

TEST CODE 8 1 3 2 0 5

MGP 2025

Time Allowed : One and Half Hours  
समय : डेढ़ घंटे

ForumIAS

Maximum Marks : 125  
अधिकतम अंक : 125

## GENERAL STUDIES / सामान्य अध्ययन

Name Of Candidate परीक्षार्थी का नाम	DEVYANSHI KAURA		
Roll No./अनुक्रमांक	1910160268	Medium/माध्यम	English <input checked="" type="checkbox"/> हिंदी <input type="checkbox"/>
Center Code/परीक्षा केंद्र		Date/दिनांक	28 Nov 2024

\*Center Code : For Online - 1900 / Delhi : Karol bagh - 1901, ORN - 1902, Mukharji Nagar - 1903 / Patna : Boring Rd. - 2001 / Hyderabad : Jawahar Nagar - 2101

## INDEX TABLE / अनुक्रमणिका

## INSTRUCTION / अनुदेश

Q. No. प्र.सं.	Max. Marks अधिकतम अंक	Marks Obtained प्राप्तांक	
1			1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet. कृपया उत्तर-पुस्तिका में नाम, ईमेल, रोल नंबर और मोबाइल नंबर भरें।
2			2. There are TEN questions printed in ENGLISH & HINDI, all questions are compulsory. उत्तर पुस्तिका में अंग्रेजी/हिंदी में दस प्रश्न दिए गए हैं, सभी प्रश्न अनिवार्य हैं।
3			3. The number of marks carried by a question/part is indicated against it. प्रत्येक प्रश्न/भाग के लिए निर्धारित अंक उसके सामने अंकित किए गए हैं।
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. उत्तर प्रवेश पत्र में अधिकृत माध्यम में लिखे जाने चाहिए, जो कि दिए गए स्थान में इस प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के कवर पर स्पष्ट रूप से लिखा जाना चाहिए।
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. प्रश्नों में शब्द सीमा, यदि निर्दिष्ट हो, का पालन किया जाए। प्रश्न-सह-उत्तर पुस्तिका में खाली छोड़े गये किसी भी पृष्ठ या पृष्ठ के भाग को स्पष्ट रूप से काट दें।
6			
7			
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Total/कुल अंक	125		
Examiner's Discretion/मूल्यांकन कर्ता का विवेक :			For Student Only / केवल परीक्षार्थी प्रयोग हेतु
			Start Time/प्रारंभ करने का समय : 1:00 PM
			End Time/समाप्त करने का समय : 2:45 PM
Total Marks/कुल अंक :			Mode Of Examination/ परीक्षा की विधि :
			Online/ऑनलाइन <input checked="" type="checkbox"/>
			Offline/ऑफलाइन <input type="checkbox"/>
*Examiner's Discretion is the marks awarded at the discretion of the examiner 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. मूल्यांकन कर्ता का विवेक अंक, आपकी लिखावट, प्रस्तुति, आरेखों के उपयोग, फ्लोचार्ट, तथ्यों और आंकड़ों या समग्र रूप किसी अन्य विषय वस्तु, जो मूल्यांकन कर्ता को आपकी कॉपी में पसंद आयी के आधार पर (लेकिन इन्हीं तक सीमित नहीं) पर दिए गए अंक हैं।			For Office Use Only / केवल कार्यालय प्रयोग हेतु
ECN CODE/ ईसीएन कोड :		EG/ईजी :	Evaluation Date/ मूल्यांकन तिथि :
		① ② ③ ④ ⑤	

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**Note:** Students are expected to incorporate suggestions from the feedback provided in the answers. Discussion classes and the tests are also available online in your portal to aid in your preparation. Further, students are requested to see the given copies of the tests and learn from them. You can also discuss your copy with a Mentor and discover ways and means to improve your answers, or if you have any issues with this test / copy. Ask specific questions, to get specific answers.

