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## GENERAL STUDIES (TEST CODE : 706)

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|---|---|---|---|
| Name of Candidate | TINA | | |
| Medium Hindi/Eng. | ENGLISH | Registration Number | 13773 |
| Center | R.N. | Date | 24.11.15 |

### 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।


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# 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।

On 26 ~~November~~ January 2015, the Guniess Book of World Records declared the Pradhan Mantri Jan Dhan Yojana (PMJDY) to have achieved the single largest initiative to have succeeded in getting 12.5 crore bank accounts opened within the span of one year. Such is the momentum with which PMJDY is spearheading financial inclusion in the country.

Banking penetration in India is quite low. With just 40-45% population having bank accounts, many new government schemes which mandate a bank account for direct benefit transfer (cash transfer) are facing hurdles. However, reports now show that even after opening of bank accounts, the scenario has not changed much. Many bank accounts have ₹0 deposits

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and many are lying unutilized.

Thus, a mere opening of bank accounts will not solve the problem. Financial Inclusion in the true sense, that is, people utilizing the various financial services and products offered by banks (deposits, credit/debit cards, loans etc.), will happen only when it is accompanied by FINANCIAL LITERACY.

Financial Literacy is crucial. Only when people understand the benefits and convinience they would enjoy from financial inclusion, will they truly participate actively. Therefore, the government has to focus on mass awareness generation programmes on the benefits of banking services and Direct Benefit Transfers.

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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 Unorganized sector is responsible for employing over 92% of India's working population. The ARJUN SEN GUPTA COMMITTEE ON INFORMAL SECTOR has pointed out that "informalization of workforce" and "casualization of workforce", would only increase in the coming years. Hence, the unorganized sector is very important for the Indian economy.

The government is paying a lot of importance to the unorganized sector in the recent times due to its sheer magnitude: The unorganized sector poses many challenges to the Indian economy such as:

1. Absence of labour laws related to wages, working conditions, health and hygiene of workers, retrechment etc. in the unorganized sector has led to exploitation of workers.
2. No Pension schemes for workers in

unorganized sector leading to poverty in old age.

3. Flouting of environmental norms due to lack of governmental supervision.

4. Exploitation of child and women labour, who are employed in this sector due to their 'docile' nature.

The government to tackle these challenges has taken the following steps:

1. Swastha Bima Yojana
Health ~~Pens~~ Insurance scheme for unorganized sector workers.
However this scheme is linked to Bank accounts. Lack of banking penetration is often a hurdle.

2. Atal Bima Yojana
launched in Budget 2015-16 to encourage unorganized sector workers to save for old age. The government will pay the premium for initial years.
This scheme also needs to ensure first that bank accounts are opened so that savings can be deposited.

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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।

World Bank's Ease of Doing Business Report often cites India's rigid labour laws as one of the biggest hurdles in attracting foreign investment.

There are over 144 odd labour laws existing in India, often overlapping and ambiguous in their operation. They generate a lot of confusion. Labour laws also obstruct 'EXIT' of companies when they fail. For eg., the INDUSTRIAL DISPUTES ACT 1947 mandates that government approval is required before laying off or retrenching more than 100 employees. Thus, companies often employ less than 100 people to escape this law, which indirectly impacts employment generation.

Thus, there is an urgent need for labour reforms in India.

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There is a need to rationalise the 144 odd laws and come out with a single labour law clear in its scope, protecting the labour but not giving it "overprotection".

The government has recently taken a few steps in this regard

1. RANDOM INSPECTION SCHEME
This is expected to end "Inspector Raj", since inspection will be done ~~on~~ for units selected by computer generated lottery and not on personal whims and fancies of Inspectors.

2. SHRAM SUVIDHA PORTAL
Companies will now be able to comply with 16 labour laws online. This will provide convinience and clarity.

3. APPRENTICE PROTSAHAN YOJANA
The government will pay the stipend for the apprentices trained by a company, to relieve the company of ~~its~~ this burden

4. UNIVERSAL ACCOUNT NUMBER for provident fund scheme has been made portable.

5. SMART CARDS FOR RASHTRIYA SWASTHA BIMA YOJANA have been released for easing the transactions related to health insurance for unorganized sector workers.

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 ?

MUDRA Bank is the micro finance agency established by the Union Budget 2015 to re-finance micro finance institutions (MFIs) for "last mile financial coverage."

