

# MBA IN RURAL MANAGEMENT UTKAL UNIVERSITY

# **SYLLABUS**

# **SEMESTER-I**

Sl.No.	Paper	Core	CP (Credit	CH (Credit	
		Elective	Points)	Hours)	Marks
1	<b>Understanding Rural India</b>	Core	4	40	100
2	Economics	Core	4	40	100
2	Principles and Practices of Management	Core	4	40	100
4	<b>Quantitative Techniques</b>	Core	4	40	100
5	Financial Accounting	Core	4	40	100
6	Rural Livelihoods	Core	4	40	100
7	Natural Resources Management	Core	4	40	100
8	<b>Basic Agriculture Science</b>	Core	4	40	100
	Total	8 cores	32	320	800

**NB: All Core Papers are Mandatory,** 

# **SEMESTER-II**

Sl.No.	Paper	Core	CP (Credit	CH (Credit	Full
		Elective	Points)	Hours)	Marks
9	Rural Governance	Core	4	40	100
10	Financial Management for Rural Enterprises	Core	4	40	100
11	Rural Development Programmes and Institutions	Core	4	40	100
12	Research Methodology	Core	4	40	100
13	<b>Business Communication</b>	Core	4	40	100
14	Rural Marketing Management	Core	4	40	100
15	Family Kinship and Caste	Core	4	40	100
16	Behavioural Science	Core	4	40	100
	Total	8 cores	32	320	800

## **SEMESTER-III**

Sl.No.	Paper	Core	CP (Credit	CH (Credit	Full
		Elective	Points)	Hours)	Marks
17	Rural Tourism	Core	4	40	100
18	Human Resource	Core	4	40	100
	Management				
19	IT application in Rural	Core	4	40	100
	Management				
20	Introduction to	Core	4	40	100
	Agribusiness Management				
	Elective-1*				
21	Paper-I	Elective	4	40	100
22	Paper-II	Elective	4	40	100
	Electives-2*				
23	Paper-I	Elective	4	40	100
24	Paper-II	Elective	4	40	100
25 &	Field Work & Report	Project	8	80	200
26	_	Work			
	Total	8 cores	40	400	1000

# **SEMESTER-IV**

semester) be chosen by the candidates.

Sl.No.	Paper	Core	CP (Credit	CH (Credit	Full
		Elective	Points)	Hours)	Marks
27	Rural Entrepreneurship	Core	4	40	100
28	Project Planning for Rural Management	Core	4	40	100
	Elective-1	Elective	4	40	100
29	Paper-III				
30	Elective-2	Elective	4	40	100
	Paper-III				
31 & 32	Dissertation	Project Work	8	80	200
	Total	8 cores	24	240	600

Elective Group I (Rural Marketing & Agri Business Management) $\ \square$ Rural Procurement
Management and Retailing $\square$ Consumer Behaviour $\square$ Sales and Distribution Management $\square$
Supply Chain Management.
Elective Group II (Development Studies) $\square$ Gender and Society $\square$ Rural Margin and
Empowerment $\square$ Development Strategies and Voluntarism $\square$ Technology and Social
Transformation.
Elective Group III (Rural Finance) $\square$ Microfinance Management $\square$ Rural Banking and
Insurance $\square$ Agriculture Finance $\square$ Commodity Market and Derivatives.
*In $3^{\rm rd}$ semester two papers each from any two electives group be chosen by the candidate
** In $4^{th}$ semester one paper each from the two groups (earlier not chosen in the $3^{rd}$

# **SEMESTER-I**

### PAPER-1 UNDERSTANDING RURAL INDIA

## **Objectives**

- To highlight the major focus of Indian rural society and its Indianness as well as counter changes.
- To educate the student about sociology of village India in general.
- *To portray the picture of village life and the inertia of living in Villages despite changes.*
- To reflect upon the "Village" as both unit and process for rural development and management.

## Expected Outcome

The paper would be able to develop a broad understanding on rural society and different rural development approach and experiments in the post independent India.

#### Unit-I

Village India: Meaning of Indian village (past and present), classification of Indian villages, village environment; concept of Ideal village at present context.

#### Unit- II

Village Life: Religions, culture and community (Hindu, Muslim, Christians and Tribe)

#### **Unit-III**

Village Dynamics: Processes (Little Tradition, Great Tradition, Universalization and Parochialization), Rural Community and Rural-Urban Distinction and Continuum

## **Unit- IV**

Idea of Indian Village: Civilization, Colony, Nation and Society -Gandhi, Ambedkar and Nehru

#### Unit-V

Rural reconstruction experiment: During Pre- Independence and post-Independence period in India, Discussion on Best practices on Rural Development

## **Suggested Readings:**

Desai, R., 2005 Rural Sociology in India, Popular Prakashan

Desai, R., 2005 Rural India in Transition, Papular Prakashan

Doshi, S. Land Jain, P. C., 2002 Rural Sociology, Rawat Publication Rambhai,

B., The Silent Revolution 10(1959).

Dube, S.C., 2003 India's Changing Villages, Routledge

Madan, G.R. India's Developing villages, Allied Publishers, New Delhi,

Morriott, Mckim. 1968 Village India, University foChicango Press

Randhawa, M.S., Developing village India, Orient Longman, Bombay, 39-42(1951). Srinivas, M. N., 1966 India's Villages, Asia Publishing House

#### **ECONOMICS**

## Objective:

- To create an understanding among the students about the relevant concepts and analytical tools of economic theories.
- To gain an understanding of core economic principles and how they apply to a wide range of real-world issues.
- To make aware about the problems and prospects of the rural economy of India.
- To get knowledge on rural poverty estimates and its causes and consequences.

## Expected Outcome:

- Familiarizing practical ways to carry out field survey relating to rural economics
- Ability to apply the theoretical knowledge on the basic concepts, theories relating to rural economics
- Develop critical and creative thinking about the rural economies

#### Unit- I

**Introduction to Business Economics:** Basic Economic Concept, Goods, Services, Utility, Value, Wealth, Income, Want, Time perspective, Basic Principles of Economics, Basic Problems of an Economy.

## **Unit-II**

**Demand and Supply Analysis:** Meaning of Demand, Law of Demand, Determinants of Demand, Change in Demand and Change in Quantity Demand, Individual and Market Demand, Meaning of Supply, Law of Supply, Increase and Decrease in Supply, Determinants of Supply.

#### **Unit-III**

**Elasticity of Demand and Supply:** Elasticity Concept, Perfect Elasticity, Perfect Inelasticity, Relative Elasticity, Relative Inelasticity. Price, Income, Cross Elasticity of Demand and Cross Elasticity of Supply, Factors Determining the Elasticity of Demand, Elasticity and Implications for Total Revenue, Determinants of Elasticity.

### **Unit-IV**

**Cost and Production Analysis:** What are Costs, Opportunity Costs, Accounting Vs. Economic Costs, Types of Costs, Variable and Fixed Costs, Short Run and Long Run Costs, Average Costs, Marginal Costs, Production Functions in the Short Run & in the Long Run, Economies and Diseconomies of Scale, Revenue Concepts, Total Revenue, Average Revenue and Marginal Revenue.

#### Unit-V

Market Structure and Business Decision: Distinguish Characteristics of Different Forms of Market, Perfect Competition, Monopoly, Monopolistic Competition, Oligopoly, Short Run Decisions of a Firm to Shut Down, Long Run Decisions of the Firm to Exit.

#### **Suggested Readings**

D.M. Mithani: Business Economics – (HPH).

H.L. Aahuja: Micro Economics – (S.Chand).

P.L. Mehta: Managerial Economics – (Sultan Chand).

D. N. Dwivedi: Managerial Economics – (Vikas).

Varshney & Maheshwari: Managerial Economics – (Sultan Chand). Samuelson:

Economics – (TMH).

## PAPER-3 PRINCIPLES AND PRACTICES OF MANAGEMENT

## **Objectives**

- To make the students understand the various theoretical and practical aspects of both the business as well as the not-for-profit making organizations;
- To understand the different functions of management, business ethics, and the need to go for responsible business, need to plan and undertake corporate social responsibility by the profit making corporate houses and
- To plan and undertake visit to any nearby organization, prepare a brief report and make a presentation for further discussion and feedbacks.

## **Expected Outcomes:**

• The major outcomes of the paper are that after completion of the paper, the students understand on various theoretical and other aspects including the various theories involved, functions of management of any business and not-for-profit making social enterprises as a whole.

#### **Unit-I**

Definition, scope & functions of management, Managerial skills & Levels of management, Roles of a manager, Functional areas of management, Classical approach, Scientific management approach, Contribution of F. W. Taylor, Henry Fayol, Peter Drucker, & Max Weber. Behavioural & Human Relations approach, Contingency & Operational approach, Management by Objectives, meaning & significance & the process.

#### **Unit-II**

Planning, nature, types & steps in planning, Process & limitation of planning; Organizing, Process; Organization structure, Types of organizational structure, Centralization & Decentralization, Departmentalization, Span of management, Concept of Authority, Responsibility & Accountability, Delegation.

## **Unit-III**

Staffing: Concept, need, human resource planning, recruitment and selection; Directing: concept, need and principles of directing; Controlling: Steps in control, Process, Need, Types of control; Method, Techniques of Controlling, Benefits. Visit to any nearby organization, study its functional areas of management, prepare a brief report and make a presentation for further discussion and feedbacks.

