

ForumIAS

ACADEMY

GENERAL STUDIES

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Mobile No.		Date:	20 th Dec '2020

Time Allowed: Three Hours

Maximum Marks: 200

INDEX TABLE			INSTRUCTION	
Q. No.	Max. Marks	Marks Obtained		
Q.1			<p>1. Do furnish the appropriate details in the answer sheet (viz. Name, Email, Roll No, Mobile).</p> <p>2. There are TWO Sections. Each Section has TWO topics printed in English and Hindi. You have to write 11 topic from Each part.</p> <p>3. One question in each part is compulsory.</p> <p>4. The number of marks carried by a question/part is indicated against it.</p> <p>5. 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.</p> <p>6. Word limit in questions, if specified, should be adhered to.</p> <p>7. Any page or portion of the page left blank in the Question-Cum Answer Booklet must be clearly Struck off.</p>	
Q.2				
Total Marks:				
Remarks:				
Start Time 		End Time 		
Mode Of Examination :		Online <input type="checkbox"/> Offline <input type="checkbox"/>		
ECN CODE:		Evaluation <input type="checkbox"/>		

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MARKING SCHEME™

Parameter/Criteria	Aspects Considered	Total Marks	Essay 1	Essay 2
Basic Format	Introduction + Conclusion	10		
	Body	15		
Content	Data/Facts/Interpretation/ Analysis	25		
Organisation	Flow of ideas/ Absence of Deviation from the topic	25		
Language Skills	Punctuation/Grammar/ Sentence Formation/Spellings	25		
Examiner's Discretion	Perception/ Innovation/ Engaging	25		

Parameters	Very Good	Good	Average	Poor
Coherence				
Language				
Handwriting				
Pre-writing				

Very Good	Good	Average
120 and above	100-120	Below 100

SECTION - A

1. The idea of Universal Basic Income: economic incentive to reduce poverty or a disincentive to work?
2. India cannot eliminate poverty unless it tackles inequality first.

THE IDEA OF UNIVERSAL BASIC INCOME: ECONOMIC INCENTIVE TO REDUCE POVERTY OR A DISINCENTIVE TO WORK

2020 was an unprecedented year in modern history. The entire world was forced to remain shut in their homes due to the spread of the novel coronavirus. While many of us spent comfortable days, the trials & tribulations experienced by many others across the world were unaccountable.

In India, due to the economic shutdown, we saw how the migrant population lost their jobs in the cities & were forced to take arduous journey on their way back. Countless people, especially in the unorganised sector lost their jobs. Those running small shops and businesses were forced to shut down as clients ~~stop~~ coming.

All these people struggled to remain afloat and many plunged into poverty. Adverse

situations like these lead to debates ~~ab~~ among policy makers, academicians, etc. about the utility of a UNIVERSAL BASIC INCOME. It can provide people not just a cushion during difficult times but can also be a tool for development.

In this essay, we will first try to understand what exactly universal basic income is. Then we will try to analyse ~~how~~ if it is an economic incentive to reduce poverty or a disincentive to work which cause various problems. In the ~~next~~ end, we will try to set the way forward. So, Lets begin!!

WHAT IS UNIVERSAL BASIC INCOME ?

As the term itself suggest, Universal Basic Income is a certain fixed amount of cash payment which is made by the government to every citizen of the country.

Even at present we have various

schemes that provide direct cash transfer.
 However, none of them are universal, but rather given to a certain section of society, for eg. PM-KISAN provides every farmer in India an amount of Rs 6000 per year. Universal Basic Income will be provided to all, above a certain age, irrespective of gender, occupation, Income levels, etc.

Having understood the concept of UBI, let's see its utility.

ECONOMIC INCENTIVE TO REDUCE POVERTY

India is an agrarian economy. About 50% of our workforce is involved in agriculture & other allied activities. However, given the seasonal nature of agriculture, our farmers face a lot of financial stress during lean season. UBI can ensure that they do not plunge into poverty during the off-season.

