



maheshwari **g**irls **p**ublic **S**chool, Jaipur

Affiliated to CBSE

GRAPHIC NOVEL

ECONOMICS

Rural Development

CLASS: XI



PRINCIPAL'S DESK



Rightly said, “A good teacher can inspire hope, ignite imagination and instill love for learning”. This graphic novel pivoting around the topic, ‘Rural Development’ befits the teacher's role in today's existing scenario where the learners are confined to their study table along with electronic gadgets i.e. mobile phones

It is indeed a mammoth task for teachers to display the content in such an attractive and luring manner that not only the purpose of teaching is fulfilled but at the same time students enjoy learning.

The cornerstone of this graphic novel is to dispense core points of Rural Development in lucid way which is quite handy for learners to understand.

I really appreciate the deft and dedicated work of all those who have contributed in depicting this graphic novel.

Dr.Sunita Vashistha

Principal

DISCLAIMER

The Characters used in this Graphic Novel are fictional and resemblance of any kind related to character or incident is merely a coincidence.

The work done on characters and scenes are purely an art display created by students and teachers.

PREFACE

This graphic novel depicts the conceptual knowledge of Rural Development in story form so that the students grasp the important aspects of this topic and can apply their gained information as and when required. This graphic novel will also facilitate the learners to imbibe the kernel of this topic and execute accordingly.

ACKNOWLEDGEMENT

This novel is an outcome of the sustained efforts of the entire team.

We extend our special gratitude to our Principal
Dr. Sunita Vashistha, ECMS, who sparked this idea.

We also owe thanks to Mr. Sandeep Sethi who helped us to
materialize this sparked idea.

It is under their guidance and mentorship that a novel of this
stature has been created.

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MESSAGE



Amidst the tectonic changes in educational system, it is must that knowledge is imparted at the same pace and facilitators also keep themselves abreast with the new strategies.

To equip the students with the key points of Rural Development, this graphic novel came into existence. Teachers left no stone unturned to ensure that each and every minute detail pertaining to the topic is grasped by the learners.

I anticipate that the efforts of the entire team to materialize and present the content in students-friendly manner will be acknowledged by one and all.

Presentation of content in such a comprehensible manner is praiseworthy.

Pradeep Baheti

Chairman

MESSAGE



Change is the spice of life and to soar high, one needs to gear up with the changes. To cater to the needs of each student, the idea of graphic novel was conceptualized. The topic 'Rural Development' has been dealt in an interesting manner so that each learner would not only imbibe the crux of the topic but at the same time it will be etched in his memory forever.

I extend heartiest congratulations to the entire team for having navigated previously unexplored terrain of graphic novel in such a riveting manner which would certainly serve the purpose.

Natwar Lal Ajmera
General Secretary

MESSAGE



With the novel intent of enhancing the learning capacity of the students the concept of graphic novel is materialized to provide a platform where the students can explore the various important aspects of Rural Development.

Since a teacher is a compass that activates the magnets of curiosity, knowledge and wisdom in the pupils. To accomplish the same motto the topic 'Rural Development' is dealt in graphic novel so that the essence of topic is understood by the students and they can gain tangible learning

The endeavors of the core team are commendable.

Murari Lal Birla

Hon. Secretary

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Story Board

RURAL DEVELOPMENT



Includes

- Development of human resources including
 - literacy
 - health and sanitation
- Land reforms
- Infrastructure development
- Facilities for agriculture research

Organic Farming

system of farming that restores, maintains and enhances the ecological

BENEFITS

Substitute costlier agricultural inputs (such as HYV seeds, chemical fertilisers, pesticides etc.) with locally produced organic inputs that are cheaper

Market System

Government initiatives to improve the marketing aspect

1. Regulation of markets to create orderly and transparent marketing conditions
2. Provision of physical infrastructure facilities
3. Cooperative Marketing

Credit System

At the time of independence

Moneylenders and traders lend at high interest rates

manipulated the accounts to keep them in a debt-

After 1969

Rural Banking
- NABARD (National Bank for Agriculture and Rural Development)
- Commercial banks
- Regional rural banks (RRBs)
- Cooperatives and land development banks

* Micro-credit programmes

- SHGs (Self Help Groups)

Diversification into Productive Activities

Change in Cropping Pattern

Shift from Agricultural to other allied activities & Non-Agricultural Sector

Agro-processing Industries

Animal Husbandry

Fisheries

Horticulture

IT

LEARNING OUTCOMES

Students will be able to:

- Understand **Rural Development** and major issues associated with it.
- Appreciate how crucial the development of rural areas is for India's overall development.
- Understand the critical role of Credit and Marketing System in rural development.
- Learn about importance of diversification of productive activities to sustain livelihood.
- Understand the significance of Organic Farming in Sustainable Development.



Characters



Dadaji

Age: 65
A resident of
Chaapli village.



Tappu

Age: 16 years
He is the grandson
of dadaji



Sonu

Age: 16 years
He is a close
friend of Tappu.



Goli

Age: 16 years
He is a close friend
of Tappu



Dr. Kishan

Age: 30 years
Doctor in a clinic.