#### **Unit-IV**

Corporate Governance: Concept, importance and role of the Board of Directors, Role of auditors and stakeholders in Corporate Governance; Characteristics of good corporate governance, measures to improve corporate governance; Benefits of corporate governance

#### Unit-V

Business Ethics: Definition and its relevance to Business, Historical perspective of ethics, Trusteeship; Gandhian Philosophy of Wealth Management; Management in 21st Century; Challenges and Opportunities

## **Suggested Readings**

Koontz and Weihrich: Essentials of Management, McGraw Hill

George R. Terry, Stephen G. Franklin: Principles of Management, AITBS Publishers

Peter Drucker: Essentials of Management

Sherlekar S.A: Modern Business Administration & Management, Himalaya Publishing

## PAPER-4 QUANTITATIVE TECHNIQUES

## **Objective:**

- To make the students familiar with some basic mathematical and statistical techniques and their applications in business decision making.
- To provide students with quantitative skills such as statistical, forecasting and estimation techniques.

#### **Expected Outcomes:**

- The quantitative approach allows you to reach a higher sample size.
- The collect information quickly when using quantitative research.
- The research performed with the quantitative approach is anonymous.

#### Unit-I

Matrices: Matrices, Types, Algebra of Matrices, Multiplication, Transpose, Elementary Operations, System of Linear Equations, Inverse of Matrix, Eigen Value, Eigen Vector. Determinant: Determinant of Order One, Two, Three, Four Properties, Multiplication of Two Determinants, Minors & Cofactors, Solution of System of Linear Equations, Cramer's Rule.

#### **Unit-II**

Statistical Methods: Definition, Feature, Functions, Scope and Limitations of Statistics, Use and Importance of Statistics. Distrust of Statistics.

#### Unit-III

**Measures of Central Tendency:** Mean, Median, Mode, Quartiles, Percentiles, Deciles, **Measures of Dispersion**: Range, Mean Deviation, Standard Deviation, Variance, Skewness, Moments, Kurtosis.

## **Unit-IV**

**Time Series Analysis:** Definition, Utility of Time Series, Components of Time Series, Analysis or Decomposition of Time Series, Methods of Measuring Trend; Classification and tabulation; Presentation of Data: Graphical Methods – Histogram; Pie-chart; Bar Diagrams

## Unit- V

**Correlation and Regression:** Difference between Correlation and Regression; Correlation: meaning and types; Measures of correlation- Scatter diagram; Pearson's correlation coefficient; Rank method. Definition of Regression, Utility of Regression, Types of Regression; Simple Linear Regression.

## **Suggested Readings**

A.K.P.C.Swain: A First Course in Statistics – (Kalyani).

Anderson: Statistics for Business and Economics – (Cengage).

Levin & Rubin: Statistics for Management – (Pearson).

Khanna & Bhambri: Business Mathematics – (Vikas).

P.K.Mohanty & S.K.Patel: Basic Statistics – (Scientific).

#### PAPER-5 FINANCIAL ACCOUNTING

## Objectives:

- To enable students in understanding accounting principles, process, and policies used for preparing financial statements.
- To prepare accounting information for planning and control and for the evaluation of products, projects and divisions.
- To judge product, project, divisional and organizational performance using managerial accounting information.

## **Expected Outcomes:**

- Students will recognize commonly used financial statements, their components and how information from business transactions flows into these statements
- Students will demonstrate progressive learning in the elements of managerial decision making, including planning, directing and controlling activities in a business environment.
- Students will be able to demonstrate knowledge of preparation of Financial Statements and or financial schedules in accordance with Generally Accepted Accounting Principles through analysis and synthesis of information as well.

#### Unit- I

Meaning and Scope of Accounting: Introduction, Need, Objectives and Functions of Accounting, Accounting – The Language of Business, Book Keeping and Accounting, External and Internal users of Accounting Information, Branches of Accounting, Advantages and Limitations of Financial Accounting. Accounting Principles: Fundamental Accounting Assumptions and Policies (Concepts and Conventions). Accounting Transactions: Accounting Cycle.

#### **Unit-II**

Classification of Accounts, Analysis and Recording of Business Transactions, Journal, Rules of Journalizing, Ledger Posting, Preparation of Trial balance; Completion of Accounting Process: Sub division of Journal, Preparation of Cash Book and Bank Reconciliation Statement. Capital and Revenue: Classification of Income and Expenditure, Classification of Receipts, Profit-Loss. Final Accounts: Understanding and Preparation of Income statement, Balance Sheet without Adjustments and with Adjustments.

#### **Unit-III**

Budgeting: Concept of Budget, Budgetary Control, Classification of Budget, Control Ratio. Investment Appraisal Methods: Types of Investment Proposal, Project Report, Methods of Appraisal.

## **Unit-IV**

Cost Accounting: Elements of Cost, Components of Cost, Classification of Cost, Break-Even Analysis, Utility of Marginal Costing; Depreciation, Provision and Reserves: Concept of Depreciation, Method of Depreciation, Causes, Factors affecting Depreciation, Accounting for Depreciation, Provision and Reserves.

#### **Unit-V**

Financial Decisions: Working Capital, Capital Structures, Dividend Decision: Forms of Dividend, Dividend Policy, Role of Financial Manager, Role of Board of Directors, Share Capital and Loan Capital.

#### **Suggested Readings**

S.P. Jain, K.L. Narang: Financial Accounting – (Kalyani).

T.S. Grewal: Introduction to Accountancy – (S.Chand).

Bal, Sahu & Das: A New Approach to Accounting – (S.Chand & Co). Satpathy &

Sahoo: Financial & Management Accounting – (Vrinda).

## PAPER-6: RURAL LIVELIHOODS

## Objectives:

- To develop a basic understanding on the concept and approaches of livelihood
- To understand the different livelihood strategies adopted by people and institutions working with the poor in farm and non-farm sectors.
- To utilize different tools and techniques to assess livelihood options and design livelihood interventions.

## Expected Outcome

The students would be well equipped with the techniques and strategies on a diverse range of rural livelihood interventions.

#### Unit-I

Concept, Definition and importance of rural livelihood. Structural characteristics of rural livelihoods: Farm and Non-Farm.

#### **Unit-II**

Diversification of Rural livelihood system, Challenges before rural livelihoods in India, Importance of Agriculture in Rural livelihood.

#### **Unit-III**

Evolution of Rural Livelihood system, Sustainable and Vulnerable livelihoods. Sustainable Agriculture: Characteristics and factors, Policies and Practices of Sustainable Agriculture.

## **Unit-IV**

Livelihood Frame Work: Multiple Linkages and Multipliers, Resources and assets for rural livelihoods. Application of science and technology for livelihood generation in rural areas. Impact of Liberalisation Privatisation and globalisation on Rural Livelihoods.

#### **Unit-V**

Livelihood Strategies: Programmes of the Government for the livelihood development: SGSY, NRLM & MGNREGS.

## **Suggested Readings:**

Frank Ellis: Rural Livelihoods and Diversity in Developing Countries

Frank Ellis and H. Ade Freeman: Rural Livelihoods and Poverty Reduction Policies

BiswajitChatterjee and Asim K. Karmakar: Rural Livelihoods in India

Dr. Shankar Chatterjee: Rural Development and National Rural Livelihoods Mission

Ian Stokes: Sustainable Livelihoods and Rural Development

HS Shylendra and Uma Rani: Diversification and Sustainable Rural Livelihood

## PAPER - 7 NATURAL RESOURCES MANAGEMENT

## Objectives:

- To make the students understand the various theoretical and practical aspects of natural resources management;
- To learn various government programmes, policy implications and its impact on the local community at large;
- To plan and undertake visit to any nearby organization having adequate experience in planning and implementation of community based natural resource management, prepare a brief report and make a presentation for further discussion and feedbacks.

## **Expected Outcomes:**

The major outcomes of the paper are that after completion of the paper, the students analyzed and understood the various theoretical and practical issues and concerns of natural resource management. Students picked up the strength and weaknesses of Government policy and its effective implantation.

#### Unit-I

Natural resources and its types, Need to manage natural resources, Objectives & approaches to natural resources management, Peoples participation in natural resources management: Forest & Water; Common Property Resources.

## **UNIT-II**

Changes in land use pattern & factors responsible for the changes; Soil types, Carrying capacity of soils, Fertility: Organic & Bio fertilizers, merits & demerits; Causes of soil pollution; Major, Medium and Minor Irrigation Systems; Coverage and Ecological Implications; Importance of tank irrigation, Irrigation Management

## **UNIT-III**

Water Conservation Technologies in Agriculture; Drip and Sprinkler Irrigation – Comparison; Need for the management of irrigation systems; Importance of traditional irrigation practices and their role in the agricultural development.

#### **UNIT-IV**

Sustainable Water Management: Water harvesting technologies, Construction of underground reservoirs; Waste and Sea water recycling.

#### **UNIT-V**

Joint Forest Management, its scope & objectives; Stakeholders participation in forest management; Social Forestry; Farm Forestry; Community Forestry; Importance of Eco Tourism; Wild Life conservation & Forestry. Make a visit to a nearby organization having adequate experience in planning and implementation of community based natural resource management, prepare a brief report and make a presentation for further discussion and feedbacks.

## **Suggested Readings**

Natural Resource Management: B.W. Pandey (Ed.), Mittal Publications Natural Resources Management: Funda Varnaci Uzun (Aksaray University, Turkey)

#### PAPER 8 BASIC AGRICULTURE SCIENCE

## Objectives:

- To the traditions of enquiry and key substantive issues in agriculture.
- It is comparative in nature, but pays attention to Indian themes. It also introduces emerging global agrarian concerns.

#### Expected Outcome

• Given the importance of agriculture science in rural development, the students would be able to learn about the significant tools and techniques of intervention based on agricultural science

#### Unit-I

**Agronomy:** Definition of Agronomy; Classification of crops; crop rotation; principles and advantages, multiple cropping systems; factors affecting maximization of crop yield; Tillage, Objectives, types and tillage implements; water requirement of crops, Importance of irrigation and drainage in cropland principles and management. Effects of climate and weather or crops. Crop production technologies of important crops, weeds, their classification and their management Dry land farming- principle and practices water shed Management-Objectives and practices farming systems- definition, principles and components. Organic farming and Integrated farming.

