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GENERAL STUDIES (TEST CODE : 706)

Name of Candidate	AAYUSH GARG		
Medium Hindi/Eng.	ENGLISH	Registration Number	14100
Center	R N	Date	3/10/15

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

Signature of Examiner

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are TWENTY questions printed in HINDI and ENGLISH.
इसमें बीस प्रश्न हैं तथा हिन्दी और अंग्रेजी दोनों में छपे हैं।
3. All questions are compulsory.
सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

75, 3rd Floor, Old Rajinder Nagar Market, Near Axis Bank, New Delhi – 110060

103, 1st Floor, B/1-2, Ansal Building, Behind UCO Bank, Dr. Mukherjee Nagar, Delhi – 110009

EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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All the questions are compulsory and carry 12.5 marks each. NOT MORE THAN 200 WORDS

1. Even though the Pradhan Mantri Jan-Dhan Yojana is an accelerated effort towards financial inclusion, mere opening of bank accounts will not transform into financial inclusion in India. Analyse.

   यद्यपि प्रधानमंत्री जन-धन योजना आर्थिक समावेशन की दिशा में एक त्वरित प्रयास है, लेकिन केवल बैंक खाते खोलना भारत में आर्थिक समावेशन में परिवर्तित नहीं हो पायेगा। विश्लेषण करें।

The Pradhan Mantri Jan Dhan Yojana is an ambitious financial inclusion scheme aimed at targeting households as the base for financial inclusion. It boasts of having opened 17 crore accounts mobilising ₹ 23000 crores worth of deposits so far and is seen as a transformative drive.

The Transformative Power ->

-> Prior to the scheme, 60% of household did not have access to formal banking

-> The accounts provide the households access to formal credit and also a facility of an overdraft in the second phase.

-> Various social security schemes such as the PMJJY, PMSBY and the Atal Pension Yojana have been linked to it.

-> The accounts can be leveraged for direct benefits transfers to provide cash to the non included.

-> The scheme also leverages the banking correspondent model to ~~leverage~~ reach the geography throughout.

-> It will help the included to mobilize savings and contribute to the economy

Not so Transformative ->

-> The ~~cash~~ usage limits on the accounts opened prohibit the large scale transfer of funds to and from the accounts.

-> The provision of micro insurance is thought of as too meagre an amount and also the social security schemes might not reach those, who do not have these accounts.

-> There is an apprehension that due to lack of financial literacy, these accounts might not be operational for long.

-> lack of services like PoS and ATM in villages will further restrict their usage.

-> The problem of duplicate accounts poses questions on actual inclusion

-> The credit might not be actually available as the account holders might still not be able to meet the bank's lending criteria

-> The scheme does not provide any deposit / investment avenues.

However, it can be said that it is a positive step towards inclusion and should further be pushed by the way of account duplication elimination, provision of a investment avenues and promotion of financial literacy, so that a common account holder can really be financially included.

2. Discuss the importance of unorganised sector in the Indian economy. Examine the measures taken by the government to overcome the challenges faced by the unorganized sector in the country.
भारतीय अर्थव्यवस्था में असंगठित क्षेत्र के महत्व की चर्चा करें। देश में असंगठित क्षेत्र के सम्मुख आने वाली चुनौतियों से निपटने हेतु सरकार द्वारा किये गए उपायों का परीक्षण करें।

The unorganised sector is the informal sector where the enterprises are not registered and the employment is informal in nature. India being a developing economy, it plays an important role as-)

i) As per the Sengupta Committee it accounts for about 92% employment of the workforce.

ii) It contributes about 45% to the manufacturing output of the country by the way of MSMEs ~~and registered~~

iii) It also accounts for about 40% to the ~~ex~~ manufactured exports of the country.

iv) Its a crucial source of livelihood especially for the unskilled labour

v) It dominates certain sectors like food processing, food production, textiles, spare parts etc.

However this sector is characterised by problems like -
- Lack of skills in labour
- Lack of social security nets for workers
- No economies of scale
- Low productivity
- Less capacity addition capability by infrastructure
- Its not covered in tax net.