Scene 1 Railway Station

Dada ji has come to pick his grandchild Tappu and his best friends, Sonu and Goli at the Railway Station of Chaapli village



Dadaji comes and embraces them all



Scene 2 Railway station



Scene 3 Auto Stand

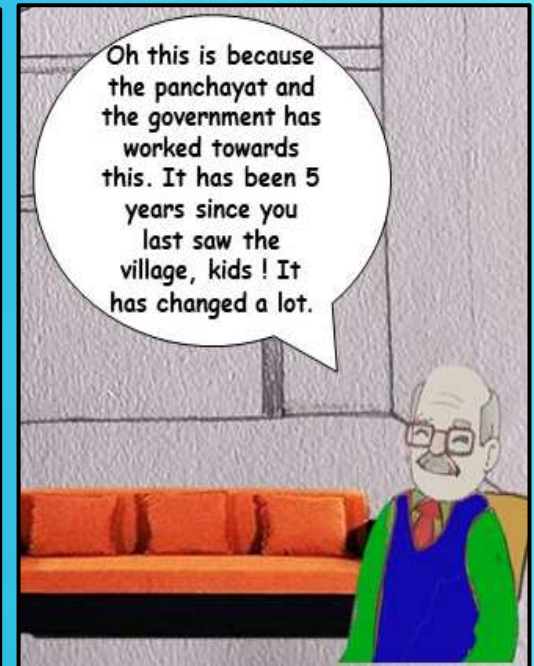




The key issues in Rural Development are:-

- **Development of human resources including, literacy, health and sanitation**
- **Land reforms**
- **Infrastructure development like electricity, irrigation, credit marketing ,transport facilities**
- **Facilities for agriculture research**

SCENE 4- HOME (DAY 1) They reach home.



Scene 6 FARMS

They are walking near farms.







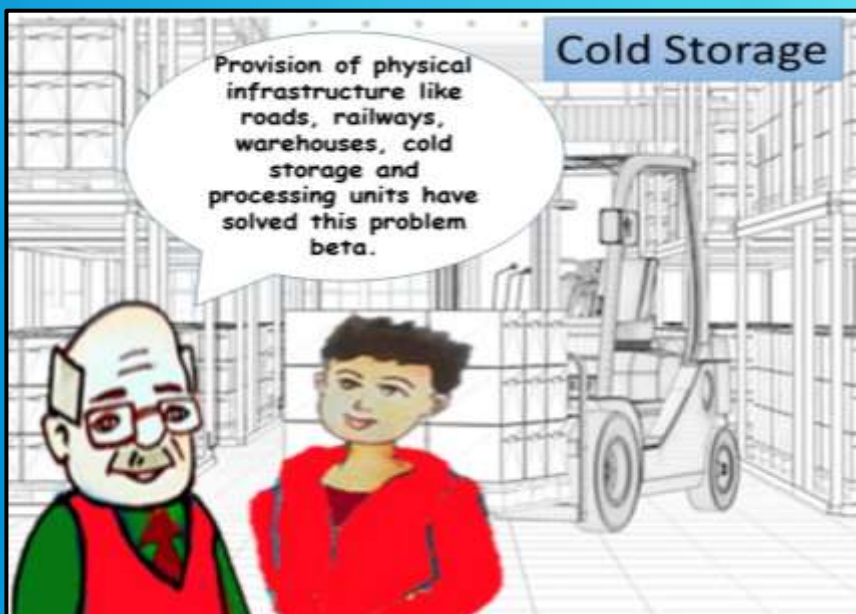
Organic farming has less yield and limited choice for off season.



Yes, but by adopting appropriate agricultural policies, these problems were solved.

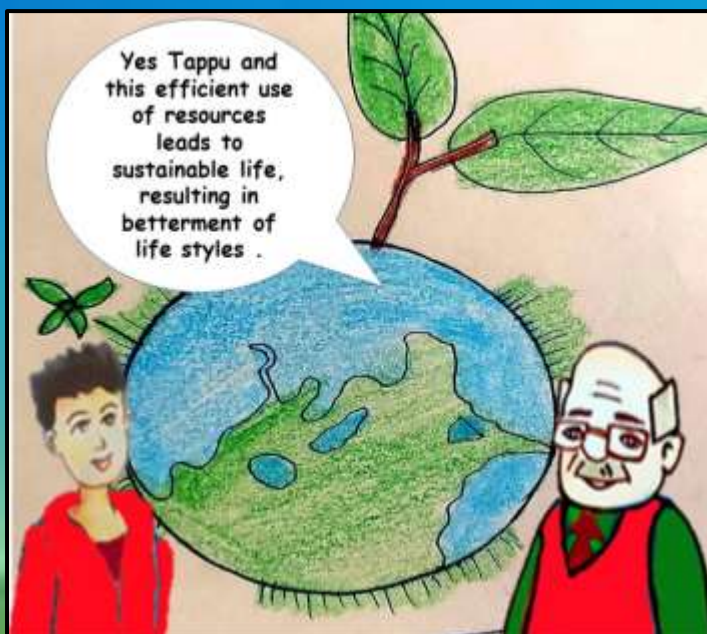


But dadaji organic products are highly perishable, how is this problem solved?



Provision of physical infrastructure like roads, railways, warehouses, cold storage and processing units have solved this problem beta.

