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GENERAL STUDIES (TEST CODE : 1395)

Name of Candidate	KAVYA.C		
Medium Eng./Hindi	ENG	Registration Number	584225
Center	ONLINE	Date	17.12.20

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	
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15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

- 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)।
- There are **TWENTY** questions printed in **ENGLISH & HINDI**
इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
- All questions are compulsory.**
सभी प्रश्न अनिवार्य हैं।
- The number of marks carried by a question/part is indicated against it.
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
- 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 than 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।
- Word limit in questions, if specified, should be adhered to.
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
- 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।

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EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

1. Revisiting PPP model is key for India's investment led growth. Analyze

Public private partnership (PPP) is a contract between government & any private entity to provide a government ^{Public} service or asset. Investment - as a measure of GDP - GFCF - Gross fixed Capital formation is on a decline from 34% to 27% in 2018.

Investment - boosts economic growth. PPP acts as one of the avenue of investments and is important because:-

- i) Constraints on public sector
- ii) Innovation & Competition in private sector - better quality infrastructure
- iii) eases pressure on govt resources.

Despite above stated information PPP is on a decline since 2011 because:

- (i) PPP contracts are not implemented properly.
- (ii) There is no concession/escape clause even in case of external disturbances & issues.
- (iii) Delay in clearances in land and other permits.

(iv) Overlapping regulatory functions of various bodies - slows down the process - leading to cost overrun.

(v) NPA issues - resulting in stalling of projects, liquidity crisis.

Initiatives by the govt:

Govt has setup Kelkar committee 2015-16 for "revisiting & revitalising" - PPP. Some of its important recommendations include:

(1) Amending PCA - Prevention of Corruption Act, 1988 - to differentiate between willful errors & mistakes

(2) To focus more on results & O/P of the project rather on just fiscals.

(3) Agreeing upon an efficient project monitoring process to ensure better results.

(4) To share the risk arising out of the project legitimately between stakeholders.

(5) Independant regulatory body to coordinate between stakeholders

The government has also setup:

(1) PPP- Appraisal Committee - projects above 100Cr → are presented to this committee which analyses the project prospects then approved by Cabinet

(2) Project development cell setup by Dept of Economic Affairs - Mo Finance with an initial corpus of 100 crore.

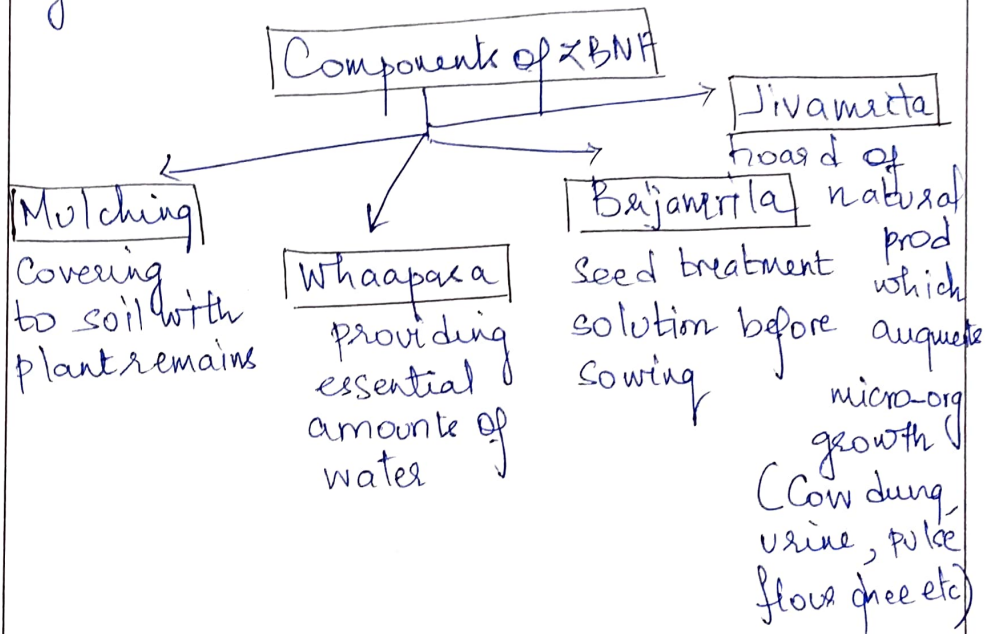
India to become a 5 trillion economy requires 1.5 trillion investment in infrastructure. Hence its needy to revitalise

PPP to increase investment in infrastructure.

2. What is Zero Budget Natural Farming? Account for the potential benefits offered by it.

Zero Budget Natural Farming as the name suggests is a farming technique devoid of chemicals and zero input costs.

It's a farming technique developed by Subash Palekar and has 4 components.



ZBNF offers the following benefits to farmer & environment

1) Zero input cost — thus can increase farmer income.

2) ZBNF utilises only 10% water & 10% electricity

3) Prevents soil degradation and restore

soil fertility as no chemicals are used.

