

MCQ on Rural Development Class 12

Multiple choice questions with Answers

Q1. The action plan for rural development focuses on: –

- a) Lingering challenges
- b) Emerging challenges
- c) Both a and b
- d) None of these

[Answer](#)

Q2. Lingering Challenges include :

- a) Challenge of rural credit
- b) Challenge of rural marketing
- c) Challenge of Unemployment
- d) Both a and b

[Answer](#)

Q3. Initiatives required for Rural development includes: –

- a) Development of Human resource
- b) Land Reforms
- c) Infrastructure development
- d) All of these

[Answer](#)

Q4. Emerging Challenges of rural development includes:

- a) Diversification of production activities

- b) Organic farming
- c) Both a and b
- d) None of these

[Answer](#)

Q5. Rural credit is required for farming because

- a) Most farming families have small landholdings.
- b) They produce only for self-consumption
- c) They need funds for further investment in agriculture
- d) All of these

[Answer](#)

Q6. The duration of short-term credit is

- a) 6 to 12 months
- b) 2 to 5 years
- c) 5 to 20 years
- d) 12 months to 5 years

[Answer](#)

Q7. Which approach was adopted by India in 1969 to meet the needs of rural credit?

- a) Social banking
- b) Multi-agency
- c) Both a and b
- d) None of these

[Answer](#)

Q8. Short term credit is required for

- a) Construction offense
- b) Purchasing inputs like seeds, fertilizers, etc

- c) For purchasing land or tractor
- d) None of these

[Answer](#)

Q9. The duration of medium-term credit is

- a) 6 to 12 months
- b) 2 to 5 years
- c) 5 to 20 years
- d) 12 months to 5 years

[Answer](#)

Q10. Medium-term credit is required for

- a) Construction of fence
- b) Purchasing inputs like seeds, fertilizers, etc
- c) For purchasing land or tractor
- d) None of these

[Answer](#)

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Q11. Long term credit is required for

- a) Construction of fence
- b) Purchasing inputs like seeds, fertilizers, etc
- c) For purchasing land or tractor
- d) None of these

[Answer](#)

Q12. The duration of long-term credit is

- a) 6 to 12 months
- b) 2 to 5 years
- c) 5 to 20 years
- d) 12 months to 5 years

[Answer](#)

Q13. Non-institutional source of rural credit includes

- a) Money lenders
- b) Commercial banks
- c) Regional Rural banks
- d) None of these

[Answer](#)

Q14. Institutional source of rural credit includes

- a) Money lenders
- b) Landlords
- c) Regional Rural banks
- d) None of these

[Answer](#)

Q15. Cooperative Credit societies ensure:

- a) Timely and rapid flow of credit to farmers
- b) Guidance in diverse agricultural operations
- c) Elimination of the money lenders
- d) All of these

[Answer](#)

Q16. The apex funding agency for providing rural credit is

- a) Regional Rural Bank
- b) NABARD
- c) SBI
- d) None of these

[Answer](#)

- Q17. The main function of NABARD is
- a) Serves as an apex funding agency
 - b) Coordinate the rural financing activities
 - c) Monitor and evaluate the refunded projects
 - d) All of these

[Answer](#)

- Q18. In SHGs the credit is offered
- a) Without collateral
 - b) Moderate Rate of Interest
 - c) Both a and b
 - d) None of these

[Answer](#)

- Q19. Arrange the marketing process in order
- (1) Grading the produce as per quality
 - (2) Gathering the produce after harvesting
 - (3) Processing the produce
 - (4) Packing the produce

- (a) 1,2,3,4
- (b) 2,3,1,4
- (c) 1,3,2,4
- (d) 3,1,2,4

[Answer](#)

- Q20. The reason of Distress sale is
- a) Farmers need cash immediately for paying debts
 - b) High Storage cost
 - c) Lack of Storage facilities
 - d) All of these

[Answer](#)

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Q21. Rural development is an action plan to improve ____ aspects of life.

- a) Some
- b) All
- c) Few
- d) None of these

[Answer](#)

Q22. Rural development is a ___ term.

- a) comprehensive
- b) Selective
- c) Decretive
- d) None of these

[Answer](#)

Q23. ____ is an important source of occupation for the women.