Further, we know that our farmers struggle to find access to credit to make

investment into agriculture. With UBI, even this problem can be tackled. ~~They~~ Farmers can use cash transfers to timely buy good quality inputs like seeds, Fertilisers, pesticides, etc. This will increase productivity and income of farmer households. Hence, poverty will be reduced.

Even in other sectors of economy, UBI can incentivise work. Take the case of various MSMEs of our country. These small enterprises can undertake capacity enhancement using UBI. This will not only create greater incomes for the owners but also create new job opportunities for people. Hence, here as well UBI is a tool to reduce poverty.

In a similar vein, UBI can be a tool for women empowerment as well. Women can use the basic income to pay and learn new skills, for eg, stitching, pastry, etc. They can start small ventures of their own.

India already has many successful women-led ~~enter~~ businesses to boast off, for instance, Lijjat Pappad, Dabba services of Mumbai and many more. Dr. APJ Abdul Kalam once said, 'Empowerment of Women leads to the development of a good family, a good society & ultimately a good nation.' The multiplier effect VBI can have for women can not be underestimated.

A major cause for Poverty in India is also poor malnutrition among children. This is because due to limited incomes, families struggle to provide a well balanced diet to children. VBI can strengthen us in our fight ~~some~~ against malnutrition as well because it will enable households to spend more on nutritious food.

Similarly, India faces a problem of child labour. Poor households prefer sending their children to work to add to households.

income. This impacts the education of these children and keeps them entangled in the vicious cycle of poverty. With UBI, ~~Poor~~ Poor households will be incentivise to send children to school. They will have better education, vocational training, job opportunities & hence poverty can be reduced.

Further, with UBI we can also uphold the Right to dignified life as enshrined in the Article 21 of our Constitution. Workers, especially in the unorganised work sector, will be strong enough to demand better incomes which are appropriate to their level of work. This will result in an increase in wages for the entire economy of which have been stagnant for years. Hence, this will be poverty reduction.

Having seen the plus points of Universal Basic Income, it is also important to dwell over the downsides.

DISINCENTIVE TO WORK.

Various scholars have argued that if people are getting an unconditional income from the government, they might get lethargic & feel disincentivised to work at all. The possibility of withdrawal from the workforce can certainly not be ignored.

Take the instance of Unlockdown of Economy during Corona. When ~~the~~ government allowed economic activities to be initiated, scores of migrants came back to the cities to earn livelihoods. Will they have if they were getting guaranteed income?

There is also a possibility of increased levels of unemployment among the youth.

They may continue searching for jobs which suits all their parameters rather than taking up available opportunities and learning from them. This can act as a double-edged sword. Not only will there be loss of precious

years of life, with time their present skills will become obsolete ~~sub~~ and future opportunities will be hampred.

Also there is possibility of various social ills arising which will not only disincentivise work but also act counter to poverty alleviation programmes. There is possibility of heightened wasteful expenditure like alcoholism, etc. Women may feel greater stress as men attempt to get hold of their basic incomes.

Having seen both the sides of the UBI Con, we must look for ways to ensure that a provision of Basic Income ensures greatest good of the greatest number.

WAY FORWARD

An important angle which must be considered while debating over UBI is the fiscal burden it will have on the government resources. India is a developing nation with lower than global