(4) Ensures sustainable farming practice.

(5) Reduces GHG emissions - as fields are not waterlogged & flooded.

(6) Promotes the conservation of indigenous cow breeds as their urine & dung is used in the farming.

(7) Makes farmer self-reliant - can prepare his own fertilisers & pesticides.

(8) No chemical residues in crops - grown thus healthier for consumption.

The government has also taken steps to promote ZBNF.

Govt Initiatives

Paramparaghat Krishi Vikas Yojana

Rashtriya Krishi Vikas Yojana

→ Govt has included ZBNF as one of the organic farming technique

→ Approves Organic farming techniques & State level committee approve of the same

Andhra Pradesh has become the first state to roll out a plan to become 100% ZBNF state by 2024. With increasing threat to mankind in form of harsh

Chemical residues in food, climate change etc. wise we shift the approach of farming to a more eco-friendly, sustainable manner.

5. Elaborate on the poverty estimation methodologies adopted after independence in India

Poverty is a contentious issue, more contentious is the identification of those afflicted by poverty.

Poverty estimation in India is based on consumption expenditure. Various governments in the past have setup committees to identify the most viable technique. A note on the same:-

1. Dandekar & Rath (1971) Committee
 - (i) Suggested calories based poverty estimation.
 - (ii) Came up with the requirement of 2250 calories (both Urban/Rural) per day.
2. Alagh Committee (1979)
 - (i) Recommended the same nutrition based poverty estimation.

3. Lakdawala Committee :

- (i) The same recommendation of nutrition req as the above.

The first 3 committees followed Uniform Recall Period of Price estimation, where the goods considered in the Poverty line basket had the same recall period of 30 days.

4. Tendulkar committee (2009)

- (i) Shifted from nutrition / calorie based.
- (ii) included a vast variety of goods from cereals to meat to milk in Poverty line basket.
- (iii) Followed modified recall period of 7 days and 30 days.
- (iv) Also considered private exp on ^{education} food

& health

Suggested 35 rupees/day

5. Rangarajan Committee (2011)

- (i) Poverty line based on nutri req - not just calories but

- a) fats

- b) Proteins

- c) Energy,

as specified by ICMR.

(ii) The consumption basket was inflation adjusted.

(iii) Followed Modified Mixed Recall
Period of 7 days, 30 day & 365 day.
Suggested 32 ₹ (Rural) and 47 (Urban)
per day.

There has always been contentions between states on the committee recommendations. The official estimate is that 22% of Indians live below poverty line at ₹. The worldbank suggests \$1.9/day for minimum survival. It is essential to identify a more viable and consideerate poverty line and a hybrid one.

4. Identify the different types of unemployment. What are the factors affecting unemployment in India?

Unemployment is the state
when a person seeking a job does not get
one to do. According to Centre for
Monitoring Indian Economy - (CMIE)
unemployment is at 7% in India (2020.)

Unemployment hinders economic growth. There are multiple types identified as shown below

1. Disguised Unemployment - People employed more than what is needed in actual. Indian agriculture is a typical example.
2. Structural Unemployment - is produced as a result of technological advancement outdated skillsets etc. eg: automation of milk
3. Seasonal employment - which offered a job only for few days to months in a year. Eg: sugar mills.
4. Frictional ~~emp~~ unemployment - results out of the need to improve or upgrade an individuals career prospects eg: study breaks between jobs.
5. Vulnerable unemployment - these are jobs that provide employment without any social security and fixed tenure.

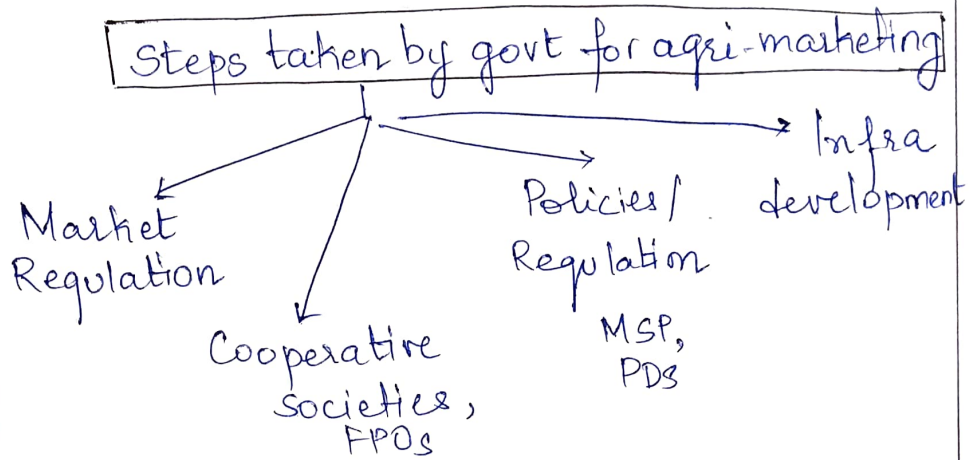
In India, a developing country with huge population, unemployment is caused due to multiple factors:

1. absolute skillset.
2. lack of investment - that can create new jobs.
3. Indian economy - never underwent the 2nd phase of growth - creation of labour intensive industries. Thus there is not enough jobs for unskilled / semi-skilled.
4. The tertiary sector that contributes to the most in GDP - does not create as many jobs - a phenomenon called as "jobless growth."
5. The agriculture labourers who are unemployed cannot migrate to other jobs.

