



GENERAL STUDIES

Name Of Candidate	SAMIKSHA SARWARI		
Roll No.	1910084590	Date:	23/08/2022

Time Allowed: Three Hours

Maximum Marks: 250

INDEX TABLE			INSTRUCTION
Q. No.	Max. Marks	Marks Obtained	
1			1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet.
2			2. There are TWENTY questions printed in ENGLISH & HINDI, all questions are compulsory.
3			3. The number of marks carried by a question/part is indicated against it.
4			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.
5			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.
6			
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12			<i>Any specific messages for ForumIAS Mentors/Evaluators with respect to your copy? Write it here.</i>
13			-----
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19			-----
20			-----
Total:	250		

Evaluator's Discretion:

For Student Only

Start Time | 9 pm

End Time | 12:13 pm

Total Marks:

Mode Of Examination:

Online Offline

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.

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ECN CODE:

EG:

Evaluation Date:

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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						
Attempt						

ADDITIONAL REMARKS

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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)

Acc. to CMIE data, unemployment in India post covid rose to 6.2%, with urban unemployment more than 8%.

Employment Problems

Rural Areas

- Disguised unemployment
- low skilled labour
- ^{out} Migration for employment

Urban Areas

- lack of work
- semi-skilled and skilled labour also significant
- In-migration for employment.

Solutions are Interdependent

① Urban unemployment is high because of significant migration from rural areas for jobs.

∴ solving rural unemployment solves urban unemployment.

② Urban unemployment is high because no job guarantee scheme like MGNREGA for rural areas.

③ High level of education in urban areas.

Solution → need to create skilled jobs in urban as well as rural areas. agri-entrepreneurship

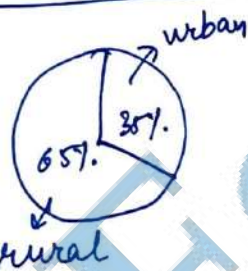


Fig: Population distribution (2011 census)

with significant population in rural India, unemployment in rural India has spill over effect on urban areas. Need is to provide "productive

employment" in villages in line with economist Dani Rodrik's "productivism" theory.

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 (HAM) refers to an investment model where both private sector and government pool investments.

Reasons for "lukewarm" response for HAM

- contract enforcement challenges
- accurate project cost estimation difficult due to
 - ↳ unexpected delays
 - ↳ policy uncertainties

Alternate PPP models for encouraging private investments

- ① BOT (Build Operate Transfer)
 - ↳ private sector invests upfront (with government's viability gap funding)
 - ↳ recovery through operating the asset

↳ Transfer back to government.

② **ev** commonly used for roadways/ highway construction.

③ Monetising brownfield assets [NMP]

↳ operate and transfer.

↳ advantages -

- upfront payment to government
- operate for limited duration (4 years)
- unlocking capital from underutilised assets.

covid has strained public finances.

There is a need to encourage more private investments for big ticket projects to revitalise the economy post covid shock.

Feedback

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Structure/ Presentation
Question Interpretation
Content
Value Addition
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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 मुद्रारफीति भारतीय अर्थव्यवस्था के लिए महामारी के बाद की पुनर्बहाली की चुनौतियों को बढ़ा रही है। चर्चा कीजिए। (10 अंक, 150 शब्द)

Imported inflation refers to the general rise in prices domestically due to global factors.

- Reasons for current Imported Inflation
- ① supply chain ^{disruption} post covid ^{(ex) semiconductor shortages.}
 - ② Geopolitical events
^{(ex) Russia Ukraine war →}
weaponisation of food, energy
 - ③ Monetary tightening in developed markets like US →
→ weakening rupee → inflationary.

Imported Inflation compounding

challenges for Indian economy

- ① Rising current account deficit (CAD)
 - ↳ imports expensive
 - ↳ exports subdued due to weak global demand

② Inflation tackling by developed markets by rate hikes

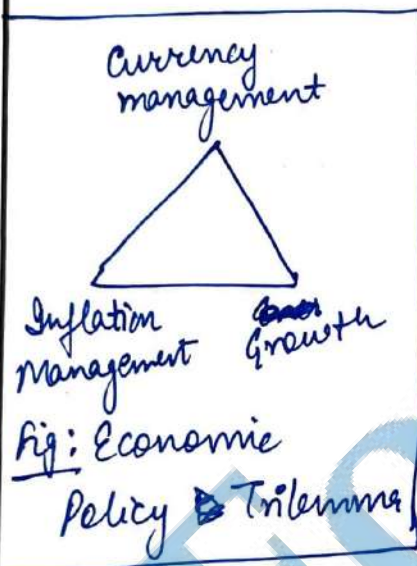
↓
capital outflow from emerging markets

↓
 currency volatility ; less private investments

③ Pressure on forex reserves due to -

↳ suppl volatility management

↳ wider CAD



The government, however, has taken several steps like importing Urul crude, sovereign gold bond scheme, relaxing NRE account norms, etc. to handle to situation.