Cold Storage

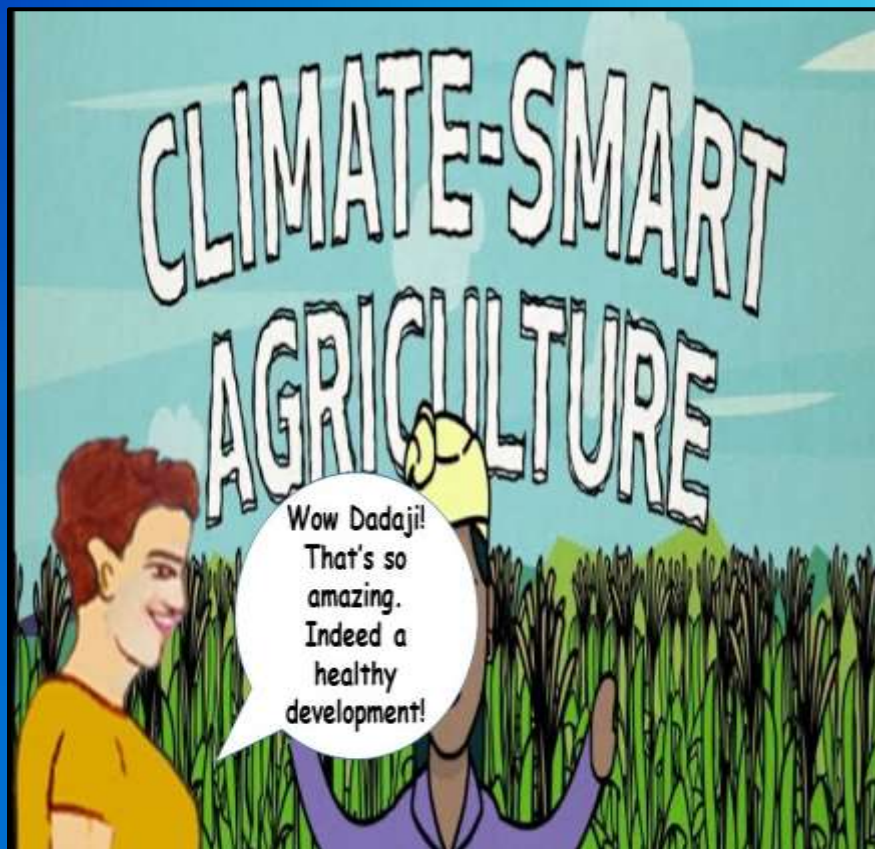


Yes Tappu and this efficient use of resources leads to sustainable life, resulting in betterment of life styles .



Wow! That means our village is contributing to sustainable development as well.

Correct!



**DO
YOU
KNOW?**

Organic Farming - a whole system of farming that restores, maintains and enhances the ecological balance.

Sustainable development - is the development that meets the needs of the present generation without compromising the ability of the future generation to meet their own needs.

Scene-7 market place

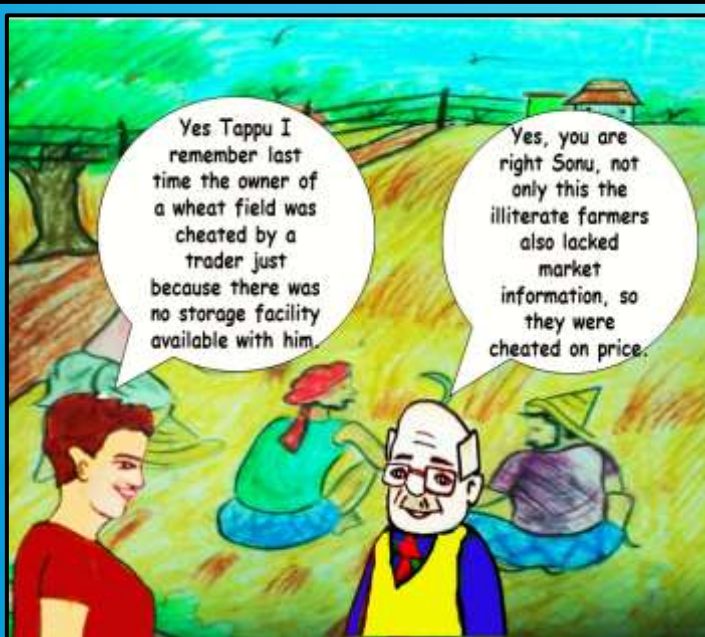
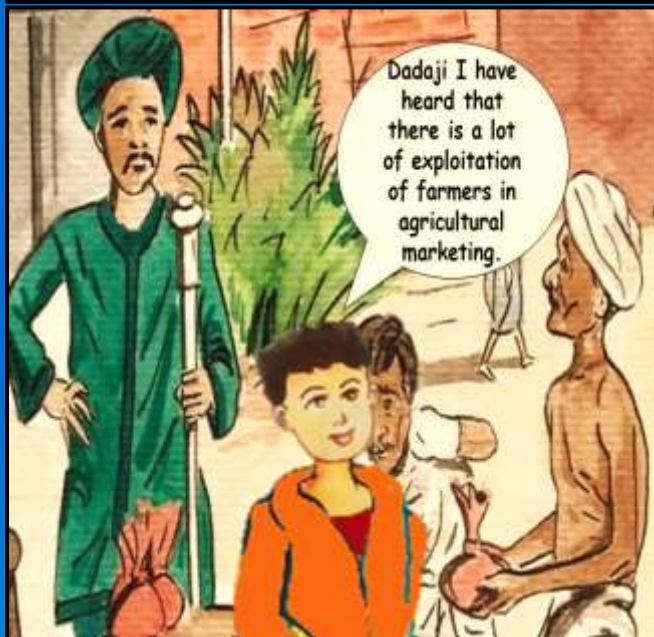


