

Verbal IV – Test 3

Passage 1

The impressive recent growth of certain sectors of the Indian economy is a necessary but insufficient condition for the elimination of extreme poverty. In order to ensure that the poorest benefit from this growth, and also contribute to it, the expansion and improvement of the microfinance sector should be a national priority.

Studies suggest that the impact of microfinance on the poorest is greater than on the poor, and yet another that non-participating members of communities where microfinance operates experience socio-economic gain suggesting strong spillover effects. Moreover, well-managed microfinance institutions (MFIs) have shown a capacity to wean themselves off of subsidies and become sustainable within a few years. Microfinance is powerful, but it is clearly no panacea. Microfinance does not directly address some structural problems facing Indian society and the economy, and it is not yet as efficient as it will be when economies of scale are realized and a more supportive policy environment is created.

Loan products are still too inflexible, and savings and insurance services that the poor also need are not widely available due to regulatory barriers.

Still, microfinance is one of the few market-based, scalable anti-poverty solutions that is in place in India today, and the argument to scale it up to meet the overwhelming need is compelling. According to Sa-Dhan, the overall outreach is 6.5 million families and the sector-wide loan portfolio is Rs 2,500 crore. However, this is meeting only 10% of the estimated demand. Importantly, new initiatives are expanding this success story to the some of the country's poorest regions, such as eastern and central Uttar Pradesh.

The local and national governments have an important role to play in ensuring the growth and improvement of microfinance. First and foremost, the market should be left to set interest rates, not the state. Ensuring transparency and full disclosure of rates including fees is something the government should ensure, and something that new technologies as well as reporting and data standards are already enabling.

Furthermore, government regulators should set clear criteria for allowing MFIs to mobilize savings for on-lending to the poor; this would allow for a large measure of financial independence amongst well-managed MFIs. Each Indian state could consider forming a multi-party working group to meet with microfinance leaders and have a dialogue with them about how the policy environment could be made more supportive and to clear up misperceptions.

There is an opportunity to make a real dent in hard-core poverty through microfinance. By unleashing the entrepreneurial talent of the poor, we will slowly but surely transform India in ways we can only begin to imagine today.

1. What could be the meaning of the word *panacea* in the passage?
 - a) Solution
 - b) Sustainable solution
 - c) Problem
 - d) Solution to all problems
2. Why, according to the author, should microfinance be scaled up in India?
 - a) The demand for microfinance is high.
 - b) It is sustainable

- c) It is a market-based anti-poverty solution.
 - d) Both A and C
3. Why are saving products not available?
- a) Due to inflexibility of loan products.
 - b) Due to regulatory restrictions.
 - c) Since insurance services are not available.
 - d) Saving products are not available.
4. Why does the author talk about the '*entrepreneurial talent of poor*' in the concluding paragraph?
- a) Entrepreneurship among poor is encouraged by microfinance.
 - b) Entrepreneurship among poor is an alternate to microfinance.
 - c) Entrepreneurship among poor is discouraged by microfinance.
 - d) None of these
5. Which of the following is not a challenge faced by microfinance in India?
- a) Doesn't help the poorest
 - b) Efficient when economy of scale is achieved.
 - c) Non-conducive policy environment.
 - d) Structural problems of Indian society

Passage 2

Since the late 1970s when the technology for sex determination first came into being, sex-selective abortion has unleashed a saga of horror. Experts are calling it "sanitised barbarism". Demographic trends indicate the country is fast heading towards a million female foetuses aborted each year. Although foetal sex determination and sex selection is a criminal offence in India, the practice is rampant. Private clinics with ultrasound machines are doing brisk business. Everywhere, people are paying to know the sex of an unborn child and paying more to abort the female child. The technology has even reached remote areas through mobile clinics. Dr. Puneet Bedi, obstetrician and specialist in foetal medicine, says these days he hardly sees a family with two daughters. People are getting sex determination done even for the first child, he says.

Spreading like a virus a recent media workshop on the issue of sex selection and female foeticide brought home the extent of the problem. Held in Agra in February, the workshop was organised by UNICEF, Business Community Foundation, and the Centre for Advocacy and Research. Doctors, social scientists, researchers, activists, bureaucrats, journalists told their stories of what they were doing to fight the problem.

If the 1991 Census showed that two districts had a child sex ratio (number of girls per thousand boys) less than 850; by 2001 it was 51 districts. Child rights activist Dr. Sabu George says foeticide is the most extreme form of violence against women. "Today a girl is several times more likely to be eliminated before birth than die of various causes in the first year. Nature intended the womb to be a safe space. Today, doctors have made it the most unsafe space for the female child," he says. He believes that doctors must be held responsible — "They have aggressively promoted the misuse of technology and legitimised foeticide."

