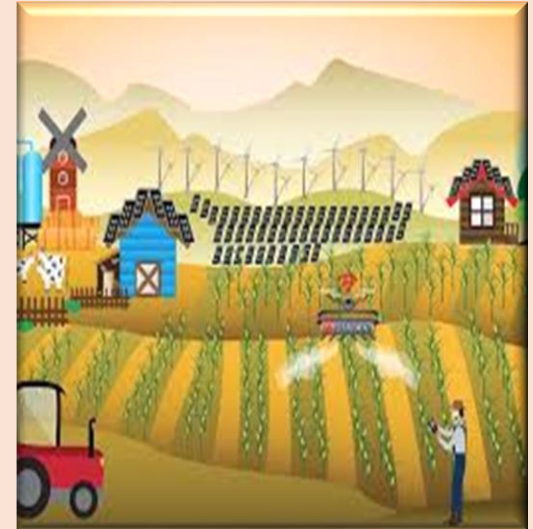


RURAL DEVELOPMENT

Meaning

Rural development is a comprehensive term. It focuses on action for the development of areas that are lagging behind in the overall development of the village economy.

- Rural development covers agricultural development as well as all those aspects which improve the living conditions of people in the rural areas.
- Rural development is a comprehensive process which targets betterment in all aspects of rural areas. Thus, rural development implies improvement of rural areas.



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Challenges or Key Issues of Rural Development

Rural development attempts to improve all aspects of rural life. Some of the areas are:

1. Development of human resources

Human resources being very basic input for production of goods and services need to be developed extensively It includes focus on

- Literacy, more specifically, female literacy, education and skill development.
- Health, addressing both sanitation and public health.

2. Land reforms

Land reforms are very urgently required because land is very strategic in rural development. Land reforms are required for

a. Improvement in agricultural productivity

- Abolition of intermediaries &
- Protection of the rights of tiller of the soil
- Eliminating the exploitation of cultivators

3. Development of infrastructure

Infrastructure includes those facilities which are important to increase overall production
Infrastructural development refers to the development of:

- electricity, irrigation, transport facilities
- credit marketing, financial assistance
- transport facilities - construction of village roads and feeder roads to nearby highways
- facilities for agricultural research and extension
- information dissemination

4. Alleviation of poverty

- One third of rural India still lives in abject poverty. That is developed rural India. For this: Special measures for alleviation of poverty must be undertaken.
- Efforts should be made to bring about significant improvement in the living conditions of the weaker sections of the population
- Emphasis should be laid on access to productive employment opportunities

5. Development of the productive resources (means) of each locality

We need to recognise and then develop productive resources of each locality so that:

- available resources can be utilised to the optimum
- opportunities of investment and employment in farm areas and non-farm areas such as food processing can be enhanced
- Better and affordable access to healthcare, sanitation facilities at workplaces and homes should be provided along with 'education for all for rapid rural development'

CREDIT AND MARKETING IN RURAL AREAS (RURAL CREDIT)

Growth of rural economy depends primarily on infusion of capital, from time to time, to achieve higher productivity in agriculture and non-agriculture sectors.

Rural credit refers to credit for the farmers in rural areas, Credit contributes to the growth in rural areas. Government should ensure an effective rural credit delivery system so that timely access to credit is made possible in order to enhance agricultural productivity.

Classification of Rural Credit Needs

According to Time

Short Term Credit

Medium Term Credit

Long Term Credit

According to Purpose

Productive Purpose

Unproductive Purpose

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According to Time

1. Short term credit

- It is credit required to meet short term needs.
- The period of this loan ranges between 6 months to 15 months.
- It is required to buy seeds, tools, manure, fertilisers etc.

2. Medium term credit

- It is credit required to meet medium term needs.
- The period of this loan ranges between 15 months to 5 years.
- It is required to buy machinery, equipment, digging wells, constructing cattle sheds etc.