#### Unit-II

**Soil Science:** Soil: Its origin and definition, soil profile, rocks and minerals their weathering, soil formation and factors affecting soil formation. Soil properties: physical, chemical and biological soil fertility and productivity, organic manures, fertilizers, Environment Pollution due to fertilizers use organic farming-its importance concepts and practices Soil erosion-types, factors affection soil erosion, control measures, Soil of India classification, Problem soils and Management: Acid soils and salt affected soils.

#### Unit-III

**Horticulture:** Definition, Importance and scope, classification of horticultural plants, soil and climatic influences on horticultural corps, plant propagation- principles and techniques including nursery raising, fruit crops -importance and their production techniques, plantation crops importance and production techniques, vegetables importance, types, production techniques. Ornamental Horticulture, importance and management, Garden of horticultural crops including kitchen garden. Post-harvest management of fruits and vegetables.

## **Unit-IV**

**Entomology:** Insects, their characteristics, classification and importance in crop production. Major insect pests of different crops. Methods of pest control-natural and applied, Insecticides and their classification. Integrated pest management-principles and practices. Plant protection organizations. Environmental pollution problems. Economic Entomology: sericulture, Economic Entomology: sericulture, Apiculture and lac culture.

#### **Unit-V**

**Seed Technology** Seed Technology: Importance, stages of seed production and multiplication, classes of seeds, characteristics of different classes of seeds, Seed Testing: Seed heath management and seed legislation Seed certification, Agricultural policies in relation to seed production and distribution Genetic Engineering- definition and concept, application in Agriculture.

#### **Suggested Readings:**

- Dumont, Rene. 'Agriculture as Man's Transformation of the Rural Environment', in Teodor Shanin (ed.) Peasants and Peasant Societies, Hamondsworth: Penguin. 1971. Pp. 141-149
- Ludden, David. (1999), 'Agriculture' from, An Agrarian History of South Asia, Cambridge: Cambridge University Press. 1999, Pp. 6-35
- Beteille, Andre. 'The Study of Agrarian Systems: An Anthropological Approach', from Marxism and Class Analysis, New Delhi: Oxford. 2007. Pp. 84-93

# **SEMESTER-II**

## PAPER- 9: RURAL GOVERNANCE

## Objective:

To explain the perspectives on local government, significance of various committees and Constitutional Amendment Acts on local government.

## Expected Outcome:

The student will be able to understand the distinguish between government and governance and describe the initiatives for good governance.

#### Unit I:

Importance of Local Government: Meaning, Nature and Importance, Thoughts on Local Government, Important Committees on Local Government in post independent India

#### **Unit II:**

Panchayati Raj System and Rural Local Governance in India: 73rd Amendment Act (1992) Significance of Grama Sabha, Panchayati Raj Institutions (PRI) - Difficulties and Issues in functioning—Suggestions for improving the functioning of PRIs.

#### Unit III:

Devolution of finance and power in Panchayati Raj System:11th Schedule; Interface in Panchayati Raj System -Panchayats and Govt. Officials; Government & Non-Government Organizations, Community Based Organizations etc.

**Unit IV**: Local Government system in selected areas: Panchayat Extended to Schedule V Areas - Scheduled areas - Schedule V and VI - PESA (1996)-Key Provisions- Implications - Status of Panchayats in Scheduled Areas, Issues in Implementation- Forest Right Act- Suggestions.

**Unit V:** Good Governance Initiatives in Local Governments: Good Governance - Features of Good Governance: Accountability, Transparency, Responsiveness, Equity & Inclusiveness, Right based Approach, Social Audit

## **Suggested Readings**

Maheswari, Shriram. (2008), Local Government in India, Agra: Lakshmi NarainAgarwal.

Sachdeva, Pradeep. (2011), Local Government in India, New Delhi: Pearson Education India. Bijoy, C,R. (2012), Policy Brief on PESA(1996)- United Nations Development Plan, 012 New Delhi.

Bevir, Mark (Ed.). (2011), The Sage Handbook of Governance, Sage.

Chakrabarty, Bidyut and Mohit Bhattacharya (Eds). (2008), the Governance Discourse, New Delhi: Oxford University Press.

Goel,S.L. (2007), Good Governance – An Integral Approach, New Delhi: Deep and Deep Publications Private Limited.

Manor, James. (1999), The Political Economy of Democratic Decentralisation, Washington DC: The World Bank.

Mathew G and Jain L. C (Eds.). (2005), Decentralisation and Local Governance, New Delhi: Orient Blackswan.

#### PAPER- 10 FINANCIAL MANAGEMENT FOR RURAL ENTERPRISES

## **Objectives:**

- To learning about the concept functions & roles of financial manager of financial management.
- *To get knowledge about the different sources and institutions of finance.*
- To estimate and financing of working capital and techniques of capital budgeting.
- To explore the field of management accounting and costs.

## **Expected Outcomes**

- The students can develop the knowledge of rural enterprises and its sources of Finance.
- It will help the students to analyse the financial statement and working capital and budgeting for rural enterprises.

#### Unit- I

Financial Management – Introduction, Meaning, Objectives, Functions of Financial Management. Role of Finance Manager in Rural Enterprises

#### **Unit-II**

Sources of Finance– Long Term, Medium Term and Short Term Sources; Rural Financial Intermediaries – NABARD, DCBs, LDBs, RRBs, Cooperative Banks and Credit Societies and other agencies; Innovative Weapons of Finance for Rural Enterprises – Hire Purchase, Leasing, Micro Finance

## **Unit-III**

Financial Statement Analysis – Comparative Financial Statements, Trend Analysis, Common Size Statements, Ratio Analysis Profitability, Liquidity, Activity and Leverage Ratios

#### **Unit-IV**

Working Capital and Capital Budgeting for Rural Enterprises – Working Capital-Concept, Types, Factors, Estimation and Financing of Working Capital; Capital Budgeting - Concept, Nature, Significance and Techniques of Capital Budgeting – Pay Back Period, Net Present Value, Profitability Index,

#### Unit-V

Management Accounting: Meaning, Nature, Scope and Limitations of Management Accounting; Management Accounting and Decision Techniques, Cost and Management Accounting

#### **Suggested Readings**

Financial Management : Khan and Jain Financial Management : Prasanna Chandra

Financial Management : I.M. Pandey

Financial Management and Policy: R.M. Srivastava

Indian Financial System : Vasatn Desai Indian Financial System : L.M. Bhole

Shukla and Grewal, "Advanced Accountancy".

# PAPER-11: RURAL DEVELOPMENT PROGRAMMES AND INSTITUTIONS Objectives

- To make the students understand the Government policy and perspectives on rural development programmes and its institutions before and after independence;
- To provide the socio-economic, cultural, political and behavioral aspects of planning and implementing the rural development policies. Need for peoples participation in planning, monitor and evaluation, taking follow up action and
- To plan and undertake visit and study a nearby Panchayati Raj Institution, prepare a brief report and make a presentation for further discussion and feedbacks.

## **Expected Outcomes**

• The major outcomes of the paper are that after completion of the paper, the students understood the Government policy before and after independence, history of rural development planning and programme implementation in India. The students have mastered the skill to plan and undertake need based local area

#### Unit-I

Rural Development, Need for rural development; Policies during different plan periods; Approaches of Rural Development in Independent India: Institutional, Technological, Area based; Target group, Participatory & individualistic approach, Analysis of the approaches

#### **Unit-II**

Analysis of the strategies of Rural Development: Growth oriented strategy, Welfare strategy, Responsive strategy, Holistic strategy, Right-based strategy

#### **Unit-III**

Review of Rural Development Programmes: Review of Rural Development Programmes in Social Sectors - Health, Sanitation and Education. Undertake visit and study a nearby Panchayati Raj Institution, prepare a brief report and make a presentation for further discussion and feedbacks.

#### **Unit-IV**

Planning and implementation of rural development programmes; Review of Poverty Alleviation & Employment Generation Programmes in Rural India; Importance of Result Based Management and Monitoring System

#### **Unit-V**

Regional Disparity and Development; Policy measures and strategy for regional development; Development Administration and Administrative Officers, Role of PRIs, NGO & CSOs in local area development

## **Suggested Readings**

Katar Singh: Principle, Policies and Practices of Rural Development Desai A R 1977: Rural Sociology in India, Popular Prakashan, Bombay

Andre Betille 1974: Six Essays in Comparative Sociology, UP, New Delhi

## RESEARCH METHODOLOGY

## Objectives:

- To equip the students with basic research methods and tool and technique of data collection in the rural areas and to generate amongst students the practice of conducting research especially in rural surroundings.
- To develop the ability on how to conduct a statistical test of a hypothesis and able to understand the steps involved in qualitative data collection.

## **Expected Outcomes:**

- It helps to prepare survey schedule, analyses data from a variety of sources and draw conclusions and support them with evidence and examples
- It helps to develop the research-related skills like sense of inquiry and capability for asking relevant/appropriate questions
- It helps to plan, execute and report the investigation and develop the ability how to write a report.

#### Unit-I

**Concept of Research:** What is research? Characteristics and Types of research; Need and significance, Research methods and methodology; Research design-structure, formulation; Ethics in research.

#### Unit-II

**Research Process:** Research planning; Research problem; Writing a research proposal; Review of literature; Research questions; Research objectives; Hypothesis; Report writing: Meaning, Types, Characteristics Significance of report writing;

## **Unit-III**

**Sampling Design:** Census and Sampling; Different types of sampling- Probability Sampling and Non-Probability Sampling; Attitudinal Scaling; Measurement of Scaling; Comparative Scaling Techniques.

#### **Unit-IV**

**Methods of Data Collection:** Types of data- Time-series and cross-section data; Primary and Secondary; Qualitative and Quantitative; Tools of Data Collection- Questionnaire; Schedule; Interview; and Observation.