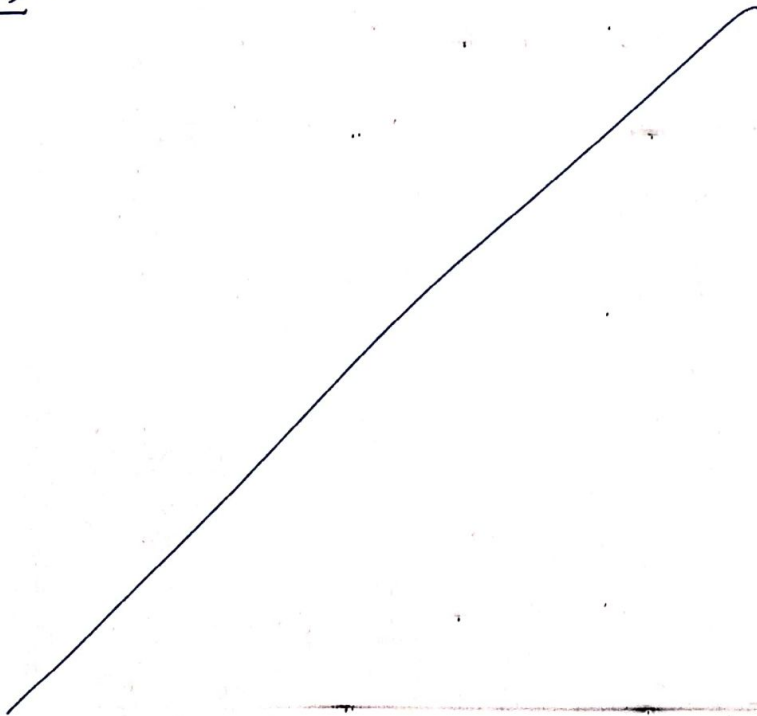
average tax to GDP ratios. It is important to ensure that UBI does not compromise the ability of government to undertake other developmental initiatives, for eg. in infrastructure development, promoting regionally balanced growth, etc.

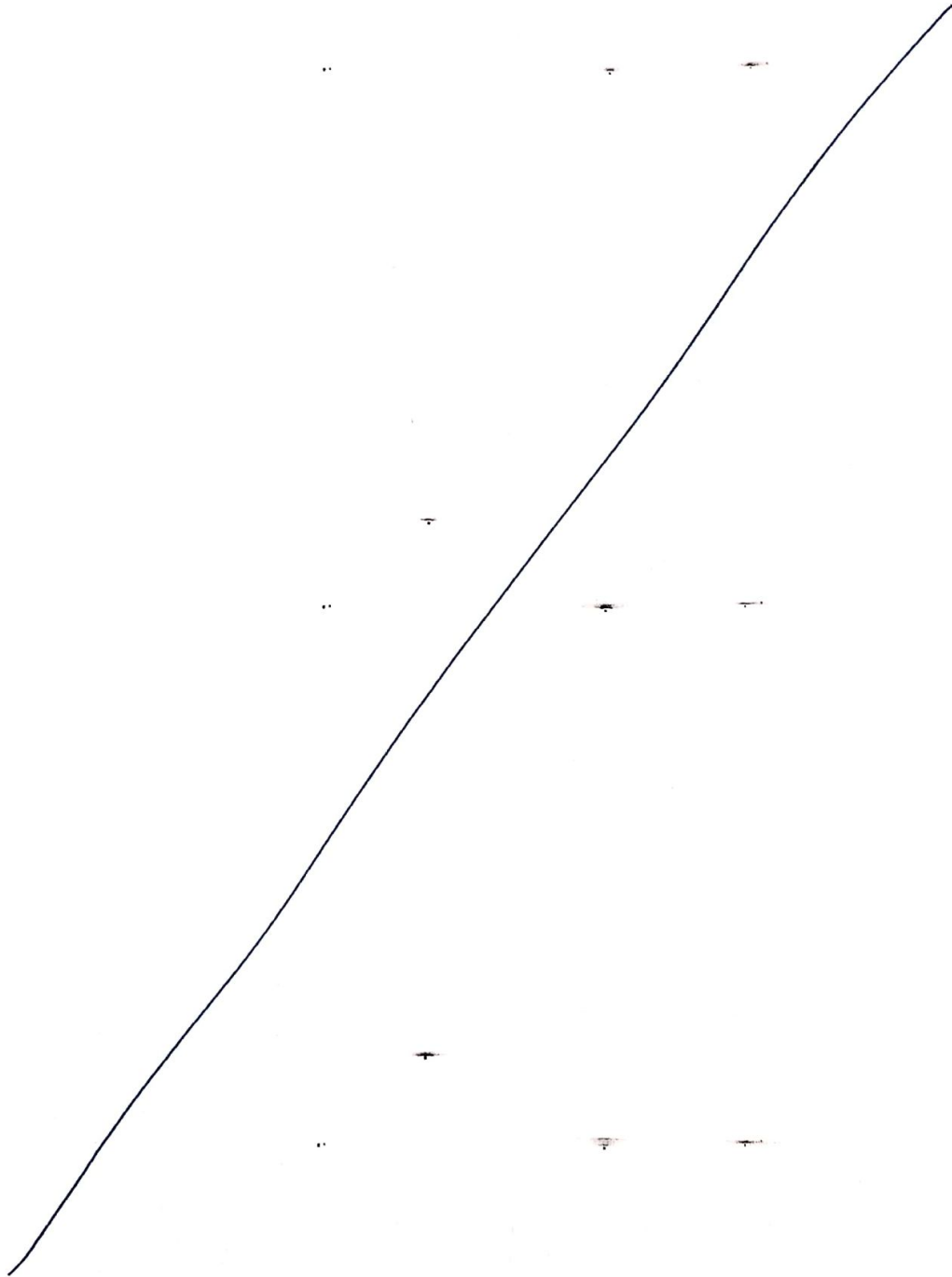
Considering the fiscal parameters & all the pros & cons, perhaps, it will be best to initiate UBI on a limited, pilot basis first. This will ensure timely interventions and analysis. For example, just like PM-KISAN, government can have direct cash transfers for the landless labourers and urban poor. NGOs, other civil society groups and policy think tank can be involved to study impact & take decisions in the future.

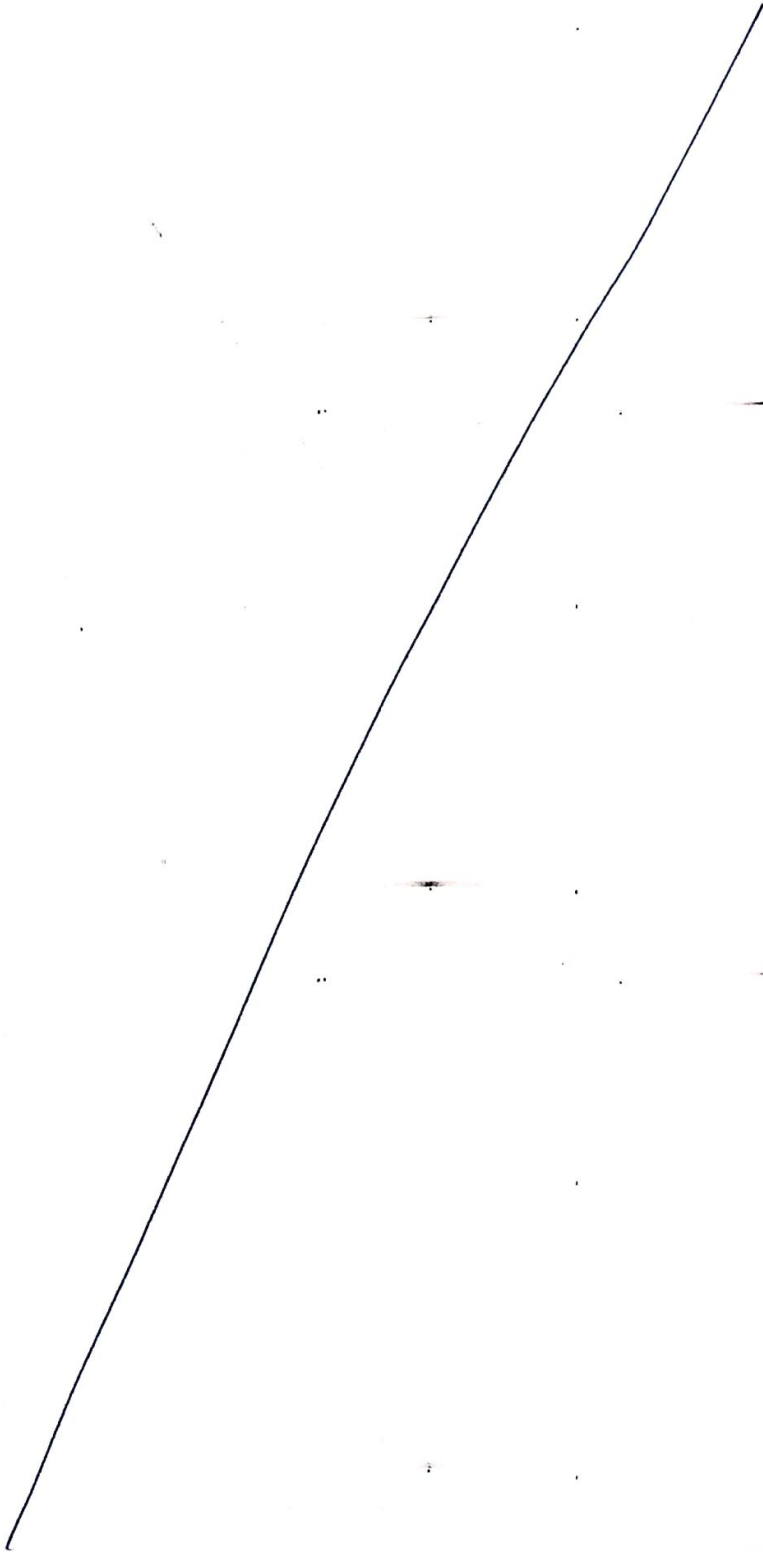
Further, it is necessary to appreciate that UBI is No Panacea for either economic growth or poverty alleviation. Albert Einstein once said, 'All that is of value in the human society depends on the opportunity

of development awarded to the individual.' Besides UBI, this opportunity will depend on good Government schools, institutions of Higher Education, Avenues for Skill Development, Primary Health Care, Better Public provisioning of Ration & much more.

If a wholesome intervention is made in all these sectors, then UBI is a great tool to ensure 'Sabka Saath, Sabka Vikas'.







Rough work

The idea of Universal Basic Income : economic incentive to reduce poverty or a disincentive to work

Introduction ⇒ CORONA

Body → what is UBI?

incentive

- ~~Agriculture~~ → lean season → inputs = more production
- ~~MISMEs~~ → Coonga → investment
- Women empowerment → small ventures
- Health → Malaria → Ad. A.P.B. Abdul Kalam
- child labour → pregnant women
- Education → Vocational Training
- Skill Development → Vocational Training
- Minimum wage → ↑ wages → social security → old age
- Constitutional Provision

disincentive

- wastage
- Alcoholism → skills become redundant & obsolete
- III → Youth unemployment
- I → Workers → (unorganised construction)
- II → Coonga - came back
- IV → Lethargy → wastage
- V → social ills → women take their money

Conclusion

- fiscal burden
- small scale - not universal
- Kalig, Rythu Bandhu, - farmers
- NO PANACEA → public facilities institution
- Albert Einstein → Opportunity of development

Feedback

Feedback to be provided in terms of (1) Introduction (2) Sentence Constructions (3) Paragraph Formation (4) Legibility (5) Deviation from Topic (6) Coverage of dimensions (7) Simplicity / ease of reading

SECTION - B

1. The greatest glory in living lies not in never failing, but in rising every time we fall.
2. There is no education like adversity.

THERE IS NO EDUCATION LIKE ADVERSITY

1991 was a very difficult year for India. Due to faulty policies over the years and lack of reforms, it faced a Balance of Payment Crisis. The foreign reserves of the Reserve Bank had almost dried up. They were barely enough to cover important imports for a few weeks. However, this adversity came as a source of a very important learning.

India learned that Liberalisation, Privatisation and Globalisation are essential for economic growth in the 21st Century. The LPG reforms were initiated. Today, India has a huge foreign reserve asset of about \$ 400 Billions which is sufficient to provide import cover of about 11 months.

This proves that 'There is no education like adversity'. The self-realisation

that occurs when men, societies and nations are pushed against the wall takes precedence over any education one can find in pages of a book or classrooms of schools or colleges.

In this essay, we will first try to understand what exactly we mean by education and adversity here. Then we will see how events and happenings across time & space prove that perhaps there is no education like adversity. In the end, we will try to look for means to take adversities as learnings and moved forward. So, let's begin.

What is education? Is it learning of facts? Is it mastery over disciplines like sciences, history, political science, etc. Mahatma Gandhi said, 'education is the drawing out of the best in man & child - mind, body & spirit.' True education not just enables us to earn our livelihood but also helps wade through difficult times. It has lessons of humbleness, compassion, peace, humanity & much more.

How does adversity act as education?

Adversity comes in different forms. For a individual it can be poor performance in tests or loss of job. For a society or nation, it can be situations like Physical unrest, breakdown of law & order, Economic Crisis, etc. &

Be it a man or society, the human spirit seeks light in adverse conditions. This leads to self-introspection and analysis. It gives us the courage to make changes which would not have been done if all was sailing smooth as seen in 1991 LPG Reforms. Hence, adversity makes us wise and sets on the right path.

If we go through the past & the present across the world, we find how ample instances of adversity giving education. Take the World War-II for instance. It led to great adversities; millions died, economies were destroyed and Jews were ~~ex~~ made to suffer the holocaust. For the first time, humanity saw a weapon of mass destruction being used. The youth

took years to emerge from the anxiety & depression caused by the years of war.

However, just as there is light at the end of the tunnel, the International Community also made great learnings. The United Nations was established to ensure peaceful resolution of disputes. Various treaties to limit proliferation of weapons were signed. World Bank (WB) & International Monetary Fund (IMF) was established to help poor countries & to ensure that conditions that led to the cause of WW-II are not replicated.

Similarly, we see adversity giving education in India since the Ancient Period. King Ashoka was one of the greatest rulers of Ancient India. However, his physical conquest of Kalinga led to great destruction of lives. This adverse conditions due to the war led to his enlightment. He gave up war and took to the path of Spiritual Conquest. He ruled over the Entire Indian

Subcontinent by peacefully spreading the message of Buddhism & Dharma.

In a similar view, British Colonisation was also a source of great education. Indians realised that an important reason due to which a handful of people have able to subdue them is Social Decadence. Indian society was riddled with evils like Religious Superstitions, Sati, Untouchability, etc. This crippled innovation, economic development & growth. Hence, India saw various socio-religious reform movements spearheaded by stalwarts like Raja Rammohan Roy, Swami Vivekananda, Ishwar Chandra Vidyasagar & many more.

These leaders gave message of Infallibility of Vedas, Humanism, Reason in religion & women empowerment. These learnings were a source of unity among masses who ultimately propelled the freedom struggle. Today, as well, our society sees various ills in form of heinous crimes on women & children, mob-violence, etc.

~~It will be~~

It will be wise to amend ways before great adversities fall upon us.

Even in the Political Sphere, we ~~can~~ see how the emergency of 1970s carried many important lessons for us. It enabled us to understand the Importance of Right to freedom of Speech & Expression, Independence of Judiciary, value of Individual Liberty & many more. It educated us the Politics of Ideals must always take precedence over Politics based on Cult following of Individual Leaders.

Similarly we see how adversity has given us the learning of environmental conservation and sustenance. Due to release of various harmful gases, the Ozone layer which protects us from harmful UV-rays was depleted. When the scientific community highlighted the adverse impacts of the same, the International Community came together. The Vienna Convention & Montreal Protocol were

signed. Due to the combined efforts, today various studies have highlighted that the Ozone Layer has been substantially replenished.

The World is also facing a great adversity in the form of Climate Change & Global Warming. Various species has gone extinct, sea levels are rising and island nations face the threat of submergence. Excessive rainfalls & increased cyclones have become the norm of for India. Unfortunately, the International Community has not taken the right lessons due to politics and insatiable greed for economic growth. It is important to educate nations & citizens about the adversities of Climate Change before irreversible damages are caused.

Even in the administrative sphere, we can see adversity educating us. The 1999 Super-Cyclone of Orissa caused unprecedented damage. However, it also gave the lesson of Disaster Preparedness & Management. Recently,

we have seen how Cyclone Amphan, Nivar, etc. caused ~~but~~ almost no loss of life as administration had undertaken appropriate preventive steps.

Having seen various dimensions of importance proving the age-old adage of Adversity being the greatest educator, we must also dwell in our own lives as well. Has failure in a school or college exams not given us a lesson of better preparation & hard work. Similarly, times of finance crunch come as a better lesson of Resource Management than any book on the topic.

However, we must also give due importance of negative fallings of adversity. Adversity can also lead set us on the wrong path. Adolf Hitler also faced adverse situations during his jail-time. The actions taken by him in the aftermath ~~was~~ are what ultimately caused the second World-War. Similarly, failure in school or jobs can also set an

individual on the path of ills like alcoholism, drug abuse, etc.

Therefore, what is needed is right motivations in the Adverse conditions. Dr. Kalam once said, 'Man needs his difficulties as they are necessary to enjoy success'. We must ~~not~~ see failures or adversities as a side of coin. This will enable us to withstand them fortitude.

Further, often it is in clutches of failures it is common to put the blame on someone else, rather than realise one's own failings. This must be avoided. As Individuals we must internalise that 'the greatest glory of living is not in never failing but in rising everytime we fall.' as said by Nelson Mandela.

We should also not shy away for taking advice or help from our friends, families, teachers, etc.

In the end I would like to quote
Suami Vivekananda who once said, 'Don't look
Back - Infinite Energy, Infinite Patience &
Infinite Daring - This is the only way great
deeds are accomplished.' In adversity - one should
Learn, unlearn & re-learn & move forward
great in life.

Rough Work

No. Headings

There is no education like adversityIntroduction → 1991 LPG ReformsBody - (I) What is adversity - Quote Baapu↓
Adversity↓
Introspection, Analysis,Correction

(II) Across Space & Time

(IN)

→ Adverse → WWII

→ UN

→ Nuclear NPT

→ WB, IMF

(N)

→ King Ashoka

→ British Colonisation

→ Indian society decay

→ Socio Religious Reforms

Political

→ Emergency of 1970s

→ right to P of S & E

→ Independence of Judiciary

Economic

→ (Modern Post-Independence)

→ Politics of Cult Personalities

→ Ideals

Environmental

→ Ozone

→ Climate Change

Disaster Management

→ 1991

→ Supr Cyclone

→ 10,000 died

Social / Shelf

⇒ education

⇒ jobs.

(III)

Conclusion → Dr. A.P.J Abdul Kalam → Man needs his difficulties necessary to enjoy success

Learn, Unlearn, Re-learn

Don't Look Back - no eny - no entl, no petience

Feedback

Feedback to be provided in terms of (1) Introduction (2) Sentence Constructions (3) Paragraph Formation (4) Legibility (5) Deviation from Topic (6) Coverage of dimensions (7) Simplicity / ease of reading

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