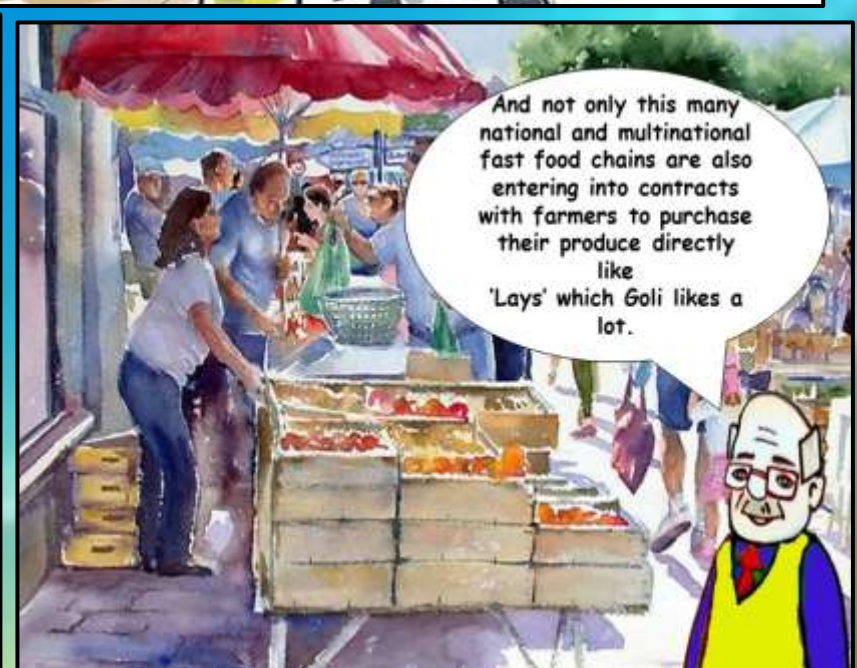
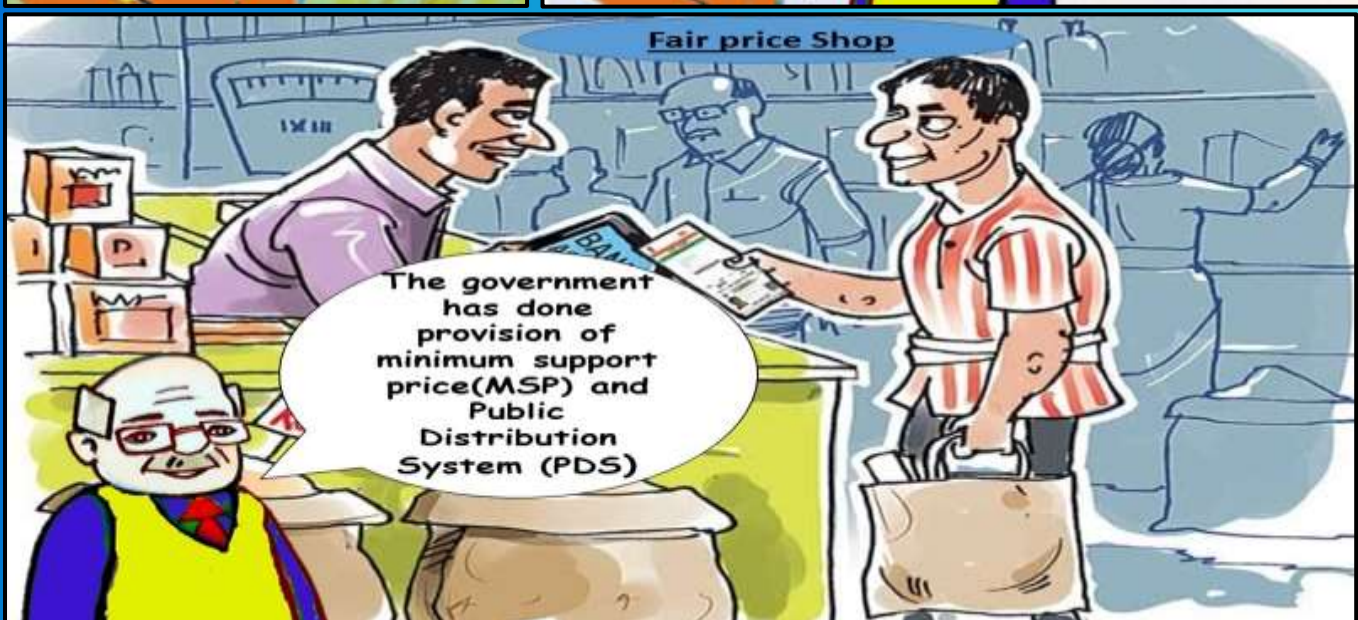


SCENE 8 Farmer uncle's house











Do you know

Minimum support price :- To safeguard the interest of farmers, government fixes the minimum support prices, which is regarded as an offer price, at which the government willing to pay any amount of grains from the farmers.

Regulated markets- India's Agri-market is presently regulated by the Agricultural Produce Market Committee Act. Regulated markets have been set up to protect the farmers from the malpractices in Mandis. The management of such markets is done by a market Committee which has representatives of the state government ,traders and farmers.

Cooperative Marketing:

It is a system in which the farmers pool their marketable surplus of crops and distribute the sale proceeds on the basis of each individual share.

Benefits of Cooperative marketing

1. It improves the bargaining power of the farmers.
2. It controls the supply of produce and therefore can influence the price in the benefit of their members.
3. It provides credit to the farmers to meet their immediate cash requirements.
4. Cooperative market societies provide storage facilities.