Feedback

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Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



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)

Inclusive growth refers to a development paradigm ~~where~~ which caters to the upliftment of all sections of society.

The process of Inclusive Growth entails :

↳ livelihood to all

↳ basic human capital formation
⇒ access to health, education.

In the Indian context, this has meant —

↳ not leaving behind any section in the growth story.

ex) providing social safety nets like NFSA, MDMS

↳ affirmative action for vulnerable sections.

Inclusive Growth as an outcome is advocated by the theory that first priority is growth, then redistribution.

In Indian context, this has meant —

↳ high ~~to~~ growth focus in 1990s, 2000s.

↳ followed by welfare policies like RTE, Jan Aarogya, etc.

FORUMIAS

Feedback

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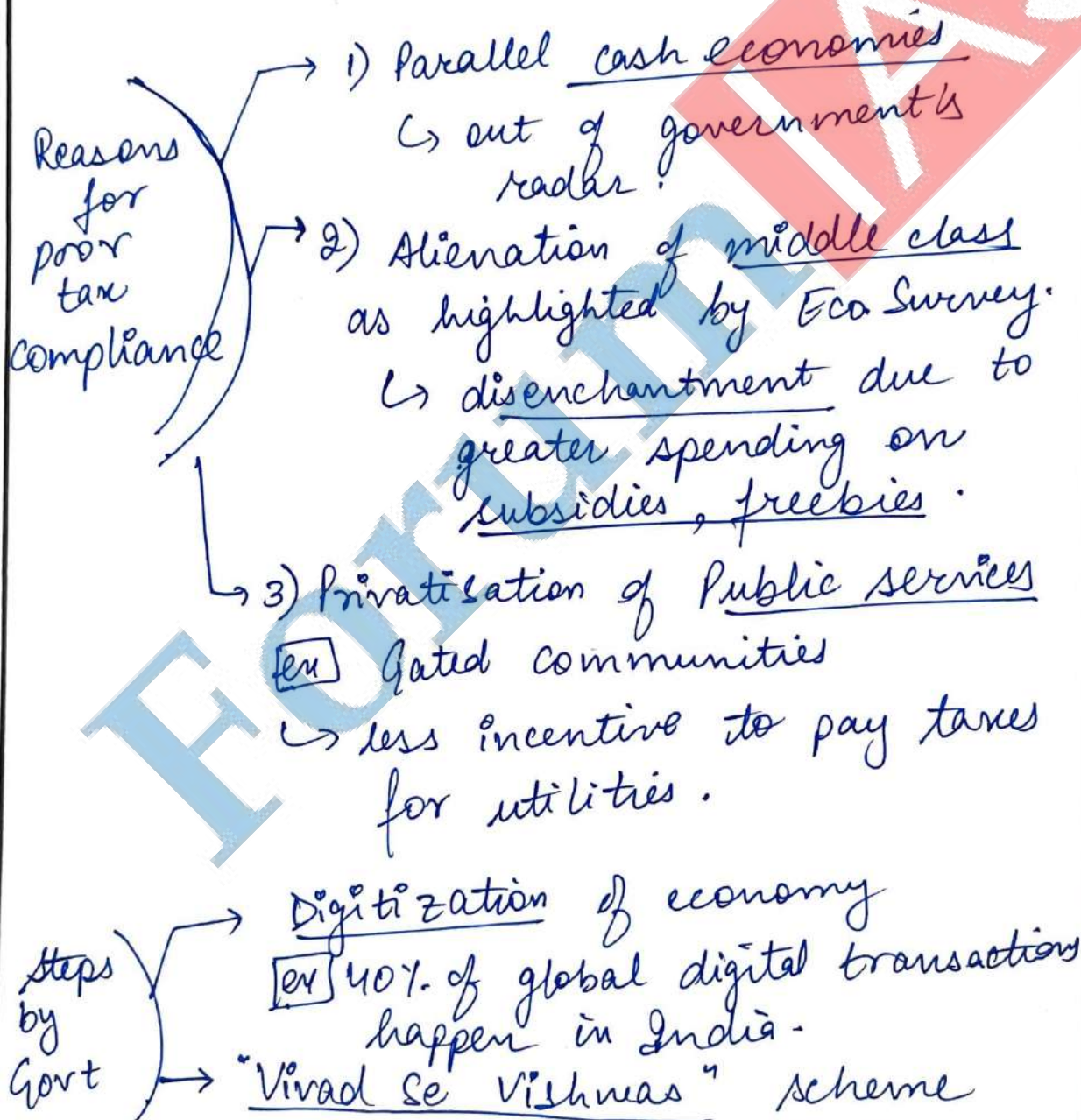
Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



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)

Only 8 crore Indians pay taxes (out of total population of 136 crores).