Government measures ->
- The government has reserved certain sectors exclusively for them, like the handloom sector or the food processing units like flour making
- MUDRA bank to support new ones
- The government has initiated cluster development to help them with infrastructure under the Foreign Trade Policy 2015-20
- social security schemes like PMJJY, PMSBY have been launched
- A health insurance cover is provided under the RSBY as per the Unorganised Sector Worker Act 2008

-> A skill development policy has been formulated, taking Cognizance of the present skill level of the labour.
-> Apprenticeship Protsahan Yojana aims to further strengthen their skills and employability.
-> Lawyers for Patent filing have been appointed to protect their IPR.

However the steps must be supported with steps like access to patent pools, holistic financial support, considering the challenges faced by them and the focus should be on improving their productivity by capital expenditure and capital upgradation, using the Technology Upgradation Fund.

3. "Labour reforms are often cited as the key to unlock the potential of Indian economy." In this context discuss the importance of labour reforms in India. Enumerate the measures taken by the government recently in this regard.
"श्रम सुधारों को भारतीय अर्थव्यवस्था की क्षमताओं को खोलने की कुंजी के रूप में उद्धृत किया जाता है।" इस सन्दर्भ में, भारत में श्रम सुधारों के महत्व पर चर्चा करें और सरकार द्वारा किये जाने वाले उपायों के रेखांकित करें।

India started off on developing a 'socialistic pattern of society' but the labour laws imposed over the years kept adding to the cumulative stock, becoming cumbersome. The labour certainly needs protection from exploitative practices and in this context, the importance of labour reform is ->

-> There are 44 central and about 160 state laws that want compliance, so too many.

-> Indian labour laws are time based and not productivity based unlike China

-> They impose restrictions on firing of employees to ~~check~~ keep the structure efficient.

-> The present laws do not cover the informal sector and about 5% only. Its quoted by many as overpro-

-lection to few at the cost of many

-> It gives as high bargaining power in the hands of TUs that often turn disruptive as in case of Munnar agitation

-> There is an allegation that it tends to keep the organisations small and informal to avoid compliance.

~~The~~

Government Measures ->

The government has taken some steps to check some of these as-)

-> The 44 central laws have been divided into 4 labour codes for the compliance ease

-> A Shram Suvidha Portal for single window compliance has been started.

-> A system of self certification has been brought in to do away 'Inspector Raj'

-> The Industrial Relations Code proposes increasing the TU formation requirement to 100 workers

-> It also gives flexibility to fire workers to organisation employing 300 workers

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-> The mobility of labour is sought to be enhanced by the way of a Universal Labour Identification Number for PF transfers

-> More social security has been introduced for workers.

The reforms though a good start, must be implemented carefully to check the problem of casualisation, non regularisation and firing at will. Also the reforms need to be aimed at productivity and not time punching and that it does not lead to worker exploitation.

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4. MUDRA bank has been termed as a game changer for micro finance sector in the country. What are the objectives of MUDRA Bank? Is there a need of such an institution when there already are multiple schemes and institutions operating for the same purpose?

मुद्रा बैंक को देश में सूक्ष्म वित्त (माइक्रो फाइनांस) क्षेत्रक में परिदृश्य परिवर्तक के रूप में देखा जा रहा है। मुद्रा बैंक के क्या उद्देश्य हैं ? जब पहले से ही समान उद्देश्य हेतु अनेकों योजनायें और संस्थाएं कार्यरत हैं तो क्या ऐसी किसी संस्था की कोई आवश्यकता है ?

The MUDRA Bank was recently introdu-ced by the government to promote entrepreneurship in the country with the following objectives ->

- Refinancing of the micro finance ~~wao~~ institutions.
- Promotion of technology upgradation in small businesses
- Social inclusion by the way of special emphasis on businesses run by SCs/ST,
- Providing an ecosystem for entrepreneurial development in the country
- Help in project evaluation and finance.

We need the Bank ->

The current problems faced by Micro finance Institutions like -

- Low capitalisation levels
- stressed balance sheets due to rising NPAs
- Low amount of credits offered
- Unequal geographical distribution
- single product offers without considering the needs of the borrower.

These can be solved by the way of a holistic credit refinancing focusing on geographic equity.

