

Debt trap: On crisis in Kenya

Kenya must find ways to **service** its **debt** without punishing its people

The Kenyan President's **decision** to **rush through** Parliament an **IMF-backed** finance Bill that **sought** to increase taxes on everything from imported sanitary pads and tyres to bread and fuel **backfired**, with **protesters storming** a section of the Parliament on Tuesday. After the protests, which rights groups said had left at least 23 people killed and 200 injured, President William Ruto announced that he would not sign the Bill. The Kenyan government could have avoided this **bloody confrontation** had it **paid more attention to** the public mood. The government's plan was to raise an extra 200 billion Kenyan **shilling** (some \$1.55 billion) in taxes. Earlier this year, the country had **reached a deal** with the IMF to secure \$941 million in additional **lending**. In subsequent talks in Nairobi, they agreed to reforms, including tax increases, to **stabilise** the country's **debt-battered** financial situation. The IMF deal **triggered** street protests. But the government still went ahead with the plan to **impose** additional taxes on the country of 54 million people, a third of whom still live in **poverty**.

The government **argues** that its hands were tied as the country struggles to repay its huge debt burden — domestic and foreign debt was a **staggering** \$80 billion last year, **accounting for** nearly three-fourths of its GDP. The government spent more than half of its revenue servicing debts last year. The crisis is an **indictment** of the development model Kenya and several other countries in the **continent** follow. **Kenya**, one of the fastest growing countries in Africa, **has** borrowed heavily from multinational lenders such as the World Bank and the IMF as well as **bilateral** partners such as China, to finance its **infrastructure** projects. But growth **tanked** and expenses **rocketed** during the COVID-19 pandemic years. The Ukraine war has **led to a spike** in global food and energy prices, hitting African **economies**. When the advanced countries increased interest rates to fight inflation, the payment **burden** of **debt-ridden** countries **ballooned**. In Africa, Zambia and Ghana **defaulted** on their payments, and then reached agreements with their **creditors** to **restructure** debt. **Mr. Ruto**, who came to power in 2022, **has** promised to **address** the debt problem. But he has been **unimaginative** and **conventional**, **letting** the unpopular IMF **dictate** one-sided policy measures. Now that the Bill has been withdrawn, he will have to **tread** carefully. He has yet to **spell out** his next measures, besides saying that **austerity** measures would be **rolled out**. He will have to **strike a balance** between his people's needs and Kenya's creditors. Multinational and **bilateral** lenders should help the **debt-laden** countries in Africa come out of this **trap** without punishing their poor **populace**. **[Practice Exercise]**

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

Vocabulary

1. **Service** (verb) – Pay off, settle, repay, fulfill, manage (debt) कर्ज चुकाना
2. **Debt** (noun) – Obligation, liability, financial burden, loan, arrears ऋण
3. **Rush through** (phrasal verb) – to cause something to happen or be produced too quickly जल्दबाजी में पारित करना
4. **IMF-backed** (adjective) – Supported by the International Monetary Fund आईएमएफ समर्थित
5. **Seek** (verb) – Attempt, strive, pursue, try, endeavor प्रयास करना
6. **Backfire** (verb) – Fail, boomerang, misfire, rebound, go wrong विपरीत प्रभाव पड़ना
7. **Protestor** (noun) – Demonstrator, activist, dissenter, marcher, objector प्रदर्शनकारी
8. **Storm** (verb) – Attack, assault, raid, charge, besiege हमला करना
9. **Bloody** (adjective) – Violent, gory, brutal, fierce, savage घमासान, नृशंस
10. **Confrontation** (noun) – Conflict, clash, dispute, altercation, encounter सामना
11. **Pay attention to** (phrase) – Notice, heed, observe, consider, regard ध्यान देना
12. **Shilling** (noun) – A unit of currency शिल्लिंग
13. **Reach a deal** (phrase) – Agree, negotiate an agreement, come to terms, settle, strike a bargain समझौता करना
14. **Lending** (noun) – Loaning, financing, advancing funds, credit, borrowing उधार देना
15. **Stabilise** (verb) – Steady, balance, secure, make stable, settle स्थिर करना
16. **Debt-battered** (adjective) – Burdened by debt, heavily indebted, financially strained, debt-ridden कर्ज से पीड़ित
17. **Trigger** (verb) – Initiate, cause, provoke, set off, spark शुरू करना
18. **Impose** (verb) – Enforce, levy, apply, institute, inflict थोपना
19. **Poverty** (noun) – Deprivation, destitution, hardship, indigence, penury गरीबी
20. **Argue** (verb) – Assert, contend, reason, claim, debate तर्क करना
21. **Staggering** (adjective) – Astonishing, overwhelming, astounding, shocking, immense चौंका देने वाला
22. **Account for** (phrasal verb) – Constitute, form, comprise, make up, total, बनाना
23. **Indictment** (noun) – Accusation, charge, condemnation, criticism, allegation अभियोग