A report states that employability of Indian youth is only around 35 to 40% with great regional disparities. India has a vibrant demography where 65% of its population are in working age. Thus it's essential we tap this potential for the economy to grow.

5. Agricultural marketing in India suffers from various shortcomings. Explain. Highlight the measures taken by the government to improve the agricultural marketing system in India.

Agriculture marketing is the procurement, sale, distribution of agri products across the country. In India farmers are able to realise only upto 40% of retail prices of the crops sold.



Governments have taken multiple steps for enhancing agri-marketing yet there are many shortcomings like

- 1) Middlemen exploiting farmers
- 2) glut in demand/Supply which the supply/demand does not match creating retail price hikes.
- 3) farmers do not have the collective will/power often resulting in their exploitation.
- 4) Lack of proper infrastructure development - cold storage, processing chains.

5) Insufficient transport, logistics
leading to farmers selling their produce in
local markets.

The government initiatives to
address the above short-comings

1) e-NAM -: electronic online trading
portal for a unified national market
to confirm transparency and prevent
exploitation of arhatiyas.

2) PM-AASHA : to diversify crop cultivation
and price assurance to oilseeds and Copra
cultivators and their timely procurement.

3) PM-Fasal Bima Yojana - to insure
crops at a minimal premium of 2%,
1.5% and 5% for Kharif, Rabi, Horti crops
to prevent ^{climate} adversaries.

4) TOP-to All - Operation Greens to
ensure horticultural crops are not wasted.

5) Mega Food Park scheme - to enhance
food processing capacity

6) enhancing cold storage facilities

7) Negotiable Warehouse Receipts to
protect farmers produce & help them realise
the viable price.

Indian agriculture & our farmers can flourish if these schemes are well implemented on ground.

6. Highlight the challenges faced by the civil aviation sector in India. What steps have been taken by the government to address these challenges?

Aviation sector contributes 72 bn \$ to GDP, has the potential of employing 4 million by 2035 and civil aviation of India is one of the fastest growing in the world. Yet it faces many challenges.

Challenges faced by Civil Aviation - India

1. High fuel costs: fuel cost to operations ratio in India is 45% well above world average 30%.
2. MRO (Maintenance Repair Overhaul) Operations - are mostly outsourced (90%) to countries like Singapore, UAE.
3. Multiple clearances & approval
4. Lack of sufficient infrastructure for operations.

5. Multiple taxes levied both by Centre & States increasing flying cost.

The government has addressed above challenges through:

1. PPP in airports - greenfield / brown field / Operations to improve infrastructure.
2. Has relaxed certain guidelines & benchmarks on operations
3. Open sky policy with countries reciprocating the same.
4. Economic moratorium on loans etc to ease the business.
5. National Civil Aviation Policy to address issues, ensure regional connectivity and make it a profitable avenue.
6. UDAN scheme to increase connectivity to tier II, III cities.

National Civil Aviation policy has an ambitious aim of ticketing 20 crore to International routes 50 crore domestic by 2024 - which can have a great impact on trade & economy.

7.

What do you understand by Swiss challenge method of investment? Mention the benefits and issues associated with this model.

Swiss challenge is a method of auction - which can be understood with a diagram below:

