Test . No-4

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GENERAL STUDIES (TEST CODE : 1987)

Name of Candidate	Gamini Singla		
Medium Eng./Hindi	English	Registration Number	
Center		Date	20th Dec, 2021

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	10	
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3.	10	
4	10	
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10	10	
11	15	
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15	15	
16	15	
17	15	
18	15	
19	15	
20	15	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
   उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न–पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are **TWENTY** questions printed in **ENGLISH & HINDI**
   इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
3. **All questions are compulsory.**
   सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
   प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
   प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न–सह–उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
   प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question Cum-Answer Booklet must be clearly struck off.
   उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

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EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

1. The move to establish a National Bank for Financing Infrastructure and Development (NBFID), to reverse the drag on India's growth potential will have its own set of challenges. Discuss. (150 words) 10

भारत की संवृद्धि क्षमता संबंधी अवरोधों को व्युत्क्रमित करने के लिए एक राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक (NBFID) की स्थापना के कदम की अपनी स्वाभाविक चुनौतियां होंगी। चर्चा कीजिए।

NBFID was proposed in the Budget 2020-21 in order to meet the capital needs by funding infrastructure sector.

Reverse the drag on growth potential

1) Boost capital availability in banks
2) Boost private investment → employment → economic growth
3) sooth the negative impact of longdown leading to slowdown as contraction in GDP growth rate by 7.7%

Own sets of challenges faced

(1) Funding the NBFID:
a) If public funding; huge cost on exchequer and enhanced

fiscal deficit → taxations on common man in future

b) Private sector :- Lack of capital to invest

(2) Interference by Government
↳ Inefficient management
↳ Bureaucratic hurdles in disbursal
↳ Red tapism

(3) In case of failure of bank → huge ripple effect on economy

Way ahead

→ Proper discussion on it's sources of funding before finalizing
→ Consultations with expert economists
→ Study the efficacy of such banks in other countries.

If NBFID is established with proper research, it can help in achieving goal of 25% of contribution of manufacturing sector to GDP by 2025.

2. Mega Food Parks (MFPs) were considered to be a gamechanger for the food processing sector in India, but their progress remains stunted. Discuss. (150 words) 10

मेगा फूड पार्कों (MFPs) को भारत में खाद्य प्रसंस्करण क्षेत्रक के लिए एक महत्वपूर्ण चरण (गेमचेंजर) समझा गया था, लेकिन उनकी प्रगति अभी भी अवरुद्ध है। चर्चा कीजिए।

As per economic survey 2020-21, though food processing sector's annual growth is high at 9.9% but is far behind it's potential.

Mega food parks : Gamechanger

1. Proper remuneration to farmers by procuring grains at adequate prices
2. Employment generation
3. Contribution to exports sector and overall gross domestic product
4. Reverses migration → opportunities in rural areas
5. Preventing food loss post harvest
6. Investment in infrastructure, ~~corp~~

Progress remains stunted

1. Land acquisation delays

2. Red tapism while clearances
3. Lack of skilled manpower
4. No contract farming in many states
⇒ no easy raw materials availability
5. Lack of branding and marketing facilities
6. Lack of institutional credit supply

Though Government's schemes like SAMPADA and TOP-to-TOTAL are right steps, but following suggestions:
(1) Availability of state of art technology
(2) focus on quality of products
(3) Easy capital availability
(4) Contract enforcement - easy

Relaxation in the laws for facilitating the establishment of mega food parks in must for leveraging the food processing sector.

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3. Explain the working of Private Finance Initiative (PFI) model. Also, discuss its significance in the Indian context. (150 words) 10

निजी वित्त पहल (PFI) मॉडल की कार्यप्रणाली को स्पष्ट कीजिए। साथ ही, भारतीय संदर्भ में इसके महत्व की भी विवेचना कीजिए।

Private finance initiative refers to the model in which any project's financing needs are to be met by private sector in any public private partnership model. It is a innovation over the existing hybrid annuity model.

Significance in Indian context

1. Removes the burden on public sector and state's exchequer
2. Regular monitoring and vigilance by private sector of efficient use of their money
3. Early delivery of projects
4. State of the art technology is available
5. Efficient management practices

Challenges

1. Lack of capital availability with private sector

2. Chances of using the funds for own profit mainly
⇓
compromising the quality of service delivery

3. Lack of adequate checks and balances in the model

Private finance initiative can give a fillip to the infrastructure development. Kelkar committee reccomendation of establishing a PPP tribunal and Investment institution must be implemented timely.