## EXAMINER'S REMARKS

### CRITERIA FOR THE FEEDBACK SECTION AT THE END OF EACH QUESTION

1. **AWIS = Answered What is Asked.** This means whether you have addressed the core demand of the question or not. Addressing the core demand of the question gets you an objectively fair score. It is examiner's perception if you have understood the question and if you know the answer in the first place. Creative answer writing, sometimes missing the core demand, may fetch very high or very low scores, and exposes your answer to the subjectivity of the examiner.
2. **CD & VA = Content Density & Value Addition.** Examiner will evaluate the quality and quantity of your content in the answer. In the same word limit and space limit have you (a) written what is asked (b) gone beyond what is asked (c) enriched answers through combination of ( but not all!) suggestions, ideas, quotes, flowcharts, diagrams, facts and figures, data etc. This affects objective components of assessment.
3. **S & F = Structure & Flow =** Whether you have structured your answer properly or not. Whether the answer has been broken into parts and sub-parts and each part has been addressed appropriately or not. Whether the flow of the answer is maintained. Affects both subjective and objective components of assessment.
4. **P & R =** How your answer performs on the criteria of **presentation, ease of read, clarity and apparent effort** in writing the answer. This affects the subjective components of assessment.

Q.1) Differentiate between 'growth' and 'development'. What explains the phenomena of 'jobless growth' in the economy in the recent past? Suggest measures to meet the challenges therein.

(10 Marks, 150 Words)

'संवृद्धि' एवं 'विकास' में अंतर स्पष्ट कीजिए। हाल के दिनों में अर्थव्यवस्था में 'रोजगार विहीन संवृद्धि' की घटना क्या बताती है? उसमें आने वाली चुनौतियों से निपटने के लिए उपाय सुझाएँ।

(10 अंक, 150 शब्द)

Growth and development are part of same paradigm - absence of one constrains the other. India's jobless growth story is a case in point - without job creation, growth cannot be sustained and vice versa.

### Growth v/s Development

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Refers to simple increase in <u>aggregate economic activity</u> across time.</li> <li>measured in terms of <u>GDP/income</u> alone.</li> </ul> | <ul style="list-style-type: none"> <li>Refers to the <u>sum total</u> of increase in <u>quality of human life</u> across time.</li> <li>measured through <u>multiple indicators</u> like health, education, amenities, income.</li> </ul> |
|---|---|

Jobless Growth since 2000s - causes

- Stagnation of manufacturing - 16% of GDP since the 1990s - Main source of labor absorption.
- Services share increasing - around 55% now - but mostly in

(Don't Write in this Area / पर कुछ न लिखें)

- professional services like IT, finance - very low employment elasticity.
- Manufacturing activity led by capital intensive sectors based on productivity increase - automobiles, pharmaceuticals.
- rising contractualization in both formal and informal sector.

Essential, growth has been productivity led, not employment led.

Development of physical infrastructure to give boost to manufacturing

Incentive schemes like PLI to revive manufacturing

Measures to meet challenge of 'Jobless growth'

Promoting use of labor using tech in production

Skilling and vocational education focus to bridge gap between unskilled and highly skilled workers.

Simplification of labor laws to encourage mass hiring

Employment intensive manufacturing is the panacea to our unemployment as well as growth problem, we must focus all efforts for the same.

**Feedback**

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AWIS			
CD & VA			
S & F			
P & R			
Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
TOTAL MARKS			



**Q.2)** Fiscal policy can serve as a vital instrument in diminishing income inequality and fostering inclusive development. Discuss in the context of India. (10 Marks, 150 Words)

राजकोषीय नीति आय असमानता को कम करने और समावेशी विकास को बढ़ावा देने में एक महत्वपूर्ण साधन के रूप में काम कर सकती है। भारत के संदर्भ में चर्चा कीजिए। (10 अंक, 150 शब्द)

The government's ability to tax and spend is the sine qua non of its capacity for development. Challenges on both these fronts have resulted in failure to meet key objectives.

Role of Fiscal Policy in diminishing income inequality

- Progressive taxation to redistribute income from the rich to the poor.
- Subsidies like food, education, health to increase the overall income of the poor. (2-3% of GDP).
- Public investment - long term tool - to facilitate job creation directly and indirectly - greater formalisation.
- Creation of additional demand for MSMEs, farmers.

Fiscal policy for inclusive development

- Public expenditure on health and education for the marginalised eg PM-JAY, Sarva Shiksha Abhyaan.