Researchers and scholars use hard-hitting analogy to emphasise the extent of the problem. Dr. Satish Agnihotri, senior IAS officer and scholar who has done extensive research on the issue, calls the technology "a weapon of mass destruction". Dr. Bedi refers to it as genocide: "More than 6 million killed in 20 years. That's the number of Jews killed in the Holocaust."

Foeticide is also one of the most common causes of maternal mortality. The sex of the foetus can be determined only around 14-16 weeks. This means most sex selective abortions are late. Abortion after 20 weeks is illegal in India. Donna Fernandes, Vimochana, a Bangalore-based NGO, says foeticide is related to a host of other social problems as varied as privatisation of medical education and dowry. Karnataka has the highest number of private medical colleges. Healthcare turning commodity has led to terrifying consequences. Adds Fernandes, "Wherever green revolution has happened foeticide has increased. With more landholdings and wealth inheritance dowry has increased. Daughters are considered an economic liability. Today, people don't want their daughters to study higher — a more well-educated groom will demand more dowry."

Ironically, as income levels increase, sex determination and sex selection is increasing. The most influential pockets have the worst sex ratios. Take Punjab for instance — 793 girls for every 1,000 boys against the national figure of 927. Or South Delhi — one of the most affluent localities of the Capital — 760. According to Satara-based advocate Varsha Deshpande, small families have come at the cost of the girl child.

In patriarchal States like Rajasthan where infanticide has existed for centuries, this new technology has many takers. Meena Sharma, 27, television journalist from Rajasthan, who did a series of sting operations across four States last year, says, "Today, people want to pretend they are modern and that they do not discriminate between a girl and a boy. Yet, they will not hesitate to quietly go to the next village and get an ultrasound done." Sharma was determined to expose the widespread malpractice. She travelled with pregnant women as "decoys" across four States and more than 13,000 km to do a series of sting operations. She says more than 100 doctors of the 140 they met were ready to do a sex selective abortion, some as late as the seventh month. "We were shocked at the greed we saw — doctors did not even ask why we wanted to abort, far from dissuading us from doing so," she says.

What's the solution? Varsha Deshpande says the PCPNDT Act (Pre-Conception and Pre-Natal Diagnostic Techniques — Regulation and Prevention of Misuse) is very well conceived and easy to use. "We have done 17 sting operations across Maharashtra and got action taken against more than 25 doctors," says Varsha. She adds that other laws for violence against women such as dowry, domestic violence, rape, put the control in the hands of the police which is biased. Therefore, even though the law exists, offenders get away. This law preventing sex determination and sex selection is much easier to use, she says.

Regulating technology

Akhila Sivadas, Centre for Advocacy and Research, Delhi, agrees that the law is very well conceived and the need of the hour is legal literacy to ensure the law is implemented. "The demand and supply debate has been going on for some time. Doctors say there is a social demand and they are only fulfilling it. They argue that social attitudes must change. However, in this case supply fuels demand. Technology will have to be regulated. Technology in the hands of greedy, vested interests, cannot be neutral. There is a law to prevent misuse and we must be able to use it," she says. CFAR is currently partnering with local NGOs in six districts of Rajasthan to help ensure implementation of the law. On the "demand" side, experts such as Dr. Agnihotri argue that women's participation in workforce, having disposable incomes and making a contribution to larger society will make a difference to how women are seen. Youth icons and role models such as Sania Mirza are making an impact, he says.

Others feel there needs to be widespread visible contempt and anger in society against this “genocide” — “the kind we saw against the Nithari killings,” says Dr. Bedi. “Today nobody can say female foeticide is not their problem.” Time we all did our bit to help save the girl child. Time’s running out

6. Which of the following will Dr. George agree to?

- a) The girl child is as safe in the mother’s womb as after birth
- b) The girl child is safe in the mother’s womb in comparison to after birth
- c) The girl child is safer after birth as compared to mother’s womb
- d) None of these

7. What is the solution to the problem of female foeticide as envisioned by Dr. Bedi?

- a) Effective use of law
- b) Mass public outrage
- c) Comparison with Nithari killing
- d) Contempt towards doctors

8. What is the topic of the passage?

- a) Factual
- b) Biased
- c) Aggressive
- d) Sad

9. What is Akhila Sivadas’s opinion on the PCPNDT act?

- a) The act is inconsistent
- b) The act needs reform
- c) The act encourages demand for foeticide
- d) The act is sound, but needs enforcement