24. **Continent** (noun) – Large landmass, region, mainland, area महाद्वीप
25. **Bilateral** (adjective) – Two-sided, mutual, reciprocal, joint, cooperative द्विपक्षीय
26. **Infrastructure** (noun) – Facilities, framework, system, foundation, public works बुनियादी ढांचा
27. **Tank** (verb) – Decline, plummet, fall, drop, decrease गिरना
28. **Rocket** (verb) – Soar, surge, escalate, rise rapidly, skyrocket तेजी से बढ़ना
29. **Lead** (to) (verb) – Result in, cause, bring about, contribute to, give rise to कारण बनना
30. **Spike** (noun) – Surge, increase, rise, jump, escalation उछाल
31. **Economies** (noun) – Financial systems, markets, industries, commercial systems अर्थव्यवस्थाएँ
32. **Debt-ridden** (adjective) – Heavily indebted, burdened with debt, financially strained, debt-laden कर्ज से ग्रस्त
33. **Balloon** (verb) – Expand, increase, swell, grow rapidly, inflate तेजी से बढ़ना
34. **Default** (verb) – Fail to pay, not pay, miss a payment, neglect, fall behind भुगतान में विफल होना
35. **Creditor** (noun) – Lender, financier, loaner, bank, moneylender ऋणदाता
36. **Restructure** (verb) – Reorganize, rearrange, overhaul, revamp, modify पुनर्गठन करना
37. **Address** (verb) – Tackle, deal with, attend to, confront, handle समाधान करना
38. **Unimaginative** (adjective) – Lacking creativity, conventional, uninspired, dull, unoriginal कल्पनाशून्य
39. **Conventional** (adjective) – Traditional, standard, customary, orthodox, usual पारंपरिक
40. **Let** (verb) – Allow, permit, enable, authorize, grant अनुमति देना
41. **Dictate** (verb) – Command, impose, prescribe, order, direct आदेश देना
42. **Tread** (verb) – Walk carefully, proceed cautiously, step, move, act सावधानी से चलना
43. **Spell out** (phrasal verb) – Explain clearly, clarify, detail, describe, specify स्पष्ट रूप से बताना
44. **Austerity** (noun) – Economic restraint, frugality, thrift, economy measures, strictness सख्ती
45. **Roll out** (phrasal verb) – Launch, introduce, implement, unveil, bring out शुरू करना

46. **Strike a balance** (phrase) – Find a middle ground, achieve equilibrium, reconcile, balance, harmonize संतुलन बनाना

47. **Debt-laden** (adjective) – Burdened with debt, heavily indebted, debt-ridden, financially strained कर्ज से लदा हुआ

48. **Trap** (noun) – Pitfall, snare, predicament, catch, entanglement जाल

49. **Populace** (noun) – Population, people, inhabitants, residents, citizens जनता