(Don't Write anything in this Area / इस क्षेत्र पर कुछ न लिखें)

- Investment in backward areas and regions - eg - BIDAN scheme.
- Innovative tools for inclusive fiscal policy - eg gender budgeting, SubPlans for SCs/STs.

only 6% of population files taxes, and only 3% pay.

how tax base

Fiscal stringency policies like FRBM - effect of reducing public expenditures



Policy capture by elite - eg input subsidies in agriculture make subsidies regressive

High levels of tax expenditure (money spent on tax collection)

Corruption and Misuse of public funds - reduces efficacy of interventions

Reforming our fiscal policy can be done through difficult and controversial measures, yet it must be done for the realisation of 'Viksit Bharat'.

**Feedback**

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Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
TOTAL MARKS			



**Q.3) Examine various advantages and disadvantages of outcome budgeting and assess its status in the country.** (10 Marks, 150 Words)

परिणाम आधारित/आउटकम बजट के विभिन्न लाभों और हानियों का परीक्षण कीजिए तथा देश में इसकी स्थिति का मूल्यांकन कीजिए। (10 अंक, 150 शब्द)

Outcome budgeting is an approach which emphasises the final outcome of the policy intervention over intermediate inputs. It has been adopted by various governments worldwide.

**Advantages of outcome budgeting**

- Focus shifted to ultimate policy objectives - eg ICDS objective is nutritional outcome improvement.
- Improves efficacy of policy inputs
- Better monitoring by legislature else discussions get trapped around inputs.

Outcomes accrue over the longer term - cannot be fully monitored over a single budget cycle.

Focus needed on policy inputs over the shorter term to create sustainable systems.

**Disadvantages of outcome budgeting**

Status of outcome budgeting in India

- ① Began in the 2000s when various CAG reports highlighted deficiency in ~~meeting~~ improvement of key indicators of human development.
- ② Reported by various departments to examine true impact of interventions. eg - Right to education impacts on learning outcomes now reported by National Achievement Survey (NAS)
- ③ Overall, there has been steady improvement in various indicators like those of NFHS, highlighting positive effect of outcome budgeting approach.

Hence one can say outcome budgeting has been successful in India and improved the quality of public decision making and scrutiny.

**Feedback**

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TOTAL MARKS			



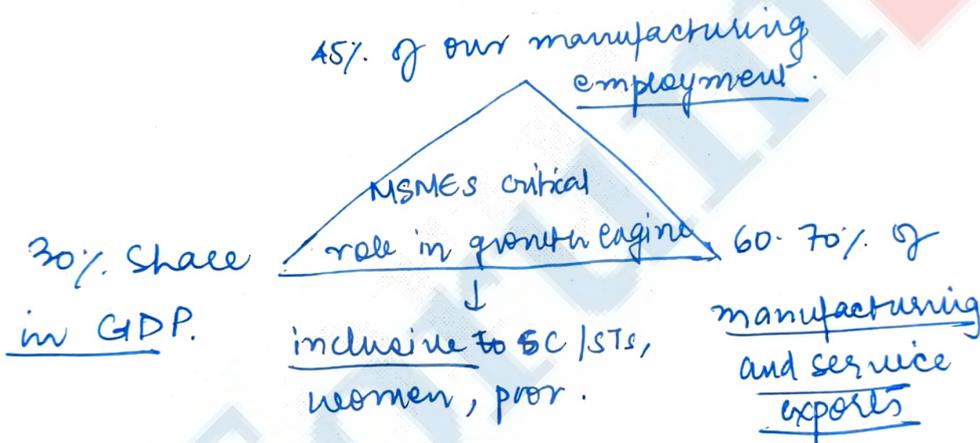
Q.4) Though a critical component of India's growth engine, MSMEs grapple with multitude of challenges. Discuss. Also, suggest measures to support the growth of the MSME sector.