Further measures are required to improve tax code —

* More taxation at local levels

[ARC-2 recommendation]

→ sense of ownership and accountability

* Simplification of filing process

[ex] e-filing ;

uniform tax slab (no rebate mode)

are steps in right direction.

* Rewarding honest tax payers through small incentives.

* Referring to public money as "taxpayers" money.

Feedback

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Structure/ Presentation
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Content
Value Addition
Total

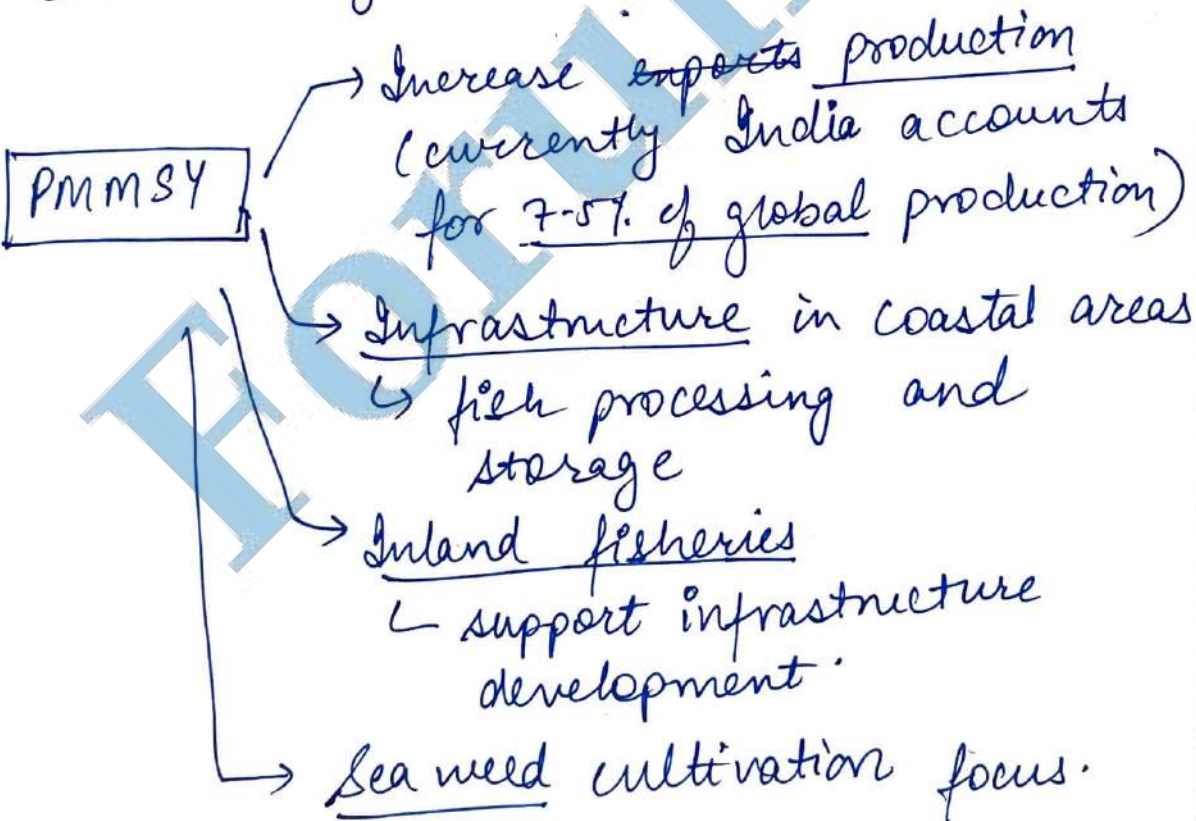


Q.6) Evaluate the potential of Pradhan Mantri Matsya Sampada Yojana (PMMSY) to meet the goals of the Blue Economy and Neel Kranti mission. (10 marks, 150 words)

ब्लू इकॉनमी 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)

Fisheries sector accounts for 7% of agriculture and allied sector's GVA and provides employment to 3 crore families. [Economic Survey]

The government launched PMMSY as part of Atmanirbhar Bharat Programme in 2020.



Potential to meet goals of Blue Economy
and Neel Kranti Mission —

- ① Productivity enhancement
 - en) inland freshwater fishing
- ② en) capital support for fishing gears,
etc.
- ③ Sustainable fishing
 - en) sea cage cultivation

Fisheries is an important source of livelihood and food & nutrition security for coastal communities. PMMSY has the potential to leverage long coastline resources and benefit the population in these areas.