Summary of the Editorial

1. Kenyan President rushed an IMF-backed finance Bill through Parliament to increase taxes on various goods.
2. The tax hike included imported sanitary pads, tyres, bread, and fuel.
3. Protests erupted, with at least 23 people killed and 200 injured, leading the President to withdraw the Bill.
4. The Kenyan government aimed to raise an extra \$1.55 billion through these taxes.
5. The government had secured \$941 million in additional IMF lending earlier in the year.
6. The IMF deal and proposed tax increases triggered widespread street protests.
7. Kenya's debt situation is dire, with \$80 billion in domestic and foreign debt last year, nearly three-fourths of its GDP.
8. Over half of Kenya's revenue was spent on debt servicing last year.
9. Kenya's development model involves heavy borrowing from the World Bank, IMF, and bilateral partners like China.
10. Economic growth plummeted and expenses soared during the COVID-19 pandemic.
11. The Ukraine war exacerbated the crisis by increasing global food and energy prices.
12. Advanced countries raising interest rates increased the debt burden on African economies.
13. Other African countries like Zambia and Ghana have defaulted and restructured their debt.
14. President Ruto, in power since 2022, has promised to address the debt issue.
15. Ruto's approach has been criticized as unimaginative, relying heavily on IMF's conventional and unpopular measures.
16. The withdrawal of the Bill necessitates a careful balance between domestic needs and creditor demands.
17. Future measures mentioned by Ruto include unspecified austerity measures.
18. There is a call for multinational and bilateral lenders to assist debt-laden African countries without punishing their poor populations.
19. The crisis highlights the need for sustainable debt management and development strategies in Africa.
20. The Kenyan government must better gauge public sentiment in future economic policies to avoid similar confrontations.

Practice Exercise: SSC Pattern Based

[Editorial Page]

- 1. What is the tone of the last paragraph?**
 - A. Hopeful
 - B. Critical
 - C. Descriptive
 - D. Pessimistic
- 2. What can be inferred about the effects of global economic changes on Kenya's debt situation?**
 - A. The global economic stability has ensured that Kenya can easily meet its debt obligations without external interference.
 - B. The increase in global interest rates primarily benefited Kenya by reducing its overall debt burden.
 - C. The global economic changes, including the Ukraine war and increased interest rates, have exacerbated Kenya's debt crisis.
 - D. Kenya's economic policies have been effective in isolating its economy from global disruptions, minimizing the impact on its debt.
- 3. What could be the consequences of the approach taken by Mr. Ruto's administration towards the debt crisis as described in the passage?**
 - A. Mr. Ruto's adherence to conventional methods and IMF's policies might lead to unpopular austerity measures, potentially increasing public discontent.
 - B. By allowing the IMF to dictate policies, Mr. Ruto's government has effectively solved the debt crisis, making Kenya economically stable.
 - C. The innovative policies introduced by Mr. Ruto have shielded Kenya from the adverse effects of global economic downturns.
 - D. Mr. Ruto's refusal to cooperate with multinational lenders has isolated Kenya, resulting in economic sanctions from other countries.
- 4. What was the primary cause for the protests in Kenya as mentioned in the passage?**
 - A. The Kenyan President's failure to negotiate with the IMF
 - B. The imposition of increased taxes following an IMF-backed finance Bill
 - C. Disagreements among political parties regarding the finance Bill
 - D. The Kenyan government's refusal to sign the IMF agreement
- 5. What is the main theme of the passage?**
 - A. Political instability in Kenya
 - B. Economic reforms in developing countries
 - C. Debt crisis management in Kenya
 - D. Impact of global events on local economies

Comprehension:

In the following passage, some words have been deleted. Read the passage carefully and select the most appropriate option to fill in each blank.

India may be ___1___ heatwaves but the possibility of a munificent monsoon, as ___2___ by the India Meteorological Department, may be contributing to ___3___

psychological relief. In the long run, however, there is much to be worried about. A recent study ___4___ scientists ___5___ the Indian Institute of Tropical Meteorology, Pune, and other international institutions has forecast — based on expected global carbon emission trends — the likely impact on the Indian Ocean.