4. Highlighting the significance of new labour codes for India, discuss the challenges associated with them. **(150 words) 10**

भारत के लिए नई श्रम संहिताओं के महत्व पर प्रकाश डालते हुए, उनसे संबद्ध चुनौतियों की विवेचना कीजिए।

Recently, Government has compiled four new labour codes, merging the existing twenty nine different laws

Four codes
- 1. Minimum wages
- 2. Occupational and working conditions
- 3. Industrial relations
- 4. Social security

Significance of new codes

1. "Single minimum wage for all employees: based on geography and skill
2. Social security to all informal workers also :- gig economy workers included
3. Women allowed in nightshifts, with adequate protection → can lead to higher labour force participation rate
4) Relaxed minimum criteria for

classification as factory (10 workers), contract laws applicable and other laws (300 worker)

Challenges

1. Lack of participation of trade unions in their formulation
2. Hasty passing during lockdown
3. Hire and fire policy : by permitting contractual employments
4. Mistrust among workers : — more favourable towards Capitalist
5. Lack of bargaining and protesting powers for trade unions.

Government must build a trust level among trade unions and address their concerns timely.
Long pending labour reforms are a step in right direction, given they are regularly monitored and changed as per new demands

5. The Public Distribution System (PDS) in India is not only a significant anti-poverty measure but also serves as an instrument of raising nutritional security. Discuss. (150 words) 10

भारत में सार्वजनिक वितरण प्रणाली (PDS) न केवल एक महत्वपूर्ण निर्धनता-रोधी उपाय है, अपितु यह पोषणात्मक सुरक्षा बढ़ाने के एक साधन के रूप में भी कार्य करती है। चर्चा कीजिए।

National food security Act, 2013- has made public distribution of grains compulsory for 67% of Indian population

Significant anti poverty measure

1. Saves expenses incurred on food
2. Aims towards meeting the basic needs of poor
3. In coherence with SDG - goal 1 - No poverty.

Raising nutritional security:

1. Good quality grains like rice, wheat, pulses
2. Ensures access and affordability to food
3. Mid-day meal scheme ensures nutrition for children in primary and secondary

Challenges

1. Diversion of good quality food grains and corruption :- Wadhwa committee
2. Doesn't include nutri-cereals like jowar, bajra
3. Inclusion exclusion errors in the list
4. Harrassment at fair price shops.

Way forward

1. Distribution by civil supplies corporation as suggested by wadhwa committee
2. Reframing of list of beneficiaries
3. One Nation, one Ration card across the nation
4. Inclusion of nutricereals, eggs, milk on pilot basis.

Public distribution system is a game-changer to achieve the SDG goal of zero Hunger and towards NitiAayog's "Kuposhan Mukt Bharat by 2022"

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6. It is argued that excessive state intervention in itself has created multiple hurdles in the agricultural marketing system in India. Explain with adequate evidence. (150 words) 10

यह तर्क दिया जाता है कि स्वयं राज्य के अत्यधिक हस्तक्षेप ने भारत में कृषि विपणन प्रणाली में अनेक बाधाएं उत्पन्न की हैं। यथोचित साक्ष्यों के आधार पर स्पष्ट कीजिए।

Ashok Dalwai committee, constituted to double farmers' income by 2022 clearly laid out the inefficient APMC system.

Excessive state intervention → Multiple hurdles in marketing of agriculture

1. Lack of freedom to sell the produce outside Mandis
2. Exploitative by middleman → coercive farmer to sell at low prices
3. High levy of Mandi fees
4. Corruption and red tapism due to excessive state intervention
5. Lack of effective remuneration to farmers → suicides
eg NCRB recent data, increase in suicides among farmers

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6. Lack of storage infrastructure.
→ rotting of grains in FCI godowns.

Way forward

1. Adoption of model APMC Act and contract farming act by states
2. Leveraging e-NAM by digitally connecting the Mandis
3. Generating awareness and removing mistrust among farmers
4. Consultations on wider scale on new farm laws and effective farmer participation.
5. Convert rural Haats to Grameen Agriculture markets
6. Farmer producer organisations

It is essential to liberalise the agriculture marketing system, to double farmers income by 2022 and enhance contribution in GDP.