10. What does the word ‘sanitised’ imply in the 1st para of passage?

- a) Unforgivable
- b) Legitimate
- c) Free from dirt
- d) None of these

11. Which two people suggest two similar problem?

- a) Agnihotri and George
- b) Bedi and Agnihotri
- c) George and Bedi
- d) George and Sivadas

12. Which demand does the author refer to in para 5?

- a) demand for principled doctor
- b) demand for high income jobs for women
- c) demand for youth icons
- d) demand for sex determination and abortion

Passage 3

The economic transformation of India is one of the great business stories of our time. As stifling government regulations have been lifted, entrepreneurship has flourished, and the country has become a high-powered centre for information technology and pharmaceuticals. Indian companies like Infosys and Wipro are powerful global players, while Western firms like G.E. and I.B.M. now have major research facilities in India employing thousands. India’s seemingly endless flow of young, motivated engineers, scientists, and managers offering developed-world skills at developing-world wages is held to be putting American jobs at risk, and the country is frequently heralded as “the next economic superpower.”

But India has run into a surprising hitch on its way to superpower status: its inexhaustible supply of workers is becoming exhausted. Although India has one of the youngest workforces on the planet, the head of Infosys said recently that there was an “acute shortage of skilled manpower,” and a study by Hewitt Associates projects that this year salaries for skilled workers will rise fourteen and a half per cent, a sure sign that demand for skilled labor is outstripping supply.

How is this possible in a country that every year produces two and a half million college graduates and four hundred thousand engineers? Start with the fact that just ten per cent of Indians get any kind of post-secondary education, compared with some fifty per cent who do in the U.S. Moreover, of that ten per cent, the vast majority go to one of India’s seventeen thousand colleges, many of which are closer to community colleges than to four-year institutions. India does have more than three hundred universities, but a recent survey by the London Times Higher Education Supplement put only two of them among the top hundred in the world. Many Indian graduates, therefore, enter the workforce with a low level of skills. A current study led by Vivek Wadhwa, of Duke University, has found that if you define “engineer” by U.S. standards, India produces just a hundred and seventy thousand engineers a year, not four hundred thousand. Infosys says that, of 1.3 million applicants for jobs last year, it found only two per cent acceptable.

There was a time when many economists believed that post-secondary education didn’t have much impact on economic growth. The really important educational gains, they thought, came from giving rudimentary skills to large numbers of people (which India still needs to do—at least thirty per cent of the population is illiterate). They believed that, in economic terms, society got a very low rate of return on its investment in higher education. But, later that assumption has been overturned, and the social rate of return on investment in university education in India has been calculated at an impressive nine or ten percent. In other words, every dollar India puts into higher education creates value for the economy as a whole. Yet India spends roughly three and a half per cent of its G.D.P. on education, significantly below the percentage spent by the U.S., even though India’s population is much younger, and spending on education should be proportionately higher.

The irony of the current situation is that India was once considered to be overeducated. In the seventies, as its economy languished, it seemed to be a country with too many engineers and Ph.D.s working as clerks in government offices. Once the Indian business climate loosened up, though, that meant companies could tap a backlog of hundreds of thousands of eager, skilled workers at their disposal. Unfortunately, the educational system did not adjust to the new realities. Between 1985 and 1997, the number of teachers in India actually fell, while the percentage of students enrolled in high school or college rose more slowly than it did in the rest of the world. Even as the need for skilled workers was increasing, India was devoting relatively fewer resources to producing them.

Since the Second World War, the countries that have made successful leaps from developing to developed status have all poured money, public and private, into education. South Korea now spends a higher percentage of its national income on education than nearly any other country in the world. Taiwan had a system of universal primary education before its phase of hyper growth began. And, more recently, Ireland’s economic boom was spurred, in part, by an opening up and expansion of primary and secondary schools and increased funding for universities. Education will be all the more important for India’s well-being; the earlier generation of so-called Asian Tigers depended heavily on manufacturing, but India’s focus on services and technology will require a more skilled and educated workforce.

India has taken tentative steps to remedy its skills famine—the current government has made noises about doubling spending on education, and a host of new colleges and universities have sprung up since the mid-nineties. But India’s impressive economic performance has made the problem seem less urgent

than it actually is, and allowed the government to defer difficult choices. (In a country where more than three hundred million people live on a dollar a day, producing college graduates can seem like a low priority.) Ultimately, the Indian government has to pull off a very tough trick, making serious changes at a time when things seem to be going very well. It needs, in other words, a clear sense of everything that can still go wrong. The paradox of the Indian economy today is that the more certain its glowing future seems to be, the less likely that future becomes.

