



# VISION IAS

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## GENERAL STUDIES (TEST CODE : 706)

Name of Candidate	SOUMADIP BHATTACHARYA		
Medium Hindi/Eng.	ENGLISH	Registration Number	13978
Center		Date	4/10/15

INDEX TABLE		
Q. No.	Maximum Marks	Marks Obtained
1	12.5	4
2	12.5	6
3	12.5	5.5
4	12.5	5
5	12.5	5
6	12.5	5.5
7	12.5	4
8	12.5	4.5
9	12.5	4
10	12.5	4.5
11	12.5	4.5
12	12.5	4.5
13	12.5	5.5
14	12.5	4
15	12.5	5
16	12.5	5.5
17	12.5	4.5
18	12.5	4.5
19	12.5	4.5
20	12.5	4

Total Marks Obtained:

94.5

Remarks:

Signature of Examiner

## 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 HINDI and ENGLISH.  
इसमें बीस प्रश्न हैं तथा हिन्दी और अंग्रेजी दोनों 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 लिखे 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।

94.5

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

103, 1<sup>st</sup> 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:

Dear Soumyadip

1. → Answers reflect your approach & understanding of the topic is good. Make an effort to incorporate more content ✓
2. → Try to address the core theme of the question. This will help you save time & word limit
3. → Try to emphasize on conclusion & introduction also
4. → Try to structure the subparts of the question using bullet points
5. → Try to incorporate above suggestions in your answers with consistent reading & understanding of the suggested study material
- 6.

Well done! Keep improving!!

All the Best

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।

Pradhan Mantri Jan Dhan Yojna has been launched with an ambitious aim to achieve financial inclusion through out the country.

But, in India where only 60% of household has an access to bank account, only opening of bank accounts will not transform into financial inclusion. Rather it needs an integrated approach which will address all four aspects of financial inclusion

- Bank account
- Access to credit.

4

Try to  
cut short  
the  
introduction  
& directly  
address the  
issues of  
PMJDY

- Investment opportunity
- Insurance guarantee.

(i) Bank account! PMJDY has assumed opening of ~~zero balance~~ account, but challenge is to keep these accounts operation. Direct benefit transfer of different governmental scheme will help in this regard.

(ii) Access to credit! Under Jan Dhan Yojna, everyone is eligible for an overdraft of ₹ 5000, ~~the~~ after satisfactory operation of the account for six months.

Banks should engage more banking correspondent to supply credit at the door.

Other issue  
2) last mile connectivity issue  
3) Banking correspondent salary linked to Commission  
4) Language & trust barrier  
5)

Steps of rural people.

(ii) Investment opportunity :- For

implementation of Jan Dhan Yojna, a large no. of ~~banking correspondents~~ is required. It will be a big investment opportunity for small and micro units in rural India.

The overdraft facility will also help in investment.

(iv) Insurance guarantee :- Under Jan Dhan Yojna, life insurance of 1 lakh and accidental insurance of 30,000 is covered. It will help in insurance penetration in rural India.

'Sahaka Sath - Sahaka Vikash' -

Legal will only be successful if all the ~~aspects~~ of financial inclusion is achieved through this scheme.

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।

Unorganised sector forms the back bone of Indian economy. The importance of unorganised sector can be summarised as below -

i) Agriculture is the biggest unorganised sector, giving employment to more than 55% of population.

ii) More than 80% of rural population and 70% of urban population is employed in ~~the~~ unorganised sector.

iii) Agriculture as unorganised sector has much importance

Contribution  
40% to about  
50% to GDP

with respect to food security

iv) In urban areas unorganised sector plays a pivotal role in construction sector, micos and small scale business units and as domestic works.

The unorganised sector faced serious challenges due to lack of job security, social security, health hazard, unhealthy working condition, apathy of management etc.

Government of India has taken several steps to address such problems.

i) Mahatma Gandhi Rural Employment Guarantee Scheme has been launched to address the issue of seasonal unavailability of

Other measures  
 \* Nudra Bank  
 \* e-portal by NSSC  
 \* Setting up of social security board at state & National level.

jobs in rural economy.

i) unorganised sector social security act, 2008 has been implemented

ii) Rastriya Jasthya Bima Yojna to give cashless health benefits for unorganised sector workers.

iii) Recently launched Atal pension yojna focuses on unorganised sector.

iv) Pradhan Mantri Suraksha Bima Yojna has been launched to give accidental coverage.

v) Pradhan Mantri Jeevan Jyoti Bima Yojna addresses the issue of life insurance.

vi) Last but not the least Pradhan Mantri Jan Dhan Yojna has aimed to achieve financial inclusion and give access to credit.