(10 Marks, 150 Words)

हालांकि MSMEs भारत के विकास इंजन का एक महत्वपूर्ण घटक है, लेकिन MSMEs कई चुनौतियों से जूझ रहे हैं। चर्चा कीजिए। साथ ही, MSME क्षेत्रक की वृद्धि हेतु उपाय सुझाएँ।

(10 अंक, 150 शब्द)

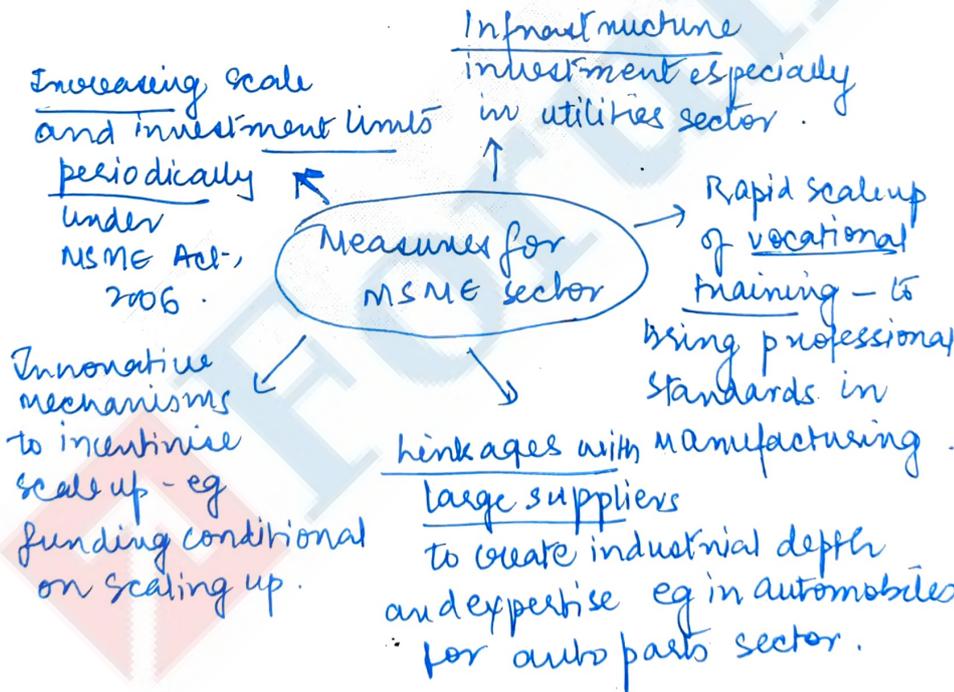
Many commentators have talked about the 'missing middle' in India's growth story - despite their huge contribution, a large mass of MSMEs fail to increase scale and grow.



- Challenges faced by the MSME sector
- Physical infrastructure paucity - hits MSMEs the hardest as they don't have deep pockets for own private investment.
  - Utilities shortage - power, electricity
  - Poor access to credit - skewed in favor of large businesses.

(Don't Write anything in this Area / इस स्थान पर कुछ न लिखें)

- Legal hurdles - land acquisition and clearances cost too high relative to scale of MSMEs
- Skill dualism
  - unskilled workers - constrain activity
  - highly skilled - prefer to work with large firms.
- Marketing channels and mechanisms - skewed to large business.
- Labor laws compliance cost too high in relation to scale.
- Government incentives - encourage staying small.



Given strategic role of MSMEs in our development, steps must be taken for their graduation.

**Feedback**

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Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
TOTAL MARKS			

Q.5) Fintech's transformative capacity in fostering financial inclusion is evident but unlocking its full potential demands addressing key challenges. Discuss. (10 Marks, 150 Words)

वित्तीय समावेशन को बढ़ावा देने में फिन्टेक की परिवर्तनकारी क्षमता स्पष्ट है, लेकिन इसकी पूर्ण क्षमता के दोहन हेतु प्रमुख चुनौतियों का निवारण किया जाना आवश्यक है। चर्चा कीजिए। (10 अंक, 150 शब्द)

The application of IT softwares to financial service delivery has revolutionised this sector, with notable impacts on financial inclusion and poverty eradication.

Rising evidence of fintech's transformative capacity for financial inclusion

- UPI - leading digital transactions now, gamechanger for formalisation of small businesses.
- Credit delivery landscape - changed due to emergence of P2P lenders and intermediaries.
- Borrower information and verification - easily available on central database.
- Rising access of banking services - through mobile banking.
- Jandhan - Aadhar - Mobile trinity

- Key challenges to unlock full potential of fintech
- Digital literacy challenge - very low in rural and backward areas.
  - Regulation of P2P lenders is tricky and poses a risk of emergence of a new shadow banking and financial risk (reckless lending)
  - Privacy risk and key information being exposed - same targeting elderly, less literate.
  - Challenge of data storage - as large volumes are generated and currently there isn't adequate domestic storage capacity.