13. Which of these could you infer according to the passage?

- a) Wages in the Developing countries are less as compared to wages in the developed countries.
- b) Wages in the Developing countries are more as compared to wages in the developed countries.
- c) Wages in the Developing countries are same as wages in the developed countries.
- d) None of these.

14. What does "American jobs" in the last line of the first paragraph of the passage imply?

- a) Jobs provided by American companies.
- b) Jobs held or to be held by American people.
- c) Jobs open to only American citizens.
- d) Jobs provided by the American government.

15. According to the passage, why India does not have enough skilled labour?

- a) The total amount of the young population is low.
- b) The total number of colleges are insufficient.
- c) Students do not want to study.
- d) Maximum universities and colleges do not match global standards.

16. What can you infer as the meaning of 'stifling' from the passage?

- a) Democratic b) Liberal c) Impeding d) Undemocratic

17. What is an appropriate title to the passage?

- a) Growing Indian Economy b) Higher education in India
- c) India's Skill Shortage d) Entrepreneurship in India

18. In the third sentence of the third paragraph of the passage, the phrase "closer to community colleges" is used. What does it imply?

- a) Near to community colleges b) Like community colleges
- c) None of these d) Close association with community colleges

19. According to the passage, what is the paradox of the Indian economy today?

- a) The economic progress is impressive, but the poor (earning one dollar per day) are not benefited.
- b) The economic progress is impressive disallowing the government to take tough decisions.
- c) There are not enough skilled workforces and the government does not realize this.
- d) Government is not ready to invest in setting up new universities.

20. Why are salaries for skilled workers rising?

- a) Companies are paying hire to lure skilled people to jobs.
- b) American companies are ready to pay higher to skilled workers.
- c) Entrepreneurship is growing in India.
- d) There are not enough skilled workers, while the demand for them is high

Find the correct alternative for the underlined phrases.

21. It became clear that the strangers were heading into a serious disaster.

a) along b) towards c) for d) No improvement

22. Whenever my students come across new words, I ask them to look for them in the dictionary
a) to look it up b) to look them up c) to look at them d) No improvement

23. My mother is ill since two months.
a) Has been ill since b) Has been ailing since
c) Has been ailing for d) No correction required

24. To make him succeed, the correct thing to do is to punish him until he does not try
a) Until he tries b) Until he does try
c) Until he will not try d) Until he did not try

25. Scarcely had he left when his friend came.
a) He had scarcely left b) No improvements
c) He scarcely had left d) He had left alone

Questions 26 to 30: Change the voice/speech of the following sentences.

26. Mr. Tirupati reviewed the book
a) The book has been reviewed by Mr. Tirupati.
b) The book had been reviewed by Mr. Tirupati.
c) The book is reviewed by Mr. Tirupati.
d) The book was reviewed by Mr. Tirupati.

27. Let the door be closed at once
a) Close the door at once
b) Please close the door
c) Let the door closed at once
d) You are advised to close the door at once

28. Aman said, "The girl was singing".
a) Aman said that the girl has been singing
b) Aman said that the girl had been singing
c) Aman said that the girl was singing
d) None of the mentioned options

29. He said to Rocky, "You better start running or else I am going to throw you out of the team!"
a) He scolded to start to run or else he was going to throw him out of the team.
b) He scolded Rocky to start running or else he was going to throw Rocky out of the team.
c) He scolded Rocky and told him to start running or else he was going to throw him out of the team.
d) He scolded Rocky and told him to start running or else I am going to throw you out of the team.

30. Did he drink the coffee?
a) Was the coffee drunk by him?
b) Was the coffee drunk by him?
c) Was the coffee being drunk by him?
d) Was the coffee being drank by him?

31. The Rann of Kutch is _____ largest area _____ salt deposits in India.

- a) The, of b) the, in c) a, in d) a, of
32. There has been _____ enormous increase in _____ population of rats in the last decade. The reason for this proliferation is _____ yet to be known.
- a) an, the, no article required b) an, a, no article required
c) no article required, the, the d) a, the, a
33. Our clients said that revenues have fallen because..... Implementing campaigns that target incorrect segments. Several techniques we can implement to verify which segments to target.
- a) their, they're, there're b) there, there, there're
c) they're, they're, there d) their, they're, there
34. By the end of this month, she _____ in office for twelve years
- a) will have worked b) will had worked
c) will have been working d) will be work
35. India coffee house willthe new wave of the cafes in the city.
- a) fall down b) fall for c) fall under d) fall in