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 उद्घृत 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।

Labourers are the human structure of any industry. In India the importance of labour reform can be summarised as follows.

- i) due to the multiplicity of labour law, it becomes difficult to industries for compliance.
- ii) World Bank annual report of 2014 on labour laws has shown that states with easier labour laws in India is preferred by the industries.
- iii) compliance of labour laws, will only be achieved with a reform in present.

- Need of Reforms
- \* No definition of minimum wage
  - \* Hire fire policy for contract labour
  - \* No tribunal for speedy disposal
  - \* Relaxation in inspection

structure.

iv) Ministry of Labour and Employment is working together with other ministries for implementation of 'Make-in-India' programme. For which labour reform is the need of the hour.

v) For success of micro and small scale industries, labour reform is necessary.

Government under the Deen Dayal Upadhyay Shraman Yojna Umbrella scheme has taken various measures in labour reform.

Dikham Suleidha Portal:-

Under this portal more than 6 lakh enterprise

can submit compliance for 14 of 30 labour laws.

ii) new surprise inspection scheme:-

A technologically motivated inspection scheme will be implemented, report of which has to be uploaded within 72 hours.

iii) Unique Account No. for labour for provident funds and other benefits.

iv) Apprentice Prohatsalan Yojna for giving 50% scholarships to apprentice.

Apart from this Ramamped Rastriya Sothya Bima Yojna, Pradhan Mantri Sukha Bima Yojna, Atal pension yojna are launched to address the issues of social security.

\*) Factor is Act for easy working conditions

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) क्षेत्र 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 कोटि आवश्यकता है?

According to an estimate, in India around 5.77 crore people own their livelihood through micro and small enterprises. Micro-Unit Development and Refinance Agency (MUDRA) bank has launched with basic objective of providing credit to these units. The detailed objectives are as follows—

- 1) To provide regulatory framework for various micro finance agencies.

- ii) Accreditation and approval of microfinance agencies
- iii) Credit ratings of these agencies
- iv) Create an environment of healthy credit flow to avoid over indebtedness and timely recovery.
- v) technological support.
- vi) supplying credit to different microfinance agency
- vii) To create a framework for last mile credit delivery to micro enterprises.

Presently microfinance institution and non-Banking finance companies are regulated

lay RBI. But <sup>from</sup> the unsatisfactory result, it will be helpful to bring them under a single umbrella of MUDRA bank.

- Similarly the regulatory functions of NABARD, SIDBI can also be brought under MUDRA, which will eventually help in <sup>to build</sup> an integrated system in ~~the~~ supplying ~~as~~ credit.

MUDRA is an Indian centric approach for development, which will be in long run ~~to~~ will help to create a healthy economy.

It is not the multiplicity of the scheme which should be the concern of today, rather poor implementation, corruption & complex process needs to be addressed.

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?

The life line of India -  
the railway is the largest  
means of public transport in  
the world. But from the  
freight transport point of  
view, it is losing its share  
to road transport, due to  
following reasons -

i) Frequent unavailability of  
railway tracks.

ii) Enormous delays in supplying  
necessary items.

iii) Loss and damages during  
transportation.

\* Lack of investment  
from PPP  
which is  
there for  
highways

→ Average speed of goods  
train is 25 km/hr  
& hence service  
delay issue

iv) The edge of road transport regarding point to point delivery.

v) Development of National highways and industrial corridors.

vi) High speed Freight corridor can address the issues in following ways:-

i) it will ensure timely delivery of goods.

ii) Dedicated corridors for goods will not be interrupted by passenger transport system.

iii) Growth of ~~soon~~ industrial centres along the high speed corridor.



iv) It will generate ~~so~~ much needed revenue for Indian Railway which can be ~~is~~ used for future expansion.

Thus the implementation of the high speed freight corridor project is the need of the hour and the suggestions of Vivek Duttay Committee should be incorporated in this regard.