#### Unit-V

**Data analysis:** Normal distribution and its properties; Hypothesis testing- steps; Test of significance; Commonly used tests- z; t, and Chi-square with applications.

#### **Suggested Readings**

Gupta S.P, Statistical Methods.

Hooda P.R Statistics for Business and Economics Tata McGraw Hill

Levin & Rubin Statistics for Management PHI,

Kothari C. R., Research Methodology: Methods and Techniques, New Delhi, Vishwa Prakashan.

Cooper, Donald R- and Pamela Schindler, Business Research Methods, Tata McGraw Hills, New Delhi

Gupta C.B. An Introduction to Statistical Methods

Moser C.A. Survey Research in Social Investigation

#### PAPER-13 BISUNESS COMMUNICATION

## Objectives:

- To make the students understand the various theoretical and practical aspects of both the business communication so that the students can learn the communication ways and skills for Management.
- It is also to guide the students so that they can develop their understanding on the various techniques of communication and professional correspondence.

#### Expected Outcomes

The major outcomes of the paper are that after completion of the paper, the students have developed a basic understanding on both verbal and non-verbal communication as a whole. Through various exercises they have developed their verbal and non-verbal skills that they are expected to use in their personal and professional life on a day to day basis.

#### Unit-I

Nature and Importance of Communication, Objectives of Communication, Process and Barriers to Communication, Elements and Forms of Communication, Principles of Effective Communication

#### **Unit-II**

Verbal Communication, Speaking is an Art, Styles, Oral Presentation, Preparation of Formal Speech, Public Meetings, Group Discussion and Public Debate. Non-Verbal Communication: Meaning, Characteristics & Classification; Personality Test: Body Language, Gestures, Postures, Listening & Analytical Skills

#### **Unit-III**

Importance of Professional/ Business Correspondence, Application, Enquiries and Replies, Circulars, Quotations, Order, Complaints & Memorandums, Invitation letters, Office Memos, Progress report, Minutes of Meeting, Writing Research, Survey Reports, Inspection Reports

#### **Unit-IV**

Etiquettes – Meaning and Need of Etiquettes, Factors influencing Etiquettes. Types of Etiquettes, Social, Personal, Family, Business, and Telephone

#### Unit-V

Print & Electronics media, Telecommunication, Teleconferencing, Video Conferencing, Mobile communication, SMS, Social Media, Fax, E-mail

#### **Suggested Readings**

Effective Business Communication: MurphyBusiness English & Communication: Cleark

Business Communication: Robert Marcher & Ruth Pearson

Essentials of Business Communication: Rajendra Pal &J. S. Korlahalli

Basic Business Communication Skills: Raymond & Marie Flatlety, Tata McGraw Hill

#### PAPER 14 RURAL MARKETING AND MANAGEMENT

## Objectives:

- To provide an understanding of rural marketing issues and concepts, to familiarize the problems in marketing of agricultural products and
- To explore institutional arrangements and challenges of Rural Marketing.

## **Expected Outcomes:**

• This course exposes develops a concept about rural marketing to understand the rural price, distribution, communication, product and also know about the strategy about rural

marketing with recent updates.

#### Unit-I

Rural Marketing: Definition, Function, Nature and Scope; Importance of Rural Marketing; Classification of Rural Markets, Rural Marketing Environment. Rural Consumer Behaviour. Factors influencing rural consumer behaviour.

#### Unit-II

Rural Marketing Mix, Product Strategy, Rural Product Classification, Designing Branding, Packaging of Rural Products, Distribution in Rural Market, Pricing in Rural India, Promotion Strategies for Rural Market. Challenges in Rural Communication.

#### **Unit-III**

Segmentation, Targeting and Positioning in Rural Market, Pre-requisites for Effective Segmentation, Degree of Segmentation, Bases for Segmenting Rural Consumer Market, Targeting, Bases and Strategies for Positioning.

#### **Unit-IV**

Market Research for Rural Marketing: Concept, Types and Process of Marketing Research, Marketing Information System for Rural Marketing, Uses and Its impact on business.

## **Unit-V**

Challenges of Rural Marketing, Future of Rural Marketing, Rural boom, The way forward.

## **Suggested Readings**

Venkata Reddy, K.: Agriculture and Rural Development (Emerging Trends and Right Approach to Development), Himalaya Publishing House.

Gupta A.P : Marketing of Agriculture Produce in India

Acharya S.S : Agricultural Marketing in India

NW Agarwal: Rural Marketing in India

Shamin H.M: Rural markets and development

Saxena Kailas: Inter Linked Agrarian Markets in Rural India GOI:Reports of the National Commission on Agriculture XII

Jagdish Prasad: Various Issues of Encyclopaedia of Agricultural Marketing

## PAPER- 15 FAMILY, KINSHIP AND CASTE

## **Objectives:**

- The continuity between the present and the past is an evident feature of Indian society.
- The focus of this paper is on the family, caste and kinship of Indian society.
- This paper will enable the students to gain a better understanding about these institutions at present context.

## Expected Outcome

• The students would be well equipped to develop a broad understanding on the dynamics and transitions in the institutions family, caste and kinship in Indian society.

### Unit- I

Family system in India: Structure, Function and Changing Pattern of Family

#### Unit-II

Caste system: Meaning, Characteristics and Functions, Theories of Origin of Caste, Changing Pattern of Caste System

#### **Unit-III**

Kinship System: Meaning, Types and Categories of Kinship, Kinship Organization in India, Regional Variation.

#### **Unit-IV**

Jajmani System: Meaning, Strucutrue and Functions, Importance, Changes in Jajmani System

#### Unit-V

Social Legislations: Constitutional provisions in favour of Dalits, Tribes, other Backward Classes, Women and Children

## **Suggested Readings:**

Ahuja, R. 1999 Indian Social System, Rawat Publications

Beteille, A., The Backward Classes and New Social Order

Bose, N. K. 1967 Cuture and Society in India, Bombay: Asia Publishing House

Dube, S. C. 1990 Society in India, New Delhi, National Book Trust

Gore, M. S. 2002 Unity in Diversity, Rawat Publications

Kapadia K. M. Marriage and Family in India

Karve, I. 1961 Hindu Society: An Interpretation

Prabhu, P. H. Hindu Social Organization

Sharma, K. L. 2007 Indian Social Structure and Change, Rawat Publication

Srinivas, M. N. 1980 India: Social Structure, New Delhi, Hindustran Publishing Corp. Uberai,

P. Family, Kinship and Marriage in India

#### PAPER- 16 BEHAVIOURAL SCIENCE

## Objectives:

- To familiarize the students with basic concepts of behavioural process in managing manpower and achieving organizational effectiveness.
- To understand the human interactions in an organization, find what is driving it and influence it for getting better results in attaining business goals.

## **Expected Outcomes:**

- Describing the field of organizational behaviour and discuss its relevance to the workplace.
- *Identifying the importance of recognizing and valuing individuals' differences.*
- Getting knowledge about the impact organizational culture has on individuals and the workplace

#### **Unit-I**

Introduction: Definition, Scope, evolution of Organizational Behaviour, Models, Social Systems and Organizational Culture, International Dimensions of OB, shortcomings of OB, Contemporary OB.

#### **Unit-II**

Personality: Definitions, Nature of Personality, determinants of personality, personality structure, OB related traits, Personality and OB. Attitudes: Definition, components of Attitudes, formation of attitudes, functions of attitudes, changing attitudes, work-related attitudes, theories of attitude. Perception: Meaning, Factors Influencing Perception, Theories, Perceptual Errors.

#### **Unit-III**

Learning: Concept, Learning Process, Theories of Learning, Application of Learning in Organization. Motivation: Concept, Importance, Theories and their applicability. Motivation: nature, challenges, Theories of motivation. Communication: meaning, interpersonal & organisational communication, communication networks

#### **Unit-IV**

Workplace Behaviour: Introduction, Conflict, Nature of Conflict, functional & dysfunctional process of conflict, Levels of Conflict, Conflict Management Styles, conflict resolution. Group Dynamics: Concept, Types of Groups, Group development, Stages of Group Formation, Group Structuring, Teams Vs Groups, Effective Teamwork, Typical Teams in organisations

## Unit- V

Employee Stress: meaning & definition, work stress model, Burnout, Stress management, Stress & performance, Leadership: Concept, Leadership and Management, Leadership styles and their implications, Leadership Theories

## **Suggested Readings**

Stephen.P.Robbins: Organizational Behaviour – (Pearson).

Steven L., McShane: Organizational Behaviour – (TMH).

Fred Luthans: Organization Behaviour – (TMH).

S.S.Khanka: Organisational Behaviour – (S.Chand).

R. Aswathappa: Organizational Behaviour – (HPH).

L.M. Prasad: Organizational Behaviour – (Sultan Chand).

# **SEMESTER-III**

## PAPER-17 RURAL TOURISM

## Objectives:

- To Understand the concept of Rural Tourism- its scope and cultural significance.
- To Identify Tourism resources in rural areas benefits and Costs of Rural Tourism
- To Develop a Business Plan for Rural Tourism

## Expected Outcome

The students would get updated with the much needed technique of developing a Sustainable plan for strengthening Rural Tourism

## Unit- I

Introduction to the concept of Rural Tourism. Rural Territory- Its Potential as a Tourism Product. Village as a primary tourism product- Showcasing rural life, art, culture and heritage.

#### **Unit-II**

Benefits of Rural Tourism, Costs associated with Rural Tourism. Impact of Rural Tourism on the rural community. Holistic benefits of Rural Tourism on the society. Challenges of Rural Tourism.

#### **Unit-III**

Rural Tourism Business Plan. Infrastructure, Marketing and Financial Assistance requisites. Intervention of Professional Agencies - lineages for development of Rural Tourism.