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7. Identifying the need for a climate resilient agriculture in India, discuss how it can be achieved. (150 words) 10

भारत में जलवायु प्रत्यास्थ कृषि की आवश्यकता की पहचान करते हुए, चर्चा कीजिए कि इसे कैसे प्राप्त किया जा सकता है।

Climate resilient agriculture means agrarian practices which are not harmful for climate and are adaptive to climate change.

Need for climate resilient agriculture

1. Agriculture effecting climate

a) Greenhouse gas emissions due to farming practices

b) Land degradation through

- Excess fertiliser use → Nutrient mining
- Over irrigation
- Monocropping
- Soil compaction

c) Land encroachment for plantation

d) Shifting cultivation

Climate effecting agriculture

a) Declining yields due to climate change

b) Increased heatwaves → Stunted growth

c) Loss of pollinators can cost 577bn$ crop loss as per Global ecosystem Assessment report
d) Pest attacks eg recent locust attack

Ways to achieve it

1. Crop rotation
2. Plantation of nutri-cereals, leguminous crops, pulses in low water areas
3. Drip and sprinkler irrigation - as used in Israel
4. Zero budget natural farming
5. Organic farming
6. zero Tillage
7. Farm forestry
8. Leveraging technology - early weather prediction.

India's actions must be in coherence with the climate resilient agriculture strategy of Food and Agriculture organisation

8. Despite a vast coast line and a number of waterways, why has India not been able to achieve its potential in bringing a significant modal shift from rail and road to waterways? (150 words) 10

विस्तृत तट रेखा और अनेक जलमार्गों के बावजूद, भारत रेल और सड़क परिवहन प्रणाली से जलमार्गों की दिशा में महत्वपूर्ण प्रणालीगत परिवर्तन (मोडल शिफ्ट) करने हेतु अपनी क्षमता को सार्थक करने में क्यों असमर्थ रहा है?

4

India has a vast coastline of 7517 km and a vast network of rivers, lakes, thus having a huge potential for waterways.

Challenges in shifting from rail and road

1. Lack of investments in waterways transport,
2. ~~No~~ Lack of infrastructure facilities like boats in suburbs
3. Water pollution in streams, lakes → difficult to use it for transportation
4. Time consuming journeys
5. Lack of institutional capital availability to promote & waterways
6. Difficulty in loading and unloading due to lack of efficient cargo

handling facilities.

Opportunities
1. Sagarmala
ports led development
Empowering coastal communities

2. National waterways Act, 2016
(To develop 111 water ways network)

3. Development of network on Ganga river from Varanasi to Dankuni

4. Establishment of state of art facility at Shahbaygarh.

way forward

1. Political will power and focused attention
2. Encourage private sector investments
3. Awareness about it's environment benefits

Waterways being a cheap and less polluting mode of transportation must be given utmost attention.

9. Highlighting its potential, discuss the challenges that are being faced in the dairy sector in India. Also suggest some steps, which can be taken in this regard.
(150 words) 10

डेयरी क्षेत्रक की क्षमता पर प्रकाश डालते हुए, भारत में इस क्षेत्रक द्वारा सामना की जा रही चुनौतियों की विवेचना कीजिए। साथ ही, इस संबंध में उठाए जा सकने वाले कुछ कदमों का भी सुझाव दीजिए।

Dairy sector, as per the economic survey 2020-21 contributes 4% of GDP and 25% to agriculture GDP in India

Potential of dairy sector

1. India - largest livestock owner - as per 20th livestock census
2. Avenue for female employment in rural areas
3. Potential in exports sector
4. Largest producer of milk
5. Source of income generation for farmers

Challenges being faced

→ Lack of good quality feed
→ Animal diseases like foot and mouth

→ Lack of scientific technology and good quality breeds

→ Lack of animal products processing firms

→ Lack of cold storage units for refrigeration

Government steps
→ National Livestock Mission
→ Dairy Development Board
→ Gopal Kendras
→ Livestock disease forewarning app
→ Target to eliminate Brucellosis