Objectives of Mudra Bank are

1. Regulating and supervising the MFIs.
2. Re financing the MFIs so as to serve the unserved and underserved sections.
3. Certifying and Accrediting MFIs.

Though Micro finance is an area in which the government has made a lot of interventions in the recent years, however, there was always the need for one

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agency to be the focal point. With the coming of Mudra Bank, we will now have an agency that will supervise and regulate all MFIs and thereby prevent any irregularities. As a refinancer, it will ensure that there is never a lack of finances for MFIs. Flush with finances, these MFIs will charge a lower interest rate while extending credit to small entreprenuers and business. Thus, this will directly give a boost to small business as well.

Thus, establishment of MUDRA bank was a neccessary and welcome step.

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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?

About 75% of the total goods are transported by road despite the fact that road transport is inefficient and unorganized. Road Transport suffers from restriction on night movement and pollution generated by consumption of fuel. However, despite all of this, roads are still preferred over rail for two reasons:

1. Railway Freight is too expensive because of 'cross subsidization' policy of the government. Freight fares are made expensive to subsidize the passenger fares. Thus, we need a RAILWAY TARIFF AUTHORITY to decide freight charges.

2. We do not have separate tracks for movement of freight. Thus, by the time railway transports freight, things are so delayed that road

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transport is preferred.

Recently, government is proposing DEDICATED FREIGHT CORRIDOR PROJECT, in the East connecting Ludhiana in Punjab to Dakuni in West Bengal; and in the West connecting Dadri in UP to Mumbai. These twin Dedicated Freight Corridors will feed into the two coastlines (Kandla to Kochi and Kolkata to Chennai).

These high speed freight corridors can address the issue somehow:

1. The tracks will be dedicated only for movement for freight and hence goods will reach quickly.
2. These corridors are getting developed along Industrial Corridors so that goods can be transported ~~with~~ conviniently due to proximity. For eg, the Western Dedicated Freight Corridor is being built along Delhi-Mumbai Industrial Corridor.
3. These corridors will be connected to coastlines which will promote people to make greater and greater use of

them to transport goods.

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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।

International Finance Corporation (IFC) has recently issued offshore rupee bonds ("MASALA BONDS") for India.

Offshore Rupee Bonds are bonds indexed to rate of exchange of Indian rupee, issued at offshore financial markets.

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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?

Small Enterprises often go into oblivion in India because of lack of government support to keep them floating in the initial stages.

1. Inadequate credit facilities hamper the growth of small enterprises.
2. ~~No~~ Inadequate government schemes to incentivise progress of small enterprises.
3. High rates of interest charged by Micro Finance Institutions.
4. Lack of Innovation Centres and think tanks to promote such ventures.

Government has taken some steps to redress the situation :

1. Union Budget 2015-16 set up ATAL INNOVATION MISSION for 150 crore to promote entrepreneurship in India.
2. Mudra Bank has been set up to give re-finance Micro Finance Institutions

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so that cheaper credit can be given to small enterprises.

3. The RBI in its April 2015 notification has made Small and Medium enterprises one of the categories of PRIORITY SECTOR LENDING making it mandatory for banks to lend to small enterprises.

3. ~~The Small, Medium~~ Many schemes for encouraging small enterprises ~~me~~ have been launched by the Ministry of Small and Medium sized ~~(SMS~~ Enterpries (SMSEs).

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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 (Engineering, Procurement and construction) Model of investment involves the government acquiring the land as well as the resources for the project. The private concessionaire has to just build the project. The private concessionaire will be allowed to levy toll/user charge, but since the government spent so much on acquiring the land and resources for the project, the toll/user charge will be appropriated by the government.

BOT (Build, Operate and Transfer) model of investment requires the Private concessionarie to acquire the land and resources as well as build the project. Thus, the Private Concessionaire is given the right to levy and appropriate toll/user charge for 33 years, after that it has to hand over the project to the government. Thus, the government does not spend a single rupee on the project.

Recently, the EPC model is being preferred over BOT (Public-Private Partnership) model in the road sector because:

1. Under PPP projects, the Private Concessionaire is being unable to acquire land due to rigid land acquision laws in India.
2. Private concessionaires often delay the project construction and there is no dispute settlement mechanism to resolve this.
3. For road construction, the EPC model is better suited as the government can use it as an employment generating activity as well while acquiring resources for the project.