Try to conclude that an integrated approach can be a way forward

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 रुपये को अंतर्राष्ट्रीय स्वरूप देने में उनकी भूमिका पर भी टिप्पणी करें।

From the investors point  
of view offshore rupee  
bonds are the bonds denominated  
in a foreign currency (mainly  
dollar, euro) and available to  
them in a foreign country but  
linked with dollar rupee  
exchange rate.

From the issuer point of  
view offshore Rupee bonds are  
the ~~rupee~~ rupee denominated  
bond, face value of which  
is shown in a foreign currency  
to transfer the risk to the  
investor.

~~Benefits of this~~

For example Industrial  
Financial institute has launched  
'Masala Bond' in London  
stock exchange.

Also Indian Railway finance  
corporation bond.

Benefits of this types of Bonds:

i) will provide more financing  
option for the domestic  
sector.

ii) Bring more foreign exchange  
to domestic sector.

iii) Transfer the risk to the  
investor.

iv) will provide an alternate  
way of portfolio investment.

\* Cost of borrowing  
lower than  
gout bond

In this globalised era, the exchange rate of rupee always depends on global market. This bonds will help in establishing ~~and~~ rupee in global market, and make it more shock resistant in global economic arena.

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 in India has not only a means of doing business, but also provide livelihood opportunity to many people. But throughout the lifecycle this enterprises remain small, sometimes even shrink due to following reasons -

i) Unavailability of credit :

on an average credit available to this sector is Rs 17000 each, which is not at all sufficient for growth up.

ii) Informal credit system : Many times, credits are supplied by money lenders, with huge interest.

4

These firms prefer to remain small in order to avoid tax-net & other regulations.

Exit policy too unattractive for loss making firms

iii) Absence of proper training & skills :- proper training, of managerial skills and other institutional supports are not available.

iv) Seasonal variability :- Many small units are only functional for a period within a year. For most of the year, they are jobless.

Governments of India has taken several steps in this regards

i) Recently launched Micro Units Development and Refinance Agency (MUDRA) bank will facilitate the credit arrangement for this enterprises.

- ii) Mahatma Gandhi National Rural  
Employment guarantee Scheme  
to provide seasonal employment
- iii) National Rural Livelihood  
Mission or Aajeevika for  
providing skill development.
- iv) National Skill development  
Commission.

\* Cluster Dev p Prog.  
\* Stramner Sevate  
Karyakram

Recently launched Pradhan Mantri  
Jeevan Jyoti Bima Yojna, Atal  
pension Yojna to take care  
of their social securities.

An integrated approach  
is required so that the  
small enterprises can grow  
up from Sishu to Kishor to  
Taanu to participate fully  
in the growth of Indian  
economy.

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?

For the infrastructure development, government of India generally rely on two model.

- i) BOT - Built operate and transfer.
- ii) EPC - Engineering procurement and construct.

(i) Under BOT a private organisation completely built a road or infrastructure, operate it for collection of tolls and after recovery transfer it to government.



ii) But under EPC, government is the financing agency.

Private agency through engineering, procurement, construct the infrastructure.

— So under EPC, risk for the private sector is much less and timely completion is guaranteed.

Reasons Behind favourable push for the EPC model over PPP :

i) In recent years, considering the global economic situation private sector is unwilling to participate in public-private partnership.

ii) Enormous delays in PPP projects.

- \*) Timely completion
- \*) Single point of responsibility
- \*) Specified need of performance
- \*) Liability for delay/default
- \*) Higher supervision & control

iii) Fund crunching in various PPP projects, due to which various projects are stalled in midway.

iv) In PPP, private sector will get back its profit after a long time. In current scenario, they are unwilling to take the risk.

Taking all these in consideration, recently announced hybrid annuity model will be a solution for building road infrastructure, which is a mixture of both EPC and BOT model.

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।

India has a long coastline of 7517 km, with an ~~in~~ immense potential for shipping industry. But India's port facilities and shipping industry is facing severe problems -

i) Management of port, comes under ~~any~~ concurrent list.

Thus it is a joint responsibility of both state and central government, which creates a conflicting situation.

- Issues
- \* 1) Inadequacy of tonnage capacity
  - \* 2) Shortage of container fleet
  - \* 3) Pricing issues
  - \* 4) High turn around time
  - \* 5) Labour issue

- i) Division of ports in major, minor and intermediate create hindrance in their functions.
- ii) Semi mechanisation of various ports and labour issues.
- iii) Effective evacuation system is not present in many ports.
- iv) Proper linkages with hinterland through railway, and roadways is very much necessary.