## **Unit-IV**

Sustainable Tourism, Agro Tourism, Inspirational Tourism. Promotional Development provisions for rural tourism in India and Odisha.

## Unit-V

Rural Tourism in India and Odisha. Best Practices - Case Studies.

#### PAPER-18: HUMAN RESOURCE MANAGEMENT

## Objectives:

- To sensitize students to the various facets of managing people and to create an understanding of the various policies and practices of human resources management.
- To know the role of Human Resource manager throughout the career of every employee.

## **Expected Outcomes:**

- Understanding of the basic concepts, functions and processes of human resource management.
- Design and formulate various HRM processes such as Recruitment, Selection, Training, Development, Performance appraisals and Reward Systems, Compensation Plans and Ethical Behaviour.

#### Unit- I

Human Resource Management: Concept, Scope and Objective, Emerging roles of personnel management, Recruitment, Sources of Recruitment, methods or techniques of recruitment, steps in selection process, types of tests, types of interviews, induction & orientation.

#### **Unit-II**

Job Analysis: definition, steps, techniques, types of job analysis

Human Resource Planning: Definition, Objectives, Need, Importance and the Process.

Training & development: introduction, Training Vs Development, purpose of training, steps in training programmes, Training methods/techniques, evaluation

#### **Unit-III**

Job Evaluation: definition, objectives, steps, job evaluation methods

Compensation Management: objectives, internal Vs external Vs individual equity, wage determination process, alternatives to traditional pay structures, theories of wages, minimum, fair & living wage, methods of wage payment, wage differentials, pay for performance approaches, types of incentive plans.

#### **Unit-IV**

Performance Appraisal: definition, process of performance appraisal, Methods of performance appraisal, The Strength and Limitations of each Method, The Appraisal Errors.

Promotion: Bases and Types, Promotion Policy and Procedure,

Transfer: Types and Purpose, policy, Employees' Separation, types, temping, absenteeism, labour turnover: impact, causes

## **Unit-V**

Industrial Disputes: factors, forms, prevention and settlement.

Trade Unionism: concepts, evolution, problems of trade unions in INDIA.

Collective Bargaining: Need, Importance and Procedure.

Worker's Participation in Management: Concept and Evolution.

Approaches to Industrial Relations.

#### **Suggested Readings**

Gomez & Mejia: Managing Human Resources – (Pearson).

Gary Dessler: HRM – (PHI).

Ratnam & Srivastav: PMHR - (TMH). P.

Subba Rao: HRM – (HPH).

VSP Rao: Human Resource Management – (Excel).

Aswathappa: Human Resource & Personnel Management – (TMH).

#### IT APPLICATION IN RURAL MANAGEMENT

## Objective:

• To acquaint the students with the technological requirements of organisation at the macro and micro level and its implication for an organisation for managing technology.

## **Expected Outcomes:**

- The concepts, methods and applications involved in ICT are constantly evolving in our daily lives of rural people ensure for the development process.
- With the use of ICT, government renders services and information to the public using electronic means.

#### Unit-I

Concepts of Information Technology and Rural India: Rationale of Science & Technology with reference to Rural India; Modern Technology in Implementation of Rural Development Plans; Role of Information and Communication Technology in Rural India; Effect of Science and Technology on Rural Society.

#### **Unit-II**

**Agriculture:** Building Agriculture Innovation System; Innovative Technologies for Higher Productivity; Disease management in Horticulture crops; Soil Health Preservations; Agricultural Technologies & Social Contribution.

#### **Unit-III**

**Education and Marketing:** Science & Technology in Education; Use of ICTs in Education; Enriching the Classroom Process; Knowledge Management through Digital Technologies; Technology for Information and Marketing Needs of Rural India.

#### **Unit-IV**

**Health and Sanitation:** Digital Health Service; High-End Diagnostics for Health Care; Technology interventions in Sanitation.

#### Unit-V

**Digital India:** Connecting the Masses; Digital India-Heart of Poorna Swaraj; Digital Technology in Financial Inclusion; Science & Technology for Make in India; Towards a Digital Future.

## **Suggested Readings**

Hawthome: The Management of Technology – (TMH). Twiss: Managing Technological Innovation – (Pitman).

Desai: Technology Absorption in Indian Industry– (Wiley Eastern).

Betz: Managing Technology – (PHI).

Rohatgetal: Technological Forecasting – (TMH).

Krishnamacharyulu: Management of technology – (HPH).

#### **AGRI-BUSINESS MANAGEMENT**

#### Objective:

• The Objective of the course is to enable the students to understand the prospects, development and the issues involved in different types of agriculture related business.

## **Expected Outcomes:**

- Getting knowledge about the different forms of agribusinesses across India.
- Issues and its developmental solutions in agribusinesses.
- Classifying the agricultural products and the market.
- *All-round Ideas of Postharvest processing and its management.*
- Getting ideas about the roles played by different institutes across the country to develop agribusinesses

### Unit-I

**Concept:** Agri-Business concepts and its significance: Nature and scope of agri-business, different kind of agri-business. Evolution of Agribusiness, Agribusiness System, Forms of agri-business organisation: advantage and disadvantages. Different issues in agri-Business management, Analysis of risks and opportunities.

#### **Unit-II**

**Agricultural Marketing:** Importance of Agricultural Marketing, Types of Agricultural market, Characteristics of Traditional Agricultural Marketing System, New Emerging problems in agricultural marketing. New Initiatives and Reforms for Improving Agricultural Marketing, Regulated Market, Alternative Marketing systems, Contract Farming/ Marketing,

## **Unit-III**

**Post harvesting processing:** Packaging, Transportation, Grading, Standardization, Storage, Warehousing, Cold Chain Systems, Processing and Value Addition, Market information, Marketing Agencies.

### **Unit-IV**

**Agri-Business Consultancy:** Trade Policy for Agriculture, Export-Import of agricultural products, WTO agreement in agriculture, Cooperatives: MARKFED, NAFED, Agricultural promotion and Investment Co-operation limited (APICOL) and other cooperatives, Quality Control.

#### **Unit-V**

**Agricultural Extension Services:** Concept, Objectives, Scope and Method of Agricultural Extension Services, Problems of Extension Services, Research in Agricultural marketing, Role of agricultural Universities and ICAR institutes.

#### **Suggested Reading**

K.S. Babeed, U.R Rehman, Rural Marketing in India, HPH, Mumbai. I.P Singh, Co-operative Marketing in India & Abroad, HPH, Mumbai Mnouti Karnet & R.K Kirshnamoorthy, A text book on Rural Marketing, HPH, Mumbai R.V Bedi, N.V Bedi, Rural Marketing HPH, Mumbai.

## **SEMESTER IV**

## Paper 27

#### RURAL ENTREPRENEURSHIP

## Objectives:

- To orient students towards (scope of) rural entrepreneurship.
- To create awareness about various opportunities in rural entrepreneurship.
- To link business opportunities with Finance and Market
- To provide opportunity for Live Projects in Rural Entrepreneurship

#### **Expected Outcome**

• The students would be able to develop a detailed understanding on the prospects of entrepreneurship in rural areas and the scope for convergence with govt. schemes.

#### Unit-I

Introduction to Entrepreneurship: Evolution of Entrepreneurship: Concepts and Theories, Types of Rural Entrepreneurs, Challenges of Rural Entrepreneurship Development in India

#### **Unit-II**

Natural and Human Resource Base Panchayati Raj System, Government Schemes promoting Rural Skill Sets and Enhancing Opportunities Institutional Support for Finances, Private-Public Partnership and Corporate Social Responsibility

#### **Unit-III**

Micro and Small Rural Enterprises: Understanding Micro and Small Enterprises Project Identification and Selection Project Formulation, Project Appraisal Government Policies for Micro and Small Enterprises Rural Business Environment-Social, Economic, Political and Cultural Issues

#### **Unit-IV**

Evaluating Entrepreneurial Career Options and Start-up Opportunities: Overview of Entrepreneurship-Evaluating New-Business Opportunities.

#### **Unit-V**

Live Project and Hands-on Support: Study of Rural Entrepreneurs Growth and Replicability issues Entrepreneurial Opportunities-Potential and Limitations Active Interaction with key Stakeholders Panchayats, NGOs, CBOs and Networking with all Rural Support Systems.

#### **Suggested Readings**

Burns, P. (2001). Entrepreneurship and small business. New Jersey: Palgrave.

Drucker, P.F. (2006). Innovation and entrepreneurship: Practice and principles, USA: Elsevier. Chandra, P (2009). Project preparation, appraisal, and implementation: Tata McGraw Hill, New Delhi.

Wei-Skillern, J.C., Austin, J.E., Leonard, H.B. & Stevenson, H.H. (2007). Entrepreneurship in the Social Sector. Thousand Oaks, CA: Sage Publication.

Welch, W. & Hopkins, D. (2009). The Tactics of Hope: How Social Entrepreneurs are Changing our World. San Rafael, CA: Earth Aware Editions.

Steyaert, C. & Hjorth, D. (2006). Entrepreneurship as Social Change: A Third Movements in Entrepreneurship Book. Northampton, Massachusetts: Edward Elgar Publishing Limited.

#### PROJECT PLANNING FOR RURAL MANAGEMENT

## Objectives:

- To understand the concept of project and steps in project management.
- To enable the students to prepare business proposals.
- To enable the students to evaluate the technical feasibility, financial viability, market acceptability and social desirability of projects.
- To be effective as project managers and as part of project teams.

## **Expected Outcome:**

• Demonstrates effective use of written, verbal, and non-verbal communication, uses industry terminology, writes a variety of Project Management documents and plans, applies processes required to manage the communications of a project (including appropriate and timely management of project information), and uses technology appropriate to the task

#### Unit-I

Project Meaning, Classification: Importance of Project Management. An Integrated Approach, Project Portfolio Management System. The Need, Choosing the appropriate Project Management structure: Organizational considerations and project considerations, steps in Defining the Project.