Steps to be taken

→ Establish silage making units

→ Sex sorted artificial insemination

→ Good quality breeds through genetic improvement

→ Livestock extension services → dissemination of information

Article 48 - that guides states towards scientific animal husbandry must be guiding force for Government

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10. It has been argued that remedying the exclusion of the majority of women from access to and control of rural-land in India is one of the most significant steps that could be taken towards enhancing the country's rural livelihoods. In this context, identify the challenges in access to land rights by women. What measures can be taken to strengthen these rights? (150 words) 10

यह तर्क दिया जाता है कि भारत में ग्रामीण भूमि तक पहुँच और उस पर नियंत्रण से अधिकांश महिलाओं के बहिष्करण का समाधान, देश की ग्रामीण आजीविका में उन्नति की दिशा में उठाए जा सकने वाले सर्वाधिक महत्वपूर्ण कदमों में से एक है। इस संदर्भ में, भूमि अधिकारों तक महिलाओं की पहुँच में विद्यमान चुनौतियों की पहचान कीजिए। इन अधिकारों को सुदृढ़ बनाने के लिए क्या उपाय किए जा सकते हैं?

As per ~~Ian~~ India Human development survey, women possess ownership rights on less than 2% of land despite being 45% of labourforce in agriculture.

Challenges in access to land rights

1. Patriarchal norms :⇒ land considered as property of male head and women ~~are~~ are excluded from wills prepared for transfer of property

2. Lack of awareness among women about rights under 2005-Right to inheritance Act

3. Forceful signing of transfer of inherited land papers.

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4: Women considered as unefficient in land management.
with increasing feminisation in agriculture and ≃14% landholdings possessed by women: following steps to guarantee land rights

→ Uniform land right inheritance act across all religions
→ Awareness through campaigns
→ Schemes like Kisan Mahila Shasktikaran Yojana and other female centric technologies
→ fast track courts to solve land disputes

Land rights are essential to realise the ~~SGD~~ SDG goal 5.0 aiming to achieve elimination of gender inequality and facilitate gender empowerment and decision making power.

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

11. There is an increasing recognition to move ahead to an effective medium term fiscal framework from the annual budget cycles, for political and economic sustainability of fiscal policies. Discuss. (250 words) 15

राजकोषीय नीतियों की राजनीतिक और आर्थिक संधारणीयता के लिए वार्षिक बजट चक्रों से प्रभावी मध्यावधिक राजकोषीय ढांचे की ओर जाने की स्वीकार्यता बढ़ती जा रही है। चर्चा कीजिए।

N.K. Singh committee has suggested an effective medium term and long term fiscal framework. The committee even laid out targets for short, medium and long term fiscal deficit, revenue deficit and debt to GDP ratio.

Effective medium term fiscal framework

⇒ Laying out specific targets to be achieved in medium term eg reducing ~~But~~ Debt to GDP to 60%

⇒ A far sighted vision

⇒ Annual budget cycles lead to

annual review of fiscal policies that lead to

- wastage of time
- wastage of resources
- Deters a focused approach

Political and economic sustainability of fiscal policies

Political sustainability :-

1) Transparency : open declaration of their vision

2) Accountability → by being answerable about the achievement of targets

3) Detterance against any populist measures eg: free-bees leading to extra pressure on ex-chequer

4) Responsiveness towards public queries

Economic sustainability of fiscal policies

1. Any action in accordance with medium-term vision
2. Ensuring fiscally prudent approach
3. Curbs malicious actions like Off budget financing

Way forward

→ Establishment of independant fiscal council - as suggested by 15th finance commission

→ Data on achievements must be publically available

→ Reasons of any failure in public domain

Government must establish a medium term fiscal policy framework in order to achieve fiscal prudence.

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(इस भाग में कुछ ना लिखें)

12. Analyze the causes and consequences of growing economic inequality in India. Also, suggest some measures needed to deal with it. **(250 words) 15**

भारत में बढ़ती आर्थिक असमानता के कारणों और परिणामों का विश्लेषण कीजिए। साथ ही, इससे निपटने के लिए आवश्यक कुछ उपायों का भी सुझाव दीजिए।

As per Oxfam's 'Inequality crisis report' - 1% of Indians hold twice the wealth held by 70% of the population, showcasing the high economic inequality.