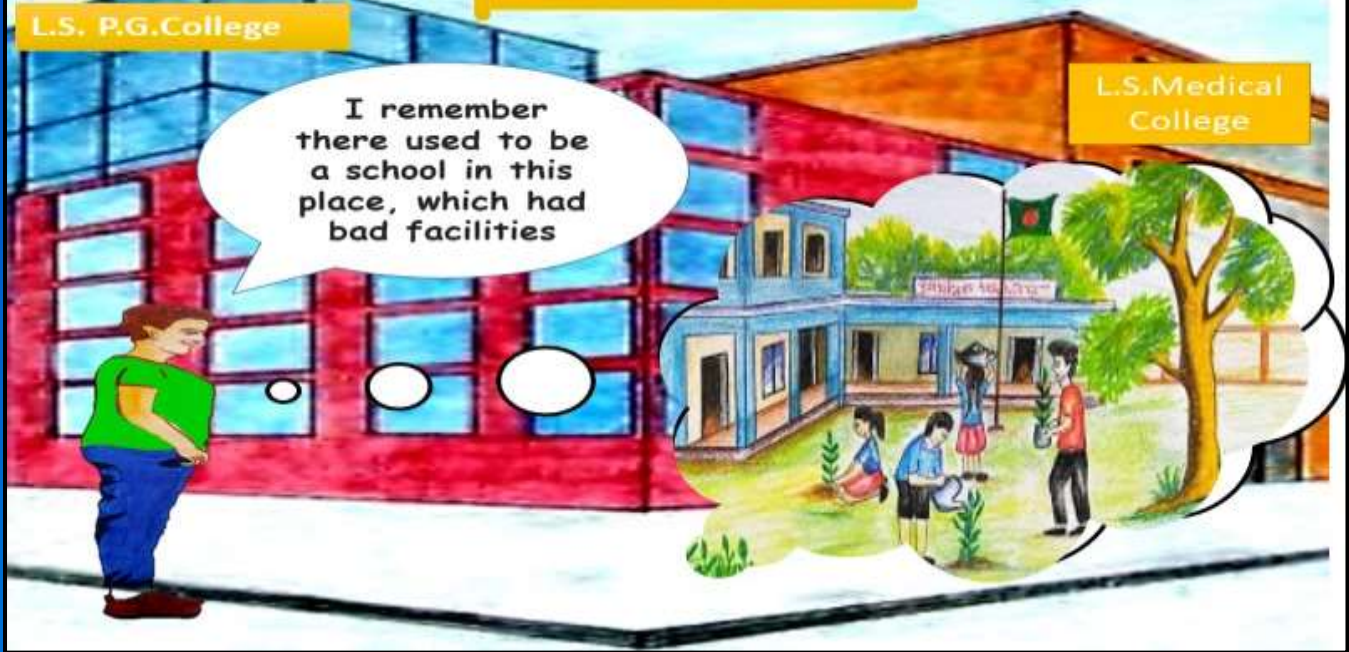
SCENE 9 COLLEGE

L.S. Group of Colleges

L.S. P.G.College

L.S.Medical
College

I remember
there used to be
a school in this
place, which had
bad facilities



Yeah and that's
why dad took us
to Pune for
further studies.
God knows what
one can do after
studying from
here.



I don't think
you kids saw it
thoroughly.
Just see what
differences
you can find..



Oh wait...
there's a
new
building.

COLLEGE!!!



When was this built
and who would
study here. No
facilities, no good
teachers and not
many students. Hh



Now let me
tell you
what is
different
here.







Do you know

Rural Credit

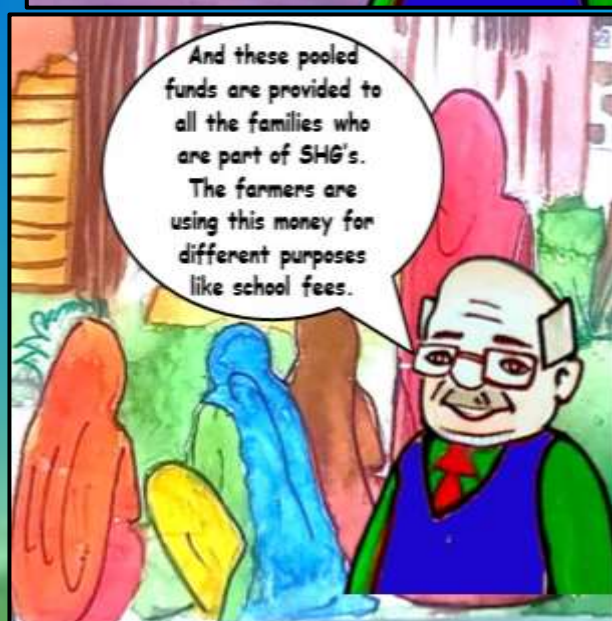
- In agriculture, farmers are in strong need for credit due to long time gap between crop sowing and realization of income.
- Farmers borrow from various sources to meet initial investment on seeds, fertilizers, implements and other family expenses of marriage, death, religious ceremonies, etc.

Problems faced by agriculture credit structure:

- The volume of rural credit in the country is insufficient.
- The institutional credit arrangement continues to be inadequate, as they have failed to cover the entire rural farmers of the country.
- The amount of loan sanctioned to the farmers is also inadequate.
- Lesser attention have been given on the credit requirements of small and marginal farmers.
- The problem of overdues in agricultural credit continues to be an area of concern.

Sources of rural credit in India

- 1 **Non-institutional sources** - Credit provided to rural people by sources other than banks ,government etc is called non institutional credit. landlords ,village traders and money lenders are the important sources of non institutional credit.
2. **Institutional sources** - Institutional finance refers to the funds made available to the rural people by various Institutions such as co-operative, commercial banks and regional rural banks, Land development banks and Self Help Groups.



Let's Know More

Self Help Group

- Their focus is largely on those rural poor, who have no sustainable access to the formal banking system.
- So their target groups comprise of small and marginal farmers, agricultural and non agricultural labourers, artisans etc.
- SHGs promote thrift in small proportions by a minimum contribution from each member.
- From the pooled money, credit is given to the needy members at reasonable interest rates, which is to be repaid in small installments.
- SHGs have also helped in the empowerment of women.