3. Long term credit

- It is credit required to meet long term needs.
- The period of this loan ranges between 5 to 20 years.
- It is required to buy assets like tractors, land, heavy machines and equipment's etc.

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According to Purpose

1. Productive purpose

- It is credit required to meet productive purpose.
- In other words, this credit is required to enhance agricultural production.
- It is required to buy seeds, machines, fertilisers, constructing cattle sheds, digging wells, undertaking permanent land improvements etc.

2. Unproductive purpose

- It is credit required to meet unproductive purpose
- In other words, this credit is required to meet social obligations which do not enhance agricultural productivity.
- It is required to meet expenditure on the personal front such as religious ceremonies marriages, to payback old debts etc.

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Sources of Rural Credit

Old Sources- moneylenders and traders

The sources of rural credit can be classified as:

- Non-institutional sources
- Institutional sources

Non-institutional Sources (Informal Sector)

These are **traditional sources** of rural credit in India. These sources include *moneylenders, relatives, traders, commission agents, landlords' friends* etc.

Moneylenders have been advancing a major share of rural credit requirement They advanced nearly 94% of total credit requirement in the 1951-1952 Major problems in taking loans from moneylenders are

- (a) They charge very high rates of interest and thus exploit farmers year
- (b) They acquire land on failure to pay back the loan
- (c) They manipulate the accounts.

Traders and Commission Agents provide advance credit to the farmers on the mortgage of crops. The problems of taking loans from traders and commission agents are:

- (a) They charge high rates of interest.
- (b) They force farmers to sell their crops to them at low prices.

Landlords also become an important source of granting rural credit. Some of the problems faced by farmers are:

- (a) Landlords charge high rates of interest
- (b) They exploit small farmers by manipulating accounts

Relatives too play an important role in granting credit to the farmers. These normally carry no interest and money is returned as per the requirement of the loan provider or after the harvest.

Institutional Sources (Formal Sector)

The institutional structure of Rural Banking *commercial banks, regional rural bank (RRBs), co-operatives and land development banks*

- **Cooperative credit** society was established in 1904
- In 1969 when India adopted social banking and multi-agency approach to adequately meet the needs of rural credit
- Nationalisation of commercial banks in July 1969 expanded the role of formal sector.

1. Cooperative credit societies

These societies advance credit to the farmers at reasonable rates of interest. These contribute nearly 30% of the rural credit. These focus on the following objectives:

- To free the farmers from the clutches of moneylenders.
- To advance credit at low rates of interest.
- To spread credit facilities all over the country.
- To ensure timely and continuous flow of credit to the rural areas.

2. Land development banks

These provide long term credit. The credit is granted against the mortgage of their lands. Objectives of land development banks are:

- To provide long term credit.
- To provide credit for purchasing agricultural inputs, constructing permanent structure on land etc.

3. Commercial bank credit

After the nationalisation in 1969, commercial banks played a major role in advancing credit., The objectives of commercial banks are:

- To directly help the farmers by expanding their branches in rural areas
- To indirectly help the farmers through agents.

- To create awareness about existence of facilities being provided by there through newspapers radio, television etc.

4. Regional Rural Banks - RRB

These banks have been set up to cover the gap in credit structure of the available facilities in the rural areas. Their main objectives are:

- to open the branches in those areas where there are no banking facilities available.
- to provide credit facilities to small and marginal farmers

5. Self Help Groups – SGH

Working for oneself as a freelance or the owner of a business rather than for an employer.