- a) Fishing
- b) Agriculture
- c) Livestock Farming
- d) Horticulture

[Answer](#)

Q24. Horticulture contributes ___ of value of agricultural output and ___ per cent GDP of India.

- a) Two-third,5
- b) One-third,6

- c) One-fourth,8
- d) None of these

[Answer](#)

Q25. Alternative marketing channels help the farmers in ___their market and ___ price- risk.

- a) Expanding, reduce
- b) Reducing , Expand ,
- c) Expand, Expand
- d) None of these

[Answer](#)

Q26. Widespread indebtedness of the fishing communities makes fishing a vulnerable occupation.

- a) True
- b) False

[Answer](#)

Q27. _____ is an initiative taken up by the government to improve marketing system.

- a) Intermediaries
- b) Whole sale markets
- c) Regulated Market
- d) None of these

[Answer](#)

Q28. ____ is an assurance to the farmers that their produce would be purchased by the government at the specified price.

- a) MSP
- b) MRP
- c) Both a and b
- d) None of these

Answer

Q29. At the time of independence, agricultural marketing was almost under the complete control of ____.

- a) Farmers
- b) Moneylenders
- c) Traders
- d) Both B and C

Answer

Q30. In distress sale, Farmers sell their produce at ___ prices in the market.

- a) High
- b) Low
- c) Undetermined
- d) None of these

Answer

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Q31. ____ includes all these processes between harvesting and final sale of the produce by the farmers.

- a) Agricultural Marketing
- b) Rural Marketing
- c) Rural Agriculture
- d) All of these

Answer

Q32. _____ refers to a situation when the farmers are compelled to sell the produce just after harvest even in low prices.

- a) Surplus sale
- b) Distress sale

- c) Commercial farming
- d) None of these

Answer

Q33. Collateral against loan led many _____ farmers left out from taking advantage of rural credit.

- a) Large
- b) Small
- c) Marginal
- d) Both b and c

Answer

Q34. Out of total institutional credit, Commercial banks contribute about ___ per cent.

- a) 60
- b) 65
- c) 70
- d) 75

Answer

Q35. NABARD was set up in ____.

- a) 1984
- b) 1983
- c) 1982
- d) 1981

Answer

Q36. Nationalization of commercial bank happened in ____.

- a) 1966

- b) 1969
- c) 1968
- d) 1967

[Answer](#)

Q37. _____ and _____ were set up to promote credit supplies in rural areas.

- a) RRBs and Land Development Banks
- b) SBI and NABARD
- c) RBI and Commercial banks
- d) None of these

[Answer](#)

Q38. _____ means giving small loans to individuals for establishing self-employment.

- a) Macro credit
- b) Micro credit
- c) Both a and b
- d) None of these

[Answer](#)

Q39. RRBs were set up for urban areas.

- a) True
- b) False

[Answer](#)

Q40. SHGs promoted the habit of savings among ___ households.

- a) Rural
- b) Urban
- c) Foreign
- d) None of these

[Answer](#)

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41. _____ is a women-oriented community based poverty reduction program implemented in Kerala. (Fill in the blank with correct alternative)
- a) Self help group
 - b) Kudumbashree
 - c) AGMARK
 - d) All of the above

[Answer](#)

42. _____ was an apex body to coordinate the activities of all financial institutions in the rural financial system. (Fill in the blank with the correct alternative)
- a) NABARD
 - b) SHG
 - c) Agricultural marketing
 - d) All of the above

[Answer](#)

43. The _____ was a harbinger of major changes in the credit system. (Fill in the blank with correct alternative)
- a) NABARD
 - b) Self help groups
 - c) Green revolution
 - d) Banking system

[Answer](#)

44. _____ is a village based financial intermediary committee usually composed of 10-20 local women or men. (Fill in the blank with correct alternative)
- a) Micro credit program
 - b) Self help group
 - c) NABARD
 - d) Banking system

Answer

45. _____ is an assurance to the farmers that their produce would be purchased by the government at pre-fixed price. (Fill in the blank with correct alternative)

- a) CACP
- b) MSP
- c) NABARD
- d) PDS

Answer

46. Under --- farmers are free to sell their produce at the price fixed by government. (fill in the blank with correct alternative)

- a) MSP
- b) PDS
- c) Buffer stock
- d) All of the above

Answer

47. Read the following statement given below and choose the correct alternative

Statement 1- MSP is set to safeguard the interests of farmers.