6. **Select the most appropriate option to fill in blank number 1.**

- A. rolled in
- B. rolling out
- C. taking in
- D. roiling in

7. **Select the most appropriate option to fill in blank number 2.**

- A. Engaged
- B. Envisaged
- C. Protracted
- D. Prolonged

8. **Select the most appropriate option to fill in blank number 3.**

- A. Some
- B. Little
- C. A little
- D. Few

9. **Select the most appropriate option to fill in blank number 4**

- A. lead to
- B. led by
- C. led to
- D. led on

10. **Select the most appropriate option to fill in blank number 5**

- A. Of
- B. On
- C. In
- D. At

11. Select the most appropriate **ANTONYM** of the given word.

Liabile

- A. Peaceful
- B. Invulnerable
- C. Tending
- D. Responsible

12. **Select the most appropriate option to fill in the blank.**

The _____ of the crime scene made it difficult for investigators to gather evidence.

- A. cite
- B. set
- C. site
- D. Sleight

13. Select the option that can be used as a **one-word substitute** for the underlined segment.

The company was known for its deserving respect or admiration business practices and honest and fair ethical standards.

- A. honourable
- B. decent
- C. respectable
- D. Trustworthy

14. Select the most appropriate **ANTONYM** to substitute the underlined word in the following sentence.

They realised that the ghost was imperturbable.

- A. exasperating
- B. startling
- C. excitable
- D. Contaminating

15. **The following sentence has been divided into parts. One of them may contain an error. Select the part that contains the error from the given options.**

The current state of the literature / on the efficacy under cognitive-behavioural therapy / for individuals with generalised anxiety disorder / suggests that it is a promising treatment option.

- A. on the efficacy under cognitive-behavioural therapy
- B. for individuals with generalised anxiety disorder
- C. The current state of the literature
- D. suggests that it is a promising treatment option.

16. **The following sentence has been divided into four parts. One of them contains an error. Select the part that contains the error from the given options.**

Honesty / is / a best / policy.

- A. a best
- B. is
- C. Honesty
- D. Policy

17. Select the option that can be used as a **one-word substitute** for the given group of words.

Done without conscious control; unintentional

- A. Invincible
- B. Involuntary
- C. Invitro
- D. Invoke

18. Select the most appropriate **idiom** for the given statement.

One who hurries up always gets the best.

- A. Brevity is the soul of wit.
- B. Forewarned is forearmed.
- C. The early bird catches the worm.
- D. His bark is worse than his bite.

19. Select the option that can be used as a **one-word substitute** for the underlined group of words in the following sentence.

- Denmark has a type of government where power is held by the wealthiest members of society.
- A. democracy
 - B. plutocracy
 - C. monarchy
 - D. Oligarchy
20. Identify the **INCORRECTLY** spelt word in the following sentence.
Staying healthy and exercising daily enhances an athlete's ability.
- A. athlete's
 - B. healthy
 - C. exercising
 - D. Enhances
21. **Select the option that expresses the given sentence in active voice.**
Was the painting stolen by the thief?
- A. Was the thief not stealing the painting?
 - B. Did the thief steal the painting?
 - C. Was the painting being stolen by the thief?
 - D. Did not the thief steal the painting?
22. **Parts of a sentence are given below in jumbled order. Select the option that arranges the parts in the correct order to form a meaningful sentence.**
- A) based on the
 - B) we live in
 - C) nation that
 - D) our nationality is
- A. C, D, A, B
 - B. D, A, C, B
 - C. A, B, C, D
 - D. B, C, A, D
23. Select the most appropriate **ANTONYM** of the given word.
Despicable
- A. Rational
 - B. Deplorable
 - C. Admirable
 - D. Offensive
24. Select the **INCORRECTLY** spelt word.
- A. Persistent
 - B. Repetition
 - C. Overwelming
 - D. Audacious
25. Select the most appropriate **ANTONYM** of the underlined word in the given sentence.
She was in a state of ecstasy when she came to know that her son received a visa on his first attempt.