Feedback

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



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)

Horticulture refers to farming of fruits and vegetables. It currently accounts for only 5% agricultural produce in the country.

Potential to transform agriculture landscape —

① High value crops

↓
Increased income

↓
Increased investments in agriculture.

② Diversification away from cereals -

③ scope for high value processed products -

ex fruit jam, dried fruits, etc.

Challenges in horticulture —

- ① Vulnerability to vagaries of nature
 ex) 2021 October rains destroyed lemon crop in Telangana, AP.
 (bacterial blight)
- ② High input cost
 ↳ for seeds, pesticides.
- ③ Not under MSP — less incentive for farmers to switch
 ∴ not assured returns.
- ④ Perishability
 ↳ lack of cold storage infrastructure.

Government is focussing on incentivising horticulture cultivation through schemes like TOP to Total, Kisan Rail, crop specific initiatives like lavender, saffron cultivation.

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 refers to value addition to raw food produce in order to increase its shelf-life, utility, marketability.

ex milk powder from milk.

Importance for Agriculture and Farmers

- ① Enhance value of produce for farmers
- ② Reduce food/crop wastage (estimated 40% by FAO).
- ③ off-season employment to farmers — 45% of workforce

Utility beyond Agriculture

- ① Food and Nutrition security

ex Fruit jam can be supplied to remote areas where perishables are difficult to supply.

② Economy

- ↳ currently, 10% of manufacturing GVA.
- ↳ potential to provide local employment
- ↳ high export potential

For these reasons, government has taken steps like 100% FDI, PM-FME, One District One Product, etc. to encourage the Food Processing Industry.

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 using natural inputs ^{and technique} in farming like manure, mulching, etc.

Natural Farming for Climate Resilient Agriculture -

- ① Using traditional seed varieties
↓
more suited to agro climatic conditions
↓
more stress tolerant
(biotic/abiotic)
- ② Sustainable use of land
↳ maintain soil health through use of organic manure
↓
(slow nutrient release)
- ③ Water efficient
↳ crop varieties requiring less water.

↳ traditional practices like mulching, sowing based on monsoon arrival times, etc.

④ Preserves soil ecosystem and biodiversity

↳ due to less chemical insecticides.

⑤ low carbon footprint

↳ less requirement of powered machineries, tubewells to pump groundwater, etc.

Natural farming can be a sustainable way forward towards ensuring climate change - proof food for all

Feedback

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Structure/ Presentation
Question 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)

India imports more than 95% of its oil palm requirements.

In this context, government launched NMEO-OP to target 10 lakh hectares land under oil palm by 2030 (currently 3.5 lakh ha).

However, oil palm has some economic and environmental implications —

- Economic Implications
- ① Input cost is high
 - ↳ requires large swathes of land.
 - ↳ water requirement high.
 - ② High gestation period (3-5 years) ↓
government providing financial assistance
 - ③ Investment in transport, food processing (needs processing within 24 hrs).

- Environmental Implications :
- ① Exotic species to replace native north east and A&N tropical biodiversity.
 - ② Water requirement is high (~300L per day per tree in summers)
 - ③ make traditional oilseeds less competitive
 ↓
 (rainfed, drought tolerant, healthy)

For self-reliance, there is a need to have more oil palm production.

However, focus should also be to reduce oil palm demand by finding alternatives and promoting traditional oil seeds.

Feedback
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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)

Recently, India's merchandise exports touched \$400 bn mark.

Factors Responsible

① Government Policies

1.1) PLI Scheme to incentivise production.

↳ ex PLI for textiles, auto-sector.

1.2) MSME reforms

↳ liberal definition - incentives to grow big - anti dwarfism.

↳ Emergency Credit Line Guarantee to cope with post covid stress.

1.3) GST Reforms like correcting inverted duty structure.

② Global Tailwinds

2.1) Supply chain disruptions post covid → created vacuum that India tried to fill in.

2.2) "China+1" strategy driving more investments in India

ex) 200% increase in FDI flows in Pharma sector in 2020-21.

③ Demographic Advantage

3.1) High working age population → cheap skilled, semi skilled labour

ex) median age in India ~ 29 years

3.2) Sufficient labour supply for sectors like textiles, leather, etc.

④ Effect of long-term reforms like

'Make in India', GST tax regime, investor friendly business reforms (ex - FDI reforms), etc.