To address all these problems Government of India has taken several steps in recent times.

i) Port led development is

planned. to have an integrated development of ports, coastal areas and inland water ways.

i) Development of Coastal Special Economic zones.

ii) Development of rail, road networks to connect the hinterland and provide effective evacuation system.

iii) Recently launch Sagar mata project will act as a holistic approach and cover all these aspects ~~to do~~ and provide economic growth in coastal areas and shipping industries.

\* Sethu Samudram  
\* 100% FDI  
\* 10 yrs of tax holiday  
\* National Maritime Devp. Program

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 रोजगार दर और रोजगार की प्रकृति को किस प्रकार प्रभावित किया है?

Liberalisation of Indian Economy had been started with the declaration of New Industrial policy in the year of 1991

Liberalisation has affected both the employment rate & nature of employment in following ways.

i) Due to huge investment of foreign money in domestic sector a large no. of employment had been created initially.

ii) Nature of employment though changed significantly. More employment are generated

4.8

There is a continuous decline in employment growth rate

from 2.02% in 2005-14 to 0.05%

Reason ↓

• Mechanisation  
• Technology  
• School path

in contractual services. Due to which social security, job security of workers are sacrificed.

iii) Due to investment in high skilled technology, there was a serious blow in traditional Indian handicraft and cottage industries. Large scale unemployment was created in this sector.

iv) Agriculture, the back bone of ~~an~~ economy was severely neglected. This large scale migration of labour from agriculture to construction sector was experienced.

v) Due to selective investment, it created more white-good jobs rather than brige-good jobs. Thus restricting the employment in middle class and upper middle class of the society.



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 always dependent on the various forward and backward linkages.

(i) Logistic :- Logistic support is the form of transportation, warehousing, is very much necessary. In India, emphasis on state and national highway building, storage facility provided by central and state warehousing agency is necessary for food processing industry.

4.8

Introduction  
Contribution of food processing in Indian economy

Good structure

(ii) Access to credit :- For micro, and small scale units, access to credit is very much necessary, as this enterprises are mainly located in remote areas and organised under households.

(iii) Technology indigenisation :-

import of various machinery can only be substituted through indigenisation, which will bring down cost of production.

(iv) Food safety laws!

Considering the rampant  
use of chemical pesticides,  
herbicides, the need of the  
hour is the proper implementation  
of food safety laws and  
quality management.

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 हैं। हालांकि, भारत में यह बड़ी उपलब्धि प्राप्त करने में विफल रही है। इन संदर्भ में भारत में कृषि वानिकी की समस्याओं और चुनौतियों पर चर्चा करें।

Agro forestry in India  
in one hand help in  
maintaining ecological balance,  
at the other hand ~~it~~ contributes  
toward significance increase  
in farm income. It has  
helped in several ways

- maintaining ecology.
- providing livelihood.
- sustainable development
- providing nutrition
- supply food and fodder.

But, at the same time  
it faces various problems

Structure it

Economic  
benefits

Sustainable  
development  
benefits

4.5

and challenges -

- i) The investment in agroforestry is generally long term in nature. It takes 2-4 years to have return. Small farmers are thus reluctant to invest in agroforestry.
- ii) Indian farmers are so ~~poor~~ poor that they generally operate in month to hand fashion and does not possess capital for long term investment.
- iii) Small holdings are not suitable for agroforestry.
- iv) Community based agroforestry faces problems regarding the distribution of production.

Other issues

- \* Lack of cooperative farming.
- \* No insurance for agroforestry.
- \* Several farmers do not practice it.

Large farmers are not interested, since the final production generally does not fetch high value in market.

Considering the benefits of agroforestry it is high time to encourage it. Giving some monetary benefit to farmers during implementation period, providing proper guidelines regarding community based agroforestry can be solution for these challenges.

6.8

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?

Agriculture market is always necessary to provide proper return to the farmers, for their production. But, in India agriculture marketing is suffering from serious problems -

- i) Due to unavailability of market within the reach of the farmer, they are forced to sell the farm production to the local middlemen.
- ii) Sometimes farmers are forced to sell to the local money lenders.