We do not need the Bank →

- Currently bodies like SIDBI, NABARD are working in their respective fields with ~~the~~ similar objectives as the MUDRA bank
- It will cause credit bubbles by overlap
- It will lead to fragmentation of funding for the microfinance purpose
- It does not have a new source of funding and will only be financed from the shortfalls of PSL lending.

However, we must note that the present bodies do not have a

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specific focus on social inclusion and are already resource constrained.
In this light, the introduction of the bank seems to be the right step, and cautiously has been started as a part of SIDBI to avoid fragmentation and overlaps.

5. Despite being an efficient and cheap means of transport, railway has consistently lost its share of freight to road transport. Enumerate the reasons for the same. How far can the high speed freight corridor help in addressing this issue?

परिवहन का सस्ता और प्रभावी साधन होने के बाद भी, माल-भाड़े में सड़क परिवहन के सापेक्ष रेलवे का अंश लगातार कम होता जा रहा है, इसके कारणों को स्पष्ट करें। उच्च गति माल गलियारा (फ्रेट कॉरिडोर) किस सीमा तक इस समस्या का समाधान करने में सहायता कर सकता है?

Railways are an efficient mode of transport that form the backbone of freight movement and public transport, but their share in transport has been going down in India due to the following -

- There is an underinvestment in railways by the government which is causing congestion of tracks.

- The track length has remained stagnated.

- These freight rates are used to cross subsidise the public transport which raises the cost of transport making roads more favourable.

- Due to overcrowding of main track lines, the speed of transport has reduced.

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- The freight and ~~public~~ passenger tracks are not separated, thereby adding to further congestion for both.

DFCs →

In this context, the introduction of the high speed freight corridors seems like a positive step as it will

- Help in track decongestion
- Increase the speed of freight movement
- ~~Will~~ Increase the freight carriage capacity
- Increase the share of railways in freight movement.
- Increase the public and private investment in railways, which are starved of funds.
- Will help in cutting inflation by reducing transport costs.

However, the corridors alone can not solve the problems, as they still do not address the problem of cross subsidisation and political populism in railway investment

Thus along with the corridors supportive measures should be introduced to bring the railway share in transport back on track which has fallen rapidly since 1990.

6. What are Offshore Rupee Bonds? Giving examples, discuss their benefits with regards to mobilisation of resources for domestic sector. Also, comment on their role in internationalisation of Indian Rupee.

ऑफ-शोर *रुपया बांड* क्या होते हैं? उदाहरण प्रस्तुत करते हुए, घरेलु क्षेत्र के लिए संसाधन जुटाने के संदर्भ में उनके लाभों की चर्चा करें। इसके अतिरिक्त, भारतीय रूपये को अंतर्राष्ट्रीय स्वरूप देने में उनकी भूमिका पर भी टिप्पणी करें।

Offshore Rupee Bonds are the ₹ denominated debt instruments (bonds) issued abroad by entities to mobilise resources. Eg-> The World Bank along with the Axis Bank recently issued ₹1000 Crore worth 'Masala Bonds' in international market. They are of the same type as the Dim Sum bonds issued by Chinese Companies and are used for project financing.

It offers the following benefits->

1. It passes the exchange risk from the borrowing Indian entity to the investor (lendor)

2. It offers the opportunity to borrow at lower rates compared to Indian markets.

3. It helps a new player gain recognition in the Indian market
4. It finds a ready market, as the investor can comfortably invest in Indian market without getting registered
5. It brings in resources for investment.
6. It will help in internationalising ₹.

Internationalising Indian Rupee ->

The bond will bring recognition to the Indian Rupee in the international market and their secondary trade abroad will help in promoting ~~to~~ ₹ denominated exchange.

This if consciously promoted along with measures like the BRICS currency exchange mechanism can increase the acceptability of ₹ as a currency of exchange and become a hard currency which will

save us considerable foreign exchange.
But at the same time, if the bond fails to attract buyers, due to reasons associated with the issuer, it will bring bad repute to the Indian Rupee.
On the whole, it seems it will benefit the internationalisation of ₹.

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7. Unlike many other countries, small enterprises in India remain small and even shrink. Bring out the factors responsible for such a trend in India. What steps have been taken by the government in this regard?