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।

It is unfortunate that while shipping accounts for 90% of India's trade in goods, India does not have even one big port capable to docking a big vessel. Rather, big vessels dock at Colombo Port (Sri Lanka) and are then transported to India via small vessels.

India's port facilities and shipping are beset with the following problems:

1. No big port capable of docking big vessels.
2. Turn Around Time (TAT), i.e., ships to dock, unload and turn around takes 3-4 weeks in India, while Singapore and Sri Lanka take 2-3 days.
3. Ports are managed inefficiently by 'TRUSTS', we need to go for a 'Landlord - Tenant model'.
4. No connections with road or rail for transport of goods to inland

destinations .

corrective measures taken by the government :

1. KRISHNAPATAM PORT is being developed to be able to dock big vessels.

2. The government has allowed private players to develop ports in India. For eg, 'DAHEJ' has been developed by the Adani group as India's 1st chemical port dealing with pharmaceuticals.

3. The government is going for development of DRY PORTS (INLAND PORTS) to function as inland intermodal terminals for transshipment of sea cargo to inland destination. The Cabinet has given its nod to signing the United Nations Economic and Social Commission for Asia Pacific (UNESCAP) Inter-Governmental Agreement on Dry Ports of International Importance, for boosting the shipping industry.

4. The government has signed the TRADE FACILITATION AGREEMENT (TFA) of WTO for standardizing custom

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clearance procedures at ports and for building infrastructure related to it.

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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?

Liberalization accorded the private sector space to grow as well attracted foreign investment. This ~~allowed~~ resulted in greater earnings, thereby savings and investments, which boosted economic growth. By the first quarter of 2010, India's growth rate was 9%.

However, NSSO Employment survey pointed out that between 2005 to 2009, India experienced "JOBLESS GROWTH". There was a steep fall in employment rate as post liberalization the government is not investing much in employment generating programmes.

The de-regulations which accompanied liberalidation relaxed various labour norms. It now became easy to 'hire' and 'fire'

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workers. Due to lack of any other renumerative options, workers were forced to work for very low wages and ~~too~~ that too in very poor working conditions.

Between 1990-2000, "Informalization of workforce" has increased to 92% of the total. Within this informalization of workforce, the trend is "CASUALIZATION OF WORKFORCE". Workers are hired not on permanent basis, but on CONTRACTS for limited time and wages, making them even more vulnerable.

Thus, liberalization has not increased the employment rate, rather due to the 'hire and fire' policy has increased the unemployment rate. With respect to nature of employment, it has increased informal/unorganized workers and encouraged casual labour.

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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 Industry is still in its phase of evolution in India. It suffers from various problems:

1. Food Processing Industry is seen as an extension of Agriculture, while in reality it is like any other industry requiring corporate management and investment.

2. Due to non-commercial charater of Indian Agriculture, not enough surplus is generated so as to expand into food processing.
Thus, Food Processing Industry needs better access to credit.

3. Inadequate power availability prevents the food processing industry from reaching its potential.
Thus, technology solutions are needed to ensure 24x7 power back up.

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4. Indian prefrence for fresh foods over processed foods is due to doubts over quality of processed foods.

Thus, there is a need for better food safety laws in India.

5. There is a dearth of cold storages and warehouses which leads to waste of products. There is absence of supply chain forward and backward linkages.

Thus, there is a need for better logistical support. ~~Retail~~ FDI in Multibrand Retail can be one way of solving this.

6. Lack of government schemes to promote Food Processing Industries.

Recently, the Government has initiated the MEGA FOOD PARKS SCHEME to remedy this.

Thus, Food Processing Industry in India can grow by leaps and bounds with better logistics, government promotion, food safety laws and adequate credit.

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12. Agro forestry has mmense 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 refers to practicing Agriculture and Planting trees on the same patch of land. It is a win-win situation for both activities as trees will check soil erosion and act as 'shelter belts' for the agricultural patch and promote sustainable development, while Agriculture will fetch renumeration by selling the crops.

Agroforestry has failed to take off in India because:

1. Lack of awareness among farmers about the benefits that can be ~~reper~~ reaped from it.

2. Inadequate government promotion

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for this initiative. Some financial incentives should be given by the government to promote Agroforestry.