Other issues

- \* Multiple channels of procurement & distribution
- \* Registration issue
- \* No uniformity of tax structure

iii) In agriculture markets facility of proper grading of different materials are generally not available. Due to which farmers are unable to get proper money for quality products.

iv) Rules regarding standards-weights and measures are violated, randomly.

v) The transportation link to the agriculture markets is not available in many areas.

vi) Proper implementation of Agriculture Produce and Market Committee Act by



various state govt is still awaited

National Markets can help in

following ways:-

i) It will provide standard rules, and laws regarding agriculture marketings.

ii) penetration to remote areas can only be possible with central state collaboration.

iii) Stringent punishment for violation of standard weight system, for middlemen is required.

Since Agriculture comes under state list, thus a proper co-ordination between different state governments and central is required in this regard.

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।

Contribution of  
livestocks in  
agriculture &  
GDP in  
general

More than 60% of India's total area, comes under the rainfed area, which is synonymous to dryland. In dryland agriculture, animal rearing is a key livelihood opportunity for small farmers.

i) It acts as a risk mitigation strategy against drought, since animals are not lost generally during drought.

ii) Dry monsoonal vegetation provide ample feed for

animals.

iii) Animals also help in agricultural activity.

iv) Domestic poultry provide nutrition.

v) ~~They~~ Animal rearing provide much needed money to the farmer in case of distress.

To realize the potential of this sector following strategies can be implemented!

i) Co-operative sector can be encouraged, ~~taking~~ having experience from AMUL, National Dairy Development Board.

*Other strategies*

\* Veterinary services

\* Loan & insurance for

livestocks

\* Commercialisation of livestock

\* Improve breeding technology

(ii) Access to credit will help them in ~~the~~ rearing animal on commercial basis.

(iii) Proper training in ~~is~~ required for better management.

(iv) Animals are the great source of protein. Proper strategy in development of animal rearing will help in tackling protein inflation in near future.

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 उठाए गए कदमों पर प्रकाश डालें।

The transformation of present green revolution into an evogreen revolution or second green revolution will create a win-win situation for both economy and ecology.

— the organic farming as proposed in second green revolution will help in sustainable development of the ecology. At the same time help farmer to produce quality food and get better & return.

Try to structure it  
Food security  
Farmer Income  
Sustainable Agriculture

- iv) micro-irrigation will help in judicious use of ground water.
- iii) white-agriculture will provide lab-to land facility thus helping in greater production and greater return for farmers.
- ii) Second green revolution also known as gene revolution, where high yield seeds will give much greater return.
- i) Both the aspect of food security and sustainable development of agriculture can be addressed by green-farming, agro forestry, and eco-farming.

Government of India has taken several steps —

- i) National mission on Agricultural extension and technology.
- ii) Pradhan Mantri Krishi Sinchayee Yojna will provide 'Per drop more crop' (Har khet me Pani)
- iii) Prarambhik ~~to~~ Krishi Vikas Yojna will encourage organic farming
- iv) Soil health card to assess the quality of soil
- v) Bringing Green Revolution to Eastern India under Rashtriya Krishi Vikas Yojna will give second green revolution a far India approach.

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।

Government of India is providing various agricultural extension services through the sub-scheme of Agricultural extension under National Mission on Agricultural extension and technology. But in various states the result is not appreciable due to several reasons

- i) Presence of various schemes and absence of proper integration of them.

good coverage!

Define  
Agriculture  
extension  
service

SB



- i) Agricultural extension services are more research oriented rather than demand driven.
- ii) Proper training facility for farmers is not available.
- iii) Co-ordination between state and central government; farmers and research scholars are very less.
- iv) State infrastructure for implementing various schemes is inadequate.

To improve agriculture extension services the need of the hour is to facilitate late to land

- initiative. Other than this —
- proper co-ordination between farmers and various research organisation
  - training facilities of farmers.
  - vernacular interface of various Information communication and Technology (ICT) services.
  - Integration of state and central schemes.
  - Proper promotion through mass media - such as Kishan TV.

Providing proper technology through agricultural extension services can only help Indian agriculture to become more competitive in global level.

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।

Considering the situation of poor and marginalised farmers, contract farming can be a ray of hope in Indian agriculture. The implementation though not satisfactory is going on in slow manner. The issues regarding contract farming can be discussed as follows.

i) Contract farming is legalised under Agriculture Product and Market Committee (APMC) Act.