अन्य कई राष्ट्रों के ठीक विपरीत, भारत में लघु उद्यम लघु ही रह जाते हैं, यहाँ तक कि वे लघुतर हो जाते हैं। भारत में ऐसी प्रवृत्ति के लिए उत्तरदायी कारकों पर प्रकाश डालें। सरकार द्वारा इस सम्बन्ध में कौन-से कदम उठाये गए हैं?

The Small Businesses Act defines a business employing upto 39 workers in electrified and upto 19 workers in non electrified units as 'small' as recently amended. The reasons for their remaining small are -

1. Evading excessive regulatory burden by the way of exemptions available under the Small Businesses Act
2. Cutting on costs like social security benefits like PF and gratuity to workers that the non small enterprises have to pay.
3. Evading labour laws that restrict hiring and firing at will
4. Low capital addition capacity to grow
5. Low productivity that restrains their growth prospects.

7. ~~How~~ To have a manoeuvrable structure

Government Steps →

- The government has introduced more number of exemptions from regulatory compliances,
- It has ~~enter~~ increased the number of workers to qualify as 'non small' so that enterprises can grow labour wise
- It has introduced labour social security schemes to meet their costs
- It has introduced a Technology Upgradation Fund to help improve their productivity by capital addition
- A skill development policy has been introduced
- MUDRA Bank has been introduced as a part of SIDBI to promote their growth

The steps taken should be supported with a focus on increasing their productivity by the way of labour productivity enhancement and

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further loss of compliance, so that they stop being a roll.

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8. How is the EPC model of investment in infrastructure different from the BOT model? What are reasons behind a favorable push for the EPC model over PPP in road sector in recent years?

अवसंरचना में निवेश का ई.पी.सी. मॉडल बी.ओ.टी. मॉडल से किस प्रकार भिन्न है? हाल के वर्षों में सड़क क्षेत्र में पी.पी.पी. मॉडल की अपेक्षा ई.पी.सी. मॉडल को अधिक महत्व देने के पीछे क्या कारण हैं?

EPC Model	BOT Model
The Engineering, Procurement and Construction Model	The Build, Operate and Transfer Model
The concessionaire gives the design	The ~~conce~~ nodal agency gives the design
The concessionaire procures the material and is responsible for construction. He gets the plan approved from nodal agency	The nodal agency makes the plan, so no approval required.
The lease period post construction is usually longer	The lease period is shorter.

Moving to EPC over PPP →

→ It gives the ~~operat~~ concessionaire the flexibility to design the project

-> A longer lease period assures him of return on his project

-> The non interference of government agency is an ~~added~~ added advantage.

-> The risk of financing is better managed here as the funds are completely managed by the private contractor here.

-> It involves less public money.

9. Despite one of the longest coastlines in the world, India's port facilities and shipping industry are beset by numerous problems. Explain. Discuss some of the corrective measures taken by the government to overcome these problems.

विश्व में सर्वाधिक लम्बी तट-रेखाओं में से एक होने के बावजूद भारत की पत्तन सुविधाएं और जहाजरानी उद्योग असंख्य समस्याओं से ग्रसित है। व्याख्या करें। इन समस्याओं पर नियंत्रण हेतु सरकार द्वारा उठाये जा रहे कुछ सुधारवादी उपायों की चर्चा करें।

With a coastline of about 7500 km, India can become a hub of shipping in the region but it has been seen that Singapore and Colombo grew at India's expense in shipping. It is due to the following problems->

- India follows the 'Trust model' of port operations while globally the Landlord Tenant Model is followed to increase the ~~ta~~ efficiency in port operations.

- Indian ports are mostly located in shallow waters where large capacity ships can not enter.

- India does not have adequate dredging technology and imports it from Netherlands

- Lack of storage space for transit cargo on ports

- Lack of port evacuation facilities to hinterlands.

- The turnaround time due to procedural delays is about 3 days
- Multiloading requirements doesnt bode well for fragile cargo
- It does not have adequate LNG terminals to handle gas cargo.

Government Measures →
- The government has initiated the Sagarmala project with a focus on improving ports, developing news ones and coasts led development
- The ~~go~~ dedicated freight corridors have been ~~sto~~ under construction to improve the port connectivity with countryside.