~~Cau~~ Economic inequality refers to the stark differences in income of people.

Causes of growing economic inequality

1. Unemployment due to demand-supply gap, lack of vocational education

2. Poverty - As per Niti Aayog, 25% of Indians are multi-dimensionally poor

Don't write anything this margin (इस भाग में कुछ ना लिखें)

3/ Digital divide

Rural-Urban ← → Male-female

leading to unequal opportunities of social mobility

4. Lack of female's participation in labour force - as per PLFS 2019-20 only ≈ 22%

5 Caste based economic inequality due to prejudices
eg: high landlessness among lower castes

6 Religion based - eg Sacchar report findings

Consequences of growing inequality

1. Detrimental towards overall inclusive growth

2. Low income with many people
⇒ low spending on education and health ⇒ low productivity

3. Relative deprivation leads to caste based conflicts, communal clashes
4 Increasing crime rate, drug addiction

Measures towards the issue

1. Aiming to increase overall pie of economic growth - as Economic survey 2020-21 says
2. Skilling through schemes like PM Kaushal Vikas Yojna
3. Direct Benefit scheme - eg PM-KISAN
4. Increase internet penetration in rural areas
5. Decrease out of pocket health expenditure from 65% to 30% by increasing budget to 2.5% of GDP (Economic survey- 2021)

India must follow the given measures to achieve SDG 1.0 - zero poverty and Goal 10 to reduce inequalities

13. A number of initiatives in recent years have focussed on the MSME sector. Why is there a need to focus on this sector? Also, identify the measures taken by the government and further scope of action. (250 words) 15

हाल के वर्षों में अनेक पहलों ने MSME क्षेत्रक पर ध्यान केंद्रित किया है। इस क्षेत्रक पर ध्यान केंद्रित करने की आवश्यकता क्यों है? साथ ही, सरकार द्वारा उठाए गए कदमों और आगे की कार्रवाई के दायरे की पहचान कीजिए।

MSME sector serves as the backbone of Indian economy, with 95% of industrial units in India falling under it.

Need to focus on this sector

1. High contribution to GDP of country
2. High share in exports [≈ 40% of exports from MSME industries]
3. Big employment generator
→ In both urban and rural areas
→ To both males and females
4. Can serve to fulfill the goal of inclusive growth as

Don't write anything in this margin (इस भाग में कुछ ना लिखें)

Impetus to MSME sector
↓
more industries → More employment → More demand → Overall growth in economy.

Challenges faced by sector

1. Lack of cheap raw materials
2. Lack of 24x7 electricity
3. Lacks easy availability of institutional credit
4. Skilling issues as manpower is not skilled in state of art technology
5. Problem of dwarfism - as Economic Survey 2019-20 pointed out
↓
No economies of scale

Measures by the Government

1. 12 point charter by Prime Minister:
→ 25% procurement of Government through MSMEs
→ 59 min loan upto 1cr

→ Easy liquidation procedure

2. PM Mudra Yojna - collateral free loan upto 10 crore

3. Schemes like "ASPIRE" - to promote MSME industries in rural areas and "CHAMPIONS portal" to enhance information dis-emination

4. Comprehensive and inclusive defination - removing differences in goods and services based

Scope for further actions

1. Improving competitiveness of goods eg textile sector lost to Vietnam, Bangladesh

2. Concepts of infant industries and sunset clauses

3. Plugging 'infrastructure gaps'.

4. Leveraging the free trade agreements to utilise export markets.

UK Sinha committee reccomendations to give a boost to MSME sector must be adhered to in letter and spirit

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14. Critically analyse the suggestion of allowing large corporate and industrial houses to act as promoters of banks. (250 words) 15
बड़े कॉर्पोरेट और औद्योगिक घरानों को बैंकों के प्रवर्तकों के रूप में कार्य करने की अनुमति देने के सुझाव का समालोचनात्मक विश्लेषण कीजिए।

Recently, RBI in a circular proposed to allow large corporate and industrial houses to act as promoters of banks.
It has both positive and negative effects.