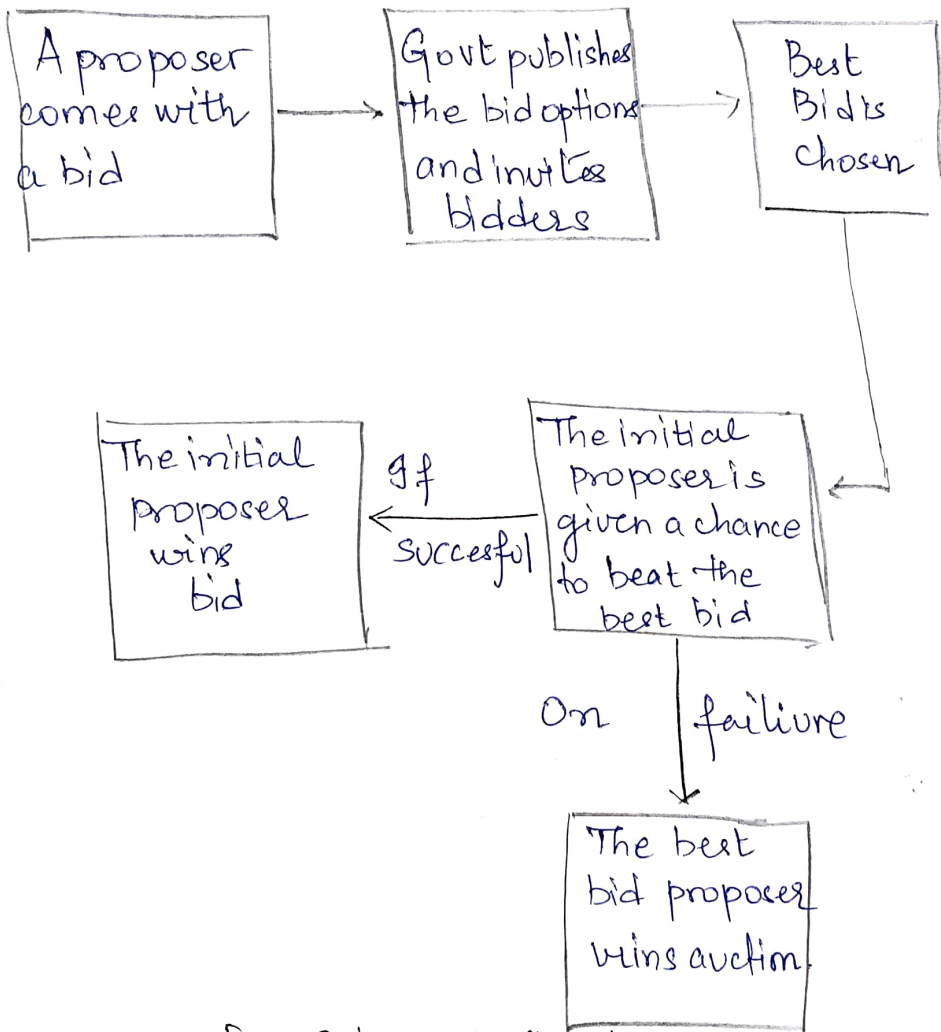


Fig: Swiss model flowchart

This method of bidding is employed generally between Public-private auctions.

Pros :

1. Invites innovative bids
2. Suo-moto application of bid by the initial proposer
3. Multiple rounds of bidding can be avoided.

Cons :

1. Favouritism to initial bidder can result in crony capitalism

Such innovative bidding method can be employed to realise best bids by the government for the right projects.

6. Highlighting the importance of manufacturing sector in economic development, discuss the need for a new industrial policy

Manufacturing in India contributes to 17% in GDP and 15% in world exports. It contributes to around 30% in employment.

Manufacturing sector is important for any economy as:

1. It has the potential to create employment i.e. one job in manufacturing can create 3 in services (CMIE)

2. It has spill over effect in economy and boosts multi-dimensional economic growth.

3. Manufacturing can produce goods which are essential for other sectors i.e. i/p for other sectors.

4. Labour intensive manufacturing is the solution to unemployment in India

5. Investment in manufacturing infra- has multiplier effect.

Despite its significance manufacturing was overlooked in Indian Economy. Its essential that we draft a new industrial policy:

1. To coordinate investments from multiple sources.

2. Labour welfare

3. Integrating clearance and approval to easily start a business

4. To increase ease of doing business
5. To make it easier to exit a business
6. To ensure efficient PPP partnerships without the fear of policy uncertainty.

India is the 5th largest investment centre in the world. Devising appropriate policies to increase investment & improve manufacturing can check the health of our fiscals like Current Account Deficit.

9. Highlighting the prospects of electric mobility in India, discuss the challenges involved in making a transition towards electric vehicles.

India has one of the largest number of polluted cities across the world. Our energy requirement for transport sector is around 38% & with 1% e-vehicle penetration in India - that is a lot of crude oil. It's right time we act.

E-mobility is gaining impetus in India as we are feeling

the need for it.

1. Our commitment to climate agreements
2. Alarming pollution rates.
3. Conducive govt policies:
→ like reduction in GST to 5%.

from 12
→ tax deductions on loans for e-vehicles

4. Govt initiative to build infrastructure- charging infra

5. More emphasis on clean mobility-
NITI Aayog and other initiatives.

Despite the conducive environment,
we might face challenges like -

1) Low penetration / demand in Indian markets

2) High cost of Li-ion batteries & most
being imported from China

3) High Production cost

4) Despite charging infra build-up,
policy not clear on how these infra
would source energy - from thermal

which would defeat purpose of e-mobility.

The government has to intervene with policies to create demand and the battery (Li-ion) cost has to be circumvented with domestic production to reduce overall cost.