#### Unit-II:

Project Feasibility Studies: Opportunity studies, General opportunity studies, specific opportunity studies, pre-feasibility studies, functional studies or support studies, feasibility study, components of project feasibility studies. Managing Project resources flow, project planning to project completion: Pre-investment phase, Investment Phase and operational phase. Project Life Cycle, Project constraints.

#### **Unit-III**

Project Evaluation under certainty: Net Present Value (Problems- Case Study), Benefit Cost Ratio, Internal Rate of Return, ARR- Project Evaluation under uncertainty Methodology for project evaluation. Commercial vs. National Profitability. Social Cost Benefit Analysis.

## **Unit-IV**

Developing a project plan: Developing the project network, constructing a project network (Problems) – PERT – CPM – crashing of project network (Problems -Case Study), resource leveling and resource allocation

#### **Unit-V**

Managing versus leading a project, managing project stakeholders, social network building (Including management by wandering around) – qualities of an effective project manager, managing project teams – Five Stage Team Development Model, Situational factors affecting team development, project team pitfalls.

#### **Suggested Readings**

Clifford F. Gray and Erik W. Larson. (2010). Project management: The Managerial Process (4<sup>th</sup> Edi.), New Delhi: Tata Mc Graw Hill.

Prasanna C. (1995). Projects: Planning, analysis, selection, implementation and review, New Delhi: Tata Mc Graw Hill.

Text Book- Gopalakrishnan P and Ramamoorthy, V.E., Project Management, Macmillan

## **Elective Group I (Rural Marketing and Agri Business Management)**

	Rural	<b>Procurement</b>	Management	and	Retailing		Consumer	Behaviour	Sales	and
Dis	tributi	on Manageme	nt $\square$ Supply Cl	nain I	Manageme	nt				

#### PAPER- RURAL PROCUREMENT AND RETAILING

#### **Objective:**

• To focus on the perspectives of manufacturers on retailers and understanding of retail business and the practice of retailing for the students.

### **Expected Outcomes:**

- The purpose of this work is to present an integrative analysis of the evidence on the purchase preference factors of rural traditional retailers in developing countries using published articles on rural marketing, rural retailers, and related topics.
- In an attempt to synthesize the empirical evidence, statistical techniques are used, since these purchase preference factors are mostly manifested in peripheral inferences of the studies identified.

#### **Unit-I**

Introduction to Retailing: An Overview, Definition, Scope, Nature and Benefits of Retailing, Retail Industry and Economy, Theories of Retail Development, Concept of Retail Life Cycle, Classification of Retail Stores, Indian Retail Scenario and its Future Prospects.

#### **Unit-II**

Retail Strategy: Understanding the Retail Consumer, Consumer Behavior in Retail, Drivers of Retail Shopping, The Factors influencing Retail Shopper, Consumer Decision Making Process and its type, Market Segmentation in Retailing, Store Location, Types of Retail Location & Steps involved in choosing a Retail Location, The Marketing Mix and the Retail Product.

#### Unit-III

Merchandise Management: Merchandising Assortment Planning, Category Management, Setting Financial Objectives, Measuring Inventory Turnover, Sales Forecast, Assortment Planning and Product Mix Plan, Purchasing System, Merchandise Budget Plan, Merchandise Purchasing System, Inventory Management, Branding Strategies and Global Sourcing Decisions, Merchandise Pricing and Retail Promotion, Setting the Retail Price, Pricing Strategies and Practices, Retail Promotion Mix and Methods of Communicating with the Consumers.

#### **Unit-IV**

Managing the Retail Store: Store Management, Role of Managers and Other Personnel, Managing the Retail Personnel, Providing Customer Service and Detecting and Preventing Shoplifting, Store Layout, Design & Visual Merchandising, Creating Store Image, Buying Environment, Merchandise Presentation Techniques, Visual Merchandising and Atmospheric, Customer Service, Gaining Strategic Advantage, Nature & Types of Customer Service and Customer Evaluation of Service Quality, Retail Selling, Role of Sales Person, Requirements for Effective Selling and Handling Customer Objections.

## **Unit-V**

Contemporary Issues in Retailing: Logistics and Information System, Information Flow, Retail Information System, Retail Logistics, Information System in Retail Logistics, Value Added Network and Technology in Retail Logistics, Legal and Ethical Issues in Retailing & Social Responsibilities of Retailing, Careers in Retailing, Getting into Retail Industry, Traits and Personality of Retailers, Retailing as a Career and Future of Retailing.

## **CONSUMER BEHAVIOR**

## **Objective:**

• To help the students in understanding of the consumer decision-making process and its applications in developing marketing strategies of a firm.

## **Expected Outcomes:**

- Get knowledge about the consumer decision making process and different theories of it.
- Analyse different aspects of the buying and evaluating after the purchase.
- *Get knowledge about different individual determinants of behaviour.*
- Know different aspects of group influence on consumer behaviour.

#### Unit I

Introduction: Concept, Nature and Scope, Application, Consumer Decision Making Process. Theories of Consumer Behaviour: Learning Theory, Psychoanalytic Theory, Gestalt, Cognitive Theory and others.

#### Unit – II

Consumer Decision: Process Approach- Problem Recognition, Information Search, Alternative Evaluation, Buying Process & Post Purchase Evaluation, Consumer Segmentation- Psychographics & VALS-I & II.

#### Unit – III

Individual Determinants of Behavior: Personality & Self Concept, Perception, Attitudes (Structural Models of Attitudes, Tri-Component Attitude Model, Multi Attribute Model), Learning & Memory, Motivation & Involvement.

#### Unit-IV

Group Influence on Consumer Behaviour: Social Class, Social Groups, Opinion Leaders, Measurement of Opinion Leadership. Family: Role & Structure, Family Life Cycle, Purchasing Decisions, Changing Role of Families. The Influence of Culture on Consumer **Behavior:** Culture, Sub-Culture, Characteristics of Culture, Cultural Values, Cultural Changes, Cultural Relevance to Marketing Decisions, Cross Cultural Understandings.

#### Unit V

Models of Consumer Behaviour: Diffusion of Innovations, Howard-Seth Model, Engle Blackwell-Kollat, Nicosia Model, Psychological Field, Seth's Family Decision-Making Model, Black box Models.

## **Suggested Readings**

- 1. Satish K.Batra & S H Kazmi: Consumer Behaviour (Excel).
- 2. Martin Khasn: Consumer Behaviour (New Age).
- 3. Engle: Consumer Behaviour (Chicago).
- 4. Mowen & John: Consumer Behavior (McMillan).
- 5. Hawkins: Consumer Behavior (McMillan).
- 6. Laudon Della Bitta: Consumer Behavior (TMH).
- 7. Srivastava & Khandi: Consumer Behavior (Galgotia).
- 8. Schiffman: Consumer Behavior (Pearson).

#### SALES AND DISTRIBUTION MANAGEMENT

## **Objective:**

• To acquaint the students with the concepts in developing a sound sales and distribution policy in organizing and managing sales force and marketing channels.

## **Expected Outcome:**

- Understanding of the various roles, responsibilities and policies of sales function.
- Ability to design and implement various channel strategies
- Overview the issues of power and conflict in the organization
- Framing policies and plan for sales organization and channels

#### Unit I

**The Sales Perspective:** Introduction to Sales Management, Definition, Scope, Nature and Evolution of Sales Management, Environmental Changes and Electronic Revolution, The Sales Organisations, Types and Designing of Sales Organisations, Sales Force Structure, Sales Functions and Policies, The Roles and Functions of Sales Manager, Organizing the Sales Efforts,

#### **Unit II**

**Planning the Sales Effort:** Sales Planning, Its Importance, Planning, Organizing and Controlling Sales Activities, Sales Budget, Nature, Purpose and Mechanism, Principles of Budgeting, Types of Budgets, Methods of Budgeting, Estimating Market Potential & Forecasting Sales, Need and Importance for Assessment, Methods of Forecasting, Difficulties of Forecasting, Setting Sales Quota, Need and Importance of Quota Setting, Types of Sales Quota, Methods of Setting Sales Quota, Managing and Controlling People through Quotas.

#### **Unit III**

Organising and Directing Sales Efforts: Hiring & Training Sales Personnel, Recruitment and Selection of Sales Persons, Types of Sales Training, Designing Sales Training Programmes, Time & Territory Management, Need and Importance of Time Management, Criteria and Method for Territory Design, Operating through Territory Management System, Compensating Sales Personnel, Needs, Objectives, Characteristics of Compensation Plan, Types and Designing Compensation Plans, Motivating the Sales Force, Concept and Theories of Motivation, Productivity of Sales Force, Designing Sales Force Motivation Plans, Evaluating Sales Force Performance, Determinants of Performance, Purpose, Criteria and Methods of Sales Force Evaluation.

#### **Unit IV**

**Distribution Management:** Marketing Logistics, Nature and Functions of Logistics Management, Physical Distribution Management, Materials Handling, Technology in Logistics, Physical Distribution System, Retailing, Wholesaling, Transportation and Warehousing, Logistics and Information System, Information Flow, Retail Information System, Retail Logistics, Value Added Network.

#### Unit V

**Channel Management:** Marketing Channels, Its Evolution, Channel Members and their Roles, Channel Structure and its Design, Channel Integrations, Channel Management, Recruiting Channel Members, Motivating and Evaluating Channel Members, Modifying Channel Arrangements, Evaluating Channel Performance and Managing Channel Conflicts, Channel Information System (CIS), Elements and Data Base for CIS, Impact of CIS on Channel Flow and Channel Relationship.

#### **Suggested Readings**

- 1. Panda and Sahadev: Sales & Distribution Management (Excel).
- 2. Cundiff, Still and Govin: Sales Management (TMH).
- 3. Havaldar & Cavale: Sales & Distribution Management (TMH).
- 4. Chunnwala: Sales & Distribution Management (HPH).
- 5. S.L. Gupta: Sales & Distribution Management (Excel).