However, India's balance of trade is still huge owing to large scale imports than exports. Reversing this needs

measures to place India at the centre of

Global supply chains, such as —

- ① Focus on "Network Products" [ES recommendation] like smartphones, automobiles
- ② Develop expertise in design and manufacturing
[ex] semiconductor Mission
- ③ Set up International Arbitration mechanisms to encourage BITs, etc.
- ④ Explore economic complementarities
[ex] CEPA with UAE recently signed.
[ex] I2U2 initiative
- ⑤ Invest in Human Capital — healthy, skilled workforce — IR4.0 ready.

India has the human capital that, if developed, can catapult us towards an Atmanirbhar "Viksit Bharat" (panchpran) by 2047.

Feedback

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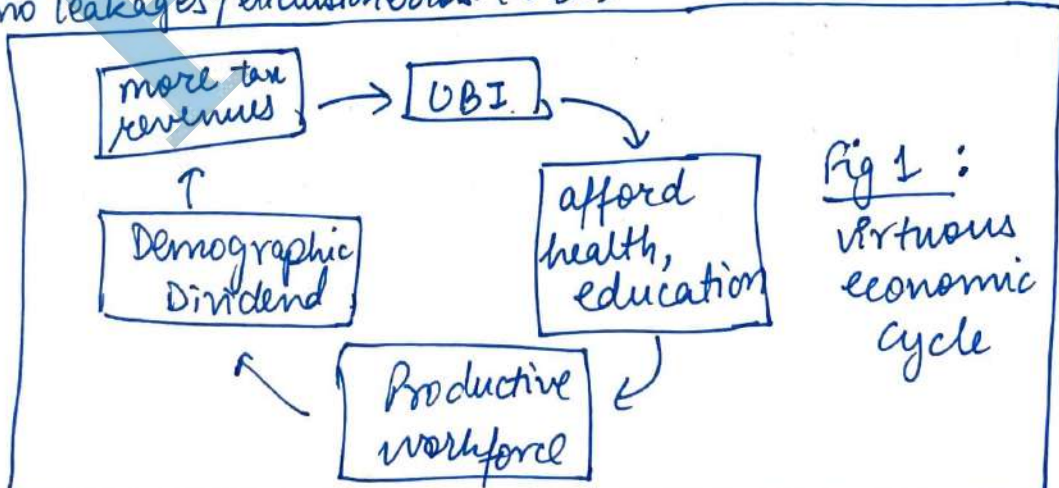
Q.12) Supporters of the universal basic income present it as a cure for poverty while few opponents call it a worse disease for the economy. Which view do you subscribe to? Explain your stand. (15 Marks, 250 words)

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 व्याख्यात कीजिए। (15 अंक, 250 शब्द)

(UBI)

Universal Basic Income refers to a minimum financial entitlement to every citizen to meet basic needs.

- UBI - cure for poverty
- 1. Enabling affordability of basic needs.
 - 2. Provides "capability" to work for progress than mere sustenance.
 - 3. No "one-size-fits-all" approach
↳ spending discretion
 - 4. Better policy transmission
↳ no leakages/exclusion errors. (UBI) [ex] buying ragi instead of rice [PDS]



Some scholars have highlighted some downsides

- UBI - disease for economy
1. No incentive to work
 - ↳ risk of reduction in workforce participation rate (currently $\sim 42\%$)
 2. Undesirable expenditures
 - ↳ no certainty that UBI will be spent on merit goods, not sin goods.
 3. "Artificial" demand creation
 - ↳ Inflationary effects
 4. Behavioral vicious cycle - disincentivises people who want to work.
 5. Populist "race to the bottom"
 - ↳ risk of unreasonable UBI hikes for ~~vol~~ luring voters
 - ↳ economically unsustainable

However, it can't be denied that the poor section of population needs support.

Way forward

1. A mix of cash and kind
 - ☐ health insurance, school education in kind because indispensable.
 - ☐ Cash for other basic needs like dietary diversity.
2. Pilot runs along the lines of Randomised Control Trials [Abhijeet Banerjee, Esther Duflo].

The concept of UBI is in experimental phase across the world. There is a need to put checks and balances before full-scale roll-out of the idea. considering

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 2.0. (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)

The 1991 LPG (Liberalisation, Privatisation, Globalisation) reforms were a watershed moment for India's economic progress, because

- ↳ encouraged private sector participation
- ↳ country's human & natural resources put to efficient use.
- ↳ harnessed global economy's advantages — export potential, etc.
- ↳ avg 8% growth in 2000s
- ↳ millions lifted out of poverty.