Positive impact of the move

1. Promote credit supply to banks ~~and can~~
2. Can ~~be~~ help to resolve twin balance sheet problem
3. Efficient governance through an experienced management
→ can avert crises like PNB crisis
4. Enhance accountability
5. Boost to private investment in the country → impetus to overall

economic growth

Negative impacts of the move

Many economists have opposed the proposal due to following reasons

1. Crony capitalism issues
2. Connected lending - leading to disbursals of loans to other companies owned by these corporate houses
3. Can lead to huge moral hazard
4. Decisions might be based solely on personal gains
5. Evergreening of loans leading to accumulation of Nonperforming assets
6. Negative ripple effect on economy eg. Chanda Kochar mishap lead to crisis in ICICI bank

Way ahead

1. Discussions on the issue nationwide

2. Consultation with the leading economists

3. Research based on practices followed in other nations and their impact on overall economy

4. Taking Government into confidence

5. Placing adequate checks and balances

6. Atherence to corporate governance practices

7. Mandatory and early appointments of ~~non-promote~~ independent promoters as suggested by Uday Kotak Committee

RBI must avoid any hasty action and must consider all pros and cons before making decision

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15. Financial stability is generally the domain of monetary authority; however, the fiscal policy of the government has the potential to either facilitate or undermine it. Analyse in the context of India. (250 words) 15

वित्तीय स्थिरता सामान्यतः मौद्रिक प्राधिकरण को कार्यक्षेत्र है; हालांकि, सरकार की राजकोषीय नीति में या तो इसे सुगम बनाने या कमजोर करने की क्षमता होती है। भारत के संदर्भ में विश्लेषण कीजिए।

Monetary policy is the one outlined by central bank's committee that decides the key rates of interest, such as repo while fiscal policy refers to Government's actions in budget or through policies.

Both play a crucial role in financial stability.

Role of Monetary authority

1. Monitors inflation - as per the target of 4 ± 2% by reviewing rates

2. Gives impetus to private investment

eg recent accomadive monetary policy by lowering the repo rates

3. Innovative measures like longterm repo operations balancing inflation and investments

4. Moral suasions - ie qualitative measures towards financial stability

5. Makes money available for lending by altering statutory liquidity ratio and cash reserve ratio (CRR)
Less CRR and Less SLR → More money to lend.

Potential of Government's fiscal policy

1. Parameters for Government expenditure
→ Counter cyclical fiscal policy can facilitate the financial stability
eg excessive expenditure during slowdown
⇓
More money in hands of people
⇓
Demand → Investment by private sector which utilises the monetary policy's

actions
like Government scheme of PM Garib Kalyan Yojana

2) Pro-cyclical ~~ptr~~ fiscal policy might lead to crowding out → undermine monetary policy

3) Government actions like higher subsidies might trigger inflation leading to undermining monetary policy

4) Policies that lower taxation rates → more savings → facilitates monetary policy.

Thus, both the fiscal and monetary policy must work in tandem facilitating each other's actions to achieve the overall goal of financial stability.

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16. Discuss the issues plaguing crop procurement in India. Also, suggest measures to strengthen the procurement framework. (250 words) 15
भारत में फसल खरीद को बाधित करने वाले मुद्दों की विवेचना कीजिए। साथ ही, खरीद ढांचे को मजबूत बनाने के उपायों का भी सुझाव दीजिए।

Crop procurement is the process of accumulation of food grains after buying them from the farmers, ~~of~~ post harvesting.

In India, it occurs in Agriculture produce Market committees, APMC and Government's schemes like Minimum support price support the procurement by Government

Issues plaguing crop procurement

1. Perishable nature of food grains and lack of adequate storage facilities ⇒ forces farmer to sell it at a low price

2. Crop procurement centres are far away from farms

3: Costly transportation till centres

4 Red tapism and exploitation by middleman

5 Regional imbalances eg Northern states like Punjab, Haryana having good network of MSP procurement versus North Eastern states lacking it

6: Delayed payments after procurement
⇓
push farmers towards moneylenders for buying inputs

fig: Regional imbalance in procurement

7: High levy of market fee in Mandis

8: MSP price based on $A_2 + FL$ and not $C_2 + 50\%$ as M Swaminathan committee suggested

9: Lack of procurement facilities for cereals ⇒ push towards water guzzling crops, wheat, rice ⇒ land salinisation