- It came up as the micro finance (micro credit) programme. Focus of SHGs is on those rural poor, small and marginal farmers, agricultural and non-agricultural labourers etc. who do not have sustainable access to formal banking system.
- The SHGS promote thrift in small proportions by a minimum contribution from each member. From this pooled money, credit is given to the needy members to be repayable in small instalments at reasonable interest rates.
- By May 2019, nearly crore women in India have become member in 54 lakh women SHGS.
- These have helped in the empowerment of women as easy loans are available for women

6. National Bank for Agricultural and Rural Development (NABARD)

NABARD was set up in 1982 as an apex body to coordinate the activities of all institutions involved in the rural financing system. Its main functions are:

- To act as an apex agency for the institutions which advance credit in the rural areas.
- To promote the strength of the credit institutions in credit delivery system e.g., of commercial banks, cooperatives and regional rural banks.
- To provide assistance to the non-farm sectors also.
- To control and evaluate the projects financed by it.
- It coordinates the functioning of different financial institutions involved in advancing rural credit.

AGRICULTURAL MARKETING (MARKET) SYSTEM

Prior to independence,

- Farmers while selling their produce to traders, suffered from faulty weighing, and manipulation of accounts.
- Indian farmers were confined to subsistence farming.
- They sold a very small proportion of their produce to pay old debts and meet some other requirements of consumption.
- They were forced to sell their produce at low prices as they had weak bargaining power and due to lack of required information on prevailing prices.
- They did not have the required information on prevailing prices,

- They also did not have proper storage facilities to keep back their produce for selling later at a better price.

Even today;

More than 10 percent of goods produced in farms are wasted due to lack of storage. Even those who could take their produce to the wholesale markets did have little knowledge about organised markets.

Agriculture marketing is a process that involves the assembling, storage, processing, transportation, packaging. Grading and distribution of different agricultural commodities across the country.

Through this system the **farmers can sell their surplus at fair prices** in the wholesale market. Various market channels exist which help the farmers to sell their produce at reasonable prices in the market.

Measures Initiated by Government to Improve Agricultural Marketing System after Independence

1. Regulation of markets

- This was the first step to create orderly and transparent marketing conditions. By and large, this policy benefitted farmers as well as consumers.
- This measure targets organised markets in order to protect the farmers from exploitation by the brokers.
- The market committees ensure that the farmers get reasonable price for their produce.

- However, there is still a need to develop about 27000 rural periodic markets to realise the full potential of rural marketing.

2. Provision of physical infrastructure

- This measure attempts to make provision of physical infrastructural facilities like roads, railways, warehouses, godowns, cold storages and processing units.
- These facilities will help in strengthening the market channels.
- However, the current infrastructural facilities are quite inadequate. We need to develop more infrastructural facilities to ensure high growth rate of economy

3. Cooperative marketing

- Cooperative marketing, in realising fair prices for farmer's products, is the third aspect of government initiative.
- The success of milk cooperatives in transforming the social and economic landscape of Gujarat and some other parts of the country is testimony to the role of cooperatives.
- Under this system, farmers get together and form marketing societies and Pool their marketable surplus to sell the produce collectively and take benefit of collective bargaining to secure a better price of their product.

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4. Policy Instruments

(a) Minimum support price

- It is an important step initiated by government to give assurance of Minimum Support Prices (MSP) for agricultural products
- The govt, fixes minimum support price to encourage the farmers to sell their produce.

(b) Maintenance of Buffer Stocks

- The government buys the excess supply (of unsold stock) from the farmers and maintains buffer stocks of these products and uses these during emergencies.
- The Food Corporation of India (FCI) purchases foodgrains (wheat and rice) at the procurement prices in order to maintain buffer stocks and generates rational prices to the farmers to give them sufficient incentives.

(c) Public Distribution System

- This system operates through fair Price shops in which essential commodities like wheat, rice, sugar, kerosene etc. are sold to people below poverty line.
- Price charged is less than the market price.

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Problems of Agricultural Marketing in India

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1. Predominance of private traders

Private trade by moneylenders, rural political elites, big merchants and rich farmers predominates agricultural markets. Need for government intervention is imminent when a large share of agricultural products is handled by the private sector.