Do you know

Credit Structure:

NABARD- National Bank for Agriculture and Rural Development -was set up in 1982 as an apex Bank to co-ordinate the activities of all Institutions providing rural credit .This Bank does not directly extend any loan to the rural people but it provides financial assistance to Co-operatives and banks who in turn make loans available to the farmers.

Regional rural banks - With a view to supplement the efforts of commercial banks and co-operative banks in providing rural credit, regional rural banks were set up.

Scene- 10 Garden



Before they could stop him, Goli ran towards the tree and suddenly fell on a rock.

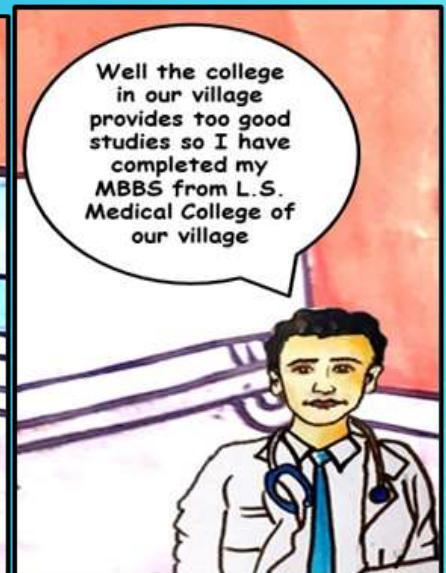


It's no time for
fights. Let's
take him to the
clinic. It's very
near.



Scene 11 Inside Hospital





Scene 12 Outside Hospital



GLOSSARY

Rural Development - Rural development is quite a comprehensive term but it essentially means a plan of action for the development of rural areas which are lagging behind in socio-economic development.

National Bank for Agriculture and Rural Development (NABARD) - it was setup in 1982 as an apex body to coordinate the activities of all institutions involved in the rural financing system.

Regional Rural Banks (RRBs)- Regional Rural Banks provide adequate credit at cheaper rates.

Rural Development - Rural development is quite a comprehensive term but it essentially means a plan of action for the development of rural areas which are lagging behind in socio-economic development.

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Regional Rural Banks (RRBs)- Regional Rural Banks provide adequate credit at cheaper rates.

Self-Help Groups (SHGs) - self-help groups promote thrift in small proportions by a minimum contribution from each member and from the pooled money credit is given to the needy members to be repayable in small installments at reasonable interest rates. such credit provisions are referred to as 'micro-credit programmers.

Animal Husbandry - Animal husbandry is a practice of rearing animals, which provides food security, income stability.

Fisheries - Fisheries are enterprises of raising fish and other sea life.

Horticulture - Horticulture deals with the cultivation of fruits, vegetables and ornamental plants.

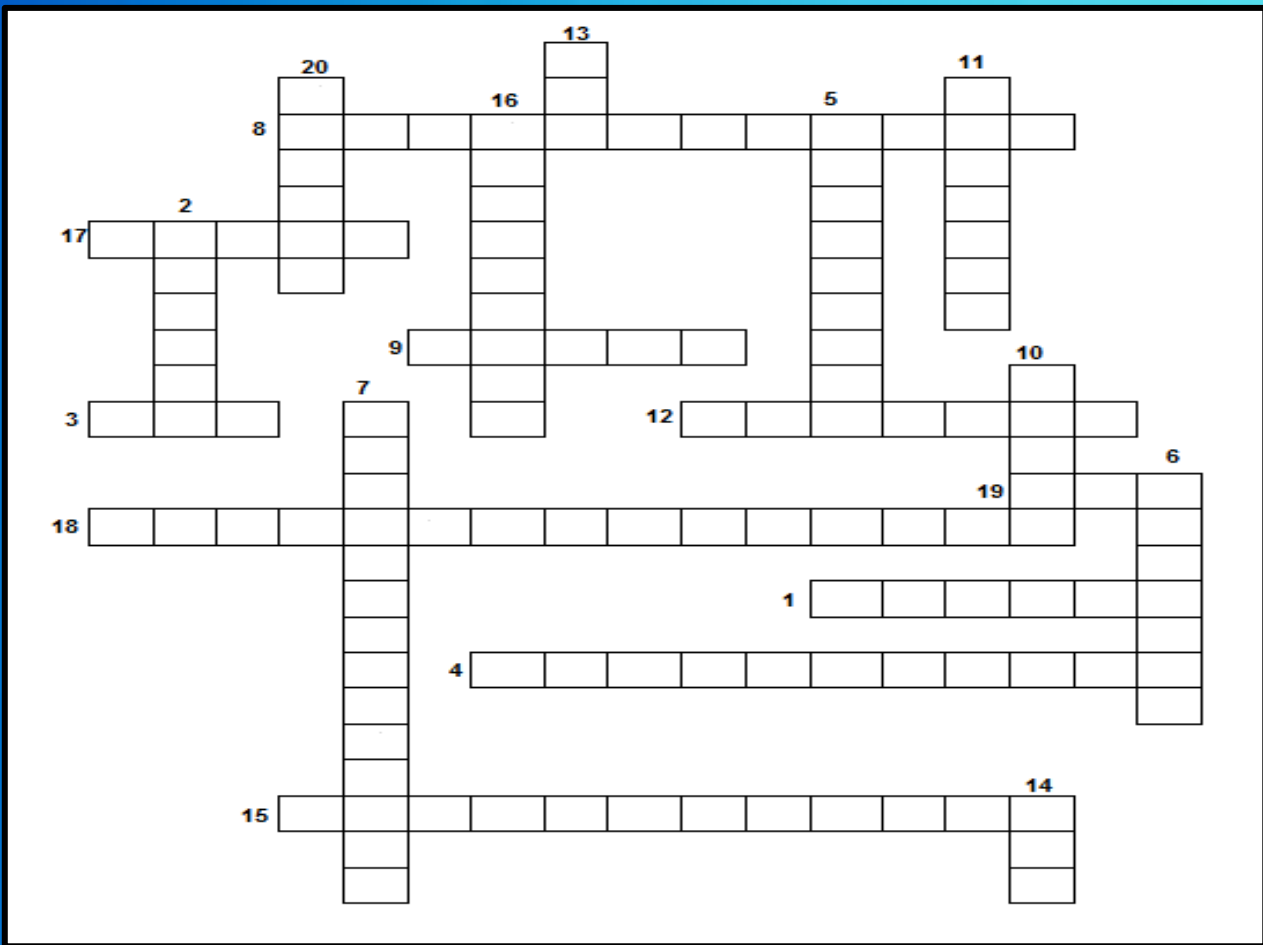
Organic Farming - a whole system of farming that restores, maintains and enhances the ecological balance.