- The Foreign Trade Policy 2015-20 has reduced the paperwork requirement for shipping to cut on the turnaround time.

- Shipping has been recognised as 'Critical Infrastructure' for Viability Gap funding.
- The 12th 5 Year Plan envisions shipping and ports as a priority area.

The government along with these also needs to improve the operations efficiency by switching over to the 'Landlord Tenant Model' and improve technology of cargo handling.

10. How has the process of liberalisation, which has otherwise led to high economic growth, affected the employment rate and the nature of employment in India?
उदारीकरण की प्रक्रिया जिसने एक प्रकार से उच्च आर्थिक विकास को प्रोत्साहित किया है, भारत में रोज़गार दर और रोज़गार की प्रकृति को किस प्रकार प्रभावित किया है?

The process of liberalisation was initiated in the 7th 5 Year Plan but came to the forefront in 1991 and produced an economic growth rate of 6.8% during the 8th 5 ~~year~~ Year Plan, justifying its logic.

In employment, however it was observed that the ~~employmen~~ number of new jobs generated were not commensurate to the growth in economy and the period is referred as one of 'Jobless Growth'.
During 1992-2000, the structure of employment didnt change much for the primary sector. Thus the job buoyancy remained lower.

Post 2000, the economic survey

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of 2015 notes that the job buoyancy went further down.

The structure of employment changed leading to the present situation on a comparative as →

	Share in Employment	
	1991	2015
Primary	~70%	~60%
Secondary	~15%	~15%
Tertiary	~15%	~25%

Reasons →

This pattern has been attributed to –

→ The use of capital intensive technology during the said era, causing an inadequate growth in employment

→ The agriculture sector remained stagnated, causing no increase in jobs.

→ The rural poverty alleviation programs took a backseat

→ Most of the jobs generated were in the skilled sector, reducing mobility of rural labour

→ Most of the jobs were located in urban areas, thus not benefitting the rural population.

Thus the liberalisation of economy did not have a significant impact on the employment growth or structure.

11. Food processing industry needs a fillip in the form of better logistics, access to credit, technology indigenisation and implementation of food safety laws. Discuss.

खाद्य प्रसंस्करण उद्योग के लिए बेहतर प्रचालन-तंत्र, ऋण उपलब्धता, स्वदेशी प्रौद्योगिकी और खाद्य पदार्थों की सुरक्षा के लिये बने कानूनों के क्रियान्वयन के रूप में प्रोत्साहन की आवश्यकता है। चर्चा करें।

Food processing sector is a rising segment with a large employment potential and adequate ~~demand~~ with changing food consumption patterns in India. It needs the support in the following ways ⇒

1. Better Logistics → The perishable commodities suffer from a 20% post harvest loss, thus quick transportation to processing ~~sights~~ sites becomes crucial. The government for this has introduced tax exemption for developing cold storage chains and transport networks.

2. Access to credit → In sectors like flour making and oil milling which are mostly unorganised there is a lack of formal credit. ~~so~~ Also to increase the farmers' value addition

he needs to be encouraged to take on more processing.

3. Technology Indegenisation -> Most of the food processing technology is not available in India and the industry depends on import of the same. For this the government has exempted the same from excise duty to promote manufacture of the same.

4. Food Safety Laws -> A problem with ~~food~~ processed food consumption is the lack of public confidence in their safety which can be built only by strict implementation of food safety laws. Also it will increase the export marketability.

Besides these, the following are also needed->

-> An awareness regarding their safety needs to be created to encourage a culture of convenience foods.

-> The food parks need to be located

near sources of raw materials
-> The farmers need to be moved up the value chain in agro-processing.

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12. Agro forestry has immense potential in contributing to sustainable development and increasing farm income. Yet, it has failed to take off in a big way in India. In this context discuss the problems and challenges of Agroforestry in India.