Government and RBI's proactive response

- in the form of regulation of online lending, digital data privacy regulation and JAM leverage for inclusion are expected to overcome these problems.

**Feedback**

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TOTAL MARKS			



**Q.6) What are the reasons for the huge growth of services vis-a-vis industry in the country? Explain the significance of a strong industrial base for self-reliant India ('Atmanirbhar Bharat')?**

(15 Marks, 250 Words)

देश में उद्योग की तुलना में सेवाओं की भारी संवृद्धि के क्या कारण हैं? 'आत्मनिर्भर भारत' के लिए एक मजबूत औद्योगिक आधार का महत्व बताएं?

(15 अंक, 250 शब्द)

Post the LPG reforms of 1991, India's growth became increasingly centred around service sector, particularly IT, and we are now dubbed 'backend office of the world'

Huge growth of service sector vis-a-vis industry

1990 shares in GDP	2020 shares in GDP
industry - 16%	industry - 16%
services - 27-28%	services - 53%

- Reasons behind this
- Land availability for industrial clusters is low - due to clearance delays, litigation.
  - Multitude of labor laws make compliance burden for manufacturers very high, whereas service sector is not so employment intensive.
  - Banking issues and twin balance sheet crisis limits capital in industry.

- Dualist education sector - produces very high skilled workers or unskilled/low-skilled - suited for service sector than industry, vocational training absent.
- Demand problem - high levels of inequality limits demand for mass consumer goods manufacturing.
- Infrastructure paucity - bigger constraint for manufacturing than services.
- external sector - Chinese creation of massive excess capacity - dumping of manufactures at ultra low prices - renders our industry less competitive

### Significance of Strong Industrial Base for self reliant India

- ① Producers especially MSMEs will benefit from domestic industrial chain supplying inputs cheaply and creation of a ready market.  
Eg - Pharmaceuticals will benefit from a domestic API sector (currently imported)
- ② Reducing our current account deficit (2% of GDP) to sustainable levels.

- ③ Integrating into global value chains.
- ④ Increasing revenue for government to spend on social services like health and education.
- ⑤ Job creation and tapping into India's demographic dividend before window closes.
- ⑥ Using our industrial capacity as leverage in international relations with partners like USA, Europe Russia.  
eg - coproduction of BrahMos - India and Russia.

A strong industrial base is the key to achieve Swacchta + Samriddhi + Sushabhan = Sarwodaya

**Feedback**

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TOTAL MARKS			



Q.7) UBI aims to empower India's diverse population by providing unconditional financial support, allowing individuals to fulfill their needs according to their unique circumstances and aspirations. In this context, assess the impact of replacing welfare schemes with a universal basic income.

(15 Marks, 250 Words)

सार्वभौमिक बुनियादी आय (UBI) का उद्देश्य बिना शर्त वित्तीय सहायता प्रदान करते हुए भारत की विविध आबादी को सशक्त बनाना है, जिससे व्यक्ति अपनी अनूठी परिस्थितियों और आकांक्षाओं के अनुसार अपनी आवश्यकताओं को पूरा कर सकें। इस संदर्भ में, कल्याणकारी योजनाओं को सार्वभौमिक बुनियादी आय के साथ बदलने के प्रभाव का मूल्यांकन कीजिए। (15 अंक, 250 शब्द)

UBI refers to adoption of some common minimum level of income to be distributed to citizens by the government. Given distortionary effects of existing schemes, various economists have advocated for shift to a UBI.

Potential benefits of shifting to a UBI and replacing welfare schemes

- Progressive nature of transfer - same amount of UBI for all - greater benefits to the poorest sections.
- Avoiding exclusion and inclusion errors associated with welfare schemes eg under PDS and MGNREGA - poorest households often get excluded.
- Avoiding distortionary effect of welfare - eg rice-wheat dominant pattern due to MSP.
- Households able to spend as per their diverse needs eg under PDS, rice,

→ wheat, sugar are sold - yet NFHS data and HCES 2022-23 shows declining preference for the same.

→ welfare schemes get politicised and are vulnerable to elite capture.

Spending on non-essential items by households

Government also has other objectives under welfare schemes eg food production targets - can't be achieved by UBI.