But in many states proper guidelines is still not provided.

Define it  
It is an agreement b/w producer & a prospective buyer at a predetermined price & quality

4.3

(i) Generally medium or big farmers are preferred in contract farming rather than small or marginalised one.

(ii) Breach of contract can happen from the corporate house in case of fall of market price. At that time they generally reject farm product on quality issue.

(iii) In case of increase in price, farmer generally try to avoid contract and sell directly to market.

(iv) Proper legal aid is not available to ~~the~~ poor and marginalised farmers.

∝ Lack of  
backward  
forward  
linkages

Taking a lesson from  
the potato, tomato cultivation  
of Pepsico in Madhypradesh  
or ~~AMUL~~ AMUL in Gujarat,  
other states should address  
all these issues and  
~~encourage~~<sup>to</sup> encourage farmers  
to produce high value  
vegetables, fruits through  
corporate farming.

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।

Under the National Agriculture

Insurance Scheme there are

three schemes available for agricultural production. But all these schemes are generally related to production of agriculture rather than farm income.

— Farm income insurance scheme is one of the viable solution to protect Indian farmers from the uninsured production of agricultural activity.

— Agricultural insurance

Indian farmers  
are getting  
low production  
because of  
increased  
global  
production  
& lower  
demand  
for various  
commodities

4.8

generally provide money only in case of crop failure. But farm income insurance will cover other aspects also. Like, fall in market price, lower quality production etc.

— ~~At~~ Penetration of micro insurance will ~~provide~~ be of dual benefit for rural area. At one hand it can provide ~~at~~ farm income insurance, at the other it will increase access of insurance in rural India.

— Various government schemes such as Mahatma Gandhi Rural Employment Guarantee scheme, National Rural

Compare it  
with  
National  
Crop  
Insurance  
Scheme

Livelihood Mission can be  
linked with ~~firm~~ income  
insurance to provide a  
stable ~~livelihood~~ to Indian  
farmers.



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 reform in India after independence mostly stuck on the activity of fixing land ceiling, ~~at~~ abolition of intermediaries and redistribution of ~~the~~ land. It has created several problems for the reform in the sector of energy and water -

- (i) Small land holdings is not suitable for building project for energy.
- (ii) For water supply through canals, if it goes through a large no. of holding, the

Try to incorporate more content for energy sector reforms  
→ energy sector reforms  
→ water sector reforms

procedure for land acquisition will be tough.

(ii) ~~Pro~~ Time for land acquisition for large projects is much higher.

Thus it is the high time to look into the land reform procedure and taking steps for undertaking reform in energy and water sector

— Consolidation of holding is necessary wherever possible

— Co-operative farming should be encourage for better supply of water and energy.

— Efficiency of irrigation

should be taken care of.

A consolidated approach of land reform along with reform of water and energy sector is necessary for integrated ~~development~~ development of rural economy.

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 बिरावट 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।

Composition  
of domestic  
savings  
→ Household  
→ public sector  
→ private  
sector  
& the  
trend  
observed  
in  
each

Ministry of Finance  
has recently expressed its  
concern regarding the  
consistent decline in the  
savings rate of Indian economy.  
Various factors responsible for  
this are as follows.

— High inflation in  
consumer price index has  
increased the household  
expenses.

— Out of pocket expenses has  
also increased due to  
higher cost in health sector,  
education sector.

iii) Protein inflation has caused much damage in savings for usual household.

iv) Unavailability of easy saving scheme, such as Kisan Vikas Patra.

v) Decreasing rate of interest in saving in Indian Post offices.

vi) Gold monetisation Scheme  
vii) Inflation Indexed bonds

Government of India has taken several steps in this regard.

i) Recently launched Pradhan Mantri Jan Dhan Yojna has ~~not~~ helped in opening bank account and

providing an easy way for  
savings.

(i) Kishan Vikash Patra has  
been reintroduced.

(ii) Various Banking Correspondent  
has been employed by banks  
to collect savings from  
rural household.

(iii) Recently launch Bandhan Bank  
with focus on rural area.

(iv) Payment Bank - permission is  
given by RBI.

Under the Jan Dhan Yojna  
we have seen a large  
amount of rural poor has  
submitted their savings in banking  
system, which is a good  
sign for savings of marginalised people  
as well as for our economy.