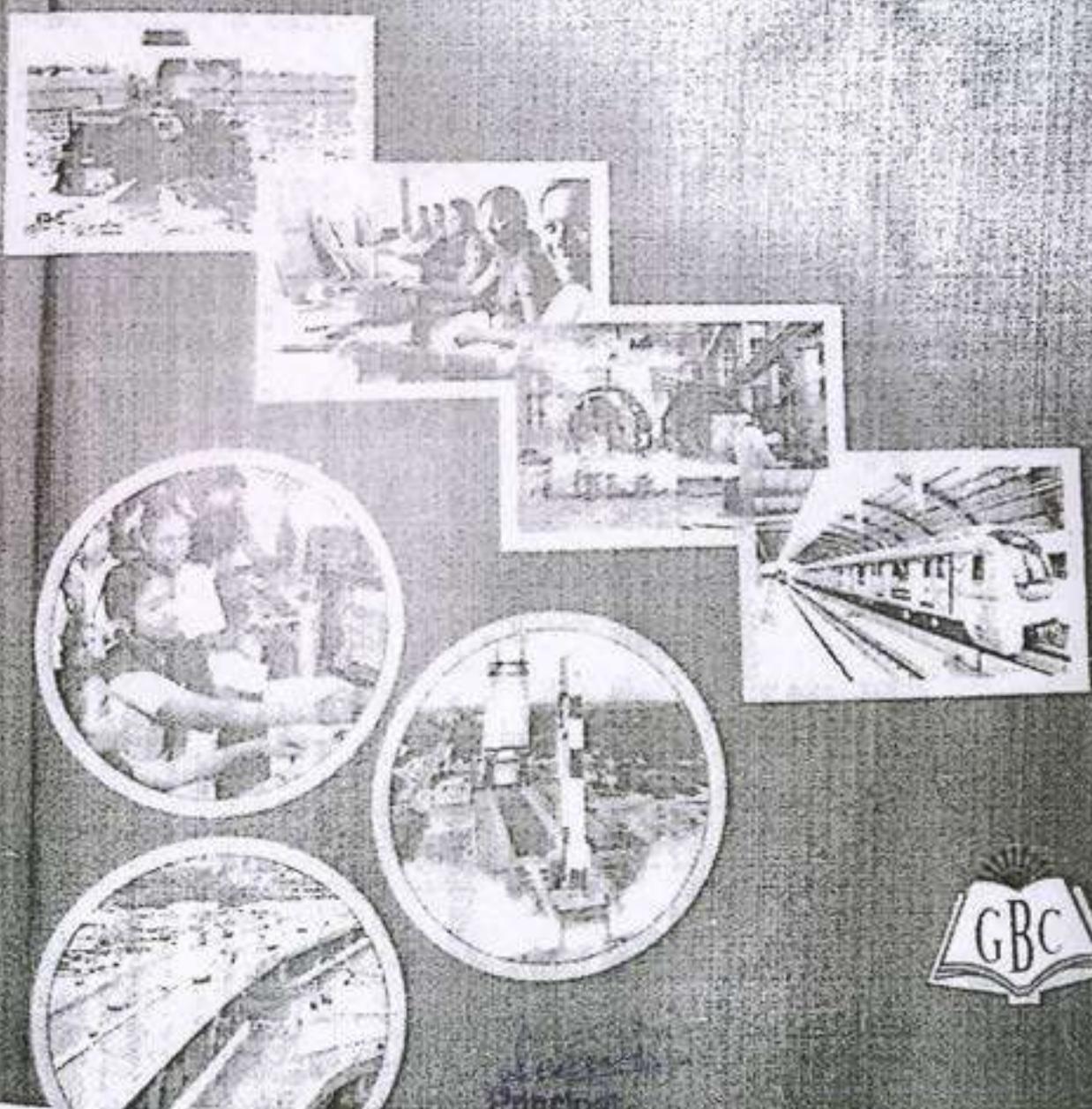


Aspects of Development

Indian Models

■ *Deeptima Shukla*
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Contents

• Introduction : Development—Securing Social and Economic Growth	
— <i>Deeptima Shukla</i>	
— <i>Devina Shukla</i>	
1. Gita based Spiritual Economics and Good Governance Models for Reforms in India	1
— <i>Prof. M. M. Goel</i>	
2. Security Dynamics in Contemporary India	1
— <i>Dr. Vinay Kaura</i>	
3. Economic Policy of India: Paradigmatic Shifts in the Economy	10
— <i>Dr. Jagdeep Singh</i>	
— <i>Dr. Chander Mukhy</i>	
4. Corruption - The Hydra Headed Monster	39
— <i>Manvendra Singh</i>	
5. Socio-Economic Dynamics : Human Rights Perspective	59
— <i>Dr. Sapna Gehlot</i>	
6. Socio and Economic Development through Tourism Industry (Special reference to Rajasthan)	66
— <i>Nirmala Lalwani</i>	
7. What Development really means in the Indian context?	76
— <i>Dr. Livneet Shergill</i>	
✓ 8. Development and Values : Indian Perspective	99
— <i>Dr. Meenakshi Srivastava</i>	105
9. Problems and Challenges in Indian Psychological Development Model	112
— <i>Dr. Janki Moorjani</i>	
— <i>Ms. Himanshi Rastogi</i>	
10. An Analysis of Developmental Programmes : Impacts and Challenges	129
— <i>Ms. Vijaylaxmi Gupta</i>	

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11. Digital India : Issue and Challenges
—Dr. Vishnu Priya Temani
12. Indigenous Model of Sustainable Development
—Dr. Ratna Dixit
—Dr. Lovely
—Dr. Mamta Geriani
13. Challenges Faced by Indian Youth in Developing India through Start-ups
—Ms. Surabhi Sharma
14. An Analysis of Digital Payments and Its Effect on E-commerce in India
—Akanksha Ganda
15. Education-technology-start-ups Contributing to Economic Development
—Ms. Preeti Agarwal
16. **Co-operatives and Rural Development in India : Problems & Prospects**
—Ms. Mohita Chaturvedi Sharma
—Dr. Sweety Mathur
17. Sustainable Development ; Need in Changing World Scenerio
—Ms. Devina Shukla
18. Perspectives on Curriculum Towards Strengthening Public Administration Education
—Dr. Manisha Mathur
19. Make in India : A New Paradigm for Transforming India
—Dr. Priyanka Khurana
20. Impact of Globalization on Indian Economy : An Overview
—Poonam Modi
21. A Gandhian View of Mulk Raj Anand's Untouchable : Quest for a New Civilization
—Dr. Pooja Joshi
—Priyanka Sharma

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Co-operatives and Rural Development in India : Problems & Prospects

Ms. Mohita Chaturvedi Sharma*

Dr. Sweety Mathur**

Introduction

India is essentially rural in nature. It constitutes of the cultivator, agricultural laborer, rural artisan, petty retail businessmen and small services provider. Agriculture, rural crafts, cottage industries, small business and services are the mainstay of the rural economy. Performance of the national and sub-national economies draws heavily on rural development and hence on the pace of growth of these activities and on the economic wellbeing of people engaged in them. Provision of credit; input supply; technology dissemination; value addition through diversification favoring high value agriculture, agro-processing and warehousing facilities; and creation of marketing network and infrastructure play a pivotal role in economic transformation in the villages and rural development. The need for institutional arrangements in these core areas is necessitated by the limitations of self-provisioning and heart-breaking exploitation of non-institutional agencies.

In India, the principle of co-operation has been

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