

TEST CODE : 5 1 3 2 3

FIAS - MGP 2022 (C-9 Alt) - Sectional Test #5

ForumIAS

GENERAL STUDIES

Name Of Candidate	UTKARSH UJJWAL		
Roll No.	1910068265	Date:	06.08.2022

Time Allowed: Three Hours

Maximum Marks: 250

INDEX TABLE			INSTRUCTION
Q. No.	Max. Marks	Marks Obtained	<p>1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet.</p> <p>2. There are TWENTY questions printed in ENGLISH & HINDI, all questions are compulsory.</p> <p>3. The number of marks carried by a question/part is indicated against it.</p> <p>4. 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>5. Word limit in questions, if specified, should be adhered to. Any page or portion of the page left blank in the Question-Cum Answer Booklet must be clearly Struck off.</p> <p><i>Any specific messages for ForumIAS Mentors/Evaluators with respect to your copy? Write it here.</i></p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p>
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Total:	250		
Evaluator's Discretion:			For Student Only
			Start Time 03:15 pm
			End Time 06:25 pm
Total Marks:			Mode Of Examination: Online <input type="checkbox"/> Offline <input type="checkbox"/>
Evaluator's Discretion: This is the marks awarded at the discretion of the evaluator based on your overall impression, on the basis of (but not limited to) your handwriting, presentation, use of diagrams, flowcharts, facts and figures or absolutely anything that he/she liked in your copy.			For Office Use Only
			ECN CODE:
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			Evaluation Date:

Note: You can discuss your evaluated copy with the Mentor. Raise a ticket from your portal to schedule a mentor call or visit the offline centre to meet mentor (all 7 days, Timings - 11 AM to 6 PM). Further if you are unsatisfied with the evaluation, you can seek re-evaluation of the copy.

Parameters	Excellent	Very Good	Good	Average	Poor	Very Poor
Language						
Structure						
Presentation						
Handwriting						
Content						
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ADDITIONAL REMARKS



ForumIAS



Q.1) Employment problems of rural and urban areas differ in nature, but their solutions are interdependent and interrelated. Analyze. (10 Marks, 150 words)

ग्रामीण और शहरी क्षेत्रों की रोजगार समस्याएं प्रकृति में भिन्न हैं, लेकिन उनके समाधान अन्योन्याश्रित और परस्पर संबंधित हैं। विश्लेषण कीजिए। (10 अंक, 150 शब्द)

As per recent CMIE data, unemployment rate in India currently stands at 4.2% with the urban unemployment at 8.2%.

EMPLOYMENT PROBLEMS IN

Rural areas

* disguised unemployment where ~46% people contribute just 16% to GDP.

* lack of job availability

* feminisation of agriculture

* lack of education

urban areas

* due to rise of gig economy with the motto 'hire and fire'.

large number of jobs available in lower rung of society.

Women unemployment is higher

many women leave the jobs for higher education, after marriage etc.

However, many solutions are interdependent and interrelated.

- ① Skill development : to make people as agents of change
 ↳ Vocational education
- ② Creation of more jobs in labour intensive sectors like textile and apparel
- ③ Creating opportunities in rural areas leads to reduced migration of people to urban areas and will reduce urban unemployment too.

Steps Taken

- ① Increased Capital expenditure (7% ~~to~~ lakh crore)
- ② AGNIPATH Scheme
- ③ focus on India as a manufacturing destination (PLI scheme)

BOTH unemployments must be addressed separately with a harmonious policy.

Feedback	
(For OFFICE use only)	
Structure/ Presentation	
Question Interpretation	
Content	
Value Addition	
Total	

Q.2) Why has Hybrid Annuity Model (HAM), which was earlier proposed as a game-changer in Public Private Partnerships (PPP), received lukewarm response from private developers? What are the alternate PPP models that can be pursued for encouraging private investments?

(10 Marks, 150 words)

हाइब्रिड एन्युटी मॉडल (HAM), जिसे पहले सार्वजनिक-निजी भागीदारी (PPP) में गेम-चेंजर के रूप में प्रस्तावित किया गया था, को निजी विकासकर्ताओं से कम प्रोत्साहक प्रतिक्रिया क्यों मिली है? निजी निवेश को प्रोत्साहित करने के लिए वैकल्पिक PPP मॉडल क्या हैं जिन्हें अपनाया जा सकता है?

(10 अंक, 150 शब्द)

Hybrid annuity model is a type of investment model that aimed to address the shortcomings of BOT and EPC model via risk allocation and shared

HAM model) $\left\{ \begin{array}{l} 40\% \text{ center} \\ 60\% \text{ private player} \end{array} \right.$

Why proposed as a gamechanger

- (i) Reduces fiscal burden of center
- (ii) Allows private innovation, R & D along with center's control.

However, as VIJAY KUMAR committee noted, HAM model failed to take off due to

- (i) trust deficit between center and private parties.

① Rigid contracts with little scope of course correction

② Delays in payments and lack of clarity with regard to risk sharing.

Alternate PPP models

① RETT and InvIT are flexible models for PPP

② Inviting private players in service delivery and basic amenities without giving them security / administrative control.

③ BOT - Annuity model.

④ ensuring private players are not discriminated against through transparent bidding process.

Today, private investment in several sectors is low, leading to over-stretched and over-leveraged systems. Innovative PPP models like National Infrastructure Pipeline must be promoted.

Feedback

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Structure/
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Interpretation

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Q.3) Imported inflation is compounding the challenges of post-pandemic recovery for the Indian economy. Discuss. (10 Marks, 150 words)

आयातित मुद्रास्फीति भारतीय अर्थव्यवस्था के लिए महामारी के बाद की पुनर्बहाली की चुनौतियों को बढ़ा रही है। चर्चा कीजिए। (10 अंक, 150 शब्द)

Due to the COVID induced lockdown, Indian economy faced both demand and supply side squeezes leading to high inflation

As per RBI data, it peaked at ~~8%~~ 8.4% surpassing the 2-6% window as per FRBM act.

IMPORTED INFLATION

A major contributor of this inflation is the rise of input goods that are imported by India

(a) Petroleum, coal etc. → due to Russia Ukraine war, crisis in middle east etc

This has compounded the issues in post pandemic recovery which already faces challenges like

- ↳ Subdued demand in the economy
- ↳ Decline in tax revenues of government
- ↳ High expenditures on meeting economic demand

U K A shaped recovery : where some sectors have not yet recovered from the impact
 (a) contact intensive sectors like MNCs

HOW IMPORTED INFLATION IS COMPOUNDING

i) Depletion of forex reserves : from 642 bn\$ to 150 bn\$ in just 8 months

→ leads to psychological vicious cycle which discourages investments in India

ii) Depreciates the rupee : which has touched 80/1 for the first time

iii) costly imports : of key essentials. India is import positive country

iv) crowding out of public sector if government chooses to borrow from domestic market

This imported inflation is addressed by schemes like Aatmanirbhar Bharat, production linked incentive which focus on "manufacture in India for the world".

Feedback
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Structure/
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Q.4) Inclusive growth is both a process and an outcome. Discuss in Indian context.