#### SUPPLY CHAIN MANAGEMENT

## **Objective:**

• To impart knowledge and understanding to students on supply chain management and its relevance to today's business operations.

#### **Expected Outcomes:**

- Develop a sound understanding of the important role of supply chain management in today's business environment. Become familiar with current supply chain management trends.
- Understand and apply the current supply chain theories, practices and concepts utilizing case problems and problem-based learning situations.

#### Unit I

Supply Chain Foundations: Meaning, Scope, Importance of Supply Chain Management,

Competitive and Supply Chain Strategies, Value Chain, Drivers and Obstacles in Supply Chain Performance, Customer Focus, Channel Integration, Customer Service, Elements of Customer Service, Determination of the Customer Service Level, Development of Customer Service Package.

#### Unit II

**Procurement Logistics:** Role of Sourcing in a Supply Chain, Supplier Scoring and Assessment, Supplier Selection and Contracts, Collaboration between Supplier and Manufacturer, Procurement Process, Supplier Development.

#### **Unit III**

**Management of Inventory in SCM:** Purpose of Inventory Management, Types & Techniques in Inventory Management, Principal issues in Inventory Management, Third Party Logistics & its Implications.

#### **Unit IV**

**Distribution & Transportation in SCM:** Distribution Channel, Channel Structure, Factors influencing Distribution Network Design, Design Options for a Distribution Network, Selecting a Distribution Network Channel, The Role of Transportation in Supply Chain,

Factors affecting Transportation Decision, Carrier and Shipper, Alternate Mode of Transportation, Intermodal Transportation, Design Options for Transportation Network, Tradeoffs i n Transportation Design.

## Unit V

**Important issues in SCM:** Reverse Logistics, Green Logistics, Global Logistics, Bull Whip effect and its Management, Role of IT in SCM & Logistics, Measurement and Evaluation of Performance in SCM.

## **Suggested Readings**

- 1. Chopra & Meindl: Supply Chain Management (Pearson).
- 2. Kapoor and Kansal: Marketing Logistics (Pearson).
- 3. Kaminsky & Simchi-Levi: Designing the Supply Chain (TMH).
- 4. Ballou Ronald: Logistics & Supply Chain Management (Pearson).
- 5. Sople Vinod: Logistics Management –(Pearson).
- 6. Altekar: Supply Chain Management (PHI).
- 7. Bowersox: Logistical Management (TMH).

## **Group II (Development Studies)**

Gender	and	Society	Rura	l Margin	and	<b>Empowerment</b>	Development	<b>Strategies</b>	and
Volunt	arisn	ı 🗌 Tech	nology a	nd Social	Trai	nsformation			

#### PAPER.

#### **GENDER AND SOCIETY**

#### **Objective:**

- The course introduces gender as a critical sociological lens of enquiry in relation to various social fields. It also interrogates the categories of gender, sex, and sexuality.
- The students will come to know gender is not just a women's question but is a category of social analysis. It should be treated as a participatory movement to make the world a better place to live in. Male students should be encouraged to take the course. It should encourage students to reflect.

## **Expected Outcomes:**

• This would empower the students to understand the critical perspective and significance on Gender in the context of rural development.

#### Unit I

Gender as a Social Construct-Gender, Sex, Sexuality; Production of Masculinity and Femininity

#### Unit II

Gender Differences and Inequalities- Class, Caste; Family and Work

#### **Unit III**

Gender, Power and Resistance: Power and Subordination; Resistance and Movements

#### **Unit IV**

Women in the family: socialization, nature vs. Gender, gender roles, private—public dichotomy, Sexual division of labour. Patriarchy as ideology and practice.

### Unit V

Gender based Division of Labour/Work: Production vs. Reproduction, household work, invisible work, Women's work and Technology. Gender and Development.

#### **Suggested Readings:**

Agarwal, B. 1994. A Field of One's Own: Gender and Land Rights in South Asia, Cambridge U. Press. Nancy. 1978. The Reproduction of Mothering. Berkeley: University of California Press.

Desai, Neera and M. Krishnaraj. 1987. Women and Society in India. Delhi: Ajanta.

Dube, Leela. 1997. Women and Kinship: Comparative Perspectives on Gender in South and South-East Asia. Tokyo: United Nations University Press.

Forbes, G. 1998. Women in Modern India. New Delhi, Cambridge University Press.

Gandhi, N. and N.Shah. 1992. The Issues at Stake: Theory and Practice in the Contemporary Women's Movement in India. New Delhi: Kali For Women.

Ghadially, Rehana (ed.) 1988. Women in Indian Society. New Delhi: Sage.

Government of India. 1974. towards Equality: Report of the Committee on the Status of Women.

#### RURAL MARGIN AND EMPOWERMENT

**Objectives** 

- To understand the concept of social empowerment in relationship with the weaker sections of the society.
- To understand women's empowerment and SC/ST empowerment

## **Expected Outcome**

• The Students will develop a detail understanding on the aspects of marginalisation, the extent of the same in the context of rural development.

## Unit I

Concepts of Empowerment: Meaning and Significance; Individual empowerment, Group Empowerment and Community Empowerment; -challenges, constraints and possibilities.

#### **Unit II**

Women's Empowerment: Feminist perspectives of discrimination, invisibility of women's work, atrocities and violence against women, development consequences to women issues and contemporary feminist movements.

#### **Unit III**

Dalit's (Scheduled Castes) Empowerment: promoting constitutional provisions of protective discrimination against atrocities, alienation in education, social exclusion, discrimination, etc; mobilization for non-hereditary occupation, political participation and dalit movement.

#### **Unit IV**

Tribal (Scheduled Tribe) Empowerment: constitutional safeguard, special provision, rehabilitation against land alienation and displacement; occupational diversifications (farm and non-farm; unskilled and skilled) protection of indigenous skill, knowledge and resources.

## Unit V

Development of OBC: Identification of OBC, Historical perspectives on their emergence, constitutional provision and its unfolding, socio-economic condition of OBC and their categorization for development initiativeEmpowerment of weaker section: Children, Youth, Women, Elderly, Differently abled, and Minorities

#### **Suggested Readings:**

- Malhotra, M. (2004). *Empowerment of Women: Women in rural development* (Vol. 3). Gyan Publishing House
- Meenai, Z. (2003). Empowering rural women: An approach to empowering women through credit-based self-help groups. Aakar Books.
- Gupta, K. R. (Ed.). (2004). Rural Development in India. Atlantic Publishers & Distri.
- Craig, G., & Mayo, M. (Eds.). (1995). Community empowerment: A reader in participation and development. Zed Books.
- Hall, C. M. (2013). Women and empowerment: Strategies for increasing autonomy. Routledge.
- Christabell, P. J. (2009). *Women empowerment through capacity building: The Role of Microfinance*. Concept Publishing Company.
- Dalit Identity and Politics, by Ranabira Samaddara, Ghanshyam Shah, Sage Publications, 2001.
- *Journeys to Freedom: Dalit Narratives*, by Fernando Franco, Jyotsna Macwan, Suguna Ramanathan. Popular Prakashan, 2004. ISBN 81-85604-65-7.
- Dalits in Modern India Vision and Values, by S M Michael. 2007, Sage Publications. ISBN 978-0-7619-3571-1.
- Dalit The Black Untouchables of India, by V.T. Rajshekhar. 2003 2nd print, Clarity Press, Inc.

# PAPER: DEVELOPMENT STRATEGIES AND VOLUNTARISM Objectives

- To make the students understand the historical perspectives, various approaches, types and importance of the not-for-profit making organizations in India and
- To plan and undertake visit to a nearby not-for-profit making organization, prepare a brief report and make a presentation for further discussion and feedbacks.

## **Expected Outcomes**

• The major outcomes of the paper are that after completion of the paper, the students understand the evolution of NGO and CSOs, its formation and growth process, management issues and concerns of the not-for-profit organizations.

#### Unit I

Development strategies: Broad Front Approach, Gandhian Approach, Community Development, Target Group Approach, Sectoral Approach, Area Development & Integrated Rural Development approach

#### **Unit II**

Understanding the concept and the importance of voluntarism in India; Analysis of the history and rationale of voluntarism; Who and Why Volunteers/ Social Workers? Professional Social Worker and DevelopmentManager; Need for Voluntary Organizations – Types, Roles and Functions, and Classification, NGO & Civil Society Organizations

#### Unit III

Profit making & Non-Profit making organizations; How to Begin Your Own Social Enterprise/ Start Up, Formation of Peoples Organizations, Constitution (MoU & Bylaws) for Registration under Societies Registration Act XXI of 1860 & Trust; FCRA Registration and analysis of the recent developments. Plan and undertake visit to a nearby not-for-profit making organization, prepare a brief report and make a presentation for further discussion and feedbacks.

#### **Unit IV**

Mobilizing Resources for NGOs - Self, State & Central Governments, Foreign Government, Bilateral & Multi-lateral Agencies; Identification of Funding sources; Does India need external funding – Analysis of the Pros and Cons, Methods of raising fund, Compliances of Donors

#### Unit V

Management of Development Projects: Planning and Designing of Development Projects; Project Proposal writing – Purpose, Format, Guidelines and Steps involved in writing a development proposal, Maintaining People's Participation, Transparency and Accountability.

## **Suggested Readings**

Commen, J.K., Social Transformation in rural India, Mobilization and State intervention, Vikas Publications, New Delhi

Jain, S.C. Community Development and Panchayat Raj in India

Lubett, R. Non-Governmental Organisation as agents of empowerment, University of Reading, U.K

Sankaran, R. Handbook of management of voluntary organizations, International Co-operative Alliance, New Delhi.