Agricultural Marketing - a process that involves the assembling, storage, processing, transportation, packaging, grading and distribution of different agricultural commodities across the country.

High Yielding Variety Seeds (HYV seeds)- are of better quality than normal quality seeds. The produce from these seeds is a bit more compared to the normal ones.

Eco friendly - not harmful to the environment.

CROSS WORD



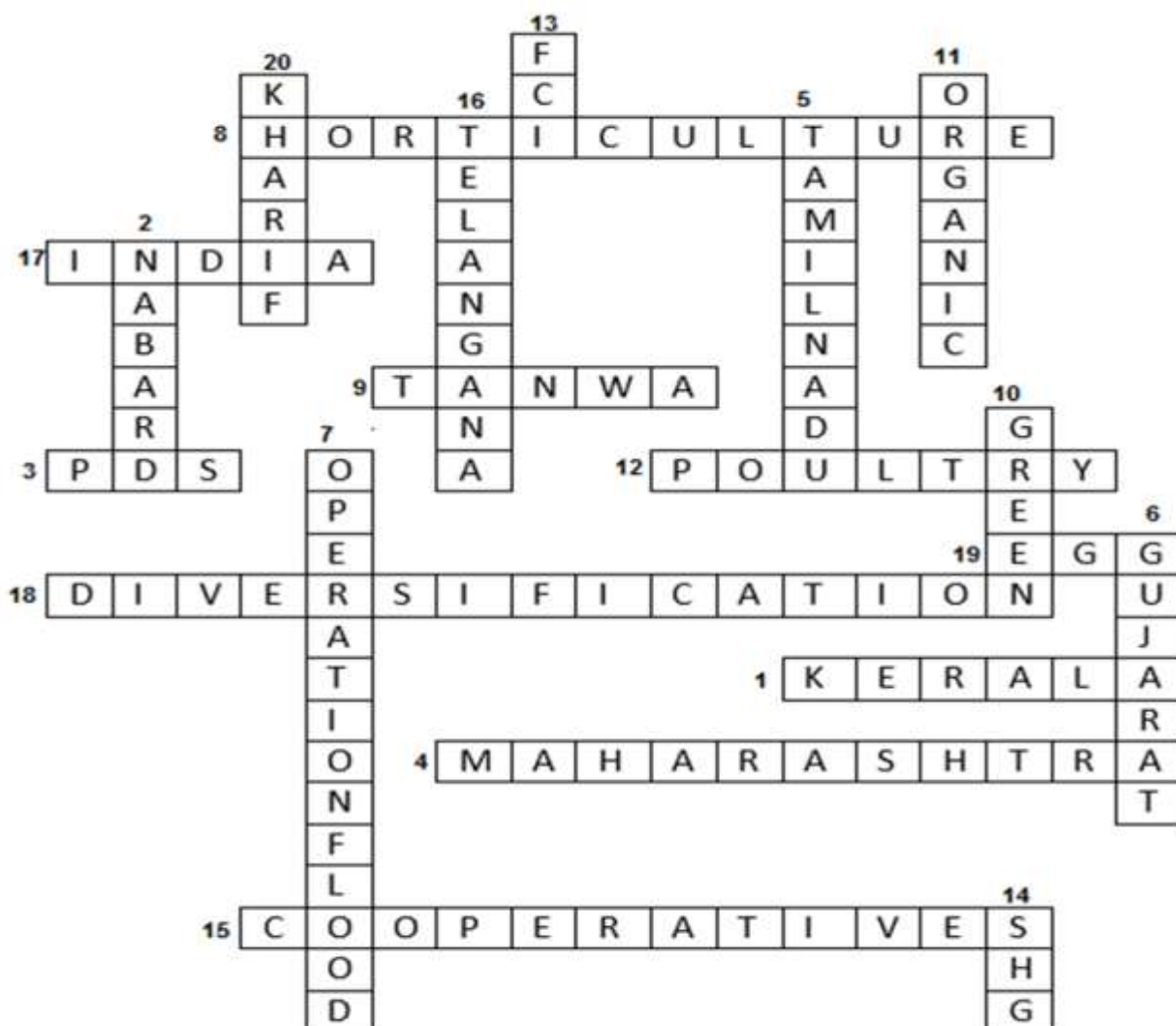
Across

1. State where Kudumshree was started
3. Policy instrument to improve agricultural marketing
4. Major fish producing state in India
8. Cultivation of fruits and vegetables
9. Project initiated in Tamil Nadu to train women in agricultural techniques
12. Highest share in distribution of livestock in India
15. Dispense adequate credit at cheaper rates
17. Second largest producer of fruits and vegetables
18. Shift of workforce from agriculture to allied activities
19. Important productive sector for diversification