कृषि वानिकी में 'सतत विकास' में योगदान के साथ-साथ कृषि आय में वृद्धि करने की अपार संभावनाएं है। हालांकि, भारत में यह बड़ी उपलब्धि प्राप्त करने में विफल रही है। इस संदर्भ में भारत में कृषि वानिकी की समस्याओं और चुनौतियों पर चर्चा करें।

Agroforestry is the practice of simultaneously cultivating trees and crops on the same patch of land. It offers the following benefits →

- Adds to soil productivity
- Insures against crop failure
- Better protects the crops against winds and natural forces
- Add to the income of the farmer.

Challenges →

- Lack of awareness in farmers
- Unsuitability of some lands to grow trees
- Long maturity period of certain trees.
- Unsustainability of trees in certain ~~crop~~ types climate

- It causes the problem of non mechanisation, if the trees are haphazardly distributed.
- Lack of knowledge of the right combination of trees and crops.

13. Agricultural marketing in India is the weakest link in the agricultural economy. In this context discuss the problems of agricultural marketing in India. How far can setting up of national markets help in addressing these problems?

भारत की कृषि आधारित अर्थव्यवस्था में कृषि विपणन सबसे कमजोर कड़ी है। इस संदर्भ में भारत में कृषि विपणन की समस्याओं पर चर्चा करें। इन समस्याओं को सुलझाने में राष्ट्रीय बाजारों की स्थापना कहां तक सहायक हो सकती है?

Agricultural marketing suffers from numerous problems, some of which are ->

1. Information deficit, where the farmer does not know the prices available in other parts of the economy.

2. Lack of transportation and storage facilities which force the farmer to sell his goods before they perish.

3. Problems related with APMCs ->

- They lack transparency in relation to levy of charges
- They levy multiple charges in the form of market fees, or access charges that are price distortions.
- The licenses to enter the market are controlled by a select few causing corruption.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

- They have a monopoly over the control of sale in an area so the farmer does not get the best price.

4. Lack of a unified market and agricultural marketing standards for price determination.

In this context, the National Agricultural Market promoted by ATIF seems relevant as it will -

- Cut the information deficit
- Create a unified single market across India
- Will promote price discovery through e Auction of goods
- Will ~~cause~~ undermine the relevance of APMCs.
- Bring the best possible prices for farmer

However, the APMCs and their levies will still continue to be levied, so the price distortions may still exist - Also it could cause a situation of overstocking in some states.

The step on the whole however is a positive one and should be reinforced with strengthening transport network and farmer literacy and creating food standards for the farmers to have a better share.

14. Animal rearing is a key livelihood and risk mitigation strategy for tribals and small and marginal farmers, particularly across the rainfed regions of India. Substantiate. Also, discuss some strategies to realize the potential of this sector.

आदिवासियों एवं छोटे और सीमांत किसानों हेतु पशु पालन आजीविका का एक प्रमुख साधन एवं जोखिम कम करने का उपाय है, विशेषकर भारत के वर्षा सिंचित क्षेत्रों में। पुष्टि करें। इसके अतिरिक्त, इस क्षेत्र की संभावनाओं का दोहन करने हेतु कुछ रणनीतियों की चर्चा करें।

Animal rearing is the practice of rearing livestock ~~also~~ like buffalo, sheep, goats etc to add to the income of the farmer. It holds special relevance for small, marginal and tribal farmers of rainfed areas as:

- It reduces the risk of impoverishment in case of crop failure, by giving support income
- In areas where extensive cultivation is not possible, they support the income of the farmer.
- It reduces the incidence of poverty by 20-25% as noted by IARI
- It reduces hunger and malnutrition in the farmers' family as noted by IARI

- It helps the farmer in draught work, reducing drudgery.
- It has better survival chances than crops.

Strategies for pedising →

-> Cluster development to reap the economies of scale for the milk produced in these areas.

-> Encouraging livestock cooperatives to ~~encou~~ improve their bargaining power.

-> More research ~~ato~~ should take place on improving the yield of animals

-> Dairy processing should be encouraged to improve the value addition.

-> The fodder used should be improved as it does not cause much depletion of land.

-> Merit bulls and hybridisation should be promoted to make the animals more suited to the areas.

In this regard the initiatives like the National Gokul Mission and the Kamdhenu Mission for merit bull promotion seem to be the way forward.

