rural marketing mix with suitable example. 3+7=10

6. Write short note on any **two** of the following: 5+5=10

- A) Product strategy
- B) Distinction between rural and urban societies
- C) Advertisement
- D) Virtual market

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**M.A. IN RURAL MANAGEMENT, 2025  
Semester - IV  
Paper – II**

**Subject: NGO Management and Corporate Social Responsibility**

**Time: 4 hours**

**Full Marks: 80**

**(Group – A)**

Answer **question No. 6** and any **three** from the rest

1. Discuss the importance of Civil Society Organizations. Briefly discuss the challenges and opportunities of civil societies for rural development. Mention the future trends of civil societies in India. 3+4+3=10
2. Define Corporate Social Responsibility (CSR). How Companies implement CSR? Discuss the intervention of CSR in rural livelihood development in India. 2+4+4=10
3. Why CSR matters? What are the challenges in implementing CSR? Write the future recommendations for CSR in India and Globally. 3+3+4=10
4. Write the characteristics of NGO. Mention the strengths and weakness of NGO. 4+6=10
5. Write the key areas where voluntary efforts are important in rural development. Briefly discuss the interface between voluntary organizations and Panchayats in rural development. 5+5=10
6. Write short notes on any **two** of the followings: 5+5=10
  - A) Corporate Investment Fund (CIF)
  - B) Societies Registration Act 1860
  - C) FCRA
  - D) Indian Trust Act

**Paper-II**

**Subject: Human Rights, Social Justice and Management**

**(Group-B)**

Answer **Question No. 6** and any **three** from the rest

1. Elucidate the concept of justice? Explain different principles of social justice? 3+7=10
  
2. What are the key features of liberal views of social justice? Distinguish between liberal and radical views of social justice? 5+5=10
  
3. Define human rights? Illustrate the evolution of present system of human rights. 3+7=10
  
4. Explain provision of human rights in Indian Constitution. 10
  
5. Discuss the role and function of NHRC for protection of human rights in India. 10
  
6. Write short notes on any Two of the following: 5+5=10
  - A) Importance and role of UDHR
  - B) Role and function of UN Global Compact
  - C) Marginalized Communities in India
  - D) Organizations working for social justice and human rights in India

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**M.A. IN RURAL MANAGEMENT, 2025  
Semester – IV**

**Paper – III**

**Subject: Forest and Tribal Livelihood Management**

**Time: 4 hours**

**Full Marks: 80**

**(Group – A)**

Answer **Question No. 6** and any *three* from the rest

1. Define 'tribe'. Discuss the characteristic features of tribes and tribal society. Mention the livelihood patterns of tribals in India. 2+4+4=10
2. Briefly discuss the social and cultural problems of the tribal society. What are government initiatives taken by the Government to protect the tribal society? 5+5=10
3. Mention the social, cultural and economic role of tribal women in their society. Discuss the changing perspectives of tribal women in India. 5+5=10
4. What are the challenges faced by the government in implementing development programmes among the tribals? What do you recommend for effective implementation of the government schemes and programmes in tribal areas? 5+5=10
5. Mention the forest based livelihood among the tribals. Discuss the importance of forest resources towards tribal livelihood. 5+5=10
6. Write short notes on any **two** of the followings: 5+5=10
  - i) Consequences of deforestation among the tribals.
  - ii) Tribal and forest policy in India.
  - iii) TSP
  - iv) NTFP

**Paper – III**

**Sub: Communication for Development**

**(Group- B)**

Answer **Question No. 6** and any *three* from the rest

1. What do you mean Communication for Development (C4D)? Tracing the evolution of Communication for Development. 3+7=10
2. How many elements are there within the C4D landscape that has been recently identified by the United Nations Organisations? Explain the elements in your own words. 2+8=10
3. Explain the Pioneering community radio of NEPAL for promoting media pluralism, providing a voice for ordinary people on social, cultural and development issues and championing greater transparency and accountability from government institutions through C4D approach. 10
4. Write a case study on 'Empowerment of adolescents' in Bangladesh through C4D approach. 10
5. Do you think that the C4D approach is one of the important approaches for the development of our country? – Explain. 10
6. Write short notes on any **two** of the followings: 5+5=10
  - A) C4D and gender equality
  - B) C4D and environmental sustainability
  - C) Features of C4D
  - D) Harmful social norms that affect education inclusion for girls