Down

2. Apex body to co-ordinate the activities of rural financing system
5. Uzhavar sandies are famous in _____.
6. A state efficient in milk cooperatives
7. System where farmers can pool their milk
10. _____ Revolution is the harbinger of major changes in credit system
11. Eco-friendly farming
13. Buffer stocks are maintained by _____.
14. Emerged to fill the gap in the rural formal credit system
16. Rythu Bazars are famous in _____.
20. Most favourable season for agricultural employment.

Solution



MCQs

Q1. Which of the following is a measures initiated by the government to improve the agricultural marketing?

- A. Regulation of markets to create orderly and transparent marketing conditions
- B. Provisions of physical infrastructure facilities
- C. Cooperative marketing
- D. All the above

Q2. NABARD was set up in:

- A. 1982
- B. 1981
- C. 1972
- D. 1985

Q3. The apex body to coordinate the activities of all the institutions of rural financing system is:

- A. Regional Rural Banks(RRB)
- B. Reserve Bank of India (RBI)
- C. National **Bank** for Agriculture and Rural Development (NABARD)
- D. State **Bank** of India(SBI)

Q4. SHGs stands for:

- A. Small-Help Groups
- B. Self –Help Groups
- C. Small Human Groups
- D. Self Helping Gatherings

Q5. Prior to independence, farmers while selling their produce to traders, suffered from:

- A. Faulty weighing
- B. Manipulation of accounts
- C. Selling at low prices
- D. All of these

FILL IN THE BLANKS

1.was set up in 1982 as an apex body to co-ordinate the activities of all Institutions involved in the rural financing system.
2. is a process that involves the assembling, storage, processing, transportation ,packaging, grading and distribution of different agricultural commodities across the country.
3. in realising fair prices for farmer's products, is one of the initiatives taken by the government.
4. is a whole system of farming that restores, maintains, and enhances the ecological balance.
5. Recentlyhave emerged to fill the gap in the formal credit system.

TRUE / FALSE

1. Agricultural diversification relates to changes in cropping pattern only. **True/false**
2. Horticulture has emerged as a successful sustainable livelihood option. **True/false**
3. Agriculture loan default rates have been chronically low. **True/false**
4. Yields from organic farming is less than yield from modern agricultural farming. True/false
5. There is no risk in depending exclusively on farming for livelihood. True/false
6. NABARD was set up in year 1982. True/false
7. Infrastructure plays a significant role in the overall development of rural areas. True/false
8. If farmers directly sell their produce to consumers, their income decreases. True/false

MATCH THE FOLLOWING

1. Organic Farming	a) Shift of workforce from agriculture to other allied activities.
2. Diversification	b) A system of farming that enhances ecological balance
3. Regional Rural Banks	c) An apex body that coordinates the activities of all institutions involved in the rural financing system
4. Horticulture	d) Provide adequate credit at cheaper rates
5. NABARD	e) Cultivation of fruits and vegetables

ANSWER KEY

MCQs

1. D
2. A
3. C
4. B
5. D
6. D

FILL IN THE BLANKS

1. NABARD
2. Agricultural marketing
3. Co-operative marketing
4. Organic farming
5. Self-help groups

TRUE / FALSE

1. False
2. True
3. False
4. True
5. False
6. True
7. True
8. False

MATCH THE FOLLOWING

- | | |
|-------------------------|---|
| 1. Organic farming | (b) A system of farming that enhances ecological balance. |
| 2. Diversification | (a) Shift of workforce from agriculture to other allied activities. |
| 3. Regional Rural Banks | (d) Provide adequate credit at cheaper rates |
| 4. Horticulture | (e) Cultivation of fruits and vegetables |
| 5. Nabard | (c) An apex body that coordinates the activities of all institutions involved in the rural financing system |

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Maheshwari Girls Public School

Affiliated to CBSE

SUMMARY

Everyone is aware of bedtime stories. The sole purpose of narrating these stories was simply to impart value education to the young minds in playful manner.

To work upon the same strategies and to arouse the interest of the students, the conceptual knowledge of '**Rural Development**' has been presented in the form of '**GRAPHIC NOVEL**' which will surely satiate the curiosity of learners besides providing the cardinal points of 'Rural Development'.

The story pivots around some young children of city who go for a visit to a village. They were under the impression that there was nothing to be fascinated about the village and thought that it would be a very short stay over there. BUT WAS IT SO?

The children whose names are Tappu, Goli, Sonu and who are accompanied by their Dadaji are astounded to see the tectonic changes in the village. Dadaji takes the onus of unveiling each and minute development which the village has undergone, The problems which they faced had come long time back had disappeared as they got all the facilities which are available to them in the city. The facilities include Paytm, internet access, medical aid, modern infrastructure in schools and colleges with hi- tech ambience and trained staff.

Thus, the novel facilitates the children to understand the value points of 'Rural Development' and its importance.

Now children change their perception about the village and request Dadaji to talk to their parents to prolong their stay so that they can learn more about the changes and they can flaunt in front of their city friends about the regained knowledge.

To access the comic book download the Diksha app on the Google play store on your Android smart phone or tablet and scan the QR code using DIKSHA app.



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