Statement 2- PDS is for the rich section of the society

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

Answer

48. Read the following statement given below and choose the correct alternative

Statement 1- Intermediaries provide financial assistance to poor farmers

Statement 2- Government intervention in markets should be abolished

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

49. Read the following statement given below and choose the correct alternative

Statement 1- Diversification in agriculture is all about change in cropping pattern.

Statement 2- Animal husbandry,poultry, fisheries and horticulture are diversification of agricultural

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

50. Read the following statement given below and choose the correct alternative

Statement 1- Diversification reduces burden on workforce on agriculture

Statement 2- Diversification fails to provide sustainable livelihood options

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

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51. Read the following statement given below and choose the correct alternative

Statement 1- TANWA project was initiated to train women in agricultural practices.

Statement 2- Dynamic sectors include agro- processing industries

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

52. Read the following statement given below and choose the correct alternative

Statement 1- Regulation of markets is important to improve agriculture market

Statement 2- Regulated markets promotes commercialisation of agricultural

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

53. Read the following statement given below and choose the correct alternative

Statement 1- The fishing community regards the water body as mother

Statement 2- Fish production accounts for 9% of the total GDP in India

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

54. Read the following statement given below and choose the correct alternative

Statement 1- IT sector fails to provide sustainable livelihood options

Statement 2- IT sector provides services dissemination of information

- a) Both are correct
- b) Both are incorrect
- c) Statement 1 is correct and statement 2 is incorrect
- d) Statement 1 is incorrect and statement 2 is correct

[Answer](#)

55. Choose the correctly matched pair from the following

Column A	Column B
A. Apni mandi	1. Pune
B. Hadaspar mandi	2. Rajasthan
C. Uzhavar mandi	3. Andhra Pradesh
D. Rythu mandi	4. Tamil nadu

- a) A-4
- b) B-1
- c) C-2
- d) D-3

[Answer](#)

56. Choose the correctly matched pair from the following

Column A	Column B
A. Animal husbandry	1. Organic farming
B. Food processing	2. IT sector
C. Use of animal manure	3. Diversification of agricultural
D. Dissemination of information	4. Dynamic sector

- a) A- 3
- b) B- 4
- c) C- 2
- d) D-1

[Answer](#)

57. Read the following statement given below and choose the correct alternative

Assertion (A)- Farmers cannot reach nearby markets to sell their products at fair prices

Reason (R)- There is lack of transportation in agricultural marketing

- a) Both assertion and reason are true. Reason is the correct explanation of assertion
- b) Both assertion and reason are true. Reason is not the correct explanation of assertion
- c) Assertion is true but reason is not
- d) Reason is true but assertion is not

[Answer](#)

58. Read the following statement given below and choose the correct alternative

Assertion (A)- On an average, an Indian farmer gets just 60% of the price paid by the final consumer

Reason (R) - The multiplicity of middlemen causes exploitation of farmers

- a) Both assertion and reason are true. Reason is the correct explanation of assertion
- b) Both assertion and reason are true. Reason is not the correct explanation of assertion
- c) Assertion is true but reason is not
- d) Reason is true but Assertion is not

[Answer](#)

59. Read the following statement given below and choose the correct alternative

Assertion (A) - Livestock sector alone provides alternative livelihood options to over 70 million farmers in India.

Reason (R) - Livestock production provides increased income

- a) Both assertion and reason are true. Reason is the correct explanation of assertion
- b) Both assertion and reason are true. Reason is the correct explanation of assertion
- c) Assertion is true but reason is not
- d) Reason is true but assertion is not

[Answer](#)

60. Which of the following are the problems faced by agriculture marketing. (Choose the correct alternative)

- a) Lack of storage facilities
- b) Lack of adequate finance
- c) Malpractices in unregulated markets
- d) All of the above

[Answer](#)

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