Measures to strengthen procurement framework

1. Convert Rural Haats to Grameen Agriculture markets - Ashok Dalwai committee
2. E-Negotiable warehousing receipts to farmers
3. Spending on cold storage infrastructure
4. Involve private sector in procurement → as Shanta Kumar committee suggested
   → Model contract farming act adoption
5. Innovative schemes like price deficiency payment system
6. Strengthen e-NAM network and PM-AASHA

Crop procurement loopholes must be plugged to achieve the goal of "Doubling farmers income by 2022"

17. What do you understand by e-agriculture? Explaining how information and communication technology (ICT) can help the agriculture sector, highlight some initiatives taken by the government in this regard. **(250 words) 15**

ई-कृषि से आप क्या समझते हैं? यह स्पष्ट करते हुए कि सूचना और संचार प्रौद्योगिकी (ICT) कैसे कृषि क्षेत्रक की सहायता कर सकती है, इस संबंध में सरकार द्वारा की गई कुछ पहलों पर प्रकाश डालिए।

e- Agriculture refers to the process of leveraging information communication and technology to make agriculture remunerative and modernise the sector.

Role of ICT in helping sector

1. Improving yield of produce by predicting soil health and suitable crops for soil

2. Pest attack prediction using artificial intelligence

3. Micro irrigation and proper spray of medicides → through facial recognition technologies.

4. Drought resistant varieties of crops - using labs research equipment

eg Pokkali rice variety

5. Disemination of information to farmers through apps and portals

6. Early warning systems based on weather prediction through remote sensing satellites

7. Using apps to have equipments on lease eg Uber for Tractors app

8. Agricultural extension services through lab to land programmes

9. Direct benefit transfer of subsidies such as fertiliser subsidy or PM-KISAN funds transfers

Government initiatives:

1. Remote sensing eg CHAMAN and FASAL to improve horticulture production

2. e-NAM: digital connectivity of

MANDIS.

3) KISAN Suvidha portal - to disseminate information

4) Kisan Rath App in lockdown to facilitate easy transportation of grains

5) Krushi Vigyan Kendras and Bio-Tech Kisan to promote research and development

6) Soil health card schemes for growth of crops as per soil suitability

way ahead

A) Improve internet penetration among farmers

B) Digital skilling

C) Collaboration with like-minded nations like USA, Israel having state of art technologies

D) Increasing research expenditure

Use of ICT can serve as springboard to rejuvenate the ailing agriculture sector and double farmers income

Don't write anything in this margin
(इस भाग में कुछ ना लिखें)

18. Explaining the concept of Integrated Water Resource Management, discuss how it can help in addressing the gaps in the present system of water management in India. (250 words) 15

एकीकृत जल संसाधन प्रबंधन की अवधारणा की व्याख्या करते हुए, चर्चा कीजिए कि यह भारत में जल प्रबंधन की वर्तमान प्रणाली में व्याप्त कमियों को दूर करने में कैसे सहायता कर सकता है।

Integrated water resource management refers to the interconnected approach towards water conservation, right from the stage of supply towards actual use.

~~Address~~ Gaps in present system of water management in India

→ Lack of storage infrastructure leading to runoff during monsoons
eg: Hyderabad floods

→ Lack of rain-water harvesting

→ Lack of management of natural acquifers
eg Encroachments of wetlands, silting of rivers and lakes

→ Over exploitation of groundwater, India the largest exploiter in world

→ Water pollution rendering the available water unfit for us
eg: agricultural runoff → eutrophication

→ Lack of efficient use of water
Twin negative

Water wastage

Harms the environment eg: excessive waterlogging leads to land salinisation

Integrated water resource management as the solution

1. Stage of Storage :
A) Regular cleaning of drains, rivers to maintain the natural flow
B) Rain water harvesting and reviving traditional ponds eg Johads in Rajasthan, lenangs etc.
c) Community participation in groundwater

recharge eg Atal Bhujal Yojna

2) Extraction of water

⇒ As per need, not greed

→ Innovative approaches like drip irrigation, sprinkler and "per drop more crop"

3) Waste water treatment as per Water plus protocol

4) supply of clean drinking water
eg: Jal jeevan Mission's targets

Thus, integrated approach gives a holistic viewpoint and aims at a long term vision. It is essential to achieve the sustainable development goals, especially Goal 6: clean energy and sanitation