2. Distress sale and lack of market information

Most of the Indian farmers are poor and under debts, so they often make a distress sale (sale at very low prices) of their products. It brings low income to them as goods are sold to the village moneylenders or brokers who exploit their situation. Sometimes due to lack of market information on prevailing prices, they sell their produce at less prices.

3. Lack of transport facilities

There are no proper roads and transport facilities to help farmers carry their produce to the organised markets where they can get fair price of their products. Hence, they are forced to sell their produce at the village market at low prices.

4. Lack of regulated markets

Regulation of markets by government has benefited farmers as well as the consumers. However, these are still less in number. There is still a need to develop about 27,000 rural

periodic markets these are still less in number. There are still a as regulated market places to realise the full potential of rural markets.

5. Lack of infrastructural facilities

Though provision of physical infrastructural facilities like warehouses, godowns cold storages etc has been made, still the present infrastructure facilities are quite inadequate to meet the growing demand and hence need to be improved.

6. Long chain of intermediaries

There is a long chain of middlemen between the cultivator of the products and the ultimate consumers. All these intermediaries charge for their services and hence the return to the actual cultivator falls.

Suggestions to Improve the Agricultural Marketing System

1. **Government intervention** should increase where private traders predominate agricultural markets.
2. **More of rural periodic markets** should be developed so that full potential of rural markets can be realised.
3. There should be **increased provision of more infrastructural facilities** like warehouses, cold storages etc so that the farmers do not have to make distress sale.
4. **Abolition of intermediaries** to be seriously undertaken from the long chain of middle- men so that the returns to the farmers do not fall too much.

5. **Provision of standardisation and grading of products** should be modernised in order to make them comparable and competitive.
6. **Dissemination of market** related information should be more properly and extensively done through electronic media and print media so that farmers are aware of current market conditions.
7. **New cooperative marketing societies** should be established and the existing ones should be improved.
8. All **financial institutions, commercial banks** should provide easy credit to the farmers as and when required by them.

Alternative Marketing Channels

Emerging alternative marketing channels.

1. Farmers' Market

It has been realised that if farmers directly sell their produce to consumers, it increases their incomes.

Some examples of these channels are Apni Mandi (Punjab, Haryana and Rajasthan) Hadaspar Mandi (Pune) ; Rythu Bazars (vegetable and fruit markets in Andhra Pradesh) and Uzhavar Sandies (farmers' markets in Tamil Nadu).

2. Contract/Alliance with National and Multinational Companies

Several national and multinational fast-food chains are increasingly entering into contracts/alliances with farmers to encourage them to cultivate farm products (vegetables, fruits,

etc). of the desired quality by providing them with not only seeds and other inputs but also assured procurement of the produce at pre-decided prices. It is argued that such arrangements will help in reducing the price risks of farmers and would also expand the markets for farm products.

DIVERSIFICATION IN AGRICULTURE

Diversification in agriculture is required so that gainful employment for surplus labour can be located in allied activities in agriculture and other non-farm activities.

The need for diversification arises from the fact that:

- There is greater risk in depending exclusively on farming for livelihood.
- To overcome poverty, expansion of work areas/gainful employment in new work areas is also required.

Diversification towards new areas is necessary not only to reduce the risk from agriculture sector but also to provide productive sustainable livelihood options to rural people. There are two aspects of diversification.

Aspect of Diversification

- Diversification of crop production (Change in cropping pattern)
- Diversification of productive activities (Shift of workforce from agriculture to other allied activities and non-agriculture sector like livestock, poultry, fisheries etc.)

Diversification of Crop Production

It relates to change in cropping pattern to shift from subsistence farming to commercial farming

- It implies producing diverse variety of crops rather than one single crop. It refers to shift from single cropping system to multi cropping system.
- It would help shift from subsistence farming to commercial farming i.e., moving from food grains to cash crops.
- Choice of cropping pattern can be done on the basis of demand of the crop and hence according to the price structure.
- Levels of income would increase if price fluctuations and cash crops are considered by minimising the market risk.