10. Provide SWOT (Strength, Weakness, Opportunity, Threat) analysis of the food processing sector in India

Food Processing industry contributes 32% to food market and 13% in exports. SWOT analysis of the same

Strength	Weakness	Opp	Threat
1. Demand (domestic)	1. Lack of Infra	1. Changing life style, market intervention demographics	1. Cultural constraint to consume fresh food
2. Surplus production	2. Poor supply chain	2. Export demand	2. Preservatives effect on health
3. Availability of manual labour at considerable cost.	3. Seasonal production		

India accounts to one of the largest market where food is wasted - without processing. Such shortcomings can be met thro' govt interventions - Mega Food Park Scheme (Sampada) & FDI in such avenues to increasing processing facility.

11. Recognizing the significance of reliable and swift road network in the country, mention the major initiatives taken by the govt to improve India's road infrastructure.

Road connectivity is essential as it offers door-step connectivity. India has 1.2 lakh km of highway connectivity.

The significance of road connectivity is enumerated below

1. 65% in freight and 85% in passenger travel is thro' roads.
2. Connects remotest areas left unconnected by railways.

3. Important for strategic movement of troops & maintenance of peace.

4. Important for economic growth in trade & development.

5. Efficient & most quickest & considerably cheaper than airways.

The governments have, since independence improved road connectivity across the nation thro' schemes like

1. Bharatmala Pariyojama - 29 km of NH is constructed/day.

2. Sagarmala - hinterland connectivity of ports thro' roadways

3. Charadwar project - 10m wide 2 lane project in Uttarakhand to connect Gangotri, Yamunotri, Kedarnath, Badrinath.

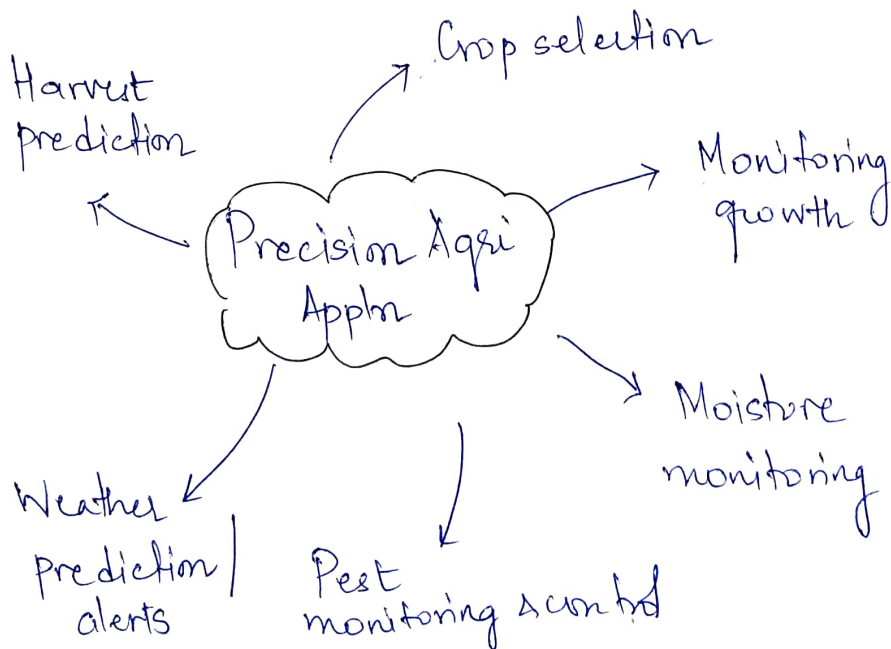
4. National Green Highways - To improve greenery across highways

Indian highways / roadways can further be modernized, can be made even more safer and enduring to ensure safety & growth.

12. What do you mean by precision agriculture?
How can precision farming help make agriculture sustainable & profitable.

Precision agriculture is a farming technique employing information technology to realise better productivity. It has a multi-faceted application from crop selection to harvest prediction.

How can precision agri make agriculture more sustainable?



Precision agriculture can perform the above state functions resulting in

- (i) Increased productivity - thro' right crop selection, monitoring & harvest
- (ii) Ensure optimal application of i/p to ensure sustainability
- (iii) Sustainable ecosystem - thro' right timely interventions
- (iv) Protects soil moisture
- (v) Prevents soil degradation
- (vi) Avert calamities for pre & yearly harvest
- (vii) Better actualisation of prices for farmers
- (viii) Sustainable agri practice

The above state results help both the farmer and the ecosystem to sustain. Investment in technology could equip our agriculture to perform better and respond intelligently.

13.

Explaining the need for diversification of energy basket in India, identify the associated challenges in this regard.

Energy diversification can be a sustainable practice to ensure energy security and environmental well-being. Thus it's ~~needed~~ ^{essential to} diversify energy basket for a sustainable economy.

India imports most of the crude oil & coal. Most of the electricity we consume - is out of thermal energy. Thus on diversifying we achieve to reduce fiscal deficit & pollution. Thus the need to diversify energy basket

- 1) Energy security
- 2) Abatement of pollution
- 3) International agreement

Paris climate agreement - 175GW of energy from Renewable source by 2022.