Research shows that decision making in household is inequitable - men have greater say than women - spending on alcohol, drugs - non-merit goods.

Resource crunch - UBI for all would mean a much smaller amount per beneficiary - will lower impact.

Without targeting, welfare loses progressive character.

Potential challenges of shifting to a UBI

Way forward

- ① Given important objectives of welfare schemes like child nutrition (ICDS), employment (MGNREGA) - they shouldn't be fully replaced.
- ② Within existing welfare schemes, there should be identification of demerit subsidies and those should be phased out/modified/replaced with cash.  
eg - power, fuel, fertilizer - promote overuse of natural resources.
- ③ Using the excess amount from such restructuring for cash transfers augmentation to poorest households, as identified by Socio-economic caste census, 2011.

Hence, our focus should be on rationalise existing welfare schemes and improving their effectiveness.

**Feedback**  
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TOTAL MARKS			

Q.8) Digital commerce is rapidly changing the way of doing business in the country, but its growth is beset with multiple challenges. Discussing the challenges, examine the role of Open Network Digital Commerce (ONDC) in addressing them. (15 Marks, 250 Words)

डिजिटल कॉमर्स तेजी से देश में व्यापार करने के तरीके को बदल रहा है, लेकिन इसकी वृद्धि कई चुनौतियों से घिरी हुई है। चुनौतियों पर चर्चा करते हुए, उन्हें संबोधित करने में ओपन नेटवर्क डिजिटल कॉमर्स (ONDC) की भूमिका का परीक्षण कीजिए।

(15 अंक, 250 शब्द)

Digital commerce refers to the use of digital platforms and technologies to connect buyers and sellers, and its impact can be felt in all spheres of economic activity.

Directly connecting sellers and buyers

eg Amazon and Flipkart

Digitisation of entire supply chain - production, logistics, marketing

Digital trace

- Transparency in revenue collection by government

Ease of payments and financial inclusion eg -UPI

How digital commerce causing rapid changes in doing business

Tapping international markets for local products

Opportunity for MSMEs and local businesses to expand footprint

However, growth beset with multiple challenges

① Digital divide - rural and remote areas at disadvantage in digital age.

- ② Low resource language speakers like Hindi, regional languages unable to access as most platforms digital dominated by English
- ③ Unequal competition - between large players like Amazon and Flipkart vs MSMEs - lack of finance to invest, dependent on platforms.
- ④ Emergence of gig economy - has worsened labour conditions eg swiggy, zomato, uber etc
- ⑤ Data safety and privacy often compromised - 'Data is the new oil', especially in the world of digital commerce.
- ⑥ Problem of data storage - requires infrastructure and massive energy requirements.

How ONDC can address these challenges

- ① Creation of open source platform for sellers - no longer dependent on Amazon, Flipkart (private sector) for reaching consumer.

- ② Equal competition - private platforms have unequal competition - promote products which pay them fees, etc.
- ③ Data privacy standards since operation under the government.
- ④ Creation of content in local languages to improve access.

Hence ONDC can help to mitigate the negative impacts on competition of digital commerce while retaining its benefits for sellers to tap into a national market.

**Feedback**

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#	G	A	P
AWIS			
CD & VA			
S & F			
P & R			
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TOTAL MARKS			



Q.9) The economic reforms of 1991 marked a significant leap forward for India's economy, ushering in a new era of liberalization, privatization, and globalization; however, as India marches towards 'Viksit Bharat' (developed India), the need is felt for 'Reforms 2.0'. Comment. (15 Marks, 250 Words)

1991 के आर्थिक सुधारों ने उदारीकरण, निजीकरण और वैश्वीकरण के एक नए युग की शुरुआत करते हुए भारत की अर्थव्यवस्था के लिए एक महत्वपूर्ण छलांग लगाई; हालाँकि, जैसे-जैसे भारत 'विकसित भारत' की ओर बढ़ रहा है, 'सुधार 2.0' की आवश्यकता महसूस की जा रही है। टिप्पणी कीजिए। (15 अंक, 250 शब्द)

LPG reforms of 1991 have completely changed our economic structure - from a socialistic, state led model to a private led, state facilitated model.