- A. Abash
- B. Inspiration
- C. Agony
- D. Joyfulness

Answers

1. A 2. C 3.A 4.B 5.C 6. D 7. B 8. A 9. B 10. D 11.B 12.C
 13. A 14. C 15. A 16.A 17.B 18.C 19.B 20. A 21.B 22. B 23. C 24. C
 25. C

[\[Practice Exercise\]](#)

Explanations

- 1. A) Hopeful**

A. Correct because despite the challenges, the tone suggests a forward-looking approach with possibilities for managing the debt crisis more effectively.

B. Incorrect as the paragraph, while reflecting on the challenges, shifts towards potential solutions and positive support from international lenders.

C. Incorrect because the primary tone is not merely descriptive; it carries a nuance of hope and potential solutions.

D. Incorrect as the tone is not focused on despair or negativity but rather on future steps and potential improvements.
- 2. C) The passage indicates that the COVID-19 pandemic and the Ukraine war significantly impacted global food and energy prices, affecting economies like Kenya's. Moreover, when advanced countries raised interest rates to combat inflation, the burden of debt payments for countries like Kenya increased. This suggests that global economic changes have worsened Kenya's debt situation rather than alleviated it.**

A) Incorrect because the passage describes a crisis exacerbated by global economic instability, not stability.

B) Incorrect as the increase in global interest rates actually increased the debt payment burden for Kenya, opposite of what the option suggests.

D) Incorrect because the passage clearly states that global events like the Ukraine war and changes in interest rates have impacted Kenya's economy, indicating it has not been effectively isolated.
- 3. A) The passage criticizes Mr. Ruto's approach as unimaginative and conventional, influenced heavily by the IMF, leading to the implementation of one-sided policy measures. It is mentioned that austerity measures would be rolled out, which are typically unpopular as they often involve cuts in public spending. This can lead to increased public discontent.**

B) Incorrect because the passage does not suggest that IMF-dictated policies have resolved the debt crisis; it implies the opposite.

C) Incorrect as the passage explicitly states Mr. Ruto's methods were conventional and unimaginative, not innovative.

D) Incorrect because there is no indication that Mr. Ruto has refused cooperation with lenders or that such an approach has led to economic sanctions.
- 4. B) The primary cause for the protests was the imposition of increased taxes following an IMF-backed finance Bill, as mentioned in the passage. This Bill included tax hikes on essential goods like sanitary pads, tyres, bread, and fuel, which led to public unrest and protests.**

A) There was no mention of the President failing to negotiate with the IMF; in fact, a deal was reached earlier.

C) The passage does not discuss inter-party disagreements about the Bill but focuses on public reaction to it.

D) The government did reach a deal with the IMF; the issue was with the public's reaction to the resultant tax increases, not a refusal to sign the agreement.

5. **C) Debt crisis management in Kenya**

A. Incorrect because the political aspects are secondary to the main discussion on debt management.

B. Incorrect as the focus is specifically on Kenya's strategies and challenges, not a broad discussion on various countries.

C. Correct as the central narrative revolves around the strategies, challenges, and social implications of managing the national debt in Kenya.

D. Incorrect because this is more of a contextual element rather than the core theme, which is specifically about Kenya's debt management efforts.

6. D) 'Roiling in' का use होगा क्योंकि "roiling" का अर्थ होता है कुछ ऐसा जो परेशान करने वाला या उथल-पुथल वाला होता है। Sentence में mention किया गया है कि भारत heatwaves का सामना कर रहा है, जो एक परेशान करने वाली और उथल-पुथल वाली स्थिति है, इसलिए 'roiling in' यहाँ सही है। जबकि 'Rolled in' का अर्थ है धीरे से आना, 'Rolling out' का अर्थ है योजना या प्रोडक्ट को लॉन्च करना, और 'Taking in' का अर्थ है समझना या अंदर लेना, जो इस context में सही नहीं है।

'Roiling in' will be used because "roiling" implies something that is troubling or turbulent. The sentence mentions that India is facing heatwaves, which is a troubling and chaotic situation, making 'roiling in' the appropriate choice here. Whereas, 'Rolled in' means to arrive slowly, 'Rolling out' means to launch a plan or product, and 'Taking in' means to understand or absorb, which don't fit in this context.