1) The conventional sources would soon be depleted

5) Renewable sources - being clean can also generate employment for harnessing the same.

But energy diversification is easier said than done. It has its inherent difficulties like:

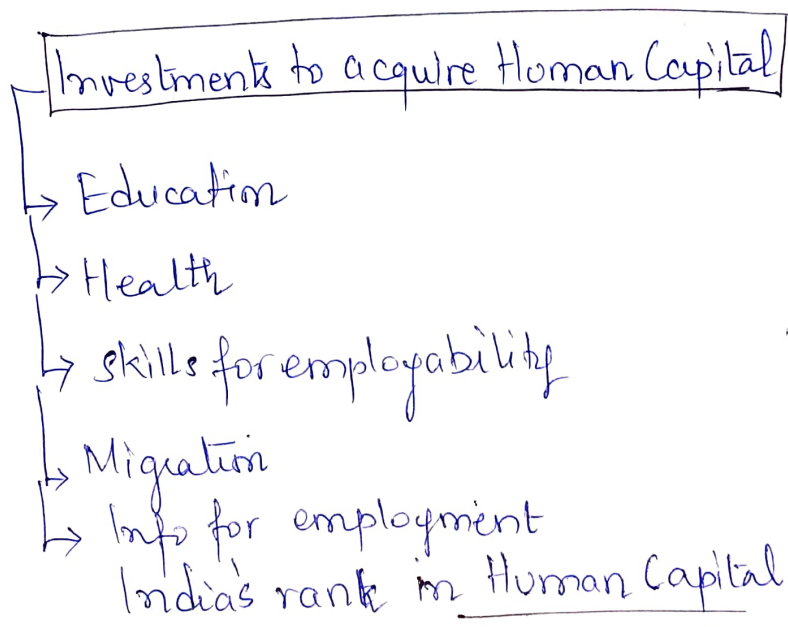
1. Renewable sources - can be costlier without technological advancement
2. Renewable sources' production, O/P - varies with season & geography.
3. The storage facilities - for storing and using RE in lean season is underdeveloped in India
4. Initial investment & gestation with renewable energy is high.
5. RE sources cannot match the geometric growth in demand.

Though difficulties could plague energy diversification, its of utmost importance that efforts are done to achieve the same for ~~a~~ ecological sustainability.

14.

What do you understand by human capital? state how human capital formation contributes to economic growth and development.

Human Capital is a set of comprehensive skill sets, knowledge that can weild economic growth in the form of goods & services. Generally human capital is acquired thro' investments.



Index is 16th on 179 countries. We have to gauge our investments on human ⁱⁿ capital as it has the following benefits:

- 1) Creates employment
- 2) Able, healthy citizens - who can invest labour to produce goods / services

3) Increased investments - spur economic growth, asset creation.

4) Govt expenditure on welfare is reduced - if Human Capital is extensive.

5) It has a multiplier effect - on the economy - even without physical investment - HCI can spur growth in economy.

Greater investment in Economic Human Capital is what today's developed countries did in the past. It's a rich resource that determines a country's growth.

15. While port-led development in India has numerous advantages, it is being held back by a number of constraints. Discuss.

Port-led development has been the agenda of the government because ports form the spine of trade.

It contributes to

> 90% volume

> 70% value,

of trade. India has 12 major, 187
minor ports.

Advantages of Ports

- ↳ Can increase trade
- ↳ cheapest transport option
- ↳ can lead to growth of hinterland to
- ↳ Global markets are connected thro' ports.

Govt Initiatives :

1. Sagarmala - Port led development

- ↳ Coastal community development
- ↳ Hinterland connectivity
- ↳ Port led industrialisation
- ↳ Modernization of ports.

2. Sat Vikas Maig - Inland waterways & Connectivity.
Challenges:

1. Lack of proper infrastructure

2. High turnaround time in India

> 2.7 days - high compared

to world average.

3. Regional disparities in Port Operation

4. Inadequate port berthing facilities
leading to turnaround of ships to Singapore.

Port led development & industrialisation can contribute to economic growth & increasing trading opportunities, its evident & important to increase PPP, reduce operational defaults to grab the best opportunity from global market.

16. What do you understand by inclusive growth? Highlight the challenges in attaining inclusive growth in India. How can these challenges be addressed.

Inclusive growth - is pro-poor growth, multi-dimensional growth leading to an individual to acquire one's full potential & ability. Indian constitution is built on the ethos of inclusivity.

India fared poor in Inclusive Development Index of ~~World~~ World Economic forum - 61th position.

Problems faced in attaining inclusive growth:

- Lack of resources and unequal distribution of the available
- Social disparities like gender caste
- Lack of political will
- Demographic diversity - one policy does not fit all.

Ways & means to address above challenges

- Citizens to be well-informed of their rights
- education & empowerment
- equity in resource re-distribution
- Special incentives to vulnerable
- Political upliftment of all
- Cooperative federalism to address diversity

Inclusive growth is essential as no one is to be left behind in time. It is essential that the spirit of the constitution is upheld.

