

**Q. 1-15.** Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in **bold** to help you to locate them while answering some of the questions.

We are well into the 21st century yet half the world's population live in squatter settlements and work in shadow economies, which generate more than one-third of the developing world's GDP. Slums are not caused by the poor but by governments denying people the right to own and exchange property. When people own their own property they have incentives to invest time, money and energy to improve it because they know that they will be able to benefit from any such improvements *i.e.* the ability to obtain mortgages etc. In short, property rights **beget** capital, which begets innovation, which begets wealth. Sadly the poor typically don't have secure title to their land as there are bureaucratic restrictions on transferring title or there is no clear system for titling. Without legal deeds they live in constant fear of being evicted by landlords or municipal officials. Illiteracy is a major reason poor people often choose not to seek the protection of local courts since in so many countries laws established under colonial rule have never been translated into local languages. When entrepreneurs do set out to legally register business they are discouraged by red tape and costly fees. In Egypt, starting a bakery takes 500 days, compliance with 315 laws and 27 times the monthly minimum wage. The proprietors of such businesses cannot get loans, enforce contracts or expand a personal network of familiar customers and partners. As a result the poor have no choice but to accept insecurity and instability as a way of life.

In India **severe** restrictions on free transfer of property in most rural areas inhibit investment and encourage urban flight. Planning policies however discourage building homes for these migrants as numerous homes are destroyed if they do not comply with planning rules, essentially forcing people to live in slums and **perversely** blaming it on population growth. U.N. Habitat, the UN agency for housing the poor has implemented more plans to **stabilise** the unplanned aspects of urban growth but grandiose plans like UN Schemes and government housing projects simply ignore or worsen the underlying problems. It is when governments grant people legal means to control their assets they empower them to invest and plan ahead. In Buenos Aires, economists studied the experience of two Argentine communities. One had received legal title to its land in the 1980s and **surpassed** the other group, which had not, in a range of social indicators including

quality of house construction and education levels. The Commission on Legal Empowerment of the Poor—a UN affiliated initiative made up of two dozen leaders—is exploring ideas to extend enforceable legal rights to impoverished members of society and is seeking to bring about a consensus on incentives for national and local leaders. As the growth of illegal settlements amply demonstrates the poor are not helpless, all they need is governments to grant them fundamental human rights of freedom and responsibility.

**1.** What did the Argentine study indicate?

- (A) Argentina's economy is booming and the percentage of poor has fallen.
  - (B) When the government gives people the legal means to control their assets they plan for the future.
  - (C) The Government succeeded in widening the gap between the rich and the poor.
- (1) Only (A)
  - (2) Both (A) and (B)
  - (3) Only (B)
  - (4) All (A), (B) and (C)
  - (5) None of these

**2.** According to the author, which of the following factors is responsible for the creation of a slum?

- (1) Migration of landless labourers to cities.
- (2) Municipal authorities building low-cost housing for the poor.
- (3) Unchecked population growth.
- (4) Government failure to secure property rights for citizens.
- (5) Exorbitant cost of living in cities.

**3.** The author's main objective in writing the passage is to---

- (1) exhort the UN to play a greater role in rehabilitating slum dwellers.
- (2) praise government initiatives for migrant slum dwellers.
- (3) convince governments to empower the poor.
- (4) enlist the aid of developed countries to tackle the issue of slums.
- (5) chastise slum dwellers for illegal activities that they engage in.

**4.** What benefit does the author see in providing land ownership rights to the poor?

- (1) Steady increase in GDP.
- (2) Gaining independence from colonial rulers.
- (3) Municipal services afforded to the poor will improve.

- (4) It will be an inheritance for future generations
- (5) None of these

**5.** Which of the following is **TRUE** in the context of the passage?

- (1) Additional UN projects will exacerbate the plight of slum dwellers.
- (2) Although the government allocates land for them the poor choose not to invest in building houses.
- (3) With the spread of slums populations are drifting back to rural areas.
- (4) In order to accumulate profit slum dwellers avoid legally registering their business.
- (5) U.N. has declared the right to housing as a fundamental right.

**6.** What impact do planning policies have on the development of slums?

- (1) They encourage the poor to invest in land thereby perpetuating slums.
- (2) They focus on developing rural rather than urban areas so people have to live in slums.
- (3) They offer alternative practical suggestions for construction of low cost housing.
- (4) They advocate demolishing homes which violate planning rules, encouraging slums.
- (5) None of these

**7.** What is the objective of the Commission on Legal Empowerment of the Poor?

- (1) Coerce international leaders to implement housing projects.
- (2) Bring sanctions against countries denying their citizens the right to housing.
- (3) Selecting experts to recommend ideas to do away with poverty.
- (4) Establish practical ways for governments to empower the underprivileged.
- (5) None of these

**8.** Which of the following difficulties do unregistered businesses face?

- (A) Banks do not give loans in the absence of security.
  - (B) They are unable to earn the loyalty of any customer
  - (C) They cannot enforce contracts.
- (1) Only (A)
  - (2) Both (A) and (C)
  - (3) Both (A) and (B)
  - (4) Only (B)
  - (5) None of these

**9.** What does the growth of illegal settlements indicate?

- (1) The Government needs to implement more restrictions on property transfer.
- (2) Capital earned from underground economies is beneficial to a country's economy.
- (3) The poor are capable of investing resources in their development.

- (4) U.N. housing projects are not properly implemented.
- (5) None of these

**10.** Which of the following prevents the poor from obtaining a business license?

- (1) They do not want to make an effort.
- (2) Government officials are discourteous.
- (3) They lack funds to bribe government officials.
- (4) They do not want to pay taxes.
- (5) They are intimidated by bureaucratic procedures.