7. B) 'Envisaged' का use होगा क्योंकि "envisage" का अर्थ होता है किसी चीज़ की कल्पना करना या पूर्वानुमान लगाना। Sentence में mention किया गया है कि India Meteorological Department ने मुनाफे वाले मानसून की संभावना की बात की है, जो एक पूर्वानुमान है, इसलिए 'envisaged' यहाँ सही है। जबकि 'Engaged' का अर्थ है व्यस्त होना या जुड़ना, 'Protracted' का अर्थ है लम्बा खिंचना, और 'Prolonged' का अर्थ है लंबे समय तक चलना, जो इस context में सही नहीं है।

'Envisaged' will be used because it means to imagine or forecast something. The sentence mentions that the India Meteorological Department has talked about the possibility of a profitable monsoon, which is a forecast, making 'envisaged' fitting here. Whereas, 'Engaged' means to be busy or involved, 'Protracted' means stretched out over a long time, and 'Prolonged' means lasting for a long time, which don't fit in this context.

8. A) 'Some' का use होगा क्योंकि "some" का अर्थ होता है एक निश्चित लेकिन अस्पष्ट मात्रा, जो कि countable और uncountable दोनों तरह के nouns के साथ use होता है। Sentence में "psychological relief" एक uncountable noun है, और यहाँ "some psychological relief" का मतलब है एक महत्वपूर्ण लेकिन विशिष्ट न होने वाली मात्रा में राहत। 'A little' थोड़ी मात्रा को दर्शाता है जो कि यहाँ पर्याप्त सकारात्मक नहीं हो सकता। 'Little' और 'Few' बहुत कम मात्रा को दर्शाते हैं और यहाँ उपयुक्त नहीं हैं।

'Some' will be used because it refers to a definite but unspecified amount, which can be used with both countable and uncountable nouns. In the sentence, "psychological relief" is an uncountable noun, and here "some psychological relief" implies a significant but non-specific amount of relief. 'A little' indicates a smaller quantity which might not be sufficiently positive here. 'Little' and 'Few' suggest very small amounts and are not appropriate in this context.

9. B) 'led by' का use होगा क्योंकि "led by" का अर्थ होता है किसी द्वारा नेतृत्व किया जाना। Sentence में mention किया गया है कि यह अध्ययन Indian Institute of Tropical Meteorology, Pune, और अन्य अंतरराष्ट्रीय संस्थानों द्वारा किया गया है, जो कि नेतृत्व में शामिल हैं, इसलिए 'led by' यहाँ सही है। 'Lead to' का अर्थ होता है किसी चीज़ का परिणाम होना, 'Led to' भी इसी का past है और 'Led on' का अर्थ होता है किसी को गुमराह करना, जो इस context में सही नहीं है।

'led by' will be used because "led by" means to be directed or guided by someone. The sentence mentions that the study was conducted by scientists from the Indian Institute of Tropical Meteorology, Pune, and other international institutions, indicating leadership, making 'led by' fitting here. 'Lead to' means to result in something, 'Led to' is also about causing a result but in past tense, and 'Led on' means to deceive someone, which are not appropriate in this context.

10. D) 'At' का use होगा क्योंकि "at" का अर्थ होता है किसी विशिष्ट स्थान या संस्थान में काम करना। Sentence में mention किया गया है कि scientists जो Indian Institute of Tropical Meteorology, Pune में हैं, अध्ययन कर रहे हैं। 'At' यहाँ सही है क्योंकि यह संस्थान में उनकी भौतिक उपस्थिति और कार्यस्थल को दर्शाता है। 'Of' सामान्य रूप से संबंध को दर्शाता है, 'On' का अर्थ होता है किसी विषय या चीज़ पर काम करना, और 'In' भी एक सामान्य स्थान को दर्शाता है लेकिन 'At' विशेष रूप से उपयोग में लाया जाता है जब विशेष स्थान की बात होती है।

'At' will be used because "at" denotes working within or being part of a specific location or institution. The sentence mentions scientists at the Indian Institute of Tropical Meteorology, Pune, conducting a study. 'At' is appropriate here as it highlights their physical presence and their workplace within the institution. 'Of' generally indicates a relationship, 'On' means

working on a particular subject or thing, and 'In' also denotes a general location but 'At' is specifically used when referring to a specific place.