3 There is lack of knowledge about ~~how~~ which trees to be planted on farms and in what manner. There needs to be 'Research and Extension' in this regard by the leading agricultural industries. The relevant demonstrations need to be made to farmers.

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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 has been far from efficient in its working in India. It is beset by the following problems:

1. Inadequate storage facilities, especially cold storage and godowns.
2. Inadequate transport facilities, especially Refrigerated transport.
3. Inadequate Gradation and Standardization of farm products. This results in 'DARA SALES', where all qualities are heaped together and sold in one slot. Thus farmers producing better qualities don't get better returns.
4. Large number of middlemen which cut off the profits that can be made by the farmers.
5. Inadequate information about the market conditions and prevailing prices and thus farmers often get

cheated.

6. Lack of credit facilities. Since Indian farmers are mostly poor, in the absence of credit they make 'FORCED SALES' right after harvest even at low prices because they cannot wait for better times and better prices in the absence of credit.

Setting up of a National Market will go a long way in improving Agricultural Marketing. National Market would get rid of the exploitative Mandis of APMCs (Agricultural Produce Marketing Committees). It would bring in greater transparency in issuing of licenses on who can participate, eliminate middlemen and directly bring producers in contact with consumers.

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**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 जोखिन 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 very important livelihood activity in hilly and tribal regions as:

(i) it generates self employment.
(ii) it supplements nutritional security
(iii) manure for fertilizer and fuel is generated.
(iv) fibre and leather products can be manufactured.
(v) Milk, eggs, meat is produced for human consumption. It also brings foreign exchange when imported.

where agriculture is not renumerative or under performing, Animal Rearing becomes the mainstay for tribals and small and marginal farmers. Fisheries

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becomes ~~imf~~ important in rainfed area as a supplementary activity.

Some strategies to boost potential of this sector :

(i) Ensure quality nutrition via feed and fodder resources.

(ii) Ensure quality of milk, meat and other farm products according to the highest sanitary and phyto-sanitary standards.

(iii) Promote ~~Genetic~~ VERTICAL GENETIC IMPROVEMENT in cattle through proper breeding.

(iv) Re-energise the ~~RASHTRIYA~~ NATIONAL LIVESTOCK MISSION and the National Programme for Bovine Breeding and Cattle Development.

(v) ~~that~~ The Government's recent RASHTRIYA GOKUL MISSION (Budget 2015) which creates GOKUL GRAMS — integrated cattle breeding centres is a step in the right direction.

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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 second Green Revolution is needed to correct regional imbalances. Only Punjab, Haryana, Western Uttar Pradesh, Andhra Pradesh and Tamil Nadu benefitted from the I Green Revolution. There is a need to expand the benefits to other regions as well.

A second Green Revolution is also needed to promote sustainable agriculture. The I Green Revolution focused only on WHEAT. There is a need to diversify the crops under the movement; such as rice, pulses, etc.

Since agriculture is languishing is most parts of the country except the I Green Revolution sites, there is a need to take the new technology, seeds and new techniques to these leftover sites to rejuvnate agriculture, boost farm incomes, increase productivity and thereby food security.

The Government has taken the following measures to implement II Green Revolution:

(i) It has identified Eastern UP, Bihar, West Bengal and Assam as the potential sites for II Green Revolution.

(ii) The Government is conducting trials of Genetic Modified crops to boost productivity.

(iii) The Government has set up Kisan Call Centres and the new 'Kisan TV' (Union Budget 2015) to promote and disseminate the newest farming technologies

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to the farmers on a 24 X 7 basis.

4. The government is promoting research in leading agricultural institutes for innovation and bettering of agricultural techniques and better quality seeds.

5. For sustainable development of agriculture, the government has recently launched an ORGANIC FARMING promotion scheme.

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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।

Agricultural Extension refers to demonstration of agricultural techniques newly developed to farmers.

Reasons for poor agricultural extension are:

1. Lack of Research Institutes of Agriculture. ~~The Go~~.
2. Lack of adequate funding of research projects to improve agriculture
3. Lack of infrastructure both physical as well as human to demonstrate and take the new techniques to the farmers.
4. Lack of initiatives on the part of the government to promote agricultural extension

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Measures to improve Agricultural extension:

1. Set up more research institutes. The Union Budget 2015-16 proposed to set up a PG Institute for Horticulture in Amritsar.