However, it hasn't yet been 100% successful, as evident from —

- Sectoral Imbalances
- 1. low share of manufacturing sector — ~15%
 - 2. "Jobless Growth"
[ex] unemployment ~6.1%. [CMIE]
 - 3. MSME's — dwarfism issues
↳ 95% micro [Udyam portal data]

- Heightened Inequalities
- 1. India home to world's 24% people in poverty. [World Bank]
 - 2. Inequality in —
 - ↳ Income ~~(40% to top~~ (Rs. 25000 pm ⇒ top 10%).) [PLFS data]
 - ↳ Rural / Urban divide — digital, educational
 - ↳ Gender Inequalities
 - ☐ FLFR 21%. (vs 26% in 2000s)

Hence, comprehensive structural reforms are required, calling for a

Reform 2.0 —

1) Ease of Doing Business

- ☐ leveraging technology to expedite processes — Samadhan portal, Vdyam Registration

2) Private sector participation through disinvestment, FDI

ex 100% FDI now in pharma sector, automobiles.

3) Spurring job growth.

↳ incentives to labour-intensive industries

ex PM-MITRA for textiles.

4) Arbitration and Dispute Settlement facilities

ex upcoming Arbitration centre at GIFT-city.

India's renewed aspirations in Amrit Kal call for renewed reforms to achieve the goal of becoming a global leader.

Feedback

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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)

Share of manufacturing sector in India's GDP ~~is~~ stays around 15-17%.

Reasons for low contribution,

- ① Bureaucratic processes — permit raj system, complicated compliance procedures.
- ② Lack of Economies of Scale due to ~~perverse~~ incentives to stay small..
ex) dwarfism in MSMEs.
- ③ Import dependence for key natural resources like crude oil.
- ④ Stringent labour laws
ex) strict hire & fire norms for large MSMEs.

- ⑤ High upfront capital investments needed — difficult because
- ↳ poor credit mechanisms
 - ↳ NPA issues — twin balance sheet problems.
 - ↳ low FDI in 1990s due to political uncertainty / instabilities

To become a manufacturing hub like China, certain reforms are required —

- ① Simplification of government procedures
 - ex) labour codes, MSME code (in progress)
- ② Credit reforms
 - ex) "ABCDOP" framework recommended by RBI for banking —
Accountability, capitalisation, de-risking, etc.
- ③ Encouraging foreign investments
 - ex) FTAs with UK, EU in progress.
- ④ Self reliance in key input goods
 - ex) Renewable energy push
(we import 85% of energy requirements)

⑤ Building "Global capability" in sunrise and strategic sectors

[ex] semiconductor mission

⑥ Human capital formation

[ex] NEP's focus on vocational training.

It is imperative to incentivise manufacturing sector to cater to India's job requirements, strategic self reliance and harness advantages like demographic dividend and a large market.

Feedback

(For OFFICE use only)

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)

Fintech refers to using technology in finance processes like payments, transfer, credit, etc.

- Facilitating Financial Inclusion
1. Mobile go penetration is high \Rightarrow mobile wallets
• accessibility is high
 2. Obviates need to travel to physical branch / ATMs
 \hookrightarrow improves accessibility for remote areas.
 3. PM-JDY revolution
JAM Trinity
(Jan Dhan - Aadhar - Mobile)
[ex] 79% of women have now bank accounts [NFHS 5.0].

Developmental Potential

① Inclusion

ex) reach to remote areas;
banking at doosteps for women.

② Impact — more transparency, ensuring intended impact is achieved

ex) Direct Benefit Transfer

③ Instruments for specific developmental purposes:

ex) e-RUPI innovation

However, there are hurdles that hamper the potential —

① Digital divide

↳ Rural / Urban

↓
70%

↓
135%

telecom penetration

↳ [Economic Survey]

↳ Old / Young

② Cyber security in fintech.

↳ Data Protection, privacy concerns.

③ Policy issues

making Aadhar mandatory or not.

Way forward

① Data Protection Bill is ~~not~~ needed.

② Bridging digital divide through "fibrisation" of villages.

③ Assistance to beneficiaries like the elderly.

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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)

Mixed farming refers to the practice of growing crops and rearing livestock alongside.

Encouraging livestock in mixed farming —

Potential :

① High ^{based} livestock agriculture already
 [ex] contributes ~30% to agriculture
 [Economic Survey] GVA

② Livestock — crops symbiosis
 ↙ manure ↗
 ↘ feed ↙

Potential to address Triple Burden —

Farm Income } → Livestock contributes
~16% to agricultural income.
 [SAS data]



Steps taken by government —

- ① Animal Husbandry Infra. Fund under Atmanirbhar Mission.

② Livestock health

- ↳ National Disease Control Programme
- ↳ Indigenous cattle "Gene Bank" - Gokul mission.

③ Kisan Credit Cards to livestock farmers.

Given livestock sector's increasing contribution to farmers' incomes (16%), it's development across the value chain (dairy, meat processing) can help us towards Doubling farmers' Income.

Feedback

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



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)

The recent land reforms through Contract Farming Regulation Act were repealed.