11. B) **Liabile** (adjective) – likely to experience (something undesirable). की आशंका वाले

Antonym: Invulnerable (adjective) – Impossible to harm or damage. अभेद्य

- **Peaceful** (adjective) – Free from disturbance; tranquil. शांत
- **Tending** (verb) – Regularly or frequently behaving in a particular way or having a particular characteristic. प्रवृत्त
- **Responsible** (adjective) – Having an obligation to do something, or having control over or care for someone. जिम्मेदार

12. C) 'Site' का प्रयोग होगा क्योंकि "site" का अर्थ होता है विशेष स्थल या स्थान। जबकि 'Cite' का अर्थ है हवाला देना, 'Set' का अर्थ है समूह या सेट, और 'Sleight' का अर्थ है चालाकी या कौशल, जो इस संदर्भ में सही नहीं है।

- 'Site' should be used because it refers to a specific location or place, in this case, the crime location. 'Site' indicates a particular location or place, while the other options do not fit the context. Thus, "site" would be the most appropriate choice.

13. A) **Honourable** (adjective) – deserving respect or admiration माननीय

- **Decent** (adjective) – conforming with generally accepted standards of respectable or moral behavior. अच्छा
- **Respectable** (adjective) – regarded by society to be good, proper, or correct. सम्मानित
- **Trustworthy** (adjective) – able to be relied on as honest or truthful. विश्वसनीय

14. C) **Imperturbable** (adjective) – Not easily upset or excited; calm; unflappable. अविचलित

Antonym: Excitable (adjective) – Easily excited by things; emotional; responsive. उत्तेजनशील

- **Exasperating** (adjective) – Intensely irritating; infuriating. चिढ़ाता हुआ
- **Startling** (adjective) – Very surprising, astonishing, or remarkable. चौंका देने वाला
- **Contaminating** (adjective) – Making something impure or unsuitable by contact or mixture with something. दूषित करनेवाला

15. A) 'on the efficacy under cognitive-behavioural therapy' में 'under' की जगह 'of' का प्रयोग होगा क्योंकि 'efficacy' के साथ 'of' preposition का प्रयोग सही होता है।

- 'In the efficacy under cognitive-behavioural therapy' 'under' will be replaced by 'of' because the correct preposition to use with 'efficacy' is 'of'.

16. A) 'a best' के बदले 'the best' का प्रयोग होगा क्योंकि superlative degree of adjective (i.e. best) के साथ 'the' का प्रयोग होता है; जैसे— Honesty is the best policy.

