Worksheet: Rural Development

West Bengal State Board · Class 11 · Economics · 3 questions · 13 marks

Name: _____ Date: _____ Score: _____ / 13

Q1. Despite commercial banks and cooperative banks being available, rural farmers often borrow from moneylenders at 40–60% annual interest. Give THREE reasons why informal credit persists. *[3 marks]*

Q2. Explain how a Self-Help Group (SHG) works to provide credit to poor rural women. What are its advantages over a moneylender and over going directly to a bank? *[4 marks]*

Q3. A farmer in Rajasthan grows onions. Explain the problems he faces in selling his produce under the traditional APMC mandi system, and how e-NAM (Electronic National Agriculture Market) attempts to solve these problems. What are the limitations of e-NAM that still need addressing? *[6 marks]*