15. The idea of Second Green Revolution needs to be explored if India wishes to achieve food security, raise farmer income and develop sustainable agriculture. Discuss. Also, elaborate the steps that the government has taken to implement the Second Green Revolution.

यदि भारत खाद्य सुरक्षा की प्राप्ति, किसानों की आय में वृद्धि और संधारणीय कृषि का विकास करना चाहता है तो दूसरी हरित क्रांति के विचार का अन्वेषण किया जाना चाहिए। चर्चा करें। इसके अतिरिक्त, दूसरी हरित क्रांति का कार्यान्वयन करने हेतु सरकार द्वारा उठाएं गए कदमों पर प्रकाश डालें।

A secondgreen revolution seems to be the need of the hour in securing the objective of food security, raising farmer income and sustainable development as -)

-) We need to bring the green Revolution to the Eastern Region.

-) More number of crops need to be brought under its ambit like pulses to check their volatility

-) The ecological fallouts of the previous revolution in areas like Punjab and Haryana need to be corrected by crop diversification.

-) The focus this time should be on developing forward and backward linkages to improve farmer income which did not happen much ~~&~~ for small farmers.

-> The productivity increase has to be sustainable.

-> Agricultural marketing needs to be improved.

Government Steps

-> The Rashtriya Krishi Vikas Yojana has a submission for bringing the green revolution to the Eastern Indian.

-> The Pradhan Mantri Krishi Sinchai Yojana focuses on areas devoid to irrigation for equity

-> The Paramparagat Krishi Vikas Yojana aims at sustainable organic farming.

-> The National Agricultural Market by ATIF aims at improving the farmers' income though better marketing -

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→ Government has also been stressing on improving yield by application of technology for 'precision farming'.

→ Under RKVY, a patch approach to crop diversification in Punjab & Harayana is being undertaken.

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(इस भाग में कुछ ना लिखें)

16. Lack of resources and inadequate incentive structures have led to the breakdown of agricultural extension services in most states. Comment. Suggest some measures to improve agriculture extension services in India.
संसाधनों के अभाव और अपर्याप्त प्रोत्साहन संरचना ने अधिकांश राज्यों में कृषि विस्तार सेवाओं को विफल बना दिया है। टिप्पणी करें। भारत में कृषि विस्तार सेवाओं में सुधार लाने के लिए कुछ महत्वपूर्ण उपायों का सुझाव दें।

17. "Contract farming occupies a crucial role in agricultural economy of India because of small farm sizes". Evaluate. Analyse the various issues plaguing contract farming in India.

"खेतों के छोटे आकार के कारण भारत की कृषि अर्थव्यवस्था में अनुबंध कृषि की महत्वपूर्ण भूमिका है"। मूल्यांकन करें। भारत में अनुबंध कृषि के मार्ग में बाधक विभिन्न समस्याओं का विश्लेषण करें।

Contract farming is the practice of entering into a contract with farmers to make them sell their produce to a particular buyer or the contractor taking on the farming contract himself and appointing sub-tenants to work on the fields.

This is particularly relevant in the Indian context where the land holdings are small so economies of scale can not be reaped. The justification for contract farming is that it will lead to bringing large tracts of land under cultivation in a consolidated way under a single contractor who would then use better inputs and reap economies of scale.

However currently, ~~the~~ contract farming does not have a significant role in the economy as it has not been taken up enthusiastically. The Guru committee also recommended promotion of the same.

Issues

- There is the apprehension of exploitation of the cultivator, who might not get the right due, which in many cases is rightly justified.
- Agriculture is a state subject and different states based on their domestic political considerations have refused to allow it.
- The small farmers do not have bargaining power against large corporations who usually are the contractors.
- Lack of cooperative societies that can stand up to the contractors

-> In ~~the~~ Northern India, landholdings are usually consolidated, thus giving no incentive for it.

-> Some parts of land especially in rainfed areas ~~doesnot be~~ can not be made productive simply by consolidation.