**Q. 11-13.** Choose the word which is most nearly the **SAME** in meaning as the word printed in **bold** as used in the passage.

**11. severe**

- (1) acute
- (2) dangerous
- (3) bad
- (4) flexible
- (5) demanding

**12. beget**

- (1) lead
- (2) produce
- (3) happens
- (4) effect
- (5) result

**13. surpassed**

- (1) excel
- (2) matched
- (3) outshone
- (4) won
- (5) competed

**Q. 14-15.** Choose the word which is most **OPPOSITE** in meaning of the word printed in **bold** as used in the passage.

**14. perversely**

- (1) reasonably
- (2) stubbornly
- (3) conveniently
- (4) formally
- (5) helpfully

**15. stabilise**

- (1) insecure
- (2) fixed
- (3) weaken
- (4) unsure
- (5) unreliable

**Q. 16-25.** Read each sentence to find out if there is any error in it. The error, if any will be in one part of the sentence. The number of that part is the answer. If there is no error the answer is (5). (Ignore errors in punctuation if any).

**16.** The company has launched(1) a creative marketing campaign(2) to reach for(3) its rural

- (4) It will be an inheritance for future generations
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**16.** The company has launched(1) a creative marketing campaign(2) to reach for(3) its rural

- (4) address....phase  
 (5) ease....resort

**Q. 36-40.** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) into a meaningful paragraph and then answer the questions given below it.

- (A) According to conventional wisdom no amount can suffice.  
 (B) In the process of seeking it is money which unfortunately gets a bad name.  
 (C) How much money is enough?  
 (D) The modern reasoning is that money coming in should cover our basic needs.  
 (E) The real culprit however is a living thing called desire, which although it is difficult to can be controlled.  
 (F) However from the basics of food, clothing and shelter we gradually seek luxury cars and holidays.

**36.** Which of the following is the **FIRST** sentence after rearrangement?

- (1) (A)            (2) (B)            (3) (C)  
 (4) (D)            (5) (E)

**37.** Which of the following is the **SIXTH (LAST)** sentence after rearrangement?

- (1) (A)            (2) (B)            (3) (C)  
 (4) (D)            (5) (E)

**38.** Which of the following is the **FIFTH** sentence after rearrangement?

- (1) (A)            (2) (B)            (3) (C)  
 (4) (D)            (5) (E)

**39.** Which of the following is the **SECOND** sentence after rearrangement?

- (1) (A)            (2) (B)            (3) (C)  
 (4) (D)            (5) (E)

**40.** Which of the following is the **THIRD** sentence after rearrangement?

- (1) (A)            (2) (B)            (3) (C)  
 (4) (D)            (5) (E)

**Q. 41-50.** In the following passage there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words have been suggested, one of which fills the blanks appropriately. Find out the appropriate word in each case.

At just (41) midnight on July 1, 1997 in a glittering and poignant ceremony, Hong Kong passed from being a jewel of the British empire to a (42) of a new global power. Hong Kong people (43) their city's handover from the U.K. to China with (44) feelings : apprehension over the future, joy at a fresh start, sadness at seeing the British go, pride over returning to their motherland. On the eve of the handover, the stock market index; a key barometer of Hong Kong's health (45) at a record 15,200 points and today it (46) near the 21,000 mark.

Being a part of a booming China almost guarantees that Hong Kong will remain (47). But mainland China is a (48) as well as a partner. China's new ports for example will siphon trade (49) from Hong Kong and its lower labour costs will impact the jobs. However there is little doubt that Hong Kong is fortunate to have become a part of China at a time when mainland China can provide (50) opportunity.

- 41.** (1) recorded                            (2) near  
 (3) close                                 (4) past  
 (5) quite
- 42.** (1) component                        (2) premises  
 (3) captive                                (4) merger  
 (5) list
- 43.** (1) encounter                         (2) decided  
 (3) viewed                                 (4) restrained  
 (5) told
- 44.** (1) flexible                             (2) emotional  
 (3) mixed                                 (4) changed  
 (5) negative
- 45.** (1) plunged                            (2) rose  
 (3) valued                                 (4) climbed  
 (5) stood
- 46.** (1) follows                             (2) pauses  
 (3) fell                                      (4) hovers  
 (5) measure
- 47.** (1) marginalised                       (2) prosperous  
 (3) orderly                                 (4) friendly  
 (5) poor
- 48.** (1) competitor                        (2) representative  
 (3) adversary                             (4) colleague  
 (5) member
- 49.** (1) against                             (2) away  
 (3) illegally                                (4) moving  
 (5) through
- 50.** (1) full                                    (2) risky  
 (3) lucky                                    (4) unfair  
 (5) immense

#### ANSWERS

1. (3)      2. (4)      3. (3)      4. (1)      5. (3)  
 6. (4)      7. (4)      8. (2)      9. (3)      10. (5)  
 11. (1)     12. (2)     13. (3)     14. (1)     15. (3)  
 16. (3) 'to reach out to'  
 17. (1) 'After her retirement'  
 18. (5)  
 19. (3) 'that will be used'  
 20. (1) 'Most of that country's'  
 21. (5)  
 22. (3) 'a detailed insurance plan to'  
 23. (1) 'Under the circumstances'  
 24. (4) 'to open their business in China'  
 25. (3) 'the records he achieved'  
 26. (4)      27. (2)      28. (1)      29. (3)      30. (3)  
 31. (2)      32. (1)      33. (4)      34. (3)      35. (5)  
 36. (3)      37. (5)      38. (2)      39. (1)      40. (4)  
 41. (4)      42. (1)      43. (2)      44. (3)      45. (5)  
 46. (4)      47. (2)      48. (1)      49. (4)      50. (5)