Land Reforms and Agricultural Productivity

① Address issue of small land sizes

[ex] Contract farming Act sought consolidation under contractors:

Small land → no economies of scale → no surplus

② Land titles issues lead to no investment difficulty in accessing credit.

③ Tenant farmers → no security of tenure → disincentivised to invest → low productivity.

Difficulties in designing and implementing land reforms —

Design Problems

- lack of ground-level data
- possession based land titles — outdated, inaccurate, court cases.
- land use patterns significantly changed overtime.

Implementation Problems

- public / political pressures [e.g.] recent farm protests
- lack of will at Panchayat level to change status quo.

However, the government has sought to bring in land reforms through schemes like SVAMITVA, leveraging technology and moving towards NITI's suggestion of conclusive land titling.

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Feedback

(For OFFICE use only)

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)

Farmer Producer Organisations refer to collectives of farmers who pool their resources — land, money, machines — to raise productivity of agricultural activities.

- FPOs Advantages
- 1) addresses land fragmentation (small landholding issues)
Avg land holding ~ 0.512 ha [ES 2021-22].
 - 2) Pooling farm machineries → aids mechanisation
 - 3) Sharing best practices
[ex] sowing techniques, timings.
 - 4) food processing units — greater value of farm to fork captured.

The government thus launched 10,000 FPOs programme.

However, FPOs face certain challenges —

① Lack of institutional facilities

↳ SHGs get credit through bank linkage programmes.

② conclusive land titles — ~~not~~ available —
fear of losing land to forceful encroachment.

③ Financial crunch — average farm household earns Rs. 10,200 per month
↳ no surplus to pool. [Eco. Survey 21-22]

④ Doesn't address core infrastructural deficiencies —

↳ connectivity to rural areas

↳ storage, warehousing at locally.

To make the FPOs more effective, some measures can be taken —

① Institutional credit availability along

the lines of SHG.

② Agriculture extension services —
Skill and capacity building of farmers.

ex training in precision spraying techniques
leveraging drone data.

③ Land reforms —

ex SVAMITVA for well-delineated
property titles.

FPOs can be a great force to bestow
collective strength on farmers — especially
small and marginal — empowering them
to participate in markets with
adequate bargaining power.

Feedback

(For OFFICE use only)

Structure/ Presentation
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)

Indian agricultural yields for most crops are lower than world average -

Ex) Paddy per hectare $\frac{3600 \text{ kg}}{\text{ha}}$
(vs China's - $\frac{7500 \text{ kg}}{\text{ha}}$).

This is despite adequate availability of resources like -

- ① fertile land area
↳ 53% arable land
- ② perennial rivers - Ganga, Brahmaputra
- ③ South West monsoon supporting Kharif crops
- ④ Fertilizer availability at subsidized rates
Ex) Urea
~ Rs. 1 lakh crore budgeted

This is due to inefficient use of the resources -

① Land

↳ small landholding — no economies of scale

[en] 86% farmers sow 2 ha or less land.

② Water

↳ surface irrigation water use efficiency ~ 30%

(vs drip irrigation's ~ 80%)

③ Fertilizer overuse → leading to imbalances in soil nutrition.

Due to inefficient and unsustainable use, the availability of resources is also dwindling —

① Falling land productivity

↳ salinity due to overirrigation

[en] Punjab, Haryana paddy ↻

↳ desertification due to deforestation and climate change.