17. Unscientific use of irrigation water is giving rise to variety of ecological problems in India. Elaborate

Irrigation is the artificial supply of water to crops in addition to rainfall. In India 48% crops are irrigated.

Various methods of irrigation are employed across the country - most of them being conventional & unscientific - ~~th~~ a note on the same:-

1. Well / Tubewell Irrigation

- Northern regions with good ground water level - Punjab Haryana W.P
- It causes flooding of fields
- Depleted underground water table

→ irrational use of power & water

2. Canal Irrigation - Northern undulating plains - Ganga basin.

- It results in evaporation loss
- unequal distribution of water amongst fields
- waterlogging in fields.

3. Tank irrigation - Go Karnataka, TN basin, Odisha, Mah

- Power consumption for lifting water from tank
- bunding / dredging costs
- waterlogging of fields.

The above 3 methods are the most prevalent methods of irrigation and their associated effects - water loss, soil degradation, excessive power consumption.

Techniques like:

- Sprinkler irrigation - splash water as rainfall - more controlled manner

Drip irrigation - drop by drop delivery to root tips, most efficient technique prevent soil erosion & water use sustainability.

The above 2 techniques can be explored to assure better eco-water conservation & irrigation in agriculture.

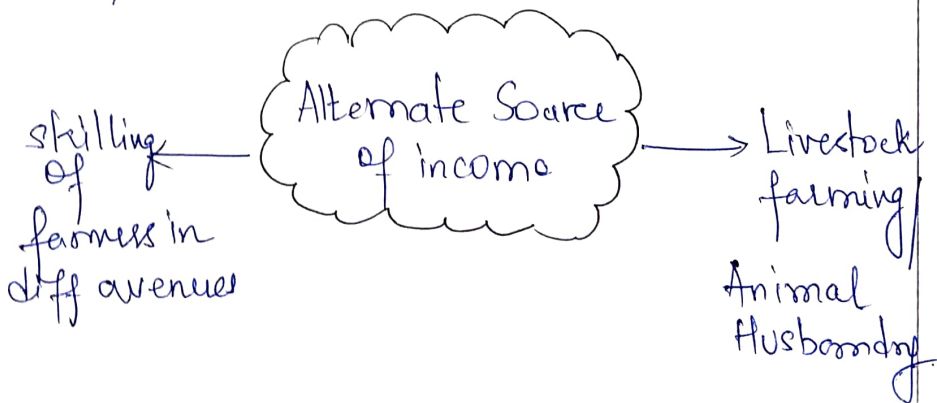
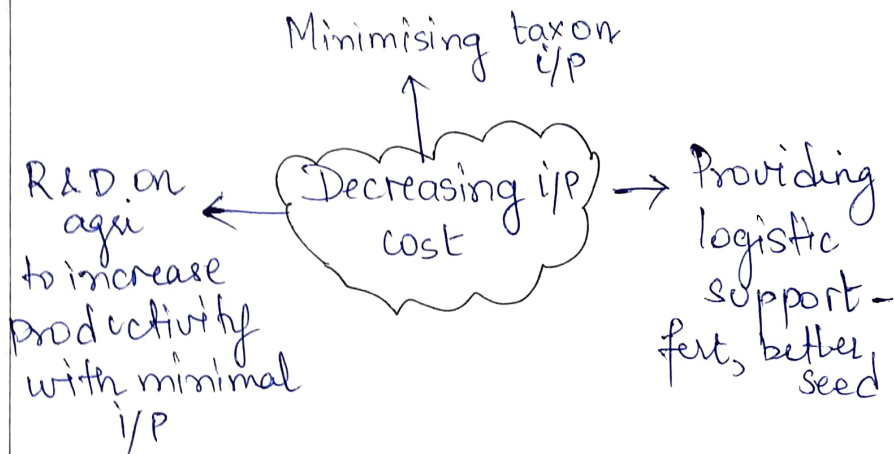
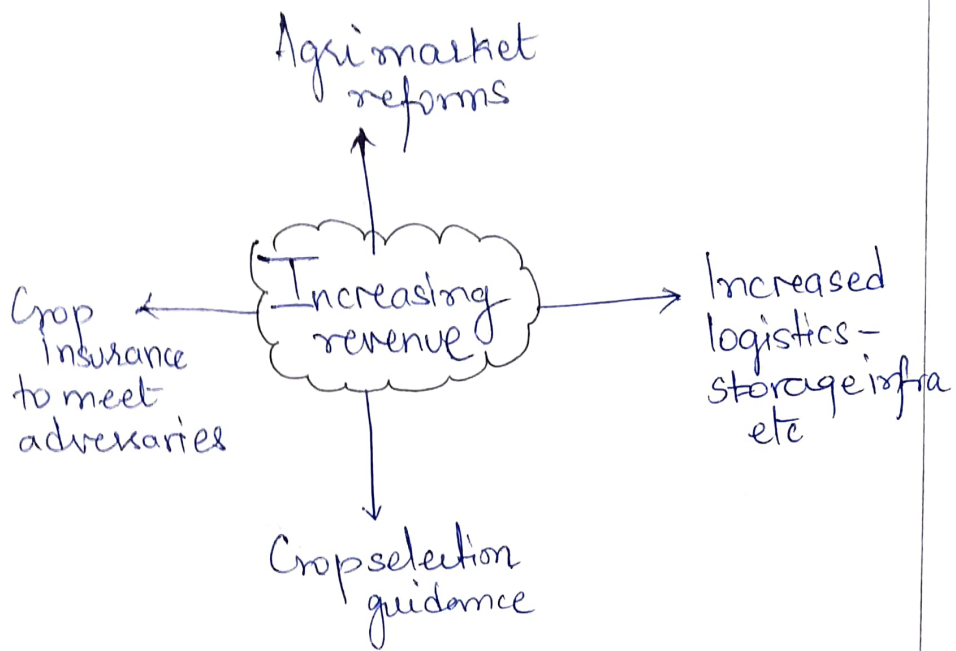
18. Give an account of the sources of income growth identified by the government in its action plan for doubling the income of farmers mention the steps taken by the government in this regard.