Diversification of Production Activity/Employment

Some sub-sectors are dynamic (Possess dynamic linkages that permit healthy growth) as they have sufficient infrastructure to grow while other sub-sectors have the potential but do not have sufficient infrastructure to develop as they are in subsistence, low productivity propositions.

- The dynamic sub-sectors include agro-processing industries, food processing industries, leather industry, tourism etc.
- Those sub sectors which have the potential but seriously lack infrastructure and other support include traditional home-based industries like pottery, crafts, handlooms etc.

Majority of rural women find employment in agriculture, while men in rural areas used to look for non-farm employment. In recent times, women have also begun looking for non-farm jobs.

Diversification - in Agricultural Context



Tamil Nadu Women in Agriculture (TANWA)

Tamil Nadu women in Agriculture (TANWA) is a project initiated in Tamil Nadu to train women in latest agricultural techniques.

It induces women to actively participate in raising agricultural productivity and family income.

At a Farm Women's Group in Thiruchirapalli, run by Anthoniammal trained women are successfully making and selling vermicompost and earning money from this venture. Many other farm Women's groups are creating savings in their group by functioning like mini banks through a Micro-credit system.

With the accumulated savings, they promote small-scale household activities like mushroom cultivation, soap manufacture, doll making or other income generating activities



Important Non-farm Areas of Employment

- (i) Animal husbandry
- (ii) Fisheries
- (iii) Horticulture
- (iv) Other alternate Livelihood options

(i) Animal Husbandry

* In India, the farming community uses the mixed crop-livestock farming system – cattle goats, fowl are the widely held species.

* **Livestock** is defined as domesticated animals raised (generally in an agricultural setup) to produce labour and commodities such as goats, camels, horses, cows etc.



*Today, livestock sector alone provides alternate livelihood options to over 70 million small and marginal farmers including landless labourers.

*Poultry accounts for the largest share with 61 per cent followed by others. Other animals include camels, assess, horses, ponies and mules are in the lowest rung. India had about,30 million cattle, including 110 million buffaloes, in 2019.

***Operation flood (or White Revolution)** is a system whereby all the farmers can pool their milk produced according to different grading (based on quality) and the same is processed and marketed to urban centres through cooperatives. In this system, the farmers are assured of a fair price and income from the supply of milk to urban markets. Gujarat state is held as a success story in the efficient implementation of milk cooperatives which has been emulated by many states. Gujarat, Madhya Pradesh, Utar Pradesh, Andhra Pradesh, Maharashtra, Punjab and Rajasthan are the major milk producing states.



*Meat, eggs, wool and other by- products are also emerging as important productive sectors for diversification.

(ii) Fisheries

The fishing community regards the water body as 'mother or 'provider. The water bodies consisting of sea, Oceans, rivers, lakes, natural aquatic ponds, streams etc. are, therefore, an integral and life-giving source for the fishing community.



*fish production from inland sources contributes about 65 per cent to the total fish production and the balance 35 percent comes from the marine sector (sea and oceans).

* Today total fish production accounts for 0.9 per cent of the total GDP. In India, West Bengal, Andhra Pradesh, Kerala, Gujarat, Maharashtra and Tamil Nadu are the major fish producing states.

*Even though women are not involved in active fishing, about 60 per cent of the workforce in export marketing and 40 per cent in internal marketing are women.

(iii) Horticulture

It is an important sector for diversification in agriculture. Blessed with a varying climate and soil conditions, India has adopted growing of diverse horticultural crops such as **fruits, vegetables, tuber crops, flowers, medicinal and aromatic plants, spices and plantation** crops.



*Horticulture sector contributes nearly one third of the value of agricultural output and 6% of GDP of India.

* India has emerged as a world leader in producing a variety of fruits like mangoes, bananas, coconuts, cashew nuts and a number of spices and is the second largest producer of fruits and vegetables.

