

**Department of Lifelong Learning & Extension (REC)
PSV, Visva-Bharati, Sriniketan**

**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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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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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
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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?