(10 Marks, 150 words)

समावेशी विकास एक प्रक्रिया और परिणाम दोनों है। भारतीय संदर्भ में चर्चा कीजिए।

(10 अंक, 150 शब्द)

As per 11th five year plan, Inclusive growth is that model which ensures that fruits of development are shared with all sections of society without discrimination.

eg Education: mid day meal, Art 21A

Health: Ayushman Bharat

Inclusive growth is both the means and an end to achieve social welfare.

INCLUSIVE GROWTH as a PROCESS

① It ensures that no one is discriminated against and prevents domination by majority

It upholds ART 14 through inclusive policies

eg SC/ST prevention of atrocities act (1989) leads to decreased discrimination against SC/ST

② It leads to better socio economic indicators (eg: higher literacy rate, gross

employment ratio etc)

③ It leads to national solidarity by enhancing quality of life of people.

eg) PM Awas Yojana - to ensure Housing for all

As an outcome it is the end result of inclusive and citizen centric policies

① focus on such policies empowers citizens who demand inclusive growth

eg) Education for marginalised people help them ensure inclusive growth in society (Ashram schools in tribal areas)

Economic Survey (2020-21) recently called for a base necessities index which would ensure minimum level of services to people to ensure inclusive growth.

Feedback

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Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.5) A very small fraction of the adult population files tax returns and an even smaller portion pays taxes. In light of this observation, examine reasons for poor tax compliance in India. Also, suggest measures to improve income tax code in the country. (10 Marks, 150 words)

वयस्क आबादी का एक बहुत छोटा हिस्सा टैक्स रिटर्न फाइल करता है और यहां तक कि एक छोटा हिस्सा टैक्स का भुगतान करता है। इस अवलोकन के आलोक में, भारत में खराब कर अनुपालन के कारणों की जांच करें। साथ ही, देश में आयकर संहिता में सुधार के उपाय सुझाएं। (10 अंक, 150 शब्द)

As per NITI Aayog, only 2% of the citizens pay income tax, leading to a poor tax/GDP ratio of 17%.

REASONS FOR POOR TAX COMPLIANCE

① TAXATION related

- 1.1 tax exemptions (amount to 4.4% of GDP)
- 1.2 complex tax compliance regime
eg multiple slabs of GST

② economy related

- 2.1 poor per capita income → leaves a large part of population outside tax net
- 2.2 lack of efficient safeguards against tax evasion
- 2.3 high unemployment (4.2% - CMIE data)
- 2.4 non taxation of agricultural income

Due to these issues, several reforms have been suggested

- ① David Aubromerum committee recommended to rationalise GST rate structure into a 3 slab structure
- ② Atal Bihari Vajpayee panel called for a direct tax code
- ③ Resolution of prevailing taxation disputes at the earliest
 → Vivad se Vishwas scheme for direct tax.
- ④ Better intelligence using Quantum computing and AI to study market transactions
- ⑤ Rationalisation of exemptions leading to high tax expenditure.
 Taxation represents the social contract between citizens and government. Above reforms along with behavioural nudge can be promoted to enhance tax code.

Feedback

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Structure/
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Interpretation

Content

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Addition

Total

Q.6) Evaluate the potential of Pradhan Mantri Matsya Sampada Yojana (PMMSY) to meet the goals of the Blue Economy and Neel Kranti mission. (10 marks, 150 words)

ब्लू इकोनमी और नील क्रांति मिशन के लक्ष्यों को पूरा करने के लिए प्रधानमंत्री मत्स्य संपदा योजना (PMMSY) की क्षमता का मूल्यांकन करें। (10 अंक, 150 शब्द)

India is the second largest fish producer with 65% of it being inland fishery. The rising importance of blue economy has led to PMMSY on a par with level.

Blue economy is the rise of economic growth of products obtained from marine sources. Primarily Neel Kranti mission aims to bring a revolutionary change in our marine policy.

How PMMSY can help

- ① Increase in fish stock through better use of technology (eg: COHAR)
- ② Empower fishermen and related workers
- ③ It calls for exploration of sea beds to search for polymetallic nodules.

④ It integrates the concerned people and has allowed them a voice.

CHALLENGES WITH PMMY

- ① poor budgetary allocation
 - ② The technology used is still obsolete
 - ③ less development of inland waterways which leads to poor economies of scale
 - ④ lack of availability of quality seeds and fish feed
 - ⑤ the inland fisheery is already overburdened.
 - ⑥ poor public perception towards fish farming
 - ⑦ water pollution, thermal waste from industries lead to change in fish stock
- PMMY must incorporate technology and innovation like BIOFLOC technology so that optimum produce is possible.

Feedback

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Structure/
Presentation

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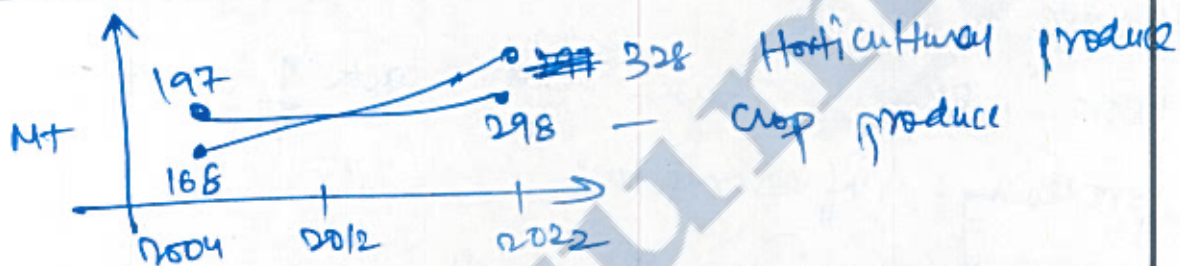
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Q.7) The Horticulture sector, though has potential to transform agriculture landscape of country, is beset with several challenges. Discuss. (10 Marks, 150 words)

बागवानी क्षेत्र, हालांकि देश के कृषि परिदृश्य को बदलने की क्षमता रखता है, बावजूद इसमें कई चुनौतियां निहित हैं। चर्चा कीजिए। (10 अंक, 150 शब्द)

As per NITI ayog, horticulture represents a sunshine sector with the potential to a) contribute to GDP b) provide employment to excess agricultural workforce



Potential to transform agriculture landscape

- ① Can lead to fast addition of fruits & flowers harvest value
- ② Provides a secondary source of income for farmers
- ③ Insulates against vagaries of nature
- ④ Can allow staring of global best practices due to export oriented production.

CHALLENGES

- ① lack of price support assurance like MSP
- ② cereal centric policies - Price wheat culture
- ③ lack of awareness of farmers of horticultural crops suited to local climate
- ④ poor export base and lack of processing infrastructure
- ⑤ Degradation of soil quality

STEPS TAKEN

- ① Project CHAMAN for awareness generation
- ② Mission for integrated development of horticulture (MIDH)
→ policy support, financial incentives etc.