*Flower harvesting, nursery maintenance, hybrid seed production and tissue culture, propagation of fruits and flowers and food processing are highly remunerative employment options for women in rural areas.

*The period between **1991-2003** is known as a period of **Golden Revolution**, because during this period, the planned investments in horticulture became highly productive.

(iv) Other alternate livelihood options

Increasing role of information technology (IT):

*Governments can predict areas of food insecurity and vulnerability using appropriate information and software tools so that action can be taken to prevent or reduce the likelihood of an emergency.

*It also has a positive impact on the agriculture sector as it can disseminate information regarding emerging technologies and its applications, prices, weather and soil conditions for growing different crops etc. Accordingly, quality and quantity of crops can be increased manifold.

* Information technology has entered into a knowledge economy and has great potential of generating employment in rural areas.

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SUSTAINABLE DEVELOPMENT AND ORGANIC FARMING

Meaning:

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

- ❖ There is a great demand of organic food which is free from chemical based fertilisers and toxic pesticides etc.
- ❖ Organic food is growing in popularity across the world. Many countries have around 10% of their food system under organic farming.



Organic farming is needed because:

- ❖ It is an **economic farming technology**. It can be picked up by small and marginal farmers,
- ❖ There is urgent requirement to optimally utilise our scarce resources so that they can be **preserved for future generations** too, to promote sustainable development.
- ❖ Conventional farming methods use chemical-based fertilisers and toxic pesticides which deplete the soil and devastate natural eco system, so there is urgent need of an **eco-friendly technology** like organic farming.

Benefits of Organic Farming

Some of the important benefits of organic farming are

1. **Economical:** Organic farming offers a means to substitute costlier agricultural inputs (such as HYV seeds, chemical fertilisers, pesticides etc.) with locally produced organic inputs which are cheaper and generate profitable returns on investment.
2. **Generation of income.** Organic agriculture also generates income through exports as the demand for organically grown crops is on a rise. It is because now people are more aware of maintaining reasonable standards of their health,
3. **Healthy foods.** Studies have shown that organically grown food has more nutritional value than food grown by chemical farming, Thus, organic farming provides us with healthy foods. Present day trends show that demand for organic food is rising as it is more nutritious
4. **Environment friendly.** The produce of organic agriculture is pesticide free and produced in an environmentally sustainable way. Organic farming discards the use of chemical fertilisers.
5. **Generates employment.** Organic farming requires more labour input than required in traditional farming. Thus organic farming will help in solving the problem of unemployment to some extent. So India will find organic farming an attractive propositions.
6. **Maintains natural eco-system,** Conventional farming relies heavily on chemical fertilisers and pesticides and hence depletes the soil and disturbs the natural eco-systems. On the other hand, organic farming restores, maintains and enhances it is eco-friendly. The produce through organic farming is ecological balance pesticide-free and produced in an environmentally sustainable way.

Challenges Before Organic Farming

1. **Needs popularisation.** Most of the farmers are not aware of organic farming. Popularising organic farming requires awareness and willingness on the part of farmers to adapt to new technology
2. **Inadequate infrastructure and marketing.** These are major concerns which need to be taken great care of as it is a new technology which needs basic facilities and services to start organic farming Also marketing channels are to be strengthened to market the organic products.
3. **Less output.** Yields from organic farming are less than traditional agricultural farming in the initial years. Therefore, it may be difficult for the small and marginal farmers to opt for this technology on a large scale. Also, there is limited choice of alternative production in off season.
4. **Shorter shelf life.** Compared to conventional farm products, organic products have more blemishes and a shorter shelf life than sprayed produce. This may discourage some farmers to adapt to this technology
5. **Limited choice in production.** The choice in production of off-season crops is quite limited in organic farming due to huge cost and time involved in preparing soil. In spite of the above limitations, organic farming helps in sustainable development of agriculture and India has a clear advantage in going for organic farming at domestic and international level.

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