19. Skilling the Indian population faces a 3E challenge - Education, Employment and Employability. Discuss. Also suggest interventions required to effectively manage this challenge. (250 words) 15

भारतीय जनसंख्या को कौशल युक्त बनाने में 3E चुनौतियों, यथा- शिक्षा (एजुकेशन), रोजगार (एम्प्लॉयमेंट) और नियोजनीयता (एम्प्लॉयबिलिटी) का सामना करना पड़ता है। चर्चा कीजिए। साथ ही, इन चुनौतियों का प्रभावी ढंग से प्रबंधन करने के लिए आवश्यक हस्तक्षेपों का भी सुझाव दीजिए।

PM Kaushal Vikas Yojna and Skill India Mission showcase the importance attached to skilling by the Government.

However, skilling faces the following 3E challenges :

1) Education

a) Encompassing skilling within the overall education framework

b) Quality of skills - as ASER report have highlighted the lack of good quality Education

c) Availability of skilled teachers and mentors

d) Availability of state of art technology

e) Existing digital divide in population

2) Employment challenges

→ Skilling as per need of market

→ Assuring employment opportunities as per individual's skills

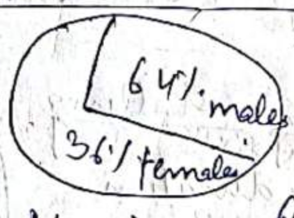
Eg: reports from Odisha of graduate girls in engineering, working in MGNREGA to earn livelihood

3) Employability challenges

→ Highlighted in India Skills Report, 2021

a) Only 45.9% of graduates in India are employable

b) Gender divide



c) Demand - supply mismatch

Eg: % in ~~professional~~ professionals

Interventions required

1. Regular monitoring of schemes to assure employment post skilling

2. Encouraging private sector to invest in skilling the employees

3) Plugging infrastructure gaps through schemes like Atal Tinkering Labs

4) Skilling while working eg during MGNREGA works

5) Training the teachers in new technologies eg NISHTHA scheme of Government

6) Timely implementation of National Education policy, 2020 - that stresses on vocational training since class V

7) Revamping the curriculum as per the private sector demand

8) Collaboration with like minded nations

Government's call of "Padhega India, Tabhi Toh Badhega India" must be widely publicised to achieve the sustainable development goal 4.0 of quality education

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(इस भाग में कुछ ना लिखें)

20. Examine the importance of foreign capital for a developing country, like India. (250 words) 15

भारत जैसे विकासशील देश के लिए विदेशी पूँजी के महत्व का परीक्षण कीजिए।

Foreign capital refers to the investments from foreign countries in India. These are mainly of two types — 1. Foreign Direct Investment - long term [FDI]

2. Foreign Institutional Investment - ~~Vol at~~ volatile

Importance of foreign capital for developing country like India

→ Realised during LPG reforms, 1991 — country opened and permitted FDI and FPI

→ Entry of foreign capital in India gave boost to economic growth post LPG reforms as GDP growth touched 8%, ~~ap~~ an all time high

→ Generates employment by setting up offices. eg: Amazon, Cisco's Indian

Scanned with CamScanner

Offices

4) Transfer of state-of-art technologies

5) Triggers innovation

6) Disincentivises brain drain by providing opportunities within the country

7) Helps in balance of payments stability by managing capital account deficit

8) Boost to foreign exchange reserves leading to overall financial stability

9) Easy availability of capital for indigenous industries - eg investments in shares of Jio by FIIs.

Challenges

1. Volatile capital - eg selling of shares during lockdown → repercussions on economy.

2. High dependency on foreign capital ↓ vulnerability to external schocks eg 2008 fin

eg 2008 global crisis

3) Lack of adherence to the environmental laws - eg Union carbide factory lead to Bhopal gas tragedy

4) Exploitation of labour class
- Long working hours
- Low wages
- Lack of social security

eg Wistron violence by workers, Kerala

5) Strategic vulnerabilities :- eg alleged complaints of governments abroad funding NGOs to serve their personal gains

Way forward
- Vigilance on sources of capital
- Ensure compliance with laws of land
- Concessions if voluntary retention route
- Aim towards long term capital

Foreign capital if used cautiously can help India achieving it's goal of 5 trillion $ economy by 2025.