2. Appoint dedicated officials for demonstrating agricultural techniques newly developed to farmers.

3. Launch nation wide schemes to promote Agricultural Extension.

4. Ensure there is no lack of funding of such initiatives.

Recently, the Government has launched the SOIL HEALTH CARD SCHEME to make farmers aware about the nature of soil in their area and the amount of fertilizer to be used. This is a welcome step in

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Agricultural Extension - More such schemes need to be launched.

We need to remember that developed countries despite their small size when compared to India have high agricultural productivity because they have invested heavily in research and extension. India needs to follow their example to boost agricultural productivity.

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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 Incia.

"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 in recent years has emerged as one of the most renumerative agricultural opportunity. contract farming involves a farmer to enter into a contract with a buyer for supplying a certain quantity for a certain price. It gives farmers the surety of income and expertise from the ~~supply~~ buyer. The buyer on the other hand is guaranteed a regular supply.

contract Farming has mainly involved MNCs, in the context of globalization, to enter into such contracts with farmers so that these farmers produce

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according to the needs of MNCs.

Since India mainly has small scattered plots of farms, contract farming thus becomes highly renumerative, as with technology and expertise given by the buyer (MNC), more can be produced from the small area.

Examples of contract farming are:

- ITC's e-CHOUPALs for wheat, rice, shrimp.
- 'MARKFED' of Punjab for Green Peas

Challenges ~~facing~~:

(i) Farmers can get tied to the contract relationship by virtue of debt, with no means to come out.

(ii) Coordination failures may be present with either supply of inputs to the farmer by the buyer, or the supply of

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produce by the farmer to the buyer.

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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।

Globalization has led to opening up of India's agricultural sector to imports of farm products. These cheap imports create volatility in the market, depress the prices and harm directly the interests of poor farmers. Coupled with this is the ever present danger of a failed monsoon.

Since developed countries give so many subsidies to their farm sector which makes their goods so cheaper, the least the government can do to protect the Indian Agricultural sector is reviving the FARM INCOME INSURANCE SCHEME to protect the marginal farmers

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The Farm Income Insurance Scheme would guarantee the Indian farmers basic stipend in case the food prices depress or crash, or if there is a failed monsoon.

This will not only encourage the farmers to continue investing in agriculture and thereby boost agricultural productivity, but also prevent the unfortunate incidents of farmers' suicides.

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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।

Land Reforms are critical for the Indian economy, if agriculture productivity has to boosted. However, land reforms till now have restricted themselves to land ceilings, redistribution of land etc. This has not been able to bring about the transformation that is urgently needed.

Land Reforms rather should now focus on:

(i) Land Consolidation - bringing smaller plots into one compact holding so as to enjoy economies of scale, and thereby boost production.

(ii) Land Surveys need to be undertaken to ensure that the land is viable

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for agriculture or not. This needs a consideration to be given to available nearby water resources.

3. Groundwater exploitation needs to be checked, if agricultural land needs to remain fertile on a sustainable basis.

4. Nutrient imbalance caused by using excess of cheap urea is also leading to land degradation and thereby conversion of land into wasteland.

5. Digitization of land records to ensure conclusive ownership rights are established.

Thus, systematic restructuring reforms are needed with adequate attention to energy and water resource.

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20. In recent years, sav ngs rate in the Indian econcmy 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 है-? 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।

Unlike USA's economy which is consumption driven, India's economy is SAVINGS DRIVEN. According to the Harrod Domar Model of Growth adopted by India right after independence, savings equal to investment.

The primary agency responsible for savings is Household. However, household savings have declined over the past many years due to new ways of investment — FDIs and FPIs. Governments now rely more on foreign investment to finance activities rather than household savings.

Household savings over the

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last few years has changed in composition as well. Earlier we have POST OFFICE SAVINGS OF HOUSEHOLDS and NATIONAL SAVING CERTIFICATES. Now we find household savings in banking deposits and sometimes even in stock markets (retail investors).

We should not ignore the potential of household savings and new means should be devised to channelize them for achieving economic growth.

(i) Government can start a nation wide scheme for the same, promising financial incentives to attract households.

(ii) Revive the culture of saving which has been declining in the face of materialism and consumption culture being promoted by Globalization.