Govt had setup

Ashok Dalwai committee for doubling farmers income by 2022 & it came up with its report in 2018.

The committee recommended
3 ways for doubling income

1. Increasing revenue
2. Decreasing input cost
3. Alternate source of revenue.



The government came up with initiatives like:

(i) e-NAM - transparency in agri-marketing

(ii) PM-AASHA - diversified procurement oilseeds, copra & price assurance

(iii) PM-Fasal Bima Yojna - min premium

> 2% - Kharif

> 1.5% - Rabi

> 5% - Horticultural crops

(iv) Model Contract Farming Act, 2018 -
for farmers to enter into contracts to
fix price of their produce before
sowing.

As farmers do not realise
best price for their crops & with inc
adversities - like climate change -
their returns has to be assured for
the wellbeing of the feeders of the nation.

19. Bring out the challenges faced by the
Textiles & apparel industry in India.
Highlight some measures by the govt to
address them.

Indian textiles industry
is the fifth largest in world.

It contributes 12% to global exports.
It's one of the largest employment
avenues. This sector has been facing
various issues times again. A note
on the same :-

Issues faced by Textile Sector in India

- Lack of modernisation
- Most of industries - being MSMEs
cannot achieve economies of
Scale
- Stiff competition from global
markets - Bangladesh, China etc.
- Obsolete skills of the artisans /
unrecognized skillsets.
- High prices - cannot compete
with global brands.
- Lack of infrastructure & Investment

Government initiatives to develop this
(Motextiles) sector:

1. SAMARTH scheme - NSRF compliant
skilling provided to artisans to globally
acquire global recognition to their skills

2. ATUF scheme - to increase investment to modernise the sector.

3. Powerloom - to modernise Powerloom sector for achieving economies of scale.

4. Sustainable Fashion promoted, Zero Defect Zero Effect scheme - MSMEs to ensure zero externalities.

Reboosting this sector can lead to increased exports and growth in employment

20. Stating the significance of financial inclusion analyze, how JAM trinity is facilitating it.

Financial inclusion - is the state in which the financial products are available to all irrespective of any constraints. The unbanked ~~are~~ have access to financial services which is a part of inclusive growth.

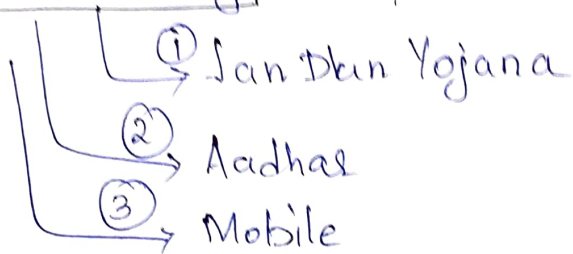
The significance of Financial inclusion - enumerated below:

→ empowering vulnerable

→ Accessibility to boost fin. literacy.

- ↳ Multiplier effect on economy on inc banking
- ↳ Safeguarding down trodden from moneylenders
- ↳ institutional credit safeguarding public interest
- ↳ Helps have an accurate picture of the economy (accounted money)

JAM trinity - has facilitated FI immensely



① → By 2020 - 380 million have Jan Dhan accounts. This helps to accurately identify poor and target welfare schemes.

② → Uniquely identifying individuals
↳ Prevents duplication / accruing benefits multiple times

③ → Mobile phones has digitised financial inclusivity and taken every service to the doorstep of the unbanked population.

Hence JAM being the brainchild of financial inclusivity has the potential to reach to the unbanked & down trodden to empower them.