Sentence completion

36. The girl ----- a defect in her nervous system.
- a) was unable in feeling pain because of
b) Was disabled to feel pain in
c) Was incapacitated to feel pain because of
d) was unable to feel pain because of
37. The long, long hours on the trail gave Doug a chance
- a) To get himself to know better b) For getting to know himself better
c) To get to know himself better d) In getting better to know himself
38. Raghav is not attracted by the life of the , always wandering through the country-side, begging for charity.
- a) proud, almsgiver b) noble, philanthropist
c) natural, philosopher d) peripatetic, vagabond
39. In place of the more general debate about abstract principles of government that most delegates probably expected, the Constitutional Convention put proposals on the table.
- a) Theoretical b) vague c) concrete d) tentative
40. About twenty clerks were made....when the banks introduced computers.
- a) Dispensable b) redundant c) expandable d) Obsolete

Sentence correction

41. Spot the error in the following sentences.
- (a). If Ram doesn't pay the mortgage to his house on time; he will be out in the street.
(b). Ram will be out in the streets if he does not pay mortgages of his house in time.
(c). If Ram does not pay the mortgage to his house he will be out of the streets on time.
(d). If Ram does not pay the mortgage on his house on time, he will be out on the streets.
- a) (a) b) (b) c) (c) d) (d)

42. Spot the error in the following sentences.

- (a) at a time when so many skilled workers are out of work it will be easy to fill the vacancy
- (b) When so many skills workers are not working, it will be easy to fill the vacancy
- (c) To fill the vacancy will not be a problem, so many workers are there
- (d) With so many skilled works being there, it won't be a problem filling vacancies

a) (a) b) (b) c) (c) d) (d)

43. I had hoped to have met him yesterday (a)/ to discuss the matter with him (b)/ but he was not in his house, and so I could not meet him (c) / No error (d).

a) (a) b) (b) c) (c) d) (d)

44. A property dealer was (a)/ shoot dead by four unidentified jacket clad men (b)/ while taking a morning walk (c) / in a park (d)/ No error (e).

a) (a) b) (b) c) (c) d) (d) e) (e)

45. The author's vision, (a)/ suffused by an innocence and warmth, (b)/ may not correspond (c)/ to the country as it is today (d)/ No error (e)

a) (a) b) (b) c) (c) d) (d) e) (e)

Fill in the blanks:

46. After the rain the weather and the sun came out.

- a) cleared out b) cleared up c) cleared away d) cleared off

47. When Varun left the cocktail party he was as as a judge.

- a) sober b) drunk c) brave d) wise

48. The building comprises sixty rooms.

- a) of b) onto c) by d) no preposition needed

49. Namrata was found to the required qualifications for the job.

- a) contain b) disclose c) possess d) acquire

50. Government buildings are on the Republic day.

- a) enlightened b) lightened c) illuminated d) glowed

51. The stenographer is very efficient. He is to his firm.

- a) a boon b) a credit c) a blessing d) an asset

52. However, the group's long-term strategy is toon core sector business connected with infrastructure and energy.

- a) breed b) develop c) concentrate d) depend

53. Nobody can me to do anything which I do not want to do.

- a) encourage b) request c) oppose d) compel

54. His conduct is bad, and his honesty is not suspicion

- a) above b) beyond c) under d) in

55. It being an issue, it is not correct to introduce questions of morality into the debate.

- a) moral b) immoral c) amoral d) irrelevant

Select the option that is most nearly OPPOSITE in meaning to the underline or given word:

56. The leader was pragmatic in her approach to the problem facing the country.

- a) indefinite b) vague c) idealistic d) optimistic

57. She used to disparage her neighbour every now and then.
 a) please b) praise c) belittle ` d) denigrate
58. PROTRACT
 a) retrace b) distract c) curtail ` d) expose
59. DECADENT
 a) ethical b) impetuous c) succinct ` d) lewd
60. HAPLESS
 a) cheerful b) consistent c) fortunate ` d) shapely

Select the word or phrase which best expresses the meaning of the given word:

61. BOORISH
 a) Beautifiul b) Distasteful c) Boring ` d) Crude
62. BLITHE
 a) Disturb b) Carefree c) Distress ` d) Emotive
63. CREDULITY
 a) Credible b) Discipline c) Gullible ` d) Weakness
64. DELUGE
 a) Delude b) Fancy c) Flood` d) Illusion
65. DISCOURSE
 a) Conversation b) Speech c) Function ` d) Religion
66. ADMONISH
 a) Punish b) Curse c) Dismiss ` d) Reprimand
67. APPROBATION
 a) Self-confidence b) Probe c) Approval ` d) Distress
68. ASPERSION
 a) Discipline b) To go away c) Deceit ` d) Slander
69. BOORISH
 a) Beautiful b) Distasteful c) Boring ` d) Crude
70. BLITHE
 a) Disturb b) Carefree c) Distress ` d) Emotive