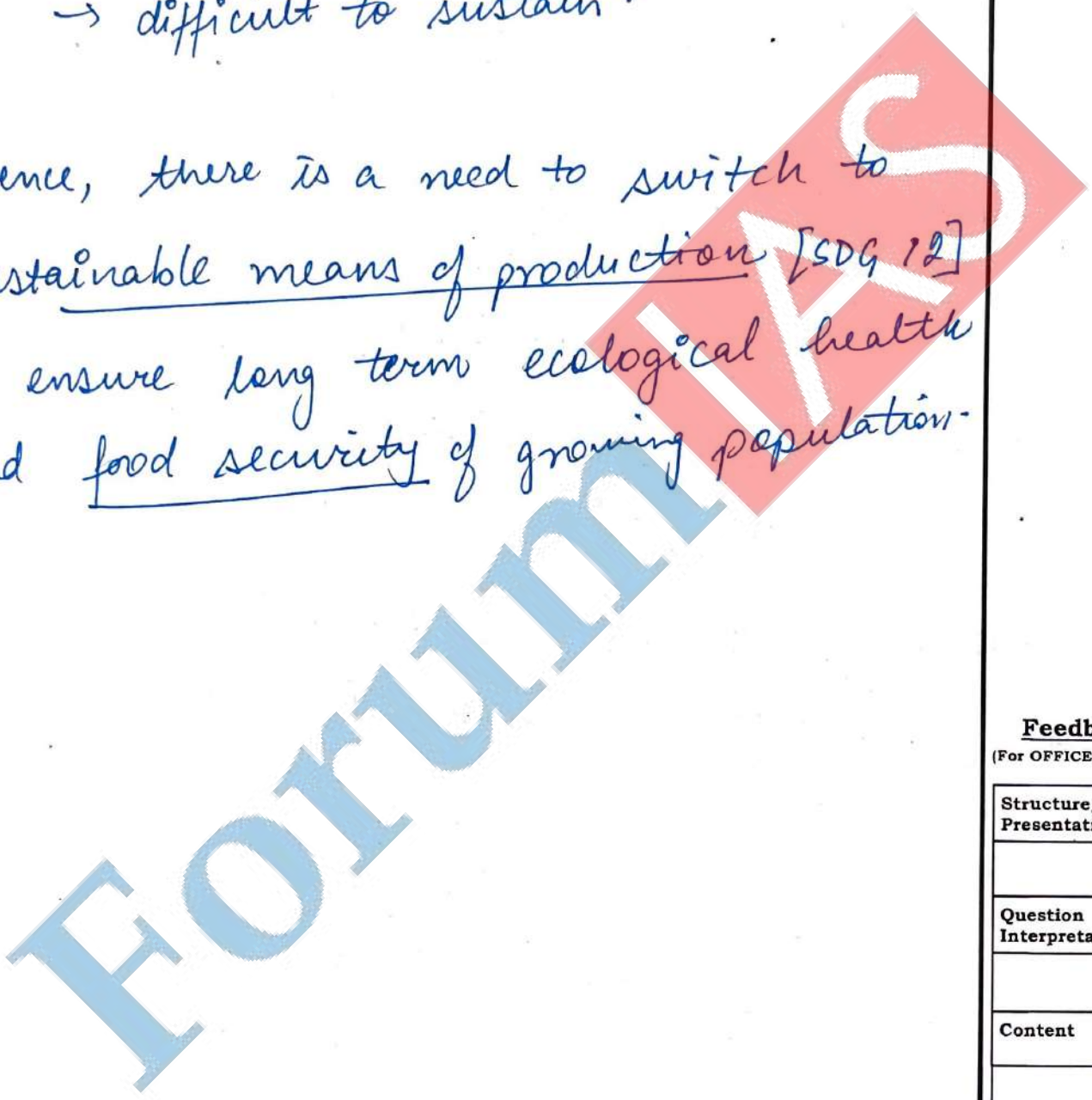
② Falling ground water levels

[en] North west India extracts 36% more

water than replenishment rate -

③ Overuse of fertilizers → subsidy burden → difficult to sustain.

Hence, there is a need to switch to sustainable means of production [SDG 12] to ensure long term ecological health and food security of growing population.



Feedback

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
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)

Ashok Dalwai committee recommended enabling farmers to capture larger farm to fork value chain for doubling farmers' income.

Agriculture to Agribusiness - Necessary
because -

① low income from crops (~ 37%).

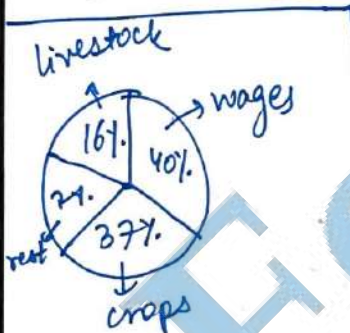


Fig: sources of income (farmers)
[Situational Assst Survey]

② Address disguised unemployment in agriculture -

↳ 20% contribution to GDP; employs 45% workforce.

③ food processing for reducing food wastage -

India processes ~10% of produce (vs US's 65%)

To encourage agribusinesses, some changes are needed because —

① lack of entrepreneurial culture —
handholding needed.

② lack of facilities like institutional bank credit, start-up capital.

[ex] Gross fixed capital formation investment in Agriculture — ~80% by farm households

③ Infrastructure facilities — processing units, storage and warehousing

④ APMC provisions

↳ limited traders licenses — monopsonies

↳ lack of quality standardisation

Recent Government Initiatives

① Farm Bills (now repealed)

↳ freedom to farmer to sell
wherever, and to whoever
he wants.

② APMC reforms

- ↳ Infrastructure development under Agri Infrastructure Fund
- ↳ Quality assaying instruments.

③ eNAM

- ↳ 1000 mandis integrated
- ↳ better price discovery for farmers

Way Forward -

- ⊛ Expanding eNAM across all market yards.
- ⊛ liberalising APMC arhatiyas licensing
- ⊛ handholding farmers / FPOs in food processing ventures-

Feedback

(For OFFICE use only)

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.