1991 reforms - significant leap for Indian economy:

- ① fastest growth period - 8% p.a between 2002 - 2008. currently we are world's fastest growing economy.
- ② Service sector leapfrogged - 53% of GDP - India is world's 'backend office'.
- ③ Global integration:
  - massive increase in FPI and FDI flows and 4<sup>th</sup> largest forex reserves.
  - rise in share of global trade - currently 2-3%.

Yet, need for Reforms 2.0 for Viksit Bharat:

① Infrastructure:  $\frac{1}{3}$ <sup>rd</sup> of all NPAs -

A) Physical infra for logistics - our logistics cost 14-15% of GDP (high).

B) utilities sector problems crippling industrial growth - power, water.

C) transportation - multimodal mix skewed in favor of roads (65%) - highest cost, least efficient, most polluting.

② Social sector - human development:

A) education sector - absence of skilled workers suited to job demand due to shortage of vocational training.

B) health sector - dual burden of rising communicable and non communicable diseases, as well as malnutrition. health spending by government too low (3% of GDP).

# ForumIAS

## ③ Regulatory challenges :

- A) land - Multiple clearances, redtape, 'inspector raj', litigation and delay.
- B) poor contract enforcement
- C) complex labor laws by both centre and state.

## ④ Innovation :

- A) low levels of R&D spending (< 1% of GDP)
- B) Reliance on external technology in key emerging sectors like renewables, computing and AI, biotechnology.

way forward

- infrastructure spend step up and reforms - as in recent budgets, eg - INUTS, REITs.
- vocational training and improved policies - eg - NEP, PM Kaurshal vikas Yojana
- Health spending increase - eg PM-JAY
- R & D efforts eg - Anusandhan Research foundation (ARF)
- regulatory simplification of land, labor laws and judicial reforms.  
eg - Model land hearing laws

Hence, saturation of such reforms can help us to transform into Viksit Bharat.



Q.10) Despite the recent rise in Female Labour Force Participation Rate (FLFPR), India has significant ground to cover in ensuring greater female participation in its labor force. Enumerating the reasons for low female labor force participation in the country, suggest remedial measures.

(15 Marks, 250 Words)

महिला श्रम बल भागीदारी दर (FLFPR) में हालिया वृद्धि के बावजूद, भारत के पास अपने श्रम बल में महिला भागीदारी की अधिकता सुनिश्चित करने के लिए महत्वपूर्ण आधार हैं। देश में महिला श्रम शक्ति की अल्प भागीदारी के कारणों को वर्णन करते हुए, इसके समाधान हेतु उपाय सुझाएँ।

(15 अंक, 250 शब्द)

India's female LFPR has seen wide fluctuations with economic cycles - rising in a downturn and falling in recovery. Women have been treated as reserve labor force, hence demeaning it.

Recent rise in female LFPR → 2017 - 22%  
→ 2023 - 38%

Yet, lower than global Female LFPR of 47%.

Reasons behind India's low Female LFPR:

- ① Childhood conditioning of girls - to be primary caregivers and homemakers before career.

- ② Early marriage and childcare burden prevents women from obtaining higher education - 'women's penalty'
- ③ Poor working conditions for women:
- assigned to lower value contractual roles
  - discrimination in promotions.
  - absence of childcare at offices (creche).
  - Sexual harassment at workplace.
- ④ Absence of suitable job opportunities
- Many are overqualified for the jobs being offered - substantiated by latest NCAER survey.
- ⑤ Patriarchy and income effect:
- richer households - don't permit their women to work.
  - poor households - treat women as supplementary income earners.
- Reason why rural FLFPR > urban.

Remedial measures

- Incentivising investment in girl's education - eg - Beti Bachao  
Beti Padhao
- Policies to promote sharing of childcare between parents  
eg- paternal leave.
- workplace facilities and policies
  - creche, ICDS.
  - diversity index for organisations.
  - implementation of POSH and setting up of Internal complaints committees.
- Improving political participation for ensuring gender sensitive policies and representation. eg: Nari Shakti Adhiniyam bill, 2023 and 106 amendment act.

Wideranging social, political and economic changes are required to bring more women to work.

**Feedback**

(For OFFICE use only)

#	G	A	P
AWIS			
CD & VA			
S & F			
P & R			
Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
TOTAL MARKS			