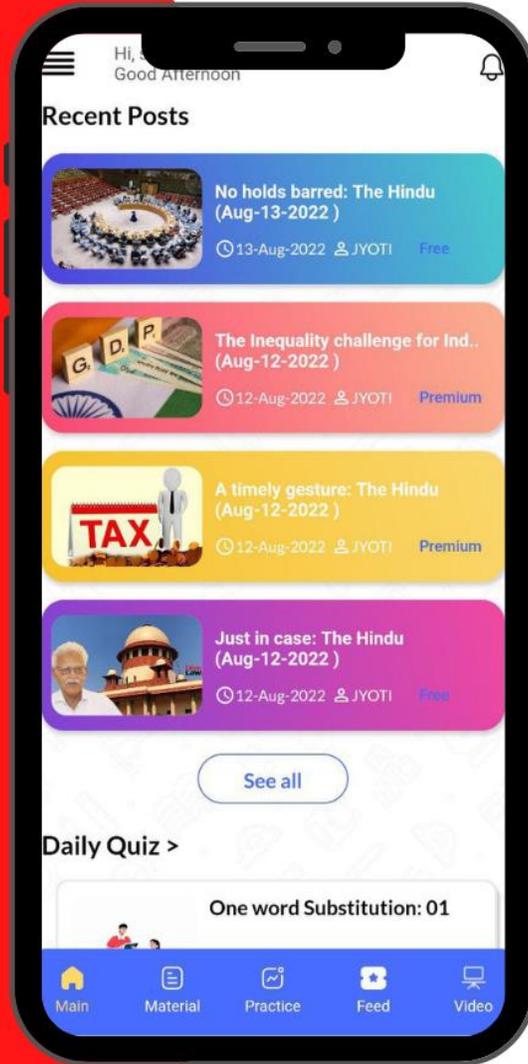
- 'the best' will be used instead of 'a best' because 'best' is in the superlative degree and with superlative degree we use 'the'; Like— He is the best player in the team.
17. B) **Involuntary** (adjective) – Done without conscious control; unintentional अनैच्छिक
- **Invincible** (adjective) – Too powerful to be defeated or overcome. अजेय
 - **In vitro** (adjective) – Taking place outside the living body, often in a test tube. प्रयोगशाला में
 - **Invoke** (verb) – Call on (a deity or spirit) in prayer, as a witness, or for inspiration. पुकारना
18. C) **The early bird catches the worm** (idiom) – One who hurries up always gets the best. जल्दी उठने वाला हमेशा लाभ प्राप्त करता है।
- **Brevity is the soul of wit** – concise expression is effective or humorous
 - **Forewarned is forearmed** – This means that if you know about something beforehand, you can prepare for it सचेत और पहले से हथियारबन्द आधी लड़ाई जीत जाता है.
 - **His bark is worse than his bite** – This means someone's words are more threatening than their actions जो गरजते हैं वे बरसते नहीं
19. B) **Plutocracy** (noun) – A system where power is held by the wealthiest members of society. धनसत्ता
- **Democracy** (noun) – A system of government by the whole population or all the eligible members of a state, typically through elected representatives. प्रजातंत्र
 - **Monarchy** (noun) – A system of government in which a single person reigns, usually a king or queen. राजतंत्र
 - **Oligarchy** (noun) – A small group of people having control of a country or organization. अल्पतांत्रिक-अधिकारी
20. A) The incorrect spelling in the given sentence is 'athelet's'. The correct spelling is '**athlete's**'.
21. B) Did the thief steal the painting?
22. B) **D, A, C, B**
Our nationality is based on the nation that we live in
23. C) **Despicable** (adjective) – Worthy of scorn or contempt; disgusting, detestable, hateful. घृणित
Antonym: Admirable (adjective) – Worthy of admiration; inspiring approval, reverence, or affection; commendable. प्रशंसनीय
- **Rational** (adjective) – Based on clear thought and reason; logical, sensible. तर्कसंगत
 - **Deplorable** (adjective) – Shockingly bad in quality; lamentable, disgraceful. खेदजनक
 - **Offensive** (adjective) – Causing someone to be hurt, upset, or angry; disagreeable, distasteful. अपमानजनक

24. C) The incorrectly spelled word is '**Overwelming**'. The correct spelling is 'Overwhelming'. This word means "very great in amount or degree" अत्यधिक, प्रचंड.

25. C) **Ecstasy** (noun) – Overwhelming happiness, elation, joy, rapture. आनंद

Antonym: Agony (noun) – Extreme physical or mental suffering, pain, torment. यातना/ व्यथा

- **Abash** (verb) – To make ashamed or embarrassed; disconcert. शरमिंदा करना
- **Inspiration** (noun) – The process of being mentally stimulated to do or feel something, motivation, stimulation. प्रेरणा
- **Joyfulness** (noun) – The feeling or state of great delight or happiness. आनंद



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