Vimala Ramachandran, et al, Bridging the gap between Intention and Action, Asian South Pacific Bureau of Adult Education, UNESCO, New Delhi, 1998

#### TECHNOLOGY AND SOCIAL TRANSFORMATION

## **Objectives:**

• To provide the technology application of scientific knowledge to the making of tools to solve specific problems.

## **Expected Outcome:**

- Technological advances such as automobiles, airplanes, radio, television, cellular phones, computers, modems, and fax machines have brought major advances and changes to the world.
- Indeed, 20th century technology has completely and irreversibly changed the way people meet, interact, learn, work, play, travel, worship, and do business.

#### Unit I

Technology and Social change: Computers, Satellite and Various Forms of Electronic Media,

#### Unit II

Biotechnology; Biotechnology and Health: reproductive technologies, surrogate parenthood, sex preselection, and genetic engineering; Application of biotechnology and political, ethical, and moral questions.

#### **Unit III**

Social Media and Social Change: Moblie phone, Social Media and Social Change; Downside of Social Media and Technology.

#### **Unit IV**

Technology and Rural Development:

## Unit V

Technology and Social transformation: Dispersion or the multiple effects of a major material invention; Convergence or the coming together of several influences of different inventions, Spiral or the circular cumulative accelerating process.

## **Suggested Readings**

Ogburn W (1964). Culture and Social Change. Chicago: University of Chicago press.

Ogburn W (1964). Social Change. New York: McGraw Hill.

World Bank (2009). Accelerating catch-up: tertiary education for growth in sub-Saharan

Africa. Washington, DC: World Bank

Webster A (1990). Introduction to Sociology of Development. N. York: McGraw Hill.

## PAPER: RURAL BANKING AND INSURANCE

## **Objectives**

- To make the students of MBA in Rural Management understand the problems and prospects of Rural Banking in rural India;
- To understand the Life & Health Insurance market and the issues related to risk management and
- To plan a visit to nearby rural bank, study its overall management, advance of small and other credit to the needy, prepare a brief report and present it for further discussion and feedbacks.

#### **Expected Outcomes**

• The major outcomes of the paper are that after completion of the paper, the students understand on various theoretical and other aspects including the various theories involved, functions of management of any business and not-for-profit making social enterprises as a whole.

#### Unit - I

Evolution of Banking in India, Importance of Rural Banking in Development, Definition of Banking Relationship between the Customer and the Banker, Emerging Trends in Rural Banking, Micro Credit and Finance, SHGs in Micro Credit, NGO & CSOs Role in promoting Rural Credit to the poor Households, Govt. Policy & Guidelines.

#### Unit - II

Bank's Role in ensuring Financial Inclusion, Overview of the Delivery Channels, Automated Teller Machines, Importance of Phone, Mobile & Net Banking, and Functioning of the Call Centres, BHIM Payment Gateways, Card Technologies, and MICR Electronic Clearing. Visit to nearby rural bank, study its management, especially advance of small and other credit to the needy, prepare a brief report and present it for further discussion and feedbacks.

#### Unit - III

Life Insurance, Evolution, Growth & Growth of Life Insurance in India, Principles of Insurance, Regulation of Life Insurance & Competition

## **Unit - IV**

Types of Life Insurance Policies: Term, Whole Life and Endowment Life Insurance, Unit linked policies with or without profit, Costumers feedback, Evaluation of Cost & Benefits, Features of Group & Pension Insurance policies, Group Gratuity and Super Annuation Schemes

### Unit - V

Financial Planning & Taxation, Savings, Insurance vis-a-vis Investment in Units Mutual Funds, Capital Markets, Life Insurance & Income Tax

## **Suggested Readings**

Kanika Mishra, Fundamental of Life Insurance: Theories & Applications, Prentice Hall ofIndia, New Delhi.

Rural Banking (CAIIB 2018), 2018 by Indian Institute of Banking & Finance (Author)Rural Banking Operations, 2017 by Indian Institute of Banking & Finance (Author)

#### COMMODITY MARKET AND DERIVATIVES

## Objectives:

- Commodity derivative contracts is to reduce risk arising out of future price uncertainty.
- To introduced and later the concept of derivatives was introduced in other securities and assets.

## **Expected Outcome:**

- Understand the concept of various derivative products such as futures, options, and swaps; Apply hedging models in assessing price risk of various energy derivatives;
- Analyse and estimate value at risk for various energy derivatives;
- Comprehend various energy derivative products and their performance in Indian and Global Markets;
- Integrate the understanding on various energy derivative products and their performance in Indian and Global Markets

#### Unit-I

Role and Functions of Derivatives: Economic Role, Risk Management, Price Discovery, and Transactional Efficiency. Types and Classification of Derivatives: Options, Forwards, Futures and Swaps. OTC Derivatives and Exchange Traded Derivatives. Users of Derivatives: Market makers, Hedgers, Speculators and Arbitrageurs.

#### **Unit-II**

Commodity Markets: Key Characteristics, Market Participants, Commodity Investments, Commodity Return and Volatility, Commodity Return Correlations, Commodity Hedging. Commodity Indexes: Concepts, Index Composition, Index Weights, Index Rebalancing and Return and Volatility calculation of Commodity Indexes.

### **Unit-III**

Futures and Forwards on Commodities and its Indexes. Mechanics of Future Markets: Specification of futures contracts, margin money on Futures Contract, Daily Settlement of the contracts and margin call and Futures Clearing Corporation. Futures pricing and Hedging strategies using Futures. Difference between Futures and Forwards.

## **Unit-IV**

Options on Commodities and its Indexes, Types of Options, Options Clearing Corporations, Trading Strategies involving options, Combinations of options – spreads, straddle, strips, straps and strangle. Pricing of options – Black & schools Model, Option Greeks and Delta Hedging.

#### Unit-V

Swaps, Modus Operandi of Swaps, Mechanics of Interest Rate Swaps, Valuation of Interest Rate Swaps, Credit Risk in Swaps.

## AGRICULTURE FINANCE

## **Objectives:**

• To understand and analyse the different financial policies & regulations, agribusiness financing system and financial markets across India and different challenges surrounding the above aspects.

## **Expected Outcomes:**

- Get an idea about the financial markets, institutions and organisations providing finance.
- Understand the agribusiness financing system in India and the evolving roles of finance manager.
- Learn about the formalities involving financing and the guidelines of RBI regarding the same.
- Understand the problems and challenges of financing and solutions regarding the same.

#### Unit-I

Financial policy, sources of finance: external, internal, owned, debt, foreign financial Participation; raising finance-some important issues: effect of legal form of organisation, provisions of the Companies Act, control of capital issues; need for financing agri business in India, assessment of the capacity of the borrowers to borrow and repay

### **Unit-II**

Financial markets: money and capital markets; regional and all India financial institutions: commercial banks, regional rural banks, NABARD, cooperatives'(NCDC and other institutions) Agro Industries Corporation, IDBI, IFCI, ICICI, SFCs, SIDCs; LIC, Non-banking financial companies

## **Unit-III**

Agri business financing system in India: aims and Objectives of financing of agri-business, framework of financial decision making, changing role of finance manager, long term finance and short term financing for agri business- methods of appraising working capital requirements

#### **Unit-IV**

Precautions and procedural formalities of financing: pre, progress and post financing requirements, RBI guidelines

#### **Unit-V**

Role of external finance for agricultural production, marketing and processing- demand assessment, repayment method, steps for NPA reduction; problems, prospects and challenges in financing of agri business in India

## PAPER MICRO FINANCE MANAGEMENT

## **Objectives:**

- To educate on the concept and principles of microfinance management and its significance in the context of rural development.
- To analyze the role of Microfinance enterprises in social and economic development of India
- To identify the contribution of micro financing through SHGs in social and economic development.

## **Expected Outcomes:**

• The Students will be able to understand the detail on the significant aspects such as demand and supply as well as the crucial practices on microfinance management aiming at rural development.

#### Unit- I

Microfinance: Demand and Supply of Microfinance, Microfinance as a Development Strategy and an Industry, Role of Rural Credit in Development, Evolution and Growth of Rural Credit System in India, Agricultural Credit Review Committees & Reports of different Committees and Commissions, Problems & Prospects

#### Unit-II

Micro Finance, Evolution & Growth of Micro-Finance, Social Security, and Micro-Finance & Livelihood Approach, Models of Micro-Finance: NABARD, Grameen Bank, BRAC, BASIX, & BANDHAN; Problems & Prospects of Micro Financing, Entrepreneurship Development, Rural Women, Self-Help Groups

## **Unit-III**

Rural Credit to Non-Farm Sector, Credit for MSMEs, Role of Institutions towards facilitating Rural Credit, Role of NGO, Semi Government, Quasi-Government Institutions. Growth Trend of Micro Financing towards MSMEs

#### **Unit-IV**

Financing Agriculture & Allied sectors in rural India: Evolution of Agricultural credit, organisational pattern; Primary Agricultural Credit Societies (PACS): Functions. Management, Crop Loan System; District Central Cooperative Banks - Functions, Management, Credit Policy, State Co-operative Banks, & Co-operative Movement

#### Unit-V

Diversifying Micro-financial services, Capacity Building of SHGs, Micro insurance & health insurance in credit delivery systems, Income generating activities of SHG, Scope & limitation of designing, & development of SHGs, Role of Appropriate Technology in Microfinance Micro Credit, Impact of Microfinance on Empowerment of Women and Rural Development

#### **Suggested Readings**

K. G. Karmakar, Rural Credit & Self Help Groups: Micro Finance Needs and Concepts in India, SAGE Publications Pvt. Ltd

Nageswar Rao Katuri, Rural Credit and Micro Finance (Finance Series) Paperback – 1, 2006, ICFAI University Press

Tanuj Kumar Bisoyi, Abhijeet, 2010: Rural Credit, Regional Rural Banks and Micro-Finance