

2018

COMMERCE

MCO: 305 (C)

MICRO FINANCE AND RURAL DEVELOPMENT

Full Marks : 80

Time : 3 Hours

The figures in the margin indicates full marks for the questions

1. Answer the following multiple choice and short questions :

1 X 12 = 12

- i) The idea of microfinance is to initiate organization poorest of the poor into self-help groups and make them realize the basic-
 - a) Theory of development
 - b) Theory of growth
 - c) Theory of group
 - d) Theory of survival
- ii) *What is meant by micro credit ?*
- iii) *Which of the following is not a client of microfinance ?*
 - a) Small entrepreneur
 - b) Poor villager
 - c) Rich people
 - d) Traders
- iv) *Microfinance and microcredit refers same meaning. Is it true ? Give your justification.*
- v) Self help groups are generally formed by –
 - a) Government
 - b) Both government and non-government
 - c) Non-government
 - d) None of the above
- vi) *What do you mean by group method in delivering services by MFIs ?*
- vii) *Which of the following is most suited for Self-Help Groups ?*
 - a) All the members should not belong to same socio-economic strata.

- b) An ideal SHGs comprises 10-20 members.
 c) Groups should have strong bond of affinity.
 d) It should be non-partition in nature.
- viii) Which one of the following is an objective of Self Help Groups ?
 a) Removing illiteracy and child labour
 b) Reducing confidence of the member
 c) Providing daily needs of the people
 d) Discouraging habit of saving
- ix) Pradhan Mantri Jan-Dhan Yojana (PMJDY) is India's National Mission for Financial inclusion to ensure access to
 a) Rural credit b) Microfinance
 c) Microcredit d) Financial services
- x) An organization that offers financial services to low income population is called
 a) Rural financial institution b) Microfinance institution
 c) Money lenders d) Indigenous bankers
- xi) What do you mean by Group Dynamics ?
- xii) Which of the following is correct sequence of five stages of group development ?
 a) Forming, Norming, Performing , Storming and Adjourning
 b) Forming, Norming, Storming, Performing and Adjourning
 c) Forming, Storming, Norming, Performing and Adjourning
 d) Forming, Performing, Norming, Storming and Adjourning

2. Answer the following questions :

5 X 4 =20

- a) Distinguish between Microfinance and Microcredit.
 b) State any five advantages of group method of micro financing.
 c) Explain in brief, any two government sponsored programs involving Self Help Groups.
 d) State any five innovative activities undertaken by microfinance institutions in India.

3. Answer any four of the following questions :

12 X 4 =48

- a) Explain the key principles applicable in Microfinance.
 b) Explain the linkage model between Self Help Group and Bank.
 c) Discuss the impact of Self Help Group in a country like India.
 d) What are the internationally accepted models useful for microcredit lending? Explain in details.
 e) Explain in details the objectives and functions of Self Help Groups.
 f) State the factors affecting group behavior. Explain briefly, the eight 'C's for team building ?