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18. Reviving the Farm Income Insurance Scheme could be the best tool for marginal farmers to fight falling prices of agricultural products in an increasingly globalized marketplace. Explain.
वर्धमान वैश्विक बाजार में कृषि उत्पादों की गिरती कीमतों से लड़ने के लिए कृषि आय बीमा योजना का पुनरोद्धार सीमांत किसानों हेतु सबसे अच्छा साधन हो सकता है। वर्णन करें।

Currently the National Crop Insurance Scheme provides farm insurance in the form of crop ensurance, weather insurance - This is however mired in the problems of -

- Crop damage assessment, where the damage cant be properly assessed.
- Indequate coverage, where the areas are not covered
- Also it does not insure the farmer against the fall in market prices.

In this context, The Farm Income Insurance Scheme assures the farmer of an assured income based on his crops and other sources of income including livestock rearing. This, along with protecting the crop from vagaries of weather, protects it from vagaries of the market. The scheme measures the prospective income on the basis of what the expected yield will be and ~~at~~ a fixed price which could be the MSP thus assuring them a fixed return against both market and weather.

However, this scheme would face of challenge of adequately measuring the expected yield. Also given that the agriculture in India is subsistence in nature, it might not ~~yet~~ leave a large surplus based on their marketable surplus. It will also have to be supported by the MSP regime change to encourage cropping of crops that are not currently covered under MSP. An increasing premium cover should be given to the risky crops

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19. The scope of Land reforms needs to be widened beyond the mere activity of redistribution of land and fixing land ceilings to a systemic restructuring that undertakes reforms in the sector of energy and water. Discuss.
भूमि सुधार के लक्ष्य को मात्र भूमि के पुनर्वितरण और भूमि हदबंदी (उच्चतम सीमा) तय करने की गतिविधियों से आगे जाकर एक ऐसी व्यवस्थित संरचना निर्मित करने की आवश्यकता है जो ऊर्जा और जल क्षेत्र में भी सुधार ला सके। चर्चा करें।

Conventionally land reforms have been viewed as ways to remove intermediaries, introduce land ceilings, and land distribution. However, there has been the realisation lately that not just redistribution but a redistribution of productive land needs to take place for the land reforms to be effective. The following assume importance →

1. The study of irrigated lands needs to be undertaken to track their productivity and redistribute accordingly.

2. The land productivity should be linked to ~~the~~ availability of power on the land to redistribute it equitably.

3. Reforms in diesel and water

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pricing need to be undertaken to improve the water levels in irrigated areas to improve the overall productivity.

4. The owners need to be given conclusive rights by the way of land records digitisation to encourage cooperative farming, thus consolidation.

5. Land leasing needs to be encouraged to improve infrastructure in the area, especially on barren lands. ~~to~~

Thus we can say that the scope of expanded land reforms needs a systematic restructuring impinging on energy & water sector.

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20. In recent years, savings rate in the Indian economy has witnessed a consistent decline. What are the factors responsible for this trend? How has the composition of savings changed in the last few years? Suggest measures to improve and better channelize household savings.

हाल के वर्षों में, भारतीय अर्थव्यवस्था में बचत की दर में सतत गिरावट देखी गयी है। इस प्रवृत्ति के लिए उत्तरदायी कारक कौनकौन से हैं-? पिछले कुछ वर्षों में बचत की संरचना में किस प्रकार परिवर्तन आया है? घरेलू बचत को बढ़ाने और उसे सही दिशा देने के लिए उपाय सुझाएँ।

The savings seem to have gone down for the following reasons->

-> Less growth in general, as the increasing income prompts more savings, and the same has been rising, thus savings have gone down.

-> Increased expenditure on investment in assets like buildings and land which can be seen in the rising property prices in ~~the~~ most major cities.

-> Increased consumption expenditure on consumer goods.

Change in Composition ->

-> In the last few years, private enterprises have emerged as an important contributor to national savings.

-> The Public sector has improved its share in savings in the post liberalisation era.

-> The private households, though still the largest contributor have gone down in their relative contribution.

Suggestions to better Channel ->

-> schemes like ~~gold~~ sovereign gold bonds should be encouraged to increase savings in the form of productive assets.

-> Real Estate Investment Trusts should be encourage by tax ~~exempto~~ exemptions to cool down the real estate sector.

-> The households should be encouraged to invest in long-term funds like insurance, pensions to generate funds for infrastructure.

-> Sector specific schemes should

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be launched to direct savings in specific sectors.