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APPROACH – ANSWER: G. S. MAINS MOCK TEST - 2345 (2024)

Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks. 12.5X20=250

1. What are Primary Agricultural Credit Societies? Discuss their significance in India.

Approach:

- In the introduction, briefly explain Primary Agricultural Credit Societies (PACS).
- Discuss the significance of PACS in the Indian Agriculture sector.
- Conclude accordingly.

Answer:

Primary Agricultural Credit Societies (PACS) are village level cooperative credit societies that serve as the last link in a three-tier cooperative credit structure headed by the State Cooperative Banks (SCB) at the state level. Credit from the SCBs is transferred to the District Central Cooperative Banks (DCCBs), which operate at the district level. The DCCBs work with PACS, which deal directly with farmers.

Since these are cooperative bodies, individual farmers are members of the PACS, and office-bearers are elected from within them. A village can have multiple PACS.

PACS have the following significance:

- **Last mile credit facility:** PACS are involved in short-term lending, also called crop loans. The attraction of the PACS lies in the last mile connectivity they offer. For farmers, timely access to capital is necessary at the start of their agricultural activities, which helps to improve production and increases farm income.
- **Financial Inclusion:** They provide basic banking services of credit to farmers who may not have access to formal banking services. Thus, PACS help to increase financial inclusion in rural areas, where access to formal financial services is limited.
- **Ease of credit:** PACS have the capacity to extend credit with minimal paperwork within a short time, thus providing hassle-free services to rural populations. Most of the paperwork is taken care of by the office-bearer of the PACS.
- **Providing of Non-Credit Services:** Apart from credit requirements, PACS provides other critical non-credit services such as farm advisory, quality input supply, provision of farm machinery, processing, output marketing, technology support, etc.
- **Promoting Savings Culture:** PACS encourages farmers to save money, which can be used to improve their livelihoods and invest in their farms.
- **Enhancing Credit Discipline:** PACS promotes credit discipline among farmers by requiring them to repay their loans on time. This helps to reduce the risk of default, which can be a major challenge in the rural financial sector.
- **Multi Service Center:** PACS can be used for providing a diversified suite of products to the local community. These may include trading in pesticides, seeds and fertilizers, custom hiring of agri equipment, value addition activities such as rice milling, seed production, processing infrastructure, and marketing support etc. E.g., Mulkaoor Co-operative Rural Bank and Marketing Society Limited (MCRBMSL) in Telangana.

The Union Budget 2023 has announced Rs 2,516 crore for digitization of 63,000 Primary Agricultural Credit Societies (PACS) over the next five years. It aims at bringing greater transparency and

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RS Peters



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Voices from the Delaware Big House Ceremony Robert Steven Grumet, 2001 Voices from the Delaware Big House Ceremony examines and celebrates the Big House ceremony the most important Delaware Indian religious observance to be documented historically Edited by Robert S Grumet this compilation of essays offers diverse perspectives from both historical documents and contemporary accounts which shed light on the ceremony and its role in Delaware culture As Grumet says The many voices brought together in this book produce something more akin to a chorus than a chant The annual fall festival known as the Gamwing Big House was the center of life for Delaware Indian communities in Pennsylvania Ohio and Indiana west to Ontario and Oklahoma The last ceremony was performed by the Eastern Oklahoma Delaware community in 1924 Determined to preserve their traditions for future generations Delaware Big House followers have worked with anthropologists to preserve Big House texts rituals songs and sacred objects Including commentaries by Delaware traditionalists from communities in Oklahoma Wisconsin and Ontario where most descendants of the Big House Church live today the volume also features an ethnographic description of the Big House ceremony and historical accounts dating from 1655 to 1984 Voices from the Delaware Big House Ceremony contributors and consultants are John Bierhorst Ruthe Blalock Jones Marlene Molly Miller Michael Pace Bruce L Pearson Terry J Prewitt James A Rementer and Darryl Stonefish

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