Horticulture sector can reform the connected issues in agriculture sector as well and will contribute towards income of farmers

Feedback
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.8) Food Processing sector must be developed as one of the principal industries in the country for reasons that go beyond agriculture. Elucidate. (10 Marks, 150 words)

खाद्य प्रसंस्करण क्षेत्र को देश के प्राथमिक उद्योगों में से एक के रूप में उन कारणों से विकसित किया जाना चाहिए जो कि कृषि से परे हैं। स्पष्ट कीजिए। (10 अंक, 150 शब्द)

Food processing sector involves transformation of raw materials into finished products with a) better nutrition content, b) higher shelf life etc

It has backward linkages with agriculture sector and helps it through value addition

- ① Post harvest value
- ② better price evaluation
- ③ Increase employment → can absorb surplus disguised unemployment from agriculture sector.

However, its significance can be seen in reasons beyond agriculture

- ① Rural empowerment. - empowers local people
- ② Skill development of local people
- ③ Brings out other industries after it.

(iv) Economic Growth : The sector currently has a compound annual growth rate of 9.97%, making it lucrative

(v) Export potential : Current export \$39.6n out of total production of \$139.6n.

(vi) It is a SUNSHINE sector having strong linkages with agriculture and industries.

(vii) Nutritional security : Addition of nutrients leads to decrease in hidden hunger.

Steps Taken

- (i) SAMRADA yojna
 - (ii) Mega food park scheme
 - (iii) Skill training to people
- Food processing industry can help bring an increase in farmer's income as noted by Dalwai committee.

Feedback

(For OFFICE use only)

Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.9) What do you understand by natural farming? How can it help in building climate resilient agriculture? (10 Marks, 150 words)

प्राकृतिक खेती से आप क्या समझते हैं? यह जलवायु अनुकूल कृषि के निर्माण में कैसे मदद कर सकती है?

(10 अंक, 150 शब्द)

Natural farming refers to the type of agriculture without using any chemical fertilisers. A unique type of natural farming was promoted as zero budget natural farming (ZBNF).

NATURAL FARMING

- ① usage of biofertilisers, biopesticides & vermicomposting etc.
- ② leads to little soil degradation
- ③ prevents bioaccumulation of pesticides and bioamplification in our body.
- ④ creates a closed loop with no wastage outside the system.
- ⑤ Different variants include Permaculture, Arantashel Kheti etc.

Natural farming brings the shift from chemical ~~loss~~ to 'nature's tools' and helps build climate resilient agriculture.

- (i) Prevents environmental degradation and enhances quality of soil (reduces acidification)
- (ii) It advocates cropping patterns suited to local climatic conditions, thus minimising damage from disasters.
- (iii) It provides economic insurance to farmers in case of loss of produce
 e.g. using livestock, fishing etc
- (iv) By incorporating it with frontier technologies like Artificial intelligence and quantum computing, it can help better predict impact of climate change and upcoming disasters

Natural farming must be promoted through sub mission or agricultural extension and Kisik Vivas Kendras.

Feedback
(For OFFICE use only)

Structure/
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Interpretation

Content

Value
Addition

Total

Q.10) In light of National Mission on Edible Oils-Oil Palm (NMEO-OP), critically examine economic and environmental implications of promotion of oil palm cultivation in the country.

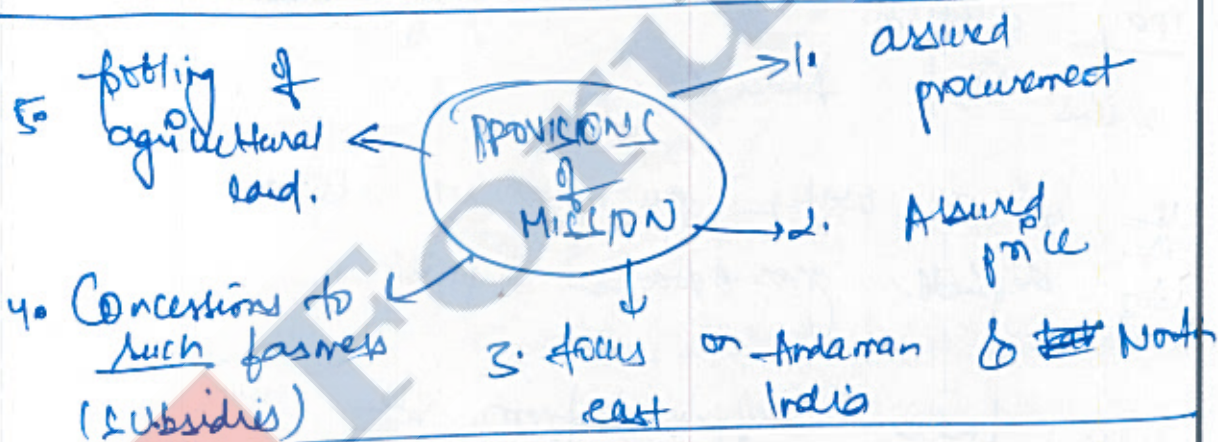
(10 Marks, 150 words)

खाद्य तेलों-पाम ऑयल पर राष्ट्रीय मिशन (NMEO-OP) के आलोक में, देश में पाम ऑयल की कृषि को बढ़ावा देने के आर्थिक और पर्यावरणीय प्रभावों की आलोचनात्मक परीक्षण करें।

(10 अंक, 150 शब्द)

Recently, government announced the national mission on edible oil - oil palm to reduce our dependence on imported oil and ensure self sufficiency.

* Currently 60% edible oil imported.



PROMOTION of oil palm cultivation in country

① Economic implications

It will reduce import basket and will held reduce current account deficit (1.5% of GDP)

1.2 will not deplete our forex reserves.

1.3 NEGATIVES

→ many lead to advantages only for upper section of society.
→ is a high gestation crop

② ENVIRONMENTAL Implications

2.1 Since oil palm is exotic to India, it may lead to loss of biodiversity in the region.

2.2 may disturb the ecology of sensitive areas like Andaman.

2.3 It is a water guzzling crop which can deplete groundwater table.

Since India suffers from the twin oil problem (edible & crude oil), there is a need to enhance self sufficiency. For that active engagement with fastness is needed.

Feedback

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Presentation

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Interpretation

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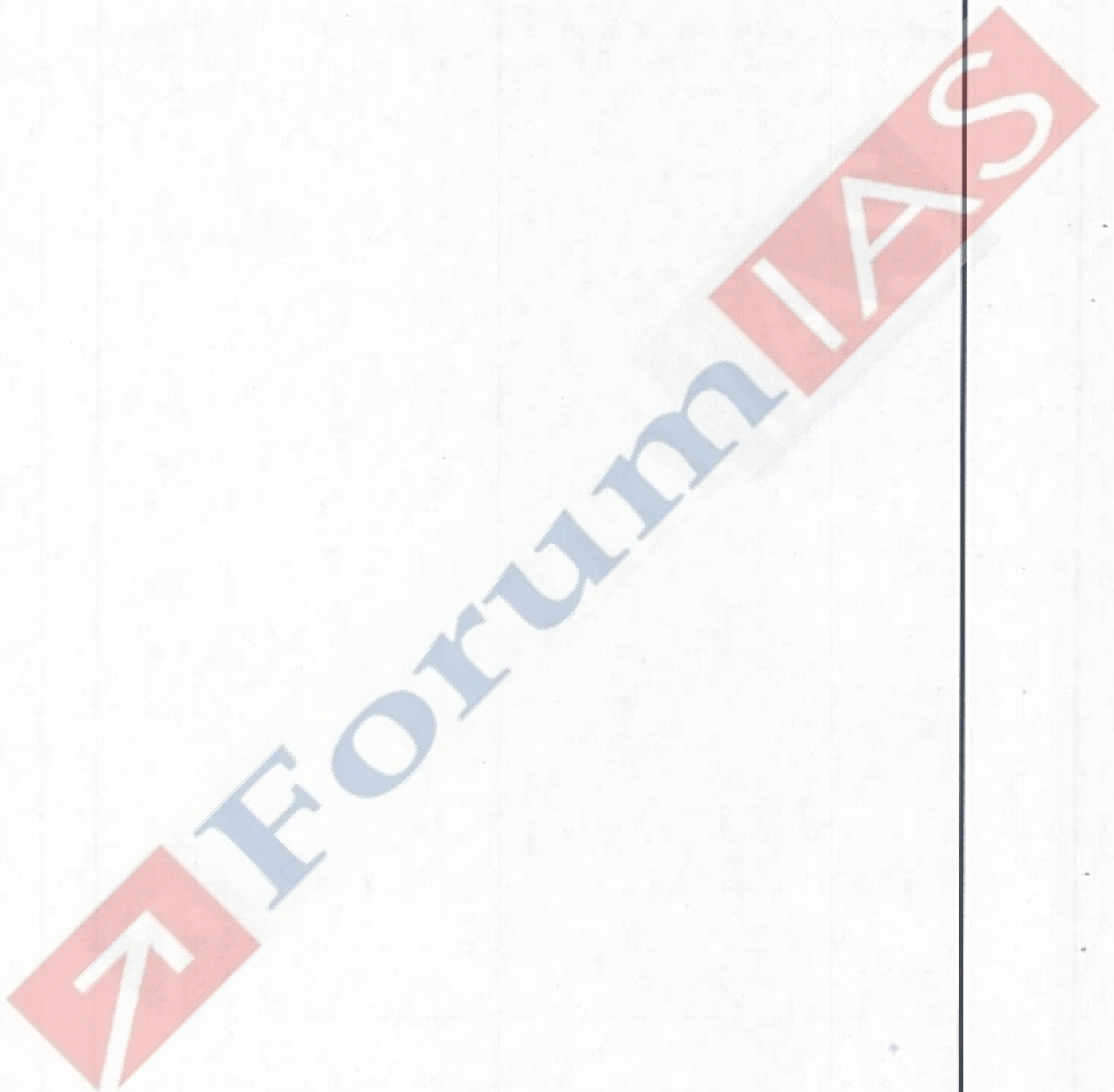
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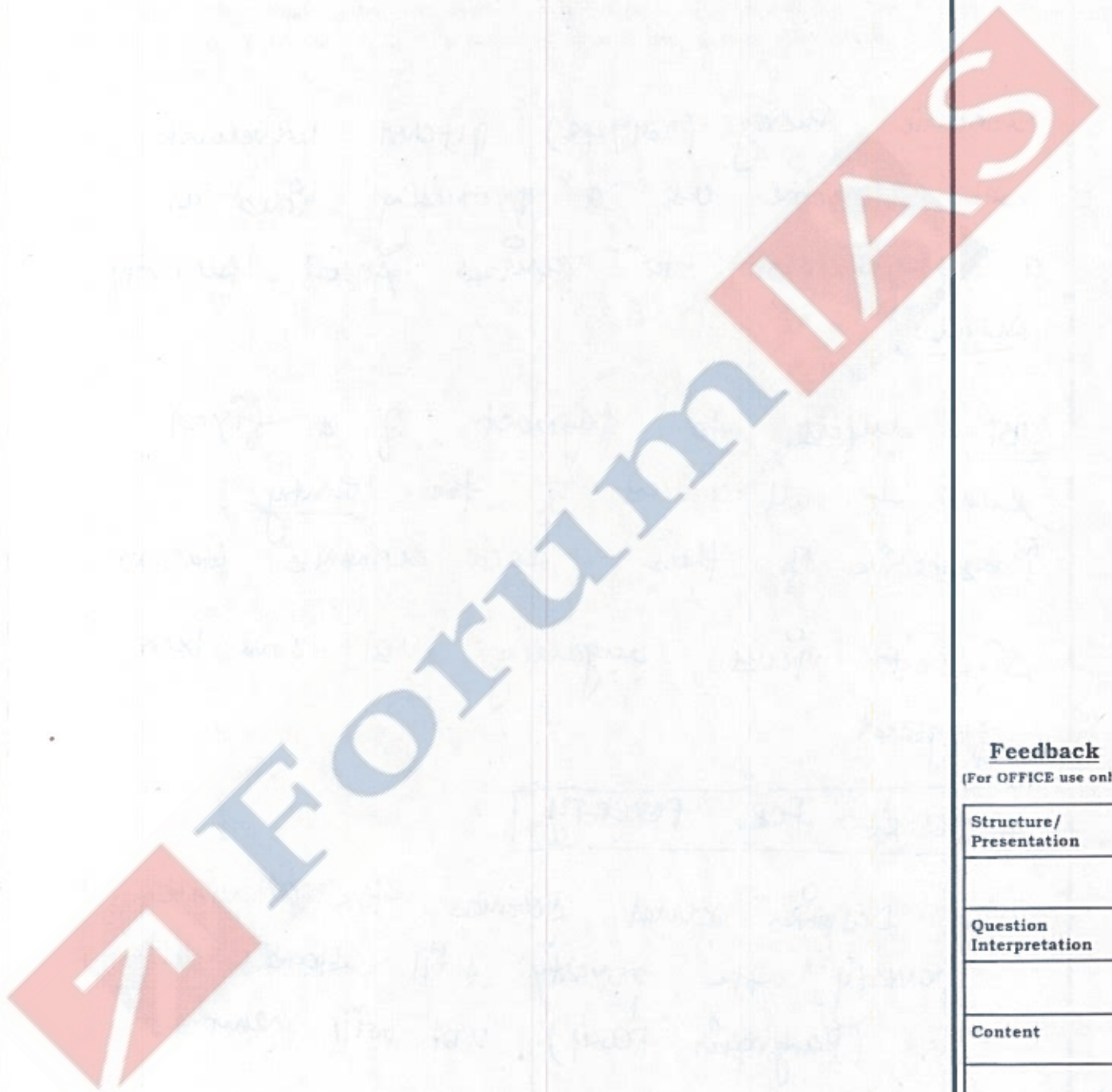
Q.11) Achievement of a 400 billion USD merchandise export is a result of concerted and collective efforts towards an Atmanirbhar Bharat. Identify various factors responsible for this feat. What measures will you suggest to place India at the centre of global supply chains?

(15 Marks, 250 words)

400 बिलियन अमरीकी डालर के व्यापारिक निर्यात की उपलब्धि एक आत्मनिर्भर भारत की दिशा में ठोस और सामूहिक प्रयासों का परिणाम है। इस उपलब्धि के लिए जिम्मेदार विभिन्न कारकों की पहचान करें। भारत को वैश्विक आपूर्ति श्रृंखलाओं के केंद्र में रखने के लिए आप क्या उपाय सुझाएंगे?

(15 अंक, 250 शब्द)





Feedback

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Q.12) Supporters of the universal basic income present it as a cure for poverty while few opponents call it a worse disease for the economy. Which view do you subscribe to? Explain your stand. (15 Marks, 250 words)

यूनिवर्सल बेसिक इनकम (UBI) के समर्थक इसे गरीबी के निदान के रूप में प्रस्तुत करते हैं जबकि कुछ आलोचक इसे अर्थव्यवस्था के लिए एक बदतर रोग मानते हैं। आप किस मत का समर्थन करते हैं? अपने मत को व्याख्यातित कीजिए। (15 अंक, 250 शब्द)

Economic Survey (2017-18) pitched universal basic income as a promising idea as a replacement to various social security schemes.

UBI refers to payment of a fixed sum to all citizens of the country, irrespective of their socio economic status.

Different views regarding UBI have been proposed

A WIRE FOR POVERTY

① Despite several schemes to alleviate poverty, the poverty still stands at 21%. (Rangraj's Panel). UBI will remove

→ Inclusion-exclusion error due to its universality and digital penetration

→ the bias in identification of beneficiaries

- ① UBI will not be a tied fund and can be used by poor for their localised needs
~~They~~ Investment in health, education
- ② UBI will empower vulnerable sections like SC/ST by eliminating the middlemen
- ③ It may help reduce corruption and misappropriation of funds.
- ④ By its integration with blockchain, it can serve as a successful model for the poor.

However, I believe that UBI, in its present form can be waste for economy as

⇒ FISCAL SQUEEZE : economic survey noted that a nationwide UBI will cause 11% of GDP

- ↳ less money on capital expenditure
- ↳ crowding out of private sector

② Social factors : Due to the social stratification, UBI will not ensure that the money will not be taken by the rich, dominating, husbands etc

③ It over-stretches idea of a welfare state by giving equal support to those who do not need it.

↳ Violation of Art(14) - equal protection of laws

④ we still have NATTA DIVIDE (tele-density in rural areas 60%) - this will lead to exclusion of the poorest which goes against the mandate

However, pilot projects in Maharashtra have shown success. Need to support organisations like SHRE with monetary support and not a pan India universal UBI. A graded UBI can also be explored based on income levels of people.

Feedback

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Q.13) The 1991 economic reforms provided a leap forward and lifted millions out of poverty; however, comprehensive structural reforms remain incomplete resulting in sectoral imbalances and heightened inequalities. Comment Also, discuss the key areas which should be the focus of reform ³
(15 Marks, 250 words)

1991 के आर्थिक सुधारों ने तीव्र छलांग लगाई और लाखों लोगों को गरीबी से बाहर निकाला; हालाँकि, व्यापक संरचनात्मक सुधार अधूरे रहे जिसके परिणामस्वरूप क्षेत्रीय असंतुलन और असमानताएँ बढ़ी। टिप्पणी कीजिए। साथ ही, उन प्रमुख क्षेत्रों पर चर्चा करें जिन पर सुधार 2.0 का फोकस होना चाहिए।
(15 अंक, 250 शब्द)

India embarked on a path of economic liberalisation post 1991 reforms which opened the economy to private players and reduced the license raj.

The reforms provided a leap forward as

Economy @ 1991	
Fiscal deficit	= 15%
CRR	= 16%
SLR	= 39%
Import cover	= 3 MONTH

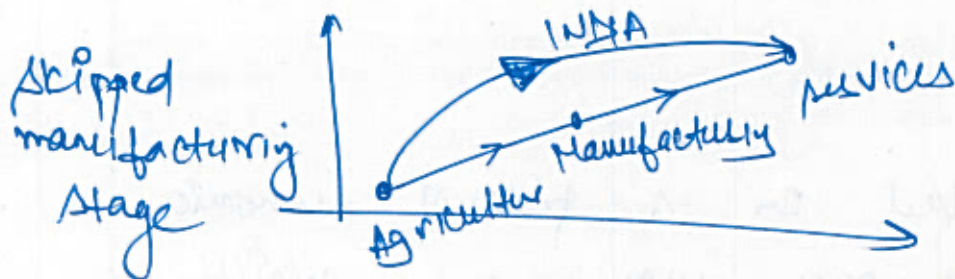
(i) led to reduction of poverty (271 MN lifted in last decade)

(ii) better health indicators (rise in sex ratio, life span etc)

(iii) Rise of Industrial evolution and fruits of globalisation

However several scholars have called it "unfinished reforms" due to several factors

① PREMATURE DEINDUSTRIALISATION of economy



② Lack of focus on job creation, preparing an industrial base, Skill development etc

This has led to

① sectoral imbalances : share of manufacturing has been stagnant from 16.3% (1991) to 16% (2021)

1.1 New jobs in service sector contribute less to GDP but have poor employment elasticity. ② number of jobs created is less

1.2 agriculture has high disguised unemployment (46% population, 16% GDP)

② Heightened inequalities : The Gini coefficient has increased from 0.46 (1991) to 0.51 (2021)

- 2.1 has increased income inequality
- 2.2 lack of focus on labour intensive sectors has prevented absorption of untitled labour in agriculture
- 2.3 led to Dwarfism in MSME where 98% of firms are small.

KEY AREAS of REFORM 2.0

- 1) Focus on Skilling so that the trapped demographic dividend in agriculture can be leveraged
- 2) labour intensive sectors like textiles and apparel
- 3) Focus on NETWORK PRODUCTS to leverage the China + 1 sentiments and make India part of global supply chains
- 4) Schemes like Amanat, Atmanirbhar Bharat, Abhiyan, PLI are meant to create more local jobs and reduce the ill effects of legacy of 2PG reforms 1991.

Feedback

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Structure/
Presentation

Question
Interpretation

Content

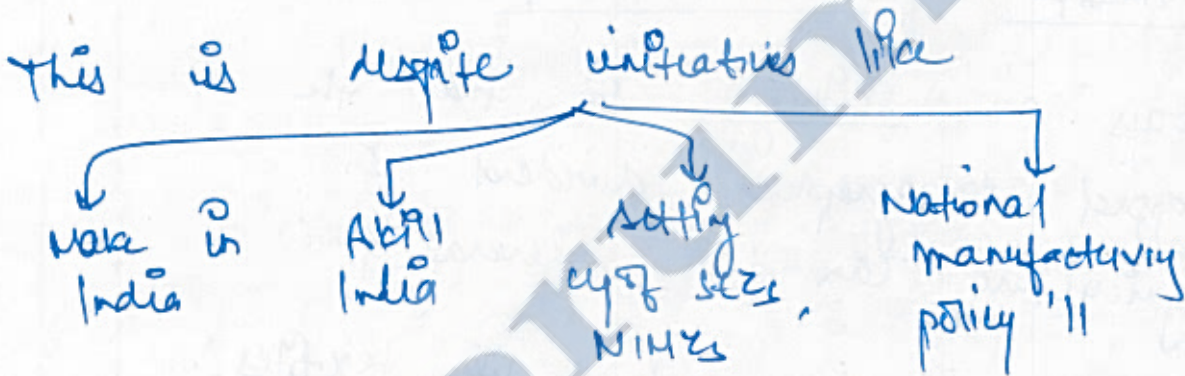
Value
Addition

Total

Q.14) Despite a focused approach on manufacturing sector through initiatives such as Make in India, the share of manufacturing sector in the Gross Domestic Product (GDP) has stayed stagnant. In this context, bring out the reasons for subpar performance of manufacturing sector. Also, suggest reforms that can enable the sector to meet the targets of National Manufacturing Policy (2011). (15 Marks, 250 words)

मेक इन इंडिया जैसी पहलों के माध्यम से विनिर्माण क्षेत्र पर एक केंद्रित दृष्टिकोण के बावजूद, सकल घरेलू उत्पाद (जीडीपी) में विनिर्माण क्षेत्र का हिस्सा स्थिर रहा है। इस संदर्भ में विनिर्माण क्षेत्र के खराब निष्पादन के कारणों का उल्लेख कीजिए। साथ ही, उन सुधारों का सुझाव दें जो इस क्षेत्र को राष्ट्रीय विनिर्माण नीति 2011 के लक्ष्यों को पूरा करने में सक्षम बना सकें। (15 अंक, 250 शब्द)

The share of manufacturing sector to India's GDP has remained stagnant around 16% for the past 30 years.



REASONS FOR SUBPAR PERFORMANCE

① Legacy of unfinished economic reforms → Premature deindustrialization led to a jump from primary to service sectors while skipping manufacturing

② Lack of a manufacturing base: localized industries in different parts of city

2.1 Unable to manage economies of scale due to aggregation of Silicon valley of USA

2.2 poor logistics sector (14% of GDP) discourages industries in hinterland which are often more suited

③ issues intrinsic to industries

3.1 DWARFISM: Small industries choose to remain small to avoid getting into tax net

3.2 technological poverty: lack of cutting edge technology

3.3 poor digitisation and mechanisation

④ Administrative issues

4.1 REGULATORY CHOKER: economic survey used this word to show how red tapism, unnecessary rules and bureaucratization has led to clogged manufacturing.

REFORMS NEEDED

- ① Economic survey recommended a China like 'labour intensive' growth trajectory that can help 'assemble in India' for the world.
 - ② Focus on cluster based manufacturing industries to leverage the comparative advantages
 - ③ Improve logistics efficiency through multi modal connectivity to the hinterland
 - ④ Focus on SKILLING people to make them job ready
 - ⑤ High industry-academia collaboration and knowledge transfer
 - ⑥ Create opportunities in secondary agriculture (food processing, transport etc)
- Manufacturing sector has potential to act as the missing link in our economic growth to a \$5tr economy

Feedback
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Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.15) Fintech is facilitating financial inclusions through innovations, but reaping its developmental potential requires overcoming critical hurdles. Analyze. (15 Marks, 250 words)

फिनटेक नवाचारों के माध्यम से वित्तीय समावेशन की सुविधा प्रदान कर रहा है, लेकिन इसकी विकास क्षमता का लाभ उठाने के लिए महत्वपूर्ण बाधाओं को दूर करने की आवश्यकता है। विश्लेषण कीजिए। (15 अंक, 250 शब्द)

India has an internet subscribers base of 825 mn with a teledensity of 86.9%. Due to the rising and digital economy, it holds immense popularity of fintech developmental potential.

INNOVATIONS in FINTECH

eg: UPI (universal payment interface)
 Neo banks (perform all operations online)
 24x7 transfers.
 pan India range

This is leading to financial inclusion as

- ① JAM trinity has ensured that poor people have bank accounts
- ② DBT in schemes like PM Kisan, PAHAL have empowered poor people by eliminating role of middlemen.

- (iii) Schemes like UJWALA and PATIAL Subsidy have empowered women by giving them financial autonomy.
- (iv) Due to their pan India range, they have "banked the unbanked" by reaching in areas where brick and mortar banks cannot reach.

However, several hurdles prevent reaping the potential. They are

(1) Digital divide — tele density (rural (60%) / urban (139%))

i) Women have lower access to technology and will be discriminated

ii) Lack of awareness will create trust and acceptability issues.

(2) Preventing inclusion-exclusion errors — several poor people still don't have bank account due to Aadhar authentication errors.

- (3) Security : Cybercrimes and crimes will increase due to lack of awareness.
- (4) Lack of competition among service providers — Although NUCs are an alternative to NPCI, currently it is the only player
- (5) Apprehensions among people after PEGALU row of Anotpy by government

STEPS NEEDED

- ① NITI Aayog recommended a 'Digital Sakshata Abhiyan' to create awareness among people
 - ② Prioritize indigenous technologies like UPI.
 - ③ extend fintech to e-commerce (ONLINE) and other services.
- fintech has potential to reap the benefits of a demographic bulge and a burgeoning globalization.

Feedback
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Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.16) Encouraging livestock through mixed farming can be the answer to the triple burden of low farm income, increasing land fragmentation and plummeting productivity in the agriculture sector. Discuss. (15 Marks, 250 words)

मिश्रित खेती के माध्यम से पशुधन को प्रोत्साहित करना कृषि क्षेत्र में कम कृषि आय, भूमि विखंडन में वृद्धि और उत्पादकता में गिरावट के तिहरे बोझ का जवाब हो सकता है। चर्चा कीजिए। (15 अंक, 250 शब्द)

As per the economic survey, livestock sector contributes 4.11% to GDP, 25.6% to agricultural GDP and employs 7 million people

livestock sector includes rearing of animals (cows, goats, sheep etc) to add the income of farmer. When it is combined with agriculture, it forms MIXED FARMING

Today, agriculture sector is facing

Issues	How livestock can help
<p>① Low farm income</p> <p>- has increased from ₹6200/m to ₹10,500/month in last 8 years (MOAFW)</p>	<p>1. Can supplement farm income by <u>insurance</u> from nonseasonal dependence</p> <p>2. will reduce cost of inputs g: <u>manures</u>, pesticides</p> <p>3. Animal products can enhance</p>

income by forward linkage of agricultural sector to food processing.

② Increasing land fragmentation

— 63ha (1980) to 108ha (2015)

4. Livestocks reduce land degradation through regular recycle of soil nutrients

5. Fishery, apiculture (bees) do not require much land

③ Decreasing productivity

— Stagnation of yield/ha

6. Diversification of source of income

7. Produces more yield/ha land

8. Camels, goats etc are hardy animals and do not require much water, and inputs

Several Steps have been taken

- ① Rashtriya Gokul Mission - to promote indigenous breeds
- ② vaccines against Foot and Mouth disease, Brucellosis etc
- ③ Promotion of Integrated farming system and piscaculture
- ④ SUTRA - PIC Scheme to research on indigenous breeds
- ⑤ INDIGAM - first cattle genomic chip in India.

↓ Livestock Sector can protect the farmers from the triple burden of AKAL (drought), Jalkal (water scarcity) and TRINKAL (scarcity of food, fodder)

Feedback

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Content

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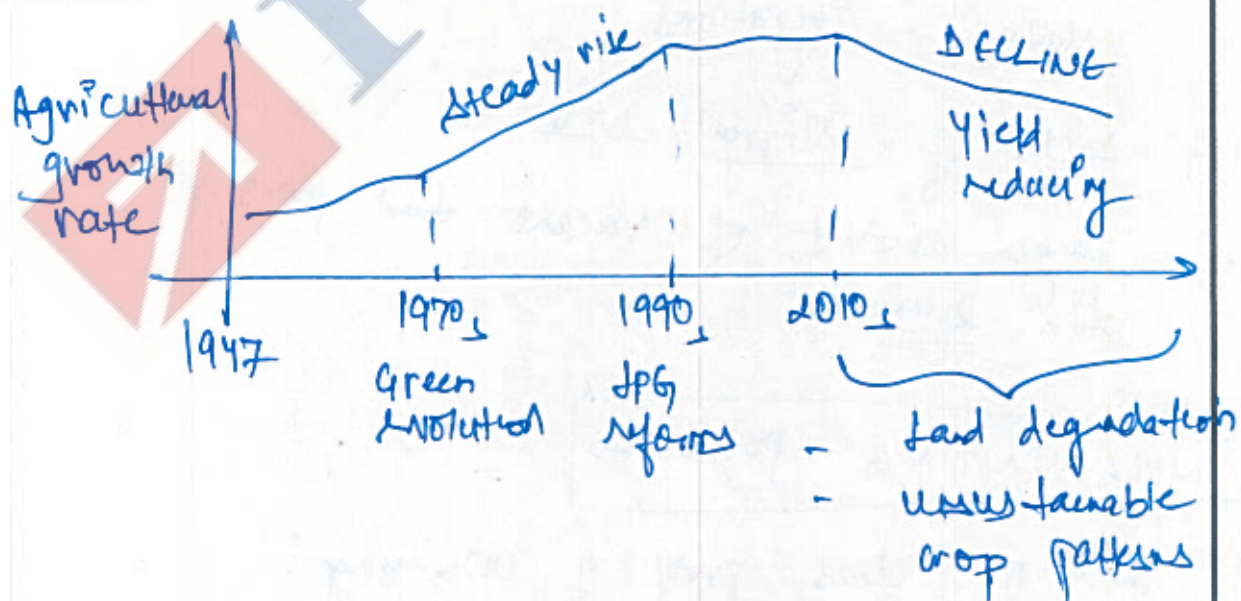
Q.17) Explain the relationship between land reforms and agricultural productivity. Also, discuss various difficulties in designing and implementation agriculture friendly land reforms policies in the country. (15 Marks, 250 words)

भूमि सुधार और कृषि उत्पादकता के बीच के संबंध की व्याख्या करें। इसके अलावा, देश में कृषि अनुकूल भूमि सुधार नीतियों का प्रारूप तैयार करने और उन्हें लागू करने में आने वाली विभिन्न कठिनाइयों पर चर्चा करें। (15 अंक, 250 शब्द)

To enhance agricultural productivity post independence, India embarked on a path of land reforms

The Stages of land reforms and their impact on productivity.

1. tenancy regulation, abolition of zamindars
2. Land ceiling policies
3. Land pooling, leasing and contract farming
4. Land digitisation (Land Modernisation Scheme)



Land reforms in North western states led to increase in productivity (short term) but led to coral centrality which has degraded the environment.

Land reform policies form a core of agricultural policies. However, there are difficulties in

DESIGNING POLICIES

- 1.1 Land forms an ancestral heritage and ill thought policies may lead to protests
- 1.2 Lack of concurrent land titling
- 1.3 Most of land is tied in land disputes related litigations
- 1.4 Lack of political will
- 1.5 Large amount of vacant land present with PSUs

IMPLEMENTING POLICIES

- 2.1 Lack of clear proof of ownership.

2.2 land fragmentation prevents any economies of scale

2.3 Mistrust of large landowners towards land leasing - fear of losing land.

2.4 large area is UNSURVEYED and no record exists

Steps TAKEN

① 14 digit ULPIN number - called as Aadhaar for land

② National land record modernisation Scheme

③ Using GPS, Drones, Satellites (CARTOSAT) to survey land

④ SVANITVA Scheme - land ownership record

Land reforms are the need of the hour considering rising degradation and fragmentation. More awareness, taking Gram Sakta and Panchayats into mind is needed.

Feedback

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Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.18) Community institutions in agriculture offer small farmers an opportunity to increase their productivity, income, and resource efficiencies. In light of this statement, enumerate the various challenges faced by the Farmers Producer Organisations (FPO's) in the country and suggest measures to reform them. (15 Marks, 250 words)

कृषि में सामुदायिक संस्थान छोटे किसानों को उनकी उत्पादकता, आय और संसाधन क्षमता बढ़ाने का अवसर प्रदान करते हैं। इस कथन के आलोक में, देश में किसान उत्पादक संगठनों (एफपीओ) के सामने आने वाली विभिन्न चुनौतियों के साथ-साथ उन्हें सुधारने के उपायों का उल्लेख कीजिए। (15 अंक, 250 शब्द)

Community institutions allow small farmers to come together and overcome their lack of resources. It helps farmers form a collective voice and enhance their bargaining power against unyielding farm acts.



Recently, government rolled out a scheme to set up 10,000 new FPOs. However, FPOs face several challenges in India.

- ① Geographical disparity ∴ States in East/north east have a miniscule number of FPOs.
- ② Dominated by rich, elite farmers - they control the resources
- ③ Perception of being secondary organs of political parties → politicisation - takes focus away from farmer issues.
- ④ Lack of FINANCING - due to lack of an established credit history, they are unable to get loans at low collateral.
- ⑤ Knowledge Gap : FPOs will have low awareness of climate smart agriculture and how to increase production.
- ⑥ Social divide : Division of FPOs on caste lines, poor women representation
- ⑦ Bureaucratization of FPOs.

MEASURES NEEDED

- ① Have a law regulating their working as FCRA act, they should
 - standardise their source of financing
 - increase transparency
 - ② Handhold small POs with credit support
 - ③ link POs with MSP Nigam vendors for knowledge transfer
 - ④ Set up POs in North east States
 - ⑤ Ensure governance democratic functioning of POs
- At 86.2% farmers own 2ha of land, community institutions can act as a boom to enhance agricultural productivity.

Feedback (For OFFICE use only)

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Question Interpretation
Content
Value Addition
Total

Q.19) The fundamental problem in agriculture is not the availability of resources, but their inefficient use. Comment. (15 Marks, 250 words)

कृषि में मूलभूत समस्या संसाधनों की उपलब्धता नहीं, बल्कि उनका अकुशल उपयोग है। टिप्पणी कीजिए।

(15 अंक, 250 शब्द)

At the time of Independence, India produced 50 MMT of foodgrains per year. Today, we are self sufficient in production with 298 MMT foodgrain production (2022).

Similarly, India has a horticultural production of 328 MMT. It has the largest production of milk, pulses, jute etc and 2nd largest in rice wheat etc.

However, it is the inefficient utilisation of resources that has led to issues

→ WATER: Our canal centric policies have depleted ground water table

1.1 Sugarcane and paddy consume 85% of agricultural water while taking only 27% area

1.2 Natural water export in rice, sugarcane.

1.3 poor aquifer recharge due to unplanned concretization of cities

⇒ SOIL: unsustainable crop cycles have led to desertification of vast land

2.1 overusage of urea due to subsidy has skewed the NPK ratio of soil

2.2 unscientific irrigation (flood water) leads to water logging → Soil salinization

⇒ PESTICIDES / MANURES - overusage of pesticide has led to bioaccumulation of poisonous chemicals

⇒ Product of crops - inefficient logistics, poor storage, lack of post harvest value addition etc led to

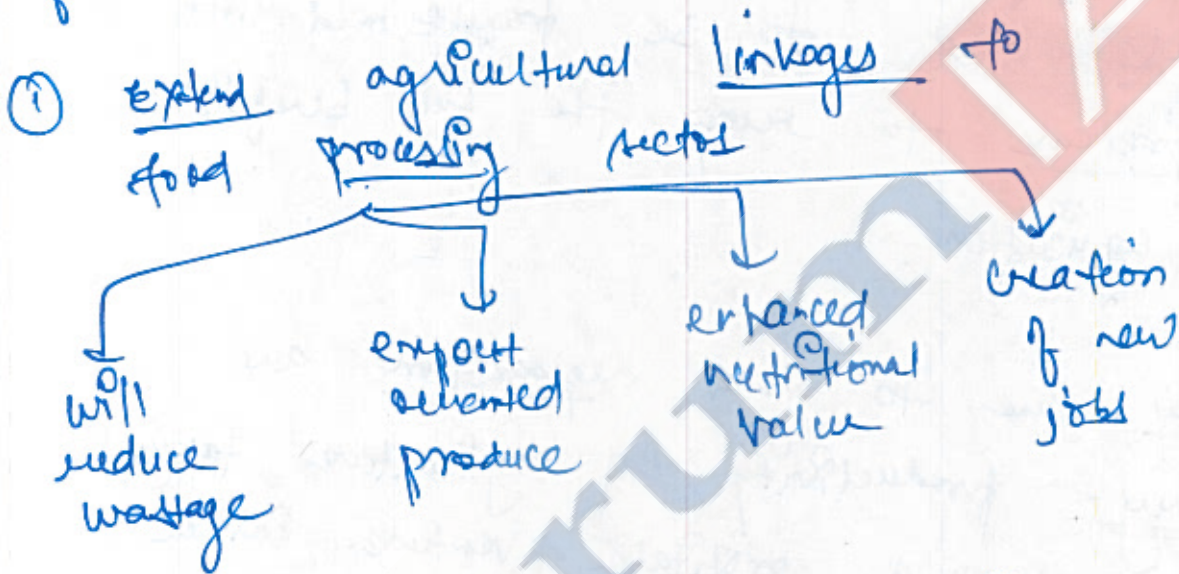
(i) WASTAGE: 12-16 MMT per year (unutilized)

(ii) SIPHONING: 40-60% crops in IDC as per standards for panch

(iii) Poor export: only 2.5% of exports (15th)

(iii) malnutrition → leading to stunting, wasting etc among children.

There is a need of efficient utilization of resources



② climate smart agriculture → ZBNF → Permaculture

③ Mixed farming, Integrated farming system

④ Crop diversification to pulses, millets

Indian agriculture remained a shifting right dusty low pandemic. need is to strengthen it via efficient utilization of resources.

Feedback
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Content
Value Addition
Total

Q.20) Commercialization of agriculture into agribusiness is necessary to uphold the spirit of farming as a profitable venture. Discuss in light of changes needed in agriculture marketing. Analyze the recent govt initiatives in supporting the transformation of agriculture into enterprise.

(15 Marks, 250 words)

एक लाभदायक उद्यम के रूप में खेती को बनाए रखने के लिए कृषि का कृषि व्यवसाय के रूप में व्यावसायीकरण आवश्यक है। कृषि विपणन में आवश्यक परिवर्तनों के आलोक में चर्चा कीजिए। कृषि को उद्यम के रूप में बदलने के समर्थन में हाल की सरकारी पहलों का विश्लेषण करें।

(15 अंक, 250 शब्द)

NITI Aayog in 'India @75' noted that farmers need to be transformed into agripreneurs to reap the full benefits of agriculture.

today, due to land degradation and declining productivity of agriculture, farming is hardly a profitable venture. Farmers often have to depend on vagaries of weather and bear losses.

ISSUES IN PRESENT MARKETING

- ① Monopoly of APMC mandis — which prevent price realization
- ② Lack of standards followed in agriculture — makes our products incompatible to market

- ③ Lack of export oriented strategies
- ④ Poor end to end traceability of harvested produce → leading to leakage and pilferage
- ⑤ Lack of farmer awareness → leading to poor price realisation.

CHANGES NEEDED

- ① Decentralisation of marketing to local bodies
- ② Improve logistics sector and enhance connectivity
- ③ Operationalise e-NAM and increase awareness campaigns
- ④ Tap into global markets via schemes like NIRVIK, export promotion councils etc
- ⑤ Focus on food processing and value addition.

(iv) Ensure compliance to Sanitary and Phytosanitary Standards.

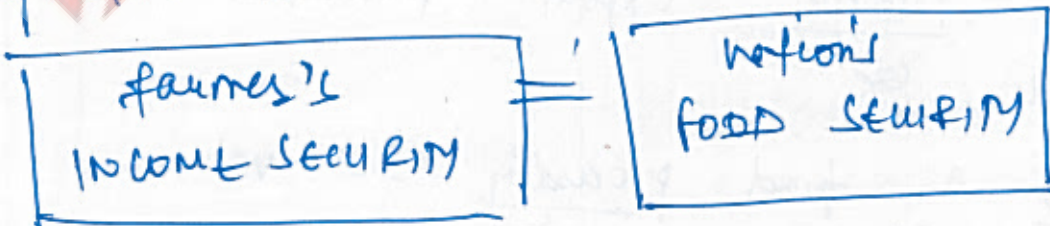
RECENT INITIATIVES

(i) Agri Infrastructure fund (1 lakh crore)
 → to invest in post harvest infrastructure
 → has potential to transform marketing from FARM to POK

(ii) creation of 10000 FPOs → to enhance productivity of agriculture

(iii) PM campala schemes, mega food parks
 → will help enhance value addition

Agriculture must be made profitable so that it can contribute to national growth. - ALSO



Feedback	
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Structure/ Presentation	
Question Interpretation	
Content	
Value Addition	
Total	

Mentor Feedback Questions

- 1
- 2
- 3
- 4
- 5

Test Goal

- 1
- 2
- 3

Outcomes

-
-
-
-

Marking Scheme

Mark	Good	Average	Below average
10 Marker	3.75 – 5.0	3.0 – 3.5	< 3.0
15 Marker	5.75 – 7.0	4.0 – 5.5	< 4.0
✓✓	Key / Relevant Point		
✗	Vague / Irrelevant